

# Post-Usage E-Banking Behavior on BNI 46 Customer Loyalty in Kabupaten Garut

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## ABSTRACT

Cashless transaction tools in finance digitalization era has been directing to cashless society. However, the recent survey revealed that the rate of internet penetration for transferring money online was still low. This causal design research aimed at explaining the low rate of internet penetration for online money transfer purposes. Referring to the theory cited, the post-usage e-Banking behavior probably influences the customer loyalty. The description of this behavior is in accordance to four dimensions such as accessible, trustworthy, practical, and useful. In terms of post-usage behavior, the result showed that the vast majority of respondents were very satisfied. The average value of post-usage e-banking behavior on BNI 46 for online money transfer was 4.37. Furthermore, the value obtained of BNI 46 customer loyalty variable on e-banking service for online transfer money was 4.352 in the high level. The higher level of customer satisfaction which is indicated from post-usage e-banking behavior for online transfer money transaction is, the more customer loyalty will be.

**Keywords:** *customer loyalty, post-usage.*

## 1. INTRODUCTION

The survey conducted in 2018 showed that the internet user penetration in Indonesia stood at 64.8% of the total population [1]. The highest internet users which are connected via smartphone in Indonesia were in West Java province, 16.7% [1].

The movement of digitalization has expanded in many sectors, however, as seen in table 1, the internet user penetration for online money transfer is low. Money transfer among bank accounts is one of transactional features of internet banking services [2,3]. In fact, most of bank in Indonesia has been competing to offer digital service or products in order to be well received by the consumers. Digitalization in finance is heading to cashless society by providing non cash transaction tools.

**Table 1.** Survey of E-Banking User

Name	%
Bank Central Asia	34.7
Bank Mandiri	34.7
Bank Rakyat Indonesia	12.2
Bank Negara Indonesia	10.2
Bank Lainnya	8.1

Source: [4]

As shown in table 1, the percentage of e-banking users of BNI was the lowest one, 10.2%, compared to the other three biggest banks in Indonesia. The previous studies confirmed that the decisions to use e-banking services were greatly influenced by perceptions of simplicity and usefulness [5-7]. According to reference [8] the companies that adhere the marketing concepts tend to accomplish well performance because they can bear the idea to satisfy the customer needs through products and the other related to things such as creation, delivery and consumption. Using e-banking service is

one of the factors that the customers are loyal to the banking services [9-13].

Bank Negara Indonesia offers four e-banking services to transfer money. This can be accessed online via BNI ATM, BNI SMA Banking, BNI Internet Banking, BNI Phone Banking, BNI Mobile Banking and Agent46 [14]. Remembering BNI as one of state owned enterprises, this study is required to find out the post-usage e-banking behavior on customer loyalty.

### ***1.1. Post-Usage Behavior***

The key driver of sales frequency is the level of product consumption represented by dimensions of [8]: 1) temporary storage of the product, with the following indicators, 2) getting rid of the product for good, and 3) using the product to serve its original purpose.

After purchasing, the customers may be worried about the products or hear the good features of other brands and become alert to the other information that relates to their purchase decision. Marketing communication strategies should then include belief and evaluation to strengthen the customers' choice and to make them comfortable with the brands. Therefore, the jobs of marketer do not end with the purchase. The marketer should also observe post-purchase products because customer retention after purchase is a complex process and becoming key success of companies [13,15,16]. After purchasing, the customers will be satisfied (if the performance goes beyond the expectation) or won't be satisfied (if expectation surpasses the performance) [17,18]. The level of satisfaction serves to distinguish between the perceived performance and expectations. This is positively interesting for the producer to put more attention to the customer behavior after purchase.

The formation of attitudes and customer behavior towards products and services reflects to the previous experiences. Customer attitudes are formed as the result of direct contact with the product and the perceptions of product. The customers that are satisfied with the products service may lead to supportive attitude or vice versa. Customers have stronger beliefs about the products that they have ever used rather than relying on the advertisement only. Theoretically, the dimensions of post-purchase behavior are loyalty, product switching, extra pay, external and internal environmental responses to problem solving [19,20]. In the banking sector, post-usage behavior is indeed inseparable from service quality. E-banking service quality indicators consist of reliability, atmosphere and empathy [21]. In other hand, in Islamic banking sector, the indicators of e-banking service quality derive from compliance, assurance, reliability, jempathy and responsiveness [22]. E-banking is an important service to get customer loyalty. This can be done by attaining greater satisfaction such as

accessible, trustworthy, practical, and useful [23,24]. Therefore, these dimensions are used in this study to answer the problems of the study.

### ***1.2. Customer Loyalty***

Building strong customer relationships is what all marketers wish and these relationships are deemed as the key to longterm marketing success. When your business is competing intensely and your profit drops, the real step that companies must take is to retain the customers. To create strong customer relationships, the companies should consider several things. There are four dimensions to increase customer loyalty [8]: 1) Interacting with customers, 2) Developing a loyalty program, 3) Personalizing market by considering customers as clients, 4) Creating institutional ties.

