The Effect of Post-usage on Customer Loyalty: The Mediating Role of Satisfaction

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ABSTRACT

The purpose of this paper was to investigate how post-usage effects customer loyalty in the context of mobile banking, as well as the function of satisfaction as a moderating factor. For these goals, research hypotheses based on content analysis of prior studies were established and tested among 100 Indonesian consumers of mobile banking services. The actual results of regression analysis revealed that post-usage had a favorable and significant impact on consumer loyalty. Furthermore, satisfaction mediates the association between post-usage and client loyalty. These results provide an important contribution to the literature on post-usage customer and customer loyalty and satisfaction by offering clear direction to the bank's management on how to effectively use post-usage and customer satisfaction to increase customer loyalty.

Keywords: Customer Loyalty, Customer Satisfaction, Post-Usage.

1. INTRODUCTION

The foundation for a business is centered on building and maintaining strong customer loyalty, which has resonated with corporate performance and sustainability. Customer loyalty is defined as repeat purchases and referrers of a firm to other customers. Diverse banking service models have revealed the important antecedents that impact client loyalty in order to secure customer loyalty [1]. By providing non-cash transaction instruments, banking digitalization services are leading to a cashless world. Banks have been vying to provide digital services or goods that are positively welcomed by customers. Banking is one industry that places a high value on marketing performance in order to track developments in consumer attitudes and behavior [2]. These phases of knowledge, beliefs, and actions are often tracked using awareness, attitudes, and usage indicators. They are strongly connected to what is known as the hierarchy of effect. The purchase and use of a product by a customer is at the top of the use hierarchy. Purchase patterns and loyalty can be used to assess marketing performance at this level [2]. Over the past 20 years, research on the marketing performance of e-banking services has focused on customer loyalty show by Table 1 as foolow:

Table 1. Marketing Performance Research Trends on E-Banking Service (Indexed Scopus)

Year	Marketing Performance	%	Source
2001-2018	Customer Loyalty	85.5	[3-10]
2001-2016	Brand Equity	3,2	[11-12]
2003	Customer Retention	1,6	[4]
2008-2021	Word of Mouth	8,1	[13,9,14,15]
2014	Customer satisfaction	1,6	[16]

Previous study defines consumer loyalty to e-banking services as being 70.1 percent impacted by post-usage behavior, and it was then proposed that following research may go more thoroughly into the other independent factors outside the regression model [17]. Customer satisfaction is a recently recognized metric that has a link with customer loyalty, both as an independent variable and as a mediator [18-21]. The purpose of this study was to explore how customer satisfaction moderates the influence of post-usage behavior on customer loyalty.

1.1. Post-Usage Behavior

The fundamental cause of sales frequency is the amount of product consumption, which is represented by the dimensions of 1) temporary storage of the product, with the following signs; 2) permanently

getting rid of the product, and 3) utilizing the product to perform its intended function. Customers may get concerned about the items after acquiring them, or they may learn about the benefits of competing brands, and they may become aware of additional facts linked to their purchase choice. Then, marketing communication techniques should combine belief and assessment to enhance customers' decisions and make them feel at ease with the businesses. As a result, marketers' jobs do not end with the sale. Marketers should also pay attention to post-buy items since client retention after purchase is a complex process that is critical to a company's success [22-24]. Customers will be satisfied (if the performance exceeds expectations) or dissatisfied after purchase (if expectation surpasses the performance) [25,26]. The degree of satisfaction is used to differentiate between perceived performance and expectations. This encourages the producer to pay closer attention to client behavior after purchase. Attitudes and consumer behavior toward products and services are shaped by prior experiences. Customer attitudes are established as a result of direct product encounter and impressions. Customers that are pleased with the product/service are more likely to be supportive, and vice versa. Customers have stronger views about things they have utilized in the past rather than depending just on advertisements. Loyalty, product switching, additional pay, external and internal environmental reactions to problem-solving are the theoretical characteristics of post-purchase behavior [27,28]. In the banking industry, post-usage behavior is inextricably linked to service quality. The measures of e-banking service quality include dependability, environment, and empathy [29].

