

The Determining Role of E-Service Quality, Utilitarian Value, and E-Customer Loyalty in the Banking Sector

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ABSTRACT

The industrial revolution in the Internet sector has occurred worldwide, including in the banking industry. Internet banking has many advantages compared to traditional banking. For example, internet banking allows customers to carry out various banking activities at any time at low costs. The research method used was explanatory research with a quantitative approach; the research used SPSS analysis, and based on this, the sample used was 200 Bank Banjarmasin customers. The research results show that the E-Service Quality variable is reflected by system availability, fulfillment of needs, compensation, contact, responsiveness, efficiency, and privacy, which are most appreciated by system availability. The Utilitarian Value variable is reflected by convenience and security, most appreciated by convenience. The E-Customer Loyalty variable is reflected by continued use and recommendations that are most appreciated by continued use. The findings can be helpful theoretically, namely scientific development material that contributes to the theory of consumer behavior and related theories, all of which are linked to current advances in digital technology. For practitioners, namely the banking sector, it is hoped that they will be able to improve E-Service Quality, especially efficiency, Utilitarian Value, especially convenience, and Hedonic Value, especially pleasure. However, these elements have little influence; if they can be improved further, they will provide more satisfaction and a sense of attachment to the parties. banking and will ultimately be able to improve loyalty to customers.

KEYWORDS: E-Service Quality, Utilitarian Value, Customer Loyalty, Banking Sector

1. INTRODUCTION

The progress of digital technology is experiencing rapid development. Currently, technology is entering the digital 5.0 era. The development of increasingly sophisticated technology has an impact not only on the business sector but also extends to the banking sector so that the banking industry has opportunities, as well as new opportunities and market shares. In the current era of information technology, banks continue to optimize digitalization by limiting social activities, making people increasingly accustomed to digital transactions. The banking industry strives to meet customer needs efficiently in payment system traffic and facilitate access by utilizing advances in digital technology.

This trend forces companies to survive in a highly competitive environment before entering the electronic market and adapting to existing conditions (Robinovich, 2007). The industrial revolution in the Internet sector has occurred worldwide, including in the banking industry (Hussien & Aziz, 2013). Internet banking has many advantages compared to traditional banking. For example,

internet banking allows customers to carry out various banking activities at any time at low costs (Amin, 2016). Although the internet provides many benefits for its users, it is a double-edged sword because it reduces the human involvement function of these financial institutions.

This form of online communication offers several new and promising opportunities for customer retention on the World Wide Web, but at the same time, it will also increase competition (Vatanasombut et al., 2004). This occurs when communication is controlled by the company, where the company provides the ability to tailor information concerning the needs of specific individual customers and to optimize opportunities for feedback from those customers (Low et al., 2020)

Apart from that, competition in the banking world in the digital era is currently getting tighter with the emergence of financial technology (fintech), where fintech comes with all-digital services. This makes the banking industry compete to provide digital-based services to attract customers and potential customers, which is expected to increase customer

trust, satisfaction, and loyalty. The company can maintain customer loyalty if customer trust and satisfaction have been established. Creating solid and close customer relationships is the dream of all marketers and the key to long-term marketing success (Kotler & Keller, 2006).

E-customer loyalty extends traditional customer loyalty to online consumer behavior, which has developed since the early 2000s. E-customer and traditional loyalty are generally described as similar, but there are unique aspects of internet-based marketing and buyer behavior (Gommans et al., 2001). To maintain e-customer loyalty and gain a competitive advantage online, companies need to develop a comprehensive understanding of business factors or personal characteristics (Floh & Treiblmaier, 2006). An understanding of e-customer loyalty applies especially to industries highly dependent on company reputation and long-term relationships in the offline world, such as the financial sector.

1.1 Based on the problem, the aim of this research is to describe E-Service Quality, Utilitarian Value and Hedonic Value, Relationship Marketing, E-Customer Satisfaction, and E-Customer Loyalty in banking in Banjarmasin.

