

# The Influential Factors in the Modified Unified Theory of the Acceptance and Use of Technology on Customer Satisfaction for Adopting BJB Digi

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## ABSTRACT

Nowadays, the consumers are more precise and selective before making a purchase. Their behaviors are more complicated and easily moved to others because they can easily make comparisons from the internet. Modified Unified Theory of Acceptance and Use of Technology (UTAUT) is the key to competing with other competitors. The research aims to determine the effect of perceived value on customer satisfaction. The type of research used was casual research using quantitative research. Besides, empirical data was collected through a questionnaire given to users of the BJB Digi mobile banking service. This research used SEM-Smart PLS analysis. The results of the research together and support previous research in all studies found that Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), and Behavioral Intention (BI) affected Customer Satisfaction.

**Keywords:** *customer satisfaction, mobile banking service, behavioral intention.*

## 1. INTRODUCTION

The development of technology becomes a challenging in financial service providers to give an extra services to their customers. The increasing usage of the cellular telephones has become a driving factor in transforming of the paradigm in the traditional banks (with branches) to mobile banking. Technology has become an important element in the design of the financial service industry. The Innovation in telecommunications has the advantages as tools to communicate in the banking world. In 2006, a research entitled: Banking 2015, about "Defining the future of banking" are specifically explained in this era of global competition in the banking industry turned out to clients and Technology will be the main focus in the development of world banking sector.

The demand was answered by the banking community such as Bank BJB as one of the largest

banks in Indonesia by launching the digital application (BJB Digi) in table 1. In September 2014, it was launched as an effort to improve the BJB mobile banking service. It provides an easiness to do transaction for user through digital application. Besides, it makes safer and faster by using smart phone. In addition, BJB Digi is an application which combines from BJB e-banking service such as of BJB SMS, BJB net, BJB info, and BJB ATM call.

**Table 1.** BPD in The Island of Java

No	Bank	Number of Customers	Net profit	Total assets	ATM availability
1	Bank BJB	2.037.199	1,19 triliun	70,84 Triliun	743 unit
2	Bank DKI	989.000	339,00 M	26,62 Triliun	265 unit
3	Bank DIY	567.000	140,36 M	5,6 Triliun	51 unit
4	Bank Jateng	210.000	765,66 M	30,9 Triliun	67 unit

5	Bank Jatim	1.769.342	724,63M	29,11 Triliun	368 unit
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The successful BJB Digi service can be seen from respondent and customers who use this service. In the Play Store application, the researcher found about the users' ratings and comments who have downloaded the BJB Digi application which says that the BJB Digi application was really good. They further said that it makes them become easy through the application who gives some advantages such as accommodating in daily transaction activities and facilitating in the service. Besides this BJB Digi application is very useful so that by using this application the world feels in the grip under the demands of today's society. With network of electronic banking services increasingly broad and diverse, Then, customers can enjoy the easiness that is offered by BJB e-banking service. Additionally, the development of features on each e-channel continues to be carried out in 2019. It can be seen from replenishment several features such as purchasing airplane and train tickets and paying the land and building tax. It is used to increase the number of transaction and to receive new customers by using it.

When it is compared with other e-banking digi services, BJB Digi service seems to be somewhat fall behind in providing digital service in IT-based service. It becomes a lack of BJB e-banking service in the banking world. Even though it has not run significantly yet, the BJB services Net becomes a mobile service which has increased in term of user registration ultimately. The customers who have registered to use it are 1, 420 which had improved about 24,23 % with a frequency of 130. In addition, 882 transaction points of transactions that are mostly often done by customers using it.

In this research, the researchers chose the BJB bank in Bandung because it is chosen by many people to do all kinds of financial transactions. Therefore, it is needed to be analyzed to know the customer satisfaction using BJB mobile banking service.

Making consumers satisfied become the goal in marketing service, both from the service and the products. Satisfied consumers refer to the consumers who are very valuable to us as sellers. It is caused that the product and service that we have provided enable to invite the customer to come again.

Basically, the satisfaction or dissatisfaction of consumers is the difference between hope (expectation) and perception or perceived performance (perceived performance). The satisfaction is one of the goals of marketing. The purpose of marketing is to "fulfill and satisfy the needs and desires of target customers and be better than their rivals" [1]. Satisfaction will be formed if expectations and performance have the similar value.

Thus, it is necessary to implement strategies that can trigger such satisfaction.

Bank BJB Bandung must know about the influence factors in the acceptance or adoption of mobile banking technology (BJB Digi) to meet company and government targets. The appropriate approach to know it was the Unified Theory of Acceptance and Use of Technology (UTAUT). The Unified Theory of Acceptance and Use of Technology (UTAUT) are appropriate to use because it becomes the latest technology acceptance theory/model that is a unification, synthesis, or summary of eight theory/model of technology acceptance that have existed before. UTAUT has been widely used to research various types of technological innovations throughout the world both organizational (continuous monitoring technology, clinical decision support, to TELKOM's TeNOSS information system), as well as consumer use (mobile shopping services, mobile internet, MRT I-Pass, to mobile banking). Based on factors or constructs in UTAUT which include Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Condition (FC) affect Behavioral Intention (BI) with Age (Age), Gender (Gender), Experience (Experience), and Voluntariness of Use as variables that moderate the relationships between constructs.