In the Islamic banking industry, however, the measures of e-banking service quality include compliance, assurance, dependability, empathy, and responsiveness [30]. E-banking is a critical service for gaining consumer loyalty. This may be accomplished through achieving higher levels of satisfaction such as being approachable, trustworthy, practical, and valuable [31]. Performance expectations, facility condition, hedonic motivation, value price, habit, system quality, service quality, and benefit are the characteristics of post-usage behavior for mobile banking study [32-35].

1.2. Customer Satisfaction

Satisfaction refers to a person's sentiments of joy or disappointment when comparing the perceived performance (or outcome) of a product to expectations [36]. When customers utilize a service, they will have certain expectations about how the product will work: 1) Better than expected, so that customers are happy; 2) As predicted, so that the flavor is neutral, and 3) Worse than anticipated, resulting in dissatisfaction. The disparity between perceived performance and

expectations determines the amount of satisfaction. It has become necessary for every organization to monitor and measure customer happiness, and this step may give feedback and input for the formulation and implementation of initiatives to boost customer satisfaction. Quality ratio, confidence, transparency, relatively, fairness, and distinctiveness are the factors of customer satisfaction for mobile banking consumers features [35].

1.3. Customer Loyalty

All marketers want to build great customer relationships, and these ties have been identified as the key to long-term marketing success. When your business is competing fiercely and your profit is declining, the most important action that businesses must do is to retain clients. Several factors should be considered by businesses in order to build great customer connections. To build client loyalty, consider the following four factors: 1) Interacting with consumers; 2) Creating a customer loyalty program; 3) Individualizing the market by treating customers as clients; and 4) Establishing institutional relationships [37]. The frequency of the program and the club membership program are two indications that may be used to evaluate the development of a loyalty program. The frequency program is managed by rewarding clients who consistently buy in big amounts. Furthermore, businesses can establish institutional relationships with customers by utilizing specific equipment or computer linkages that assist clients in managing orders, payroll, and inventory.

Customer perceived behavior, such as loyalty, may be defined as the frequency with which services in a certain category are used in comparison to the overall number of services given [22]. Loyalty may be defined as consistent behavior that is displayed over time and is influenced by the psychological process and brand proximity [38]. As a result, it has been identified as a vital aspect in establishing success and sustainability [9]. When a corporation makes mistakes while servicing consumers and effectively resolves them, this has an effect on client loyalty [39]. Loyalty develops as a result of service use and can be influenced by past encounters with the provider [40]. Customer loyalty in utilizing e-banking services is demonstrated by not switching accounts, transacting intensively, regularly using the services, providing information to the service provider, behaving normally, and gladly promoting others [41,42,27,43]. To increase customer satisfaction, online businesses should focus on delivering convenience services [44]. One of the essential contributions that may concentrate their attention on the moderators to ensure a consistently great service experience and promote customer engagement is creating a positive service experience [45]. Transactional services and pre-

purchase services influence the navigation experience [46]. Online auctions are complicated processes, particularly in terms of inducing purchase and repurchase intents, and both buyers and sellers employ sophisticated utilitarian and hedonic techniques to developing purchase and repurchase intentions [47]. Online retailers can more accurately forecast their consumers' future actions, guiding asset management and gamification marketing operations [48]. The aspects of customer loyalty for mobile banking customers include reuse, intensity, willingness, and feedback [15,13,35]

2. METHODS

2.1. Hypothesis

The study design was used to tackle research difficulties in the rate of customer satisfaction as mobile banking users in the epidemic age [49]. The causal design was employed in the investigation. It is intended to collect data and construct a data structure that will help researchers to understand cause-and-effect correlations in the research variables. [50]. The goals of causal research are to: 1) comprehend the independent and dependent factors on the marketing phenomena, 2) determine the link between the cause-effect variables, and 3) test the causal variable relationship hypothesis [50]. According to the evaluation of literature, this study was based on the grand theory of marketing management; post-usage behavior, customer happiness, and customer loyalty, show by Figure 1 as follow:
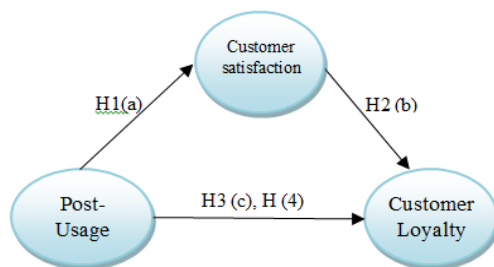

