

The Effect of Satisfaction and Ease of Use on Loyalty and Its Impact on the Positive Word of Mouth of MBca Users in Bandar Lampung

Rinaldi Bursan

University of Lampung
Email; rbursan@gmail.com

Mirwan Karim

University of Lampung
Email; mirwan.karim@febunila.ac.id

Abstrack

The development of information technology, telecommunications and the internet has led to the emergence of various internet-based business applications. One of the banks that utilizes internet technology in serving its customers is Bank Central Asia (BCA) with MBca Mobile. The problem of this research is whether the variables of satisfaction and usability have an influence on loyalty and have an impact on positive word of mouth for mBca users. This study aims to determine the effect of satisfaction and usability on loyalty and its impact on positive word of mouth of mBca users. The sample of this study amounted to 150 and analyzed using multiple linear regression. The results of the study note that the role of the satisfaction variable as a usability mediating variable to form loyalty and has a relatively large positive impact on word of mouth. So that all hypotheses in this study can be accepted. The suggestion put forward is that BCA needs to improve the MBca service connection so that failures when consumers transact can be avoided by working with telecommunications providers so that they get guaranteed reliable internet connections. As well as increasing the operator's ability can be done with training so that the speed and accuracy of the service can be increased.

Keywords: Satisfaction, usability, loyalty and positive word of mouth

Introduction

The development of information technology, telecommunications and the internet has led to the emergence of various internet-based business applications. There is community mobility which is very high affects the decrease in the level of customer visits to transact at the bank directly. The internet is an ideal technology as a medium for transforming banking activities in terms of cost savings. One of the services that use internet facilities in the banking world is electronic banking (e-banking). E-banking is an electronic delivery system facility that has been used by all banks to support the needs of their customers.¹ One of the banks that utilizes internet technology in serving its customers is Bank Central Asia (BCA). BCA launched MBca Mobile.² Android based. Previously, MBca only used Electronic Data Capture (EDC) machines to serve transactions, now MBca have other alternatives as an option for transacting using MBca Mobile.³ Customer convenience will be guaranteed with this flexibility. Not only offering convenience, MBca Mobile is also expected to increase the number of customers and increase business turnover.⁴

Banking services based on internet technology have several obstacles in increasing the number of users. Barriers that occur in the ease of use of the service (usability). Service convenience factors identified include ease of use of service features and the availability of detailed information on how to use them.⁵ The usability variable is a factor that directly affects customer satisfaction in Spain and is a factor that has an indirect effect on customer loyalty so that customers will do positive word of mouth.⁶ The findings of Guenaliu imply the need for re-examination using different objects to be applied to MBca users in Bandar Lampung.⁷ This study uses the same variables and indicators as the research variables conducted by Guenaliu. So the purpose of this study was to determine

¹ Muslim Amin, "Internet Banking Service Quality and Its Implication on E-Customer Satisfaction and e-Customer Loyalty", *International Journal of Bank Marketing* 34, no. 3 (2016): 280–306.

² C Baumann, G Elliott, and H Hamin, "Modelling Customer Loyalty in Financial Services: A Hybrid of Formative and Reflective Constructs", *International Journal of Bank Marketing* 29, no. 3 (2011): 247–67.

³ Guinalíu, "Role of Satisfaction and Website Usability in Developing Customer Loyalty and Positive Word-of-Mouth in the e-Banking Services", *International Journal of Bank Marketing* 26, no. 6 (2008): 399–417.

⁴ Baumann, Elliott, and Hamin, "Modelling Customer Loyalty in Financial Services: A Hybrid of Formative and Reflective Constructs".

⁵ Guinalíu, "Role of Satisfaction and Website Usability in Developing Customer Loyalty and Positive Word-of-Mouth in the e-Banking Services".

⁶ Guinalíu.