Based on the explanation above, we want to conduct further research with the title "The Influence of Factors in Modified Unified Theory of Acceptance and Use of Technology (UTAUT) on Millennial Generation Customer Satisfaction to Adopt BJB Digi".

### ***1.1. Customer Satisfaction***

Satisfaction is one of the goals in the marketing. It is a line reference [2] was that states the goal of marketing is to "meet and satisfy the needs and desires of target customers and be better than their rivals". Yet, there is no standard about the definition of customer satisfaction. However, some experts have tried to interpret the term customer satisfaction.

One way to find out the satisfaction customer is the "survey method" by reference [1]. It can be done by submitting a statement related to the possibility of the customer to make a repeat purchase. It aims to tell the goodness about the product he bought to others, and the customer does not complain or do not complain to the company. Reference [1] which states that

... satisfied customers will most likely repurchase the product and will tend to share the goodness about the product they bought to others. Dissatisfied customers will likely discard or return the product they have bought, and complain to the company.

The satisfaction indicator in the research refers to reference [1], which notes "customers make repeat purchases, customers tell the best about the products they buy to others, and customers do not complain or do not complain to the company".

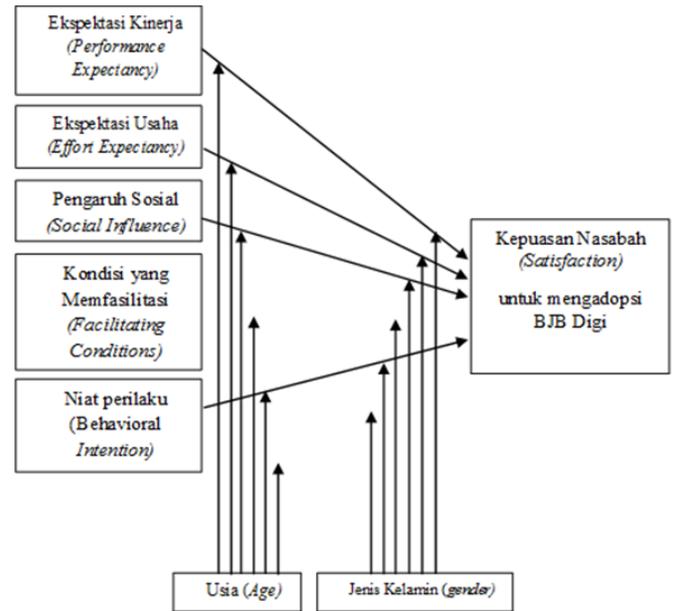
**1.2. Theory of Acceptance and Use of Technology (UTAUT)**

According to Venkatesh at reference [2], UTAUT is a definitive model that synthesizes what is known by involving the explanatory power of individual models and considering the main effects of moderation. The core that constructs in the Unified Theory of Acceptance and Use of Technology (UTAUT) includes performance expectancy, effort expectancy, social influence, social influence, facilitating conditions.

Factors that directly influence behavioral intention in adopting information technology are performance expectancy, effort expectancy, social influence, facilitating conditions. Those variables have been proven to have effect on behavioral intention, and behavioral intention directly that influence the use of behavior in the adoption of systems and information technology in various studies such as in [3-7]. (1) Performance Expectancy is the level where the use of technology will provide benefits for consumers in carrying out an activity. Performance expectancy or performance expectations are factors that are positively and significantly related to behavioral intention to adopt the technology. (2) Effort Expectancy expectation is the level of ease associated with the use of consumers in technology. Effort expectancy is a positive and significant effect on behavioral intention technology adoption. (3) Social influence is the level at which a consumer perceives that others who are important to him such as family and friends believe that he should use certain technologies. Social influence has a positive and significant relationship to the adoption of technology or system decisions. (4) Facilitating Conditions is the perception of the availability of support and resources to perform a behavior. Conditions that facilitate have a relationship and a positive and significant effect on the behavior intention and actual use behavior in the adoption of the technology or system. (5) Behavioral Intention is the readiness, desire, or the possibility of subjective someone to perform a specific behavior.

**1.3. Conceptual Framework and Hypotheses**

Based on the theory and conceptual framework previously stated, the hypothesis can be developed as follows fig. 1.