Figure 1. Research Framework

Resources: [18,51,20,21]

The reasoning above leads, therefore, to the main hypotheses of our formulation:

H1 (a). Increases in customer satisfaction lead to increases in post-usage behavior.

H2 (b). Increases in customer loyalty lead to increases in customer satisfaction.

H3 (c). Increases in customer loyalty lead to increases in post- usage behavior

H4 (c'). Increases in customer loyalty lead to increases in post-usage behavior that mediates customer satisfaction.

2.2. Sample and Data Collection

According to a latest survey, mobile banking is a popular e-banking option [20]. This study's demographic consisted of consumers who have used mobile banking services at least once. The population limit in the unit of analysis in which the customer functioned as an individual was supplied by the researchers. In this study, the observation unit was the Indonesian mobile banking user. The sample size formula, N 50 + 8i, relates to the number of independent variables (i is the number of independent variables) [50,52]. According to 50 + 8 (1), the number of samples chosen was at least 58 consumers. Researchers increased the confidence interval by adding 100 users to decrease study mistakes. In this investigation, the degree of confidence was set at 95%

Primary and secondary data were used in this investigation. A survey is the method used to gather data in a causal research design. It is a method of gathering data from a sample by employing a structured questionnaire. Primary data were gathered through the distribution of questionnaires to respondents, while secondary data were gathered through references. Because of the interdependence of the factors, marketing research is deemed complicated. In this study, regression analysis was used to analyze the data. Regression analysis is an adaptable and strong analytical technique for modeling the effects of independent factors on the dependent variable.. Regression analysis can combine two primary objectives: 1) predicting the dependent variable from the independent variable; and 2) comprehending the link between the dependent and independent variables. SPSS was used to analyze the data using the causal steps technique.

To fulfill the criteria for data analysis utilizing regression analysis, an interval scale was used. It enabled the researchers to do mathematical computations on the information gathered from respondents. Because the Likert scale was employed to gauge customer opinions in marketing research, the measurement does not have a zero value. It is a scale on which respondents are asked if they agree or disagree with a seen item. It typically falls into the following categories: highly agree, agree, neutral, disagree, and strongly disagree. To minimize confusion when evaluating and interpreting the title sentence and study variables, the variables were referred to as post-usage behavior (independent variable), customer satisfaction (moderating variable), and customer loyalty (moderating variable) (dependent variable).

3. RESULTS AND DISCUSSION

3.1. Mobile Banking User Profile

Mobile banking that is popular with users in Indonesia is BNI with the following 17.5% BCA, 12.5% Permata, 9% BRI, 7.5% Mandiri, 2.5% BTN and 2% BSI. The survey results in the study found that mobile banking services transactions were used for 2,5% debit, 10% payment, 5% purchase, 7.5% other product or services, and 75% money transfer.

Mobile banking users in this survey were Millennial Generation with the following 11.5% X-Generation and 7.5% Y-Generation. Furthermore, the survey results in the study found that mobile banking users as 75% employees, business people 5%, and 20% students. Based on figure 1, it is known that 2.5% of users have been using mobile banking for 13 years. This is very informative and relates to research on customer loyalty. Figure 2 show mobile banking user in Indonesia.
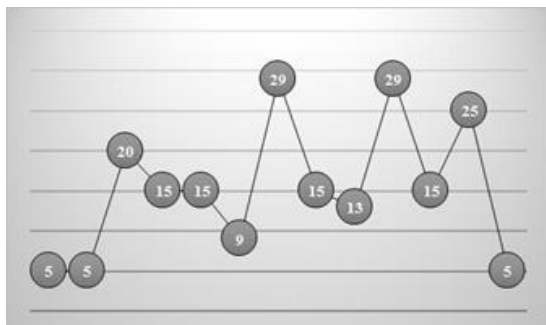