It is hoped that this research will provide theoretical and practical benefits. The theoretical benefits of the research results are that they will provide reference material for future researchers on customer loyalty, add to the body of academic knowledge, and develop knowledge about consumer behavior and relationship theory. Practical benefits from the results of this research are expected as a basis for making decisions for banking management, especially conventional banks in the city of Banjarmasin and generally in South Kalimantan, to increase customer loyalty so that it has an impact on trust and increase the number of customers, especially at the bank concerned.

1.2 Theoretical Basis

Consumer behavior studies how individuals, groups, and organizations choose, buy, and use goods, services, ideas, or experiences to satisfy needs and desires (Kotler & Keller, 2006). According to Mowen & Minor (2002), consumer behavior is a decision-making process involving a series of steps: receipt, use, and purchase, as well as determining goods, services, and ideas. Meanwhile, according to Peter & Olson (1999), consumer behavior is a dynamic interaction between the influence of cognition, behavior, and events around which humans carry out aspects of exchange in life. On this, this behavior is how consumers search, choose, buy, use, and use products or services to meet needs and wants.

The consumer is a dynamic interaction, meaning that consumer behavior will continue to change; it is necessary to understand what products/services are currently needed and what benefits are expected (product expectation). Therefore, companies must be able to understand, serve, and influence consumers. Based on this, this research, in principle, analyzes

dynamic changes in needs, in this case, changes in needs that lead to information technology related to electronics. The study of consumer behavior focuses on understanding individuals when deciding to sacrifice several available resources (money, time, and effort). The key things that need to be learned are what to buy, why, when, where to buy, how to buy, and how to use the goods/services purchased.

2. RESEARCH METHODS

2.1 Research design

The research carried out is explanatory research with a quantitative approach; according to Sugiyono (2019:16), quantitative research methods are research methods based on the philosophy of positivism, used to research specific populations or samples, data collection using research instruments, data analysis is quantitative statistics with The aim is to test the established hypothesis.

The research design uses causality, namely a research design designed to examine the possibility of a causal relationship between variables, where the causal relationship can be predicted so that the classification of causal variables, intermediate variables, and dependent variables can be stated (Sanusi, 2011: 14). The initial step taken in this research was to carry out descriptive analysis, namely a presentation based on consumer behavior theory regarding e-service quality, utilitarian value, and e-customer loyalty.

2.2 Population and Sample

The research population is all government-owned conventional banking savings customers in Banjarmasin, the exact number of which is unknown.

The sample in the research was conventional government bank savings customers in Banjarmasin, the number of which is by the opinion of Hair et al. (2010) that the sample taken must be by the analytical tool used. The research used SPSS analysis; based on this, the sample used was 200 customers.

2.3 Data analysis technique

The research data analysis technique is descriptive analysis, which provides an overview of each variable's characteristics by explaining the frequency distribution of respondents' responses from questionnaire statement items and providing the meaning of the average responses.

3. RESEARCH RESULTS AND DISCUSSION

Based on the research results, it can be seen that from the distribution of respondents' answers regarding the faster transaction process via Internet banking, the highest number of answers agree, 94 respondents (47%), followed by 67 respondents (33.5%) who strongly agreed, 35 respondents (17.5%) said they were neutral, four respondents (2%) said they disagreed and no respondents said they strongly disagreed. The average score of 4.12 shows that respondents agree that the transaction process via Internet banking is faster.

The distribution of respondents' answers regarding the transaction process via Internet banking does not require going to the bank. The majority of answers were strongly agreed, namely 85 respondents (42.5%), followed by 83 respondents (41.5%) who agreed, and 30 respondents (15%) who said they were neutral. , two respondents (1%) said they disagreed, and no respondents strongly disagreed. The average score of 4.26 shows that respondents agree that the transaction process via Internet banking does not require going to the bank.

The distribution of respondents' answers regarding the transaction process using Internet banking is more accessible; the majority of answers agree, namely 98 respondents (49%), followed by 64 respondents (32%) who said they strongly agreed, 33 respondents (16.5%) said they were neutral, five respondents (2.5%) said they disagreed, and no respondents said they strongly disagreed. The average score of 4.11 shows that respondents agree that the transaction process with Internet banking is more already.

The average efficiency indicator score of 4.16 means that respondents agree that efficiency contributes to E-Service Quality. Statements via Internet banking without going to the bank are most appreciated when describing efficiency indicators.