⁷ Guinalíu.

the effect of satisfaction and ease of use on loyalty and its impact on positive word of mouth of MBca users in Bandar Lampung.⁸

The usability variable on positive word of mouth after being mediated by consumer satisfaction was 28.7%, This data implies that the level of ease of use is still relatively low, which is less than 50%.⁹ Kassim also in their research resulted in the effect of usability variables on satisfaction only being 43.7%. When connected, the effect on loyalty and word of mouth decreases.¹⁰ One of the behaviors that show consumers are loyal word of mouth (WOM) which will continue to be communicated between consumers about a product or service.¹¹ WOM aims to influence the formation of consumer attitudes and behavior in the form of positive or negative statements towards the products or services offered by the company.¹² Word Of Mouth Marketing is even seen as an important alternative to traditional marketing efforts as it adapts commercial information into forms that are relevant to different members of society.¹³ Also says WOM is a social behavior, in which consumers interact with various people from friends and family. to acquaintances and help them to make better choices (Kassim et al 2016; Ranaweera and Sigala 2015; Raza et al 2015).¹⁴

Ease of use is defined as a person believes that using a technology will be free from effort.¹⁵ This concept includes the clarity of the purpose of using information technology and the ease of using the system for the purposes according to the wishes of the user from time constraints of service.¹⁶ So if someone believes that a technology is easy to use then

⁸ K Choudhury, "Service Quality and Customers' Purchase Intentions: An Empirical Study of the Indian Banking Sector", *International Journal of Bank Marketing* 31, no. 7 (2013): 529–43.

⁹ R.-F. Chen, J.-L. Hsiao, and H.-G. Hwang, "Measuring Customer Satisfaction of Internet Banking in Taiwan: Scale Development and Validation", *Total Quality Management & Business Excellence* 23, no. 7/8 (2012): 749–67.

¹⁰ Guinaliu, "Role of Satisfaction and Website Usability Indeveloping Customer Loyalty and Positive Word-of-Mouth in the e-Banking Services".

¹¹ ,¹¹

¹² Miran Hussien Rasha Abd El Aziz Ismail, "E-Banking Service Quality in One of Egypt'sbanks: A Stakeholder Analysis", *The TQM Journal* 25, no. 5 (2013): 557–76.

¹³ Amin, "Internet Banking Service Quality and Its Implication on E-Customer Satisfaction and e-Customer Loyalty".

¹⁴ K R Ranjan et al., "A Narrative Review and Metaanalysis of Service Interaction Quality: New Research Directions and Implications", *Journal of Services Marketing* 29, no. 1 (2015): 3–14.

¹⁵ Guinaliu, "Role of Satisfaction and Website Usability Indeveloping Customer Loyalty and Positive Word-of-Mouth in the e-Banking Services".

¹⁶ S Rezaei, M Amin, and W K Wan Ismail, "Online Repatronage Intention: An Empirical Study among Malaysian Experienced Online Shoppers", *International Journal of Retail & Distribution Management* 42, no. 5 (2014): 390–421.

that person will use it.¹⁷ So this convenience variable gives an indication that a system is not made to make it difficult for the user, but rather a system is made with the aim of providing convenience for the user.¹⁸ Thus, someone who uses a certain system will work more easily when compared to someone who works manually. Several previous studies have proven that ease of use has an influence on attitudes to technology use.

Based on these definitions, it can be seen that ease of use is a belief about the decision-making process.¹⁹ If someone feels confident that the information system is easy to use then he will use it.²⁰ On the other hand, if a person believes that an information system is not easy to use, he will not use it.²¹ The variable of ease of use of e-banking technology is defined as a belief in which a person thinks that the use of e-banking services can be easily understood, learned and used. To present the ease of use variable in order to achieve the specified goals, this study uses indicators, which are then described in statement items in the questionnaire.²²

Consumer satisfaction is the overall attitude shown by customers towards goods or services after they obtain and use them. Consumers initiate activities in market interactions based on the needs and wants for goods and services, and these needs encourage producers, namely companies, to provide these goods and services. In line with the emergence of needs and desires, the customer also has expectations regarding the goods and services he will receive from the producer.²³ The company's goal is to give satisfaction to consumers through the products offered, products that have more value will provide more satisfaction for consumers.²⁴ Product value can be met through

¹⁷ Pauline W.J. van Esterik-Plasmeijer and W. Fred van Raaij, "Banking System Trust, Bank Trust, and Bank Loyalty," *International Journal of Bank Marketing* 35, no. 1 (2017): 97–111, <https://doi.org/10.1108/IJBM-12-2015-0195/FULL/PDF>.