Developing a loyalty program can be assessed by two indicators: the frequency of program and the club membership program. The frequency program is administered by giving rewards for customers who constantly buy in large quantities. In addition, companies can create institutional ties with customers using particular equipment or computer links that help customers manage orders, payroll and inventory.

Customer perceived behavior such as loyalty can be apprehended as the frequency of using services in certain category compared to the total services provided [13]. Loyalty can be considered as consistent behavior, expressed over time, and dependent on the psychological process and brand closeness [25]. Consequently, it has been regarded as the key factor to achieve the company's success and sustainability [26]. When the company makes errors as serving the customers and the company successfully solve them, this will give impact to the customer loyalty [27]. Loyalty is the result of service usage and can be affected by the previous experiences using the service [28]. Customer loyalty in using e-banking service is marked by not changing the account into the other bank accounts, intensively transacting, repeatedly use the services, giving information to the service provider, behaving relatively normal, and willingly recommend the other people [29-31].

Online retailers should have to focus on providing convenience services in order to increase customer satisfaction [32]. The creation of positive service experience is the one of the key contributions that can focus on their attention to the moderators to ensure consistency in positive service experience in an effort to enhance customer engagement [33]. Transactions related services and pre-purchase services are determinants of the navigation experience [34]. Online auctions are complex processes, especially to induce purchase and repurchase intentions, and that both buyers and sellers have complex utilitarian and hedonic

approaches to develop purchase and repurchase intentions [35]. Online retailing companies to predict the future behaviors of their customers more exactly and guide their management of assets and gamification marketing activities [36].

## 2. METHODS

### 2.1. Hypothesis

The research design utilized was to solve the problems of the research, the low rate of internet user penetration to transfer online money. The research design used was causal design. It is a design to collect data and to create data structure that allows researchers to comprehend cause-effect relationship in the research variables [37]. The purposes of causal research are [37]: 1) Understanding the independent and dependent variable on the marketing phenomenon, 2) Determining the relationship between the cause-effect variables, 3) Testing the causal variable relationship hypothesis.

According to the review of literature, this study was conducted based on the grand theory of marketing management, post-usage e-banking behavior and customer loyalty [19,23,38] as shown in fig. 1.

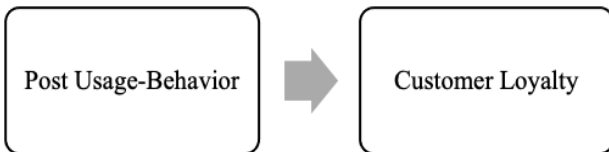


Figure 1. Research framework resources [28]

### 2.1. Sample and Data Collection

The population of this study was BNI 46 customers who, at least once, used e-banking services for transferring money. The researchers provided the population limit in the unit of analysis in which the customer served as an individual. While the unit of observation in this study was the customers of BNI 46 Garut Branch. The formula of sample size refers to the number of independent variables,  $N \geq 50 + 8i$  (i is the number of independent variables) [37,39]. Based on the result of calculation of  $50 + 8(1)$ , the number of samples selected was at least 58 customers. Researchers added to 100 customers in order to reduce the research errors and increase the confidence interval. The level of confidence used in this study was 95%.

The data in this study was consisted of primary and secondary data. The technique of collecting data in a causal research design was survey. It is a means of collecting data from a sample using a questionnaire in the form of structured questions. Primary data were obtained from distributing questionnaires to respondents, while secondary data were taken from references.

The research on marketing is considered as a complex one because of the interrelations among the variables. The technique of analyzing the data in this study was regression. Regression is a versatile and powerful analytical method that can be used to model the effects of independent variables on the dependent variable [37]. Regression analysis can give a combination of two basic objectives: 1) Predicting the dependent variable based on the independent variable, and 2) Understanding the relationship between the dependent and independent variables.

The program used to analyze the data with the regression method was Statistical Product and Service Solution (SPSS). To meet the criteria for data analysis using regression, an interval scale was utilized. It allowed the researchers to perform arithmetic calculations on the data collected from respondents [37]. The measurement does not have zero value because the measurement of consumer attitudes used in marketing research was the Likert scale. It is a scale that asks respondents to respond whether they agree or disagree about a perceived object. It typically ranges from strongly agree, agree, neutral, disagree and strongly disagree. To avoid misunderstandings in analyzing and interpreting the title sentence and research variables, the variables was referred as post-usage behavior (independent variable) and customer loyalty (dependent variable).

## 3. RESULT AND DISCUSSION

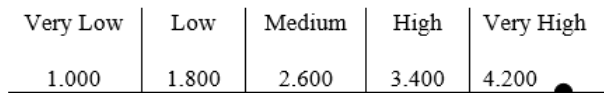
The description of post-usage behavior on BNI 46 customers using e-banking service for online money transfers was based on the four dimensions such as accessible, trustworthy, practical and useful. Post-usage behavior was at the very satisfied level. The average value obtained of post-usage behavior on BNI 46 customers using e-banking service behavior for online money transfer was 4.37. Besides, the dimension which had the highest value was the usefulness, 4.51. Meanwhile, the dimension with the lowest score was accessible, 4.28, as shown in fig. 2.