The distribution of respondents' answers regarding transactions via Internet banking promises completed transactions. The most answers were obtained by 92 respondents (46%), followed by 84 respondents (42%) who strongly agreed, 21 respondents (10.5%) said they were neutral, three respondents (1.5%) said they disagreed, and there were no respondents. Who stated that he strongly disagreed. The average score of 4.29 shows that respondents agree that transactions via Internet banking promise completed transactions.

The distribution of respondents' answers regarding the transactions that I need to be fulfilled by Internet banking obtained the most answers stating agree as many as 101 respondents (50.5%), followed by 63 respondents (31.5%) stating strongly agree, 32 respondents (16%) stating neutral, four respondents (2%) said they disagreed, and no respondents said they strongly disagreed. The average score of 4.12 shows that respondents agree that the transactions that they need are fulfilled by Internet banking.

The distribution of respondents' answers regarding the application being available for many transactions resulted in the majority of answers agreeing with 98 respondents (50.5%), followed by 76 respondents (38%) stating strongly agree, 20 respondents (10%) stating neutral, six respondents (3%) stated that they did not agree. No respondents stated that they strongly disagreed. The average score of 4.22 shows respondents agree that the application is available for many transactions.

The average score for the needs fulfillment indicator is 4.21, meaning respondents agree that meeting needs contributes to

E-Service Quality. Transaction statements via Internet banking promising completed transactions are most appreciated when describing indicators of meeting needs.

The distribution of respondents' answers about the system provides up-to-date account balance information. The most answers obtained were 101 respondents (50.5%) who agreed, followed by 70 respondents (35%) who said they strongly agreed, 25 respondents (12.5%) who said they were neutral, four respondents (2%) who said they disagreed and there were no respondents. Who stated that he strongly disagreed.

The average score of 4.19 shows that respondents agree that the system provides up-to-date account balance information.

Distribution of respondents' answers about transactions via Internet banking is accompanied by proof of transactionThe most answers obtained were 95 respondents (47.5%), followed by 80 respondents (40%) who strongly agreed, 24 respondents (12%) who said they were neutral, one respondent (1%) who said they disagreed. There were no respondents who strongly disagreed. The average score of 4.27 shows that respondents agree that transactions via Internet banking are accompanied by proof of transaction.

The distribution of respondents' answers about the system provides a help call center in case of operational difficulties. The most answers obtained were 103 respondents (51.5%), followed by 68 respondents (34%) who strongly agreed, 26 respondents (23%) who said they were neutral, three respondents (1.5%) who disagreed, and there were no respondents. Who stated that he strongly disagreed. The average score of 4.18 shows that respondents agree that the system provides a call center for help if difficulties arise in operating it.

The distribution of respondents' answers about the system provides a simple application for customers to access Internet banking. The most answers were obtained by 99 respondents (49.5%), followed by 83 respondents (41.5%) who strongly agreed, 16 respondents (8%) said they were neutral, two respondents (1%) said they disagreed, and there were no respondents. Who stated that he strongly disagreed. The average score of 4.32 shows that respondents agree that the system provides a simple application for customers to access Internet banking.

The average score of the system availability indicator is 4.24, meaning that respondents agree that system availability contributes to E-Service Quality. A system statement provides a simple application for customers to access Internet banking, most appreciated in describing system availability indicators.

The distribution of respondents' answers regarding whether they believe in the security of disclosing customers' personal information obtained the most answers agreeing with 104 respondents (52%), followed by 56 respondents (28%) who strongly agreed, 37 respondents (18.5%) who said they were neutral, three respondents (1, 5%) said they disagreed, and no respondents said they strongly disagreed. The average score

of 4.07 shows that respondents agree that they believe in the security of disclosing customer personal information.

The distribution of respondents' answers about not being afraid of customer financial information being revealed showed that the majority of answers strongly agreed, 86 respondents (43%), followed by 80 respondents (40%) who agreed, 31 respondents (15.5%) who said they were neutral, three respondents (1.5%) said they disagreed, and no respondents said they strongly disagreed. The average score of 4.25 shows that respondents agree that there is no fear of customer financial information being revealed.