Figure 2. Mobile Banking User in Indonesia

3.2. Research Variable Description

Post-usage behavior for mobile banking users in Indonesia shows the highest category with a total score of 22026. The extent to which customers do post-purchase analysis is determined by the importance of the service decision and the experience gained in utilizing the service. Mobile banking users show post-usage behavior with performance expectations, hedonic motivation, habit, system quality, service quality, and benefit. User does not feel that they receive value for theirmoney and facility condition.

The output component of the consumer decision-making model as post-usage behavior are trust and loyalty. Customer loyalty for mobile banking users in Indonesia shows the high category with a total score of 6477. In this case, the dimensions that support the high level of customer loyalty are reuse, intensity, and willingness. However, it is undeniable that the dimension feedback is valid even at a lower level.

Furthermore, to measure how satisfied the customer was with the relevant attributes of the mobile banking service in Indonesia and the relative importance of these attributes. Research shows that customers indicated they are delighted with a total score of 14534. Mobile banking users show customer satisfaction with confidence, transparency, relative fairness, and distinctive features. However, it is undeniable that the dimension quality ratio is valid even at a lower level.

3.3. Hypothesis Testing Result

To measure increases in customer satisfaction lead to increases in post-usage behavior, using the following formula $CS = i_0 + a\ PUB + e_2 = -10,745 + 0,825^{***}PUB + e_2$. The

results of H1 (a) indicate that the research hypothesis is accepted.

To measure increases in customer loyalty lead to increases in customer satisfaction, using the following formula $CL = i_1 + b\ CS + e_1 = 4,889 + 0,378^{***}CS + e_1$. The results of H2 (b) indicate that the research hypothesis is accepted.

To measure increases in customer loyalty lead to increases in post-usage behavior, using the following formula $CL = i_2 + c\ PUB + e_3 = -0.908 + 0.329^{***}PUB + e_3$. The results of H3 (c) indicate that the research hypothesis is accepted.

To measure increases in customer loyalty lead to increases in post-usage behavior mediating of customer satisfaction, using the following formula $CL = i_3 + c'\ PUB + b\ CS + e_4 = 2,700 + 0,052^{***}PUB + 0,336^{***}CS + e_4$. The results of H4 (c') indicate that the research hypothesis is accepted. Hypothesis testing result show by Figure 3 as follow:
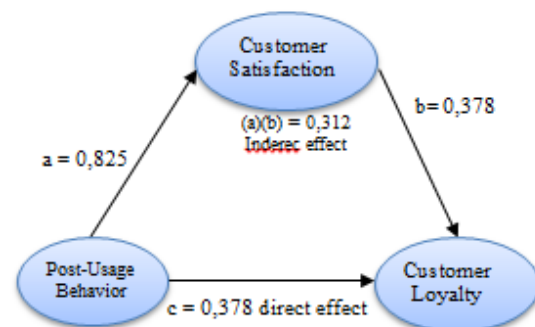

Figure 3. Hypothesis Testing Result

The magnitude of the mediation effect in the form of an indirect effect of post-usage behavior on customer loyalty through customer satisfaction (a)(b) = (0.825) (0.378) = 0.312. The standard error value of the regression coefficient a or sa = 0.041 and the standard error value of the regression coefficient b or sb = 0.014. The direct effect of post-usage behavior on customer

loyalty is greater than through the mediating variable of customer satisfaction.

4. CONCLUSIONS

Based on the results of data analysis, significant increases in customer loyalty lead to increases in post-usage behavior that mediates customer satisfaction. Finally, this research model can be carried out in different units of analysis. This research is only limited to the unit of analysis of banking services; it is recommended that further research can be conducted in different units of analysis, e.g., the manufacturing companies

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