**Figure 1.** Conceptual framework

- H1: Performance expectancy has positive influence on customer saissaction
- H2: Effort expectancy has positive influence on customer satisfaction
- H3: Social influence has positive influence on customer satisfaction
- H4: Facilitating conditions have positive influence on customer satisfaction
- H5: Behavioral intention has positive influence on customer satisfaction
- H6: Dimensions of UTAUT simultaneously have positive influence on customer satisfaction

**2. METHODS**

The research method used was quantitative design to analyze the relationship between business intelligence, innovation, network learning, and startup performance. The unit of analysis used was 100 customers of the BJB Bank Bandung. The sampling of the research was done by total sampling technique. It means that the samples were collected.

The data obtained were analyzed by using PLS analysis given the small sample size. The analysis in this research used SmartPLS 3.0 software.

### 3. RESULT AND DISCUSSION

#### 3.1. Result

##### 3.1.1. Assessment of Measurement Models

After an analysis using SmartPLS, we found that some indicators had an outer loading value in less than 0.7 so that the indicators were removed and the model was retested. After retesting, it was found that all indicators have an outer loading value of more than 0.7 so that further analysis is performed.

Internal reliability was analyzed using the composite reliability reference and values obtained from all variables were more than 0.6 so that all variables were stated to be reliable.

Discriminant validity was evaluated using crossloading values (for indicator levels) and Fornell-Larcker Criteria (for variable levels). The results obtained for cross loading and AVE values met the criteria so that all variables are declared valid, as shown in fig.2.

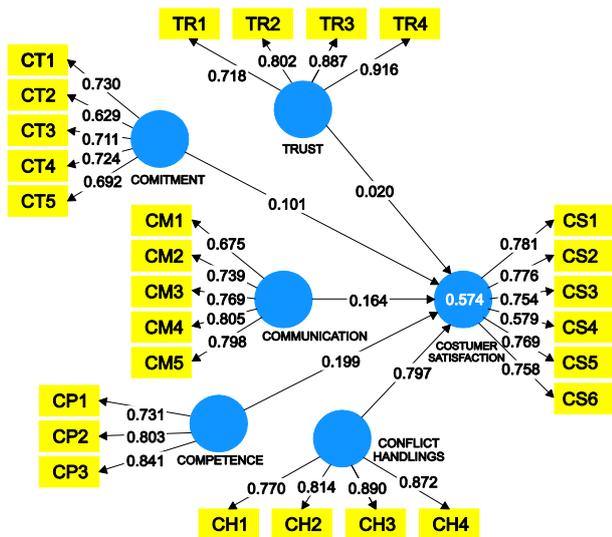


Figure 2. PLS Test Result

##### 3.1.2. Asesment Structural Models

The coefficient of determination of the model can be seen from adjusted R2 so that the percentage of the influence of relationship marketing on customer satisfaction of 57.4%. shown as table 2.

Table 2. Determination Coefficient

Variable	R-square
Performance Expectancy	-
Effort Expectancy	-
Social Influence	-
Facilitating Condition	-
Behavioral Intention	-
Costumer satisfaction	0.574

To test the hypothesis analyzed using the rule of thumb, viz (1) if the coefficient or direction of the variable relationship (indicated by the original sample value) matches what was hypothesized, and (2) if the statistical t-value is greater than 1.703 (one-tailed) and (3) the probability value (p-value) is less than 5%. The results of testing the complete hypothesis can be seen in the following table 3.

Table 3. Hypotheses Test Result

Variable	Path Coefficient	Description
Performance Expectancy -> Customer satisfaction	0.020	Accepted
Effort Expectancy -> Customer satisfaction	0.101	Accepted
Social Influence -> Customer satisfaction	0.164	Accepted
Facilitating Condition -> Customer satisfaction	0.199	Accepted
Behavioral Intention -> Customer satisfaction	0.397	Accepted

#### 3.2. Discussion

The results showed that there was an influence between the Unified Theory of Acceptance and Use of Technology (UTAUT) on customer satisfaction by the results of research by [8] who examined the impact of the Unified Theory of Acceptance and Use of Technology (UTAUT) on satisfaction customers in banking companies in Turkey. The results of the research indicated that there was a positive and significant influence between the Unified Theory of Acceptance and Use of Technology (UTAUT) on the satisfaction of banking customers in Turkey. Strengthened by the results of reference [9,10] who examined the factors that influence the Unified Theory of Acceptance and Use of Technology (UTAUT) with customer satisfaction in the Sound System Service Company with a sample of 220 respondents. The results showed that the marketing relationship had a positive and significant effect on customer satisfaction.

#### 4. CONCLUSION

Based on the analysis, it can be seen that the path coefficient with a probability value (p-value) was less than 0.05 or 5%. It means that Ho was refused and Ha accepted. Therefore, it can be concluded that there was a significant influence between Unified Theory of Acceptance and Use of Technology (UTAUT) on customer satisfaction of Bank bjb Bandung. In other words, the better web design at Bank West Java and Banten, further improves marketing relationships. Conversely, if the Unified Theory of Acceptance and Use of Technology (UTAUT) gets worse, the satisfaction of customers Bank BJB Branch Bandung will decrease.

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