The distribution of respondents' answers about internet banking providing a safe environment for transactions obtained the most answers, agreeing with 97 respondents (48.5%), followed by 65 respondents (32.5%) who strongly agreed, and 35 respondents (17.5%) who said they were neutral. , three respondents (1.5%) said they disagreed, and no respondents strongly disagreed. The average score of 4.12 shows respondents agree that *Internet banking* provides a safe transaction environment.

The average score for the privacy indicator is 4.14, meaning that respondents agree that privacy contributes to E-Service Quality. When describing privacy indicators, the statement about not being afraid of customer financial information being revealed was most appreciated.

The respondents' answers about Internet banking can be distributed anywhere. The majority of answers were 100 respondents (50%), followed by 70 respondents (35%) who strongly agreed, 25 respondents (12.5%) who said they were neutral, and five respondents (2.5%) said they disagreed, and no respondents said they strongly disagreed. The average score of 4.18 shows that respondents agree that I can use Internet banking anywhere.

The respondents' answers about Internet banking can be distributed at any time. The most answers were obtained by 99 respondents (49.5%), followed by 63 respondents (31.5%) who strongly agreed, 35 respondents (17.5%) who said neutral, three respondents (1.5%) stated disagree, and no respondents stated that they strongly disagreed. The average score of 4.11 shows respondents agree that I can use Internet banking anytime.

The distribution of respondents' answers regarding faster transfers via Internet banking obtained the most answers agreeing with 92 respondents (46%), followed by 77 respondents (38.5%) who strongly agreed, 27 respondents (13.5%) who said they were neutral, four respondents (2%) state disagree. No respondents stated that they strongly disagreed. The average score of 4.21 shows that respondents agree that transfers via Internet banking are faster.

The distribution of respondents' answers regarding customers receiving notification information on time obtained the most answers agreeing with 105 respondents (52.5%), followed by 58 respondents (29%) who strongly agreed, 34 respondents (17%) who said they were neutral, three respondents (1.5%)

state disagree and no respondents stated that they strongly disagree. The average score of 4.09 shows that respondents agree that customers receive timely notification information. The distribution of respondents' answers regarding financial transfer information is conveyed to customers online periodicThe most answers obtained: 89 respondents (44.5%) agree, followed by 80 respondents (40%) who said they strongly agreed, 29 respondents (14.5%) said they neutral, two respondents (1%) state disagree and no respondents stated that they strongly disagree. The average score of 4.24 shows that respondents agree that financial mutation information is conveyed to customers in an orderly manner.

Distribution of respondents' answers regarding internet bankingneedtransactions can be completed immediately; the most answers obtained were 106 respondents (53%), followed by 61 respondents (30.5%) who strongly agreed, 30 respondents (15%) said they were neutral, three respondents (1.5%) state disagree and no respondents stated that they strongly disagree. The average score of 4.13 shows that respondents agree that online banking can complete transactions immediately.

The average score of the responsiveness indicator is 4.16, meaning that respondents agree that responsiveness contributes to E-Service Quality. Statements of financial mutation information are submitted to customers online. It is most appreciated when describing responsiveness indicators. The distribution of respondents' answers regarding internet banking admin costs is proportional to the benefits obtained; the majority of answers were agreed, 90 respondents (45%), followed by 74 respondents (37%) who strongly agreed, 34 respondents (17%) who said they were neutral, two respondents (1%) state disagree and no respondents stated that they strongly disagree. The average score of 4.18 shows that respondents agree that Internet banking admin costs are commensurate with the benefits obtained.

The distribution of respondents' answers regarding rewards for Internet banking services is reasonable with the convenience obtained when making transactions. The majority of answers were 96 respondents (48%), followed by 69 respondents (34.5%) who strongly agreed, 31 respondents (15.5%).) stated neutral, four respondents (2%) stated disagree, and no respondents stated that they strongly disagree. The average score of 4.15 shows that respondents agree that compensation for Internet banking services is reasonable given the convenience of transactions.

The average score of the compensation indicator is 4.17, meaning that respondents agree that compensation contributes to E-Service Quality. The statement that Internet banking admin costs are proportional to the benefits obtained is most appreciated when describing compensation indicators.