¹⁸ G Bressolles, F Durrieu, and S Senecal, "A Consumer Typology Based on E-Service Quality and e-Satisfaction," *Journal of Retailing and Consumer Services* 21, no. 6 (2014): 889–96.

¹⁹ Gary Salegna, "Classification Model and E-Loyalty Implications for Online Services," *International Journal of Quality and Service Sciences* 10, no. 1 (2018): 72–83, <https://doi.org/10.1108/IJQSS-12-2016-0084/FULL/PDF>.

²⁰ Javier A. Sánchez-Torres et al., "E-Banking in Colombia: Factors Favouring Its Acceptance, Online Trust and Government Support," *International Journal of Bank Marketing* 36, no. 1 (2018): 170–83, <https://doi.org/10.1108/IJBM-10-2016-0145>.

²¹ Guinalú, "Role of Satisfaction and Website Usability Indeveloping Customer Loyalty and Positive Word-of-Mouth in the e-Banking Services".

²² Guinalú.

²³ T Suzanne Harrison, O Peter Onyia, and S K Tagg, "Towards a Universal Model of Internet Banking Adoption: Initial Conceptualization," *International Journal of Bank Marketing* 32, no. 7 (2014): 647–87.

²⁴ S A Raza et al., "Internet Banking and Customer Satisfaction in Pakistan," *Qualitative Research in Financial Markets* 7, no. 1 (2015): 24–36.

increased product usability.²⁵ This is the basis for a producer or company to meet consumer needs and expectations for goods and services so that consumer satisfaction is achieved.²⁶ Loyalty is a measure of consumer loyalty to a product, loyalty is a core that is a central idea in marketing, because it is a measure of a customer's relationship with a brand.²⁷ If loyalty increases, the vulnerability of customer groups from competitor attacks can be reduced. This is an indicator of a product related to future profits because the brand can directly be interpreted as sales in the future.²⁸ Word of mouth is described as verbal, person to person communication between the recipient and a communicator that the recipient considers non-commercial, regarding a brand, product, or service. Word of Mouth Marketing is even seen as an important alternative to traditional marketing efforts as it adapts commercial information into forms that are relevant to different members of society. Amin also says WOM is a social behavior, in which consumers interact with various people from friends and family. to acquaintances and help them to make better choices.²⁹

Method

The research method in this study is a quantitative research method, Quantitative research methods are used to collect data in the form of numbers, which are then analyzed using statistics.³⁰ The data obtained by distributing questionnaires using google form to m-banking users in Lampung Province. It ensures that the respondent is an m-banking user by giving the question "are you MBca user". If the respondent answered yes then the respondent can answer the next question on the questionnaire. The population of this study is unknown. The sample calculation uses the Lemeshow method with a margin of error of 5%, obtained a minimum sample size of 216 samples. The samples collected were 190 and 160 samples could be processed.

²⁵ C Ranaweera and M Sigala, "From Service Quality to Service Theory and Practice", *Journal of Service Theory and Practice* 25, no. 1 (2015): 2–9.

²⁶ Salegna, "Classification Model and E-Loyalty Implications for Online Services."

²⁷ Guinaliu, "Role of Satisfaction and Website Usability Indeveloping Customer Loyalty and Positive Word-of-Mouth in the e-Banking Services".

²⁸ V A Zeithaml, A Parasuraman, and A Malhotra, "Conceptual Framework for Understanding E-Service Quality: Implications for Future Research and Managerial Practice", *Report-Marketing Science Institute Cambridge Massachusetts*, no. 115 (2000).

²⁹ Guinaliu, "Role of Satisfaction and Website Usability Indeveloping Customer Loyalty and Positive Word-of-Mouth in the e-Banking Services".

³⁰ Lina Miftahul Jannah, *Metode Penelitian Kuantitatif* (Rajawali Press, 2019).

Result and Discussion

The demographic factor of age is that the age group of 27 to 36 years is the dominant age group for MBca service users. This age group is an age group with fairly good information technology knowledge, so the use of MBca which is connected to information technology in this age group will not experience difficulties. Based on the profile of respondents, MBca users in the age group from 17 to 46 years, in total 90% are MBca service users. Based on these findings, BRI should focus on 17 to 36 years of age as a promotional target for the use of MBca services.