Very Low	Low	Medium	High	Very high
200	360	520	680	840

Figure 2. Continuum line on post-usage behavior

In using BNI 46 e-banking services for online money transfer transactions, as shown from the data obtained, 41.08% of customers would continue to use the service, 20.31% of customers would have more transactions, 10.20% of customers would repeatedly use of services for the same transaction, 9.65% of customers thought that they could get guarantee because of the availability of call center and customer service, 9.12% of customers considered themselves as customers for

life and 9.63% of customers were willing to recommend the services to other people. Therefore, it can be concluded that the value of BNI 46 customer loyalty variable was 4,352 at a very high level. The average value of BNI 46 customer loyalty based on post-use behavior of e-banking services for money transfer transactions was 4.28. The dimension with highest value was consistent, 4.47. Meanwhile, the dimension with the lowest score was relative, 3.97, as shown in fig. 3.



**Figure 3.** Continuum line on customer loyalty

The result showed that the fixed and repurchased dimensions in customer loyalty variable were influenced by trustworthy and useful dimension in the post-usage behavior variable. The intense dimension of the customer loyalty variable was only affected by useful dimension in the post-usage behavior variable. The informative dimension in the customer loyalty variable was influenced by accessible, trustworthy, and practical dimensions. The relative dimension in customer loyalty variable was influenced by accessible, practical, and useful dimensions in post-usage behavior variables. The advocate dimension on the customer loyalty variable was only influenced by the practical dimension in the post-usage behavior variable. Furthermore, it was found out that the dimensions had the greatest effect on customer loyalty of 63.7%. The use of e-banking services in this study was the suitability of customers' needs and satisfaction for online money transfer transactions. Meanwhile, the effects of the three dimensions found in the study were accessible, 48.8%, trustworthy, 61.6%, and practical, 62%, as shown in table 2.

**Table 2.** Adjust R Square

Perilaku Pasca Penggunaan (X)	Adjusted R Square
Accessible (X <sub>1</sub> )	0.488
Trustworthy (X <sub>2</sub> )	0.616
Practical (X <sub>3</sub> )	0.620
Useful (X <sub>4</sub> )	0.637

Source: SPSS 22 for windows

The second analysis performed was to determine the level of the relationship between post-usage behavior and customer loyalty. The tests were carried out using the value of the relationship coefficient and the coefficient of determination. The correlation coefficient between post-use behavior and customer loyalty was set as a R value of 0.837. If the coefficient interval is 0.800-0.999, it indicates that the level of relationship between post-use behavior and customer loyalty is very high [40]. Meanwhile, the R<sup>2</sup> value of 0.701 was obtained as the coefficient of determination between post-use behavior and customer loyalty. This indicated that post-

usage behavior affected customer loyalty by 70.1%. Meanwhile, 29.9% was another independent variable outside the regression model, as shown in table 3.

**Table 3.** Summary Model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.837 <sup>a</sup>	.701	.698	3,104

a. Predictors: (Constant), Post-Usage Behavior  
b. Dependent Variable: Customer Loyalty

Source: SPSS 22 for windows

The third analysis was conducted to determine whether the dimensions of post-use behavior jointly affect customer satisfaction. In this study, the main hypothesis was not tested and referred as H1: there is an effect of post-purchase behavior on customer loyalty. Hypothesis testing has been performed using a significance value, as shown in table 4.

**Table 4.** Anova

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	2216,449	1	2216,449	229,973	,000 <sup>b</sup>
Residual	944,511	98	9,638		
Total	3160,960	99			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Post-Usage Behavior

Source: SPSS 22 for windows

As shown in table 4, if the significance value was  $0.000 < 0.05$  then H1 was accepted. This concluded that there was an influence of post-usage behavior on customer loyalty. The results of this study are assumed to be applicable for further research by providing the same research results in different samples. The results of this study have similarities as previous research which shows that post-usage behavior affects customer loyalty [28]. The higher level of satisfaction shown in the behavior after using e-banking services for online money transfer transactions is, the higher level of customer loyalty will be. Customer loyalty is a function of brand equity–customer satisfaction relationship, which is expected to be associated with customer experience in the context of retail banking [41]. In this connection, retail banks often face the challenges of maintaining customer loyalty and reducing customer churn. The results of this study have similarities as previous research which shows that [42-46].

#### 4. CONCLUSION

The description of post-use BNI 46 e-banking service for online money transfers is referred to four dimensions, accessible, trustworthy, practical, and useful. Post-usage behavior obtained is at very satisfactory level. This result can be seen from the average post-use behavior value of BNI 46 e-banking services for money transfer transactions, 4.37. In addition, the BNI 46 customer loyalty variable for e-banking services for online money transfer transactions

obtained the value of 4,352 in very high level. The higher the level of satisfaction shown in the behavior after using e-banking services for online money transfer transactions, the higher the level of customer loyalty will be. Further research can observe more deeply in the other independent variables outside the regression model carried out. This is a focus to increase BNI e-banking service.

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