Distribution of respondents' answers regarding if they forget their login key, help will be available via online

representatives such as email. The majority of answers were 85 respondents (42.5%), followed by 80 respondents (40%) who strongly agreed and 32 respondents (16%) who said they were neutral. Three respondents (1.5%) stated that they disagreed, and no respondents stated that they strongly disagreed. The average score of 4.21 shows that respondents agree that if they forget their login key, help will be available via online representatives such as email.

The distribution of respondents' answers regarding the availability of information assistance when internet banking is under maintenance obtained the highest number of answers agreeing with 100 respondents (50%), followed by 65 respondents (32.5%) stating strongly agree, 32 respondents (16%) stating neutral, three respondents (1.5%) state disagree and no respondents stated that they strongly disagree. The average score of 4.14 shows that respondents agree that information assistance is available when Internet banking is under maintenance.

The average score of the contact indicator is 4.17, meaning that respondents agree that contact contributes to E-Service Quality. The statement of available information assistance when Internet banking is under maintenance is most appreciated when describing contact indicators.

Overall, the average E-Service Quality score is 4.18, meaning respondents agree that E-Service Quality is formed from efficiency, meeting needs, system availability, privacy, responsiveness, compensation, and contact. The most significant contribution to the formation of E-Service Quality is the system's availability, reflected in the statement that the system provides a simple application for customers to access Internet banking.

3.1 Utilitarian Value

Based on Table 15, it can be seen that from the distribution of respondents' answers regarding the design of the Internet banking application having an attractive appearance, the majority of answers were 90 respondents (45%), followed by 71 respondents (35.5%) who strongly agreed, 33 respondents (16, 5%) said they were neutral, six respondents (3%) said they disagreed, and no respondents said they strongly disagreed. The average score of 4.13 shows that respondents agree that the Internet banking application design has an attractive appearance.

The distribution of respondents' answers regarding the Internet banking navigation structure makes it easy to understand various functions. The majority of answers obtained were agreed, namely 81 respondents (40.5%), followed by 73 respondents (36.5%) who strongly agreed, and 36 respondents (18%) who said they were neutral. , ten respondents (5%) said they disagreed, and no respondents strongly disagreed. The average score of 4.09 shows that respondents agree that the Internet banking navigation structure makes it easy to understand various functions.

The average design indicator score of 4.11 means that respondents agree that design contributes to Hedonic Value.

The Internet banking site application design statement has an attractive appearance, which is most appreciated in depicting Hedonic Value.

The distribution of respondents' answers about internet banking helps inactivity. Socially, the most answers obtained were 103 respondents (51.5%) who strongly agreed, followed by 70 respondents (35%) who said they agreed, 21 respondents (10.5%) said they were neutral, six respondents (3%) said they disagreed and none respondents who stated they strongly disagreed. The average score of 4.35 shows that respondents agree that Internet banking helps inactivity.

In the distribution of respondents' answers regarding internet banking being part of their lifestyle, the majority of answers strongly agreed, 86 respondents (43%), followed by 75 respondents (37.5%) who agreed, 31 respondents (15.5%) who said they were neutral, eight respondents (4%) said they disagreed, and no respondents said they strongly disagreed. The average score of 4.20 shows that respondents agree that Internet banking is part of their lifestyle.

The average score of the sociality indicator is 4.27, meaning that respondents agree that sociality contributes to Hedonic Value. Internet banking statements help with inactivity and are most appreciated when describing Hedonic Value.

The distribution of respondents' answers about Internet banking makes transaction activities possible pleasant; the most answers obtained were 103 respondents (51.5%) who strongly agreed, followed by 74 respondents (37%) who said they agreed, 15 respondents (7.5%) said they were neutral, eight respondents (4%) said they disagreed and none respondents who stated they strongly disagreed. The average score of 4.36 shows respondents agree that Internet banking makes transaction activities easier.