Employment of MBca service users is dominated by private employees with a total of 34%. Civil servants are 20% and entrepreneurs are 33%. This result indicates that users of MBca services are customers who have permanent jobs so that they have a steady income. BRI should be able to take advantage of the professions of its customers who are busy by facilitating the use of MBca services.

The results of the known regression calculations are in Table 1 below:

Hypothesis	R-Square	Coefficient Regression	t-value	p-value	Result
H1 : kemudahan penggunaan →kepuasan	0,1763	0,123	2,211	0,032	Supported
H2 : kemudahan penggunaan →kepuasan →loyalitas	0,4393	0,389	3,022	0,018	Supported
H3 : kemudahan penggunaan →kepuasan →positif WOM	0,4881	0,422	3,539	0,009	Supported
H4 : loyalitas →positif WOM	0,3282	0,263	2,672	0,024	Supported
H5 : kemudahan penggunaan → positif WOM	0,2527	0,201	2,438	0,029	Supported

Usability variable to satisfaction is 12.3%. This means that if BRI wants to increase MBca user satisfaction, it must be able to make it easier for consumers to use the services provided by MBca. What can be done is to increase MBca's services so that consumers can reach services quickly, make it easier to use features and reduce failures when transacting due to poor internet connections.

This not too large effect is different from the results of research conducted by Casalo which results in user convenience having a relatively large effect, which is around 30%. This difference in influence is due to the relatively high dissatisfaction with qualitative answers among MBca users, especially when some consumers are charged a fee even though the transaction has failed.

The second hypothesis which states that usability has a positive effect on loyalty mediated by the satisfaction variable can be accepted because the significance value is smaller than 0.05. The influence of usability on loyalty is mediated by the satisfaction variable based on a relatively large calculation of 38.9%. This large influence indicates that the satisfaction variable is important to be improved by BRI so that the loyalty of MBca service users also increases. This service improvement can be done by improving the internet connection so that transaction failures can be reduced. Another thing is to avoid imposing fees to consumers if service transactions fail. It is also necessary to increase MBca's resources or operators so that the services provided can be fast and error-free.

The results of this study are in accordance with research conducted by Guinalíu The satisfaction variable is a significant mediating variable and has a strong role in shaping Loyalty.³¹ The combination of the ease with which consumers use services with the satisfaction factor having a large influence on consumer loyalty.³² The implication of this finding can be concluded that the variable of ease of use of internet services with the factor of consumer satisfaction is a determining factor for increasing consumer loyalty.³³ The third hypothesis which states that usability has a positive effect on positive WOM mediated by the satisfaction variable can be accepted because the significance value is smaller than 0.05. The influence of usability on loyalty is mediated by the satisfaction variable based on a fairly large calculation, namely 48.8%.

These results indicate that if consumers are satisfied, their behavior is to recommend and tell positive things after receiving the service. Consumers who are

³¹ Norizan Mohd and Abdel Kader Mohammed Ahmed Abdulla Kassim, "The Influence of Attraction Oninternet Banking: An Extension Tothe Trust-Relationship Commitment Model," *International Journal of BankMarketing* Vol 24, no. 6 (2016): 2006 424-442.

³² Guinalíu, "Role of Satisfaction and Website Usability Indeveloping Customer Loyalty and Positive Word-of-Mouth in the e-Banking Services".

³³ Amin, "Internet Banking Service Quality and Its Implication on E-Customer Satisfactionand e-Customer Loyalty ".

satisfied with MBca's services will provide recommendations to others. Based on the results of this study, if WOM wants to be improved, then BRI must combine the ease of use of MBca with the level of customer satisfaction. If consumers find it easy to use MBca's services, the level of satisfaction will be desired so that it has an impact on consumer actions to talk about positive things about BRI. Another thing is to increase customer satisfaction for MBca users, the imposition of tariffs for each transaction should be reviewed, BRI can reduce the cost of the second transaction and so on so that the more consumers use MBca, the lower the fees charged. If this result is associated with the level of loyalty in the loyalty pyramid, then the level of loyalty of MBca BRI users is on the third level. At this level, consumer loyalty is characterized by satisfied people, but they bear switching costs, either in time, money or risk in connection with efforts to switch to another brand. This group is usually referred to as loyal consumers who feel there is a sacrifice when they replace other brands. The strategy that can be done to retain MBca users is to reduce transaction fees for the second and subsequent transactions made by MBca users at the same time.

