Impact of E-Banking User Behavior to Loyalty

Mohammad Arifin[1]

[1](Institut Bisnis dan Informatika STIKOM Surabaya, Indonesia)

ABSTRACT: *This study aims to analyze the Influence of Customer Behavior electronic banking users in the study of Islamic banks in East Java, using explanatory research (explanation), this study conducted a study of the relationship between two or more variables, then tried to explain the phenomenon that happens on stage early will know the extent to which customers believe in the existence of e-banking, after further customer confidence arising will form a true customer commitment and, last but not least the importance of trust and commitment to the customer then tested as well whether it will also create a customer loyalty to the existence of e- banking.*

KEYWORDS–*Explanatory, E-Banking, Syariah Bank, Trust, Commitment, Bank Customer*

I.   INTRODUCTION

The new concept in today's social order continued to appear this is one sign of globalization has grown mainly in the economic activities and the new bisnis.Konsep have led to new theories that include, opposed even replaced some of the old concept or theory into the new theory. Some examples of these concepts include the digital business, the business of the Internet, knowledge-based economy, e-commerce, e-marketing, e-business, e-finance, e-banking, e-money, digital cash, and less-cash society. All these new concepts are developed and diterapannya related to Information and Communication Technology (ICT) in the business sector and the economy.

The utilization of information technology and communication for users both among individuals and organizations that can take anywhere from remote villages are sparsely populated until the dense urban population, the utilization of information and communication technologies conducted on all activities by means of new, innovative, instant, transparent, accurate and timely, so as to provide more convenience to manage / enjoy life.

Development of information technology and digitization in all areas seems increasingly inevitable, including dalamlingkup also perbankan.Perkembangan technology applications in the banking sector is currently growing very pesat.Kondisi this terutamadidukung by the application of Internet technology. On the other hand, individual mobility is also higher and so we need tehkologi applications that can answer all the demands of mobility. In these conditions it is reasonable if later use on semuapiranti-based technology into a kind of lifestyle and workstyle because almost all the work there is also demanding applications tinggi.Terkait technology, Bank Indonesiayakin that electronic banking or e-banking is the gateway to the world of banking future.

The large-scale business users and people who have high mobility has a need for a system that is cost-effective, flexible, secure, automated, integrated and reliable without having constrained space and time. Traffic congestion in major cities now no longer an obstacle to suspend business transactions for all application transactions can be done only with a handheld or smart phone other tools. Model of face-to-face contact at this time sudahmakin reduced. Consumers who reach this stage are referred to as "smart customer". Although the number of customers is still a little smart, especially only exist and thrive in urban areas, but surely, the community will also be a smart customer switching in the long term, as well as smart customer in the banking sector.

The above phenomenon with all the ease and simplicity of the procedure, increasingly strengthened, in line with the more practical way of human life. Convergence between telecommunications and information makes people no longer require a certain space for bekerja.Kantor be virtual because people can work anywhere, even while moving with Computer-mobile devices. Progress more real and gives ease of Internet banking today which still requires device untuktransaksi computers with modems, but mobile banking or m-banking can be done from anywhere saja.Batasannya, the mobile phone used to be in the range of signals the Base Transceiver Station (BTS). The use of information and communication technology very rapidly in the banking and Bank Indonesia uses the term Information System Technology or Banking TSI for all information and communication technology applied in banking services.

The above phenomena which encourage researchers conducted a study of Islamic influence compliance, communication and quality of e-banking to customer confidence, commitment and loyalty of users of electronic banking customers in East Java. East Java Province is the largest province on the island of Java were offset by the largest number of adherents also in the Islamic religion, the tendency of modern lifestyle and many people are already using the internet facilities, good for browsing, email, chat and mailing list. Therefore this research title is "Islamic Influence Compliance, Communication and Quality of Services To Trust, Commitment and Loyalty Electronic Banking User Customer (Customer's Studies in Islamic banks in East Java)".

II. LITERATURE REVIEW

2.1. Bank Consumer Behaviour Research

Consumer behavior is when a person processes and activities associated with the search, selection, purchase, use, and evaluation of products and services to meet the needs and desires. Consumer behavior is the underlying things consumers to make purchasing decisions. To lower selling valuable items (low-involvement) decision-making process is done with ease, while the valuables to sell high (high-involvement) decision-making process is done with careful consideration. Referring to the three properties of of consumer behavior, this research using variables related to consumer behavior (customer) consisting of Islamic Compliance, Trust (Trust), Commitment (commitment), and Customer Loyalty (Customer Loyalty) are described as follows :

A. Islamic Compliance

Islamic compliance have meaning as obedience or adherence to Shari'a or Islamic values in conducting business operations and under the principles of Islam, with the things that people can do the perception of compliance or adherence to the business of the sharia that will encourage trust Islamic society on business the (Ratnasari, 2012). Islamic istlah Compliance can be referred to as Shari'ah compliance in terms of development can be classified as behavioral theories used to predict the intentions of (interest) and public perception in Islamic banks on the practice and implementation of Shariah compliance as accountability adherence to the principles of Islamic banks shariah.

The mentioned above refers to the studies using the theory of reasoned action / TRA (Ajzen & Fhiesbein, 1980), because the TRA or the theory of reasoned action has been developed using a cognitive approach, the basic idea that: "... humans are animals who diciding what reasonable actions to take, systematically process and utilized the informations available to them "(Smet in Jogiyanto, 2007). This means TRA explains that the interest of a person to do or abstain from doing any act is a direct determinant of its behavior (Jogiyanto, 2007).

In fact it is time for technology development discourse of the central bank's sharia as common umbrella for all banks operating under Islamic system. After all Islamic banks require a separate central bank institution, separate from the existing central bank. Because it is not possible in an institution there are two systems that have differences in a very fundamental, consequently there will always be problems that could hinder the development of one of them. In this case, it could be obstructed is the development of Islamic banking.

According Algaoud and Lewis (2001) as well as Antonio (2001) that Islamic compliance in e-banking systems include religious symbols, Business kosher, the Prohibition of Riba and implementation of Zakat. While research Othman and Owen (2003) that the islamic compliance contained in a series of quality services in Islamic banking known as the Islamic CARTER compliance model is a very powerful means Adherence to the principles and laws of Islam.

B. Trust

Trust is the foundation of the business. A business transaction between two or more parties would occur if each mutual trust. Confidence (trust) is not simply to be recognized by the other parties / business partners, but must be built from scratch and can be proven. Trust has to be considered as a catalyst in transactions between buyers and sellers so that customer satisfaction can be realized as expected (Yousafzai et al., 2003).

Some literature has defined a trust with a variety of approaches (Mukherjee and Nath, 2003). At first trust widely studied of the discipline of psychology, because it relates to a person's attitude. On development, the trust into the study of various disciplines (Riegelsberger et al., 2003; Murphy and Blessinger, 2003; Kim and Tadisina, 2003), included into the study in e-commerce. Based on the above definition, it can be stated that the trust is a trust given to the other party in the relationship transaction based on a belief that the person who believes it will meet all the obligations as well as expected.

C. Commitment

According Tjiptono (2005: 415), a number of research shows that the two main pillars of relationship marketing is trust and commitment. In other words, the customer must trust marketers and subsequently committed to the marketers can be established before a mutually beneficial relationship in the long term. Trust is the most crucial factor in any relationship, in general, trust will be formed first before the commitment appears. According Tjiptono (2005: 415) committed a desire or a strong desire to maintain and continue relationships that are deemed significant and long-term value. Commitment is usually reflected in cooperative behavior and active measures to maintain the relationships that have been nurtured. Furthermore, according Tjiptono (2005: 415) customer commitment is to build long-term relationships with cost effective, for mutual benefit of both parties.
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D. Customer Loyalty

Customer loyalty (Customer Loyalty) is a strongly held commitment to conduct recurring transactions or reuse of e-banking (repatronize) goods or services consistently favored in the future. Customer loyalty can be created if the service level is done high (superior) so that customer behavior will be favorable (positive), ie customer trying to strengthen the relationship or access to e-banking, for example: declare positive things about e-banking, remain loyal to the e-banking , recommends e-banking on others and increasing the volume of transactions is available in e-banking. Otherwise the behavior of the client states are unfavorable (negative) and relationships as well as access to e-banking becomes weak, it means that the attitude of loyal customers will be reduced. Richins (1983) suggest that consumers perceive the quality of service in inferior possibility to show certain behaviors. Like, severed ties with the company, reducing spending by companies, and mengkomplain.Behavioral intentions is what will mark whether consumers will remain loyal or switch.

Components of loyal customer behavior can be measured in terms of: the amount of rupiah or volume of products or services in a transaction over a specified period; Customer lifeture, or the average length of time or Number of brands purchase (the number of brands purchased), which is the level the percentage of customers of a product to only make transactions from several options, measured in months or years, the period of time that the average length of customer doing business with banks; Customer share ie the extent to which a customer mememenuhi every requirement on the type of products and services they want from a transaction with the company; or Repurchase rates (rate of repeat purchase), the level of the percentage of customers who bought the same brand with the product. Generally loyal customers will continue to purchase the brand even though faced with many alternative brand of a competitor's product that offers superior characteristics of the service which is viewed from different angles attributes. When many customers of a brand in this category means the brand has strong brand equity.

Loyalty Conative The researchers defined as the development of interest in the behavior to continue to buy the brand. Loyalty state characterized by a deeper level of commitment (Hennig-Thurau et al. 2002; Janda et al., 2002). Loyalty Conative concept in online Loyalty can be defined as the extent to which customers show a commitment to continue to use the website in the future. It is accompanied by a willingness to overcome obstacles to the pursuit of these goals, for example, continue to make purchases from a competitor's web site even though the site may offer a better price (Roy, 2009).

2.2. E-Banking Quality

Quality of electronic banking in general is the quality of the service in principle implies that the quality should start from the needs and desires of customers, and end at pelanggan.Hal perception this means that image quality is good not be seen from the perception of the company, but rather based on customer perceptions. customer perception of service quality, is a comprehensive appraisal of the benefits of a product or service. Quality of service established by a comparison between the ideal conditions and the perception of the performance dimensions of quality (Oliver, 1993). So it can be said that the quality of the product or service a customer assessment of the performance excellence of products or services consumed (Mowen, 1995).

Unlike the process models, causal models (Causal Model) or also called the model variant (varience Model) attempted to explain the covariance (covariance) of elements models to determine if the variance of the elements can be explained by the variance of other elements or words others to determine whether there is a causal relationship between the elements.

2.3. Development Success Model of Information System Implementation

The basic model of success of information systems mentioned above further developed and Replaces by DeLone and Mclean in 2003 by adding variables or dimensions of service quality (Quality Services) and the latest model is called the Updated DeLone and Mclean (D & M) Information System Success Model. Development success models of information system implementation based on information quality, system quality, service quality and trust.

2.4. E-Banking

The emergence of the Internet, electronic commerce and communication technologies, causing the user response to this technology has opened up opportunities for many companies, including financial institutions as well as the banking industry to make the adoption of electronic banking services. E-banking is defined as automatic channel for bank products and services directly to customers through electronic, interactive communication channels. E-Banking includes the systems that allow bank customers, both individuals and businesses, to access