In the distribution of respondents' answers about Internet banking making transactions comfortable, the majority of answers were agreed, 88 respondents (43%), followed by 73 respondents (36.5%) who strongly agreed, 31 respondents (15.5%) who said they were neutral, eight respondents (4%) said they disagreed, and no respondents said they strongly disagreed. The average score of 4.13 shows that respondents agree that Internet banking makes transactions comfortable. The average score of the pleasure indicator is 4.25, meaning that respondents agree that pleasure contributes to Hedonic Value. A statement about *Internet banking* making transactions comfortable is most appreciated when describing Hedonic Value.

Overall, the average Hedonic Value score is 4.21, meaning respondents agree that Hedonic Value is formed from design, sociality, and fun. The most significant contribution to the formation of hedonic value is sociality, as reflected in the statement that Internet banking helps in social activities.

3.2 E-Customer Loyalty

Based on Table 18, it can be seen that from the distribution of respondents' answers regarding deciding to make transactions

using *Internet banking*. The most answers obtained were 87 respondents (43.5%) who strongly agreed, followed by 85 respondents (42.5%) who agreed, 27 respondents (13.5%) who said they were neutral, one respondent (0.5%) who said they disagreed, and no respondents stated that they strongly disagreed. The average score of 4.29 shows that respondents agree to transact using *Internet banking*.

The distribution of respondents' answers regarding Internet banking as an option for carrying out financial transactions, followed by the majority of respondents agreeing, namely 89 respondents (44.5%), followed by 81 respondents (40.5%) who strongly agreed, 21 respondents (10.5%) who said they were neutral. Nine respondents (4.5%) stated that they disagreed, and no respondents stated that they strongly disagreed. The average score of 4.21 shows respondents agree that Internet banking is the choice for subsequent financial transactions.

The distribution of respondents' answers about carrying out more transactions via Internet banking showed that most answers strongly agreed. Namely, 86 respondents (43%), followed by 85 respondents (42.5%) who agreed, 19 respondents (9.5%) who said they were neutral, 10 respondents (5%) stated disagreed, and no respondents stated that they strongly disagreed. The average score of 4.24 shows that respondents agree to carry out more transactions via Internet banking.

The average score of the continuous use indicator is 4.25, meaning that respondents agree that continued use contributes to E-Customer Loyalty. A statement of deciding to transact using *Internet banking* is most appreciated when describing E-Customer Loyalty.

The distribution of respondents' answers about inviting friends/other people to carry out transactions using Internet banking obtained the most answers agreeing with 103 respondents (51.5%), followed by 66 respondents (33%) who strongly agreed, 31 respondents (15.5%) who said neutral. There were no respondents who stated they disagreed or strongly disagreed. The average score of 4.18 shows respondents agree to invite friends/other people to conduct Internet banking transactions.

The distribution of respondents' answers regarding referring internet banking services to others showed that the majority of answers agreed, namely 97 respondents (48.5%), followed by 76 respondents (38%) who strongly agreed, 26 respondents (13%) who said they were neutral, one respondent (0, 5%) said they disagreed, and no respondents said they strongly disagreed. The average score of 4.24 shows that respondents agree to refer Internet banking services to others.

The average score of the recommend indicator is 4.21, meaning respondents agree to recommend contributing to E-Customer Loyalty. Statements referring to Internet banking services to others are most appreciated when describing e-customer satisfaction.

Overall, the average E-Customer Loyalty score is 4.23, meaning respondents agree that E-Customer Loyalty is formed from continued use and recommendation. The most significant contribution to the formation of E-Customer Loyalty is continued use, reflected in referring Internet banking services to others.

4. CONCLUSION

The E-Service Quality variable is reflected by system availability, fulfillment of needs, compensation, contact, responsiveness, efficiency, and privacy, most appreciated by system availability. The Utilitarian Value variable is reflected by convenience and security, most appreciated by convenience. The E-Customer Loyalty variable is reflected by continued use and recommendations that are most appreciated by continued use.

Based on the findings, it can be helpful to theoretical, namely scientific development material that contributes to the theory of consumer behavior and related theories, all of which are linked to current advances in digital technology. For practitioners, namely the banking sector, it is hoped that they will be able to improve E-Service Quality, especially efficiency, Utilitarian Value, especially convenience, and Hedonic Value, especially pleasure. However, these elements have little influence; if they can be improved further, they will provide more satisfaction and a sense of attachment to the parties. Banking will improve loyalty to customers.

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