The results of this study are in accordance with research conducted by Guinalíu where the convenience factor after being mediated by satisfaction can affect loyalty quite large. Increasing loyalty can be started by providing easy and reliable services with service features that are easy to use.³⁴ Consumers will evaluate the ease of receiving the service, if the convenience is good, the consumer will be satisfied. Satisfied consumers will become loyal consumers.

The fourth hypothesis which states that loyalty has a positive effect on WOM can be accepted. It is known from the significance value which is smaller than 0.05. The influence of loyalty on positive WOM is 26.3%. The results of this study are in accordance with the theoretical concept which states that after receiving the convenience of service, the next behavior concerned will be satisfied and the continued behavior of being satisfied other than loyalty is positive word of mouth.³⁵

The fifth hypothesis which states that usability has a positive effect on WOM can be accepted even though it has a small effect value of 12.4%. Based on the results of this study, it is known that the variable only has a small effect if it is not mediated by the

³⁴ Guinalíu, "Role of Satisfaction and Website Usability Indeveloping Customer Loyalty and Positive Word-of-Mouth in the e-Banking Services".

³⁵ P Kotler and KL Keller, "Marketing Management," 2014.

satisfaction variable. Thus, this study supports previous research, namely Guinalú which stated that the usability variable is an important variable in forming loyalty and positive WOM after taking into account the factor of consumer satisfaction.³⁶

Based on the calculation results, it is known that this study supports the research of Guinalú This study resulted in the influence of the usability variable (ease of use) being the independent variable affecting the dependent variable although not too large.³⁷ This study also resulted in the satisfaction variable being a strong mediating variable between the variables. usability with loyalty variables and positive word of mouth. However, there is still a difference in the magnitude of the influence variable. This happens because of the difference in the number of samples and the method of calculation carried out. The difference in the number of samples causes differences in sensitivity in calculations and affects the magnitude of the calculation coefficient produced. Differences in analysis tools can also result in different calculation results. This study used multiple linear regression analysis tools while used structural equation model (SEM) analysis tools.³⁸ SEM has a better level of sensitivity because it can calculate not only the influence between variables, it can also calculate the effect of each indicator on the variables.

BRI needs to improve MBca's features to make it easier to use. This improvement can be done by improving the appearance of the site by enlarging the letters so that certain age groups can easily use it. In addition, network connection improvements need to be made so that connection drops during transactions can be prevented, by way of BRI working with cellular operators to guarantee a good connection. Improve the capabilities of MBca service operators so that service speed can be increased. Improved operator capability can be done through training or visits of officers to MBca service units to train and inform new things about MBca services.

This study has a limited number of samples and research variables, for that further research is recommended to increase the number of samples and use structural equation model analysis, so that interactions between variables can be known and can predict the best model in increasing loyalty related to the convenience and satisfaction variables.

³⁶ Guinalú, "Role of Satisfaction and Website Usability Indeveloping Customer Loyalty and Positive Word-of-Mouth in the e-Banking Services".

³⁷ Guinalú.

³⁸ Guinalú.

Conclusions

The results of the analysis showed that satisfaction and ease of use had a positive impact on the loyalty of MBca users in Bandar Lampung. User loyalty also had a positive impact on positive word of mouth. Satisfaction is one of the most important factors that influence customer loyalty. Customers who are satisfied with the services provided will be more likely to continue using those services and recommend them to others. Ease of use is also an important factor that influences customer loyalty. Customers will be more likely to use services that are easy to use and not inconvenient. Customer loyalty is a valuable asset for a company. Loyal customers will use a company's services more often and be more resistant to competition. Loyal customers can also increase positive word of mouth, which can attract new customers.

Reference

- Amin, Muslim. "Internet Banking Service Quality and Its Implication on E-Customer Satisfaction and e-Customer Loyalty." *International Journal of Bank Marketing* 34, no. 3 (2016): 280–306.
- Baumann, C, G Elliott, and H Hamin. "Modelling Customer Loyalty in Financial Services: A Hybrid of Formative and Reflective Constructs." *International Journal of Bank Marketing* 29, no. 3 (2011): 247–67.
- Bressolles, G, F Durrieu, and S Senecal. "A Consumer Typology Based on E-Service Quality and e-Satisfaction." *Journal of Retailing and Consumer Services* 21, no. 6 (2014): 889–96.
- Chen, R.-F., J.-L. Hsiao, and H.-G. Hwang. "Measuring Customer Satisfaction of Internet Banking in Taiwan: Scale Development and Validation." *Total Quality Management & Business Excellence* 23, no. 7/8 (2012): 749–67.
- Choudhury, K. "Service Quality and Customers' Purchase Intentions: An Empirical Study of the Indian Banking Sector." *International Journal of Bank Marketing* 31, no. 7 (2013): 529–43.
- Esterik-Plasmeijer, Pauline W.J. van, and W. Fred van Raaij. "Banking System Trust, Bank Trust, and Bank Loyalty." *International Journal of Bank Marketing* 35, no. 1 (2017): 97–111. <https://doi.org/10.1108/IJBM-12-2015-0195/FULL/PDF>.
- Guinalíu. "Role of Satisfaction and Website Usability in Developing Customer Loyalty and Positive Word-of-Mouth in the e-Banking Services." *International Journal of Bank Marketing* 26, no. 6 (2008): 399–417.
- Ismail, Miran Hussien Rasha Abd El Aziz. "E-Banking Service Quality in One of Egypt's banks: A Stakeholder Analysis." *The TQM Journal* 25, no. 5 (2013): 557–76.
- Jannah, Lina Miftahul. *Metode Penelitian Kuantitatif*. Rajawali Press, 2019.
- Kassim, Norizan Mohd and Abdel Kader Mohammed Ahmed Abdulla. "The Influence of Attraction On internet Banking: An Extension To the Trust-Relationship Commitment Model." *International Journal of Bank Marketing* Vol 24, no. 6 (2016): 2006 424-442.
- Kotler, P, and KL Keller. "Marketing Management," 2014.
- Ranaweera, C, and M Sigala. "From Service Quality to Service Theory and Practice." *Journal of Service Theory and Practice* 25, no. 1 (2015): 2–9.
- Ranjan, K R, P Sugathan, A Rossmann, and C Martin. "A Narrative Review and Metaanalysis of Service Interaction Quality: New Research Directions and Implications." *Journal of Services Marketing* 29, no. 1 (2015): 3–14.
- Raza, S A, S T Jawaid, A Hassan, and B Burton. "Internet Banking and Customer Satisfaction in Pakistan." *Qualitative Research in Financial Markets* 7, no. 1 (2015): 24–36.

- Rezaei, S, M Amin, and W K Wan Ismail. "Online Repatronage Intention: An Empirical Study among Malaysian Experienced Online Shoppers." *International Journal of Retail & Distribution Management* 42, no. 5 (2014): 390–421.
- Salegna, Gary. "Classification Model and E-Loyalty Implications for Online Services." *International Journal of Quality and Service Sciences* 10, no. 1 (2018): 72–83. <https://doi.org/10.1108/IJQSS-12-2016-0084/FULL/PDF>.
- Sánchez-Torres, Javier A., Francisco Javier Arroyo Canada, Alexander Varon Sandoval, and James Ariel Sánchez Alzate. "E-Banking in Colombia: Factors Favouring Its Acceptance, Online Trust and Government Support." *International Journal of Bank Marketing* 36, no. 1 (2018): 170–83. <https://doi.org/10.1108/IJBM-10-2016-0145>.
- Suzanne Harrison, T, O Peter Onyia, and S K Tagg. "Towards a Universal Model of Internet Banking Adoption: Initial Conceptualization." *International Journal of Bank Marketing* 32, no. 7 (2014): 647–87.
- Zeithaml, V A, A Parasuraman, and A Malhotra. "Conceptual Framework for Understanding E-Service Quality: Implications for Future Research and Managerial Practice." *Report-Marketing Science Institute Cambridge Massachusetts*, no. 115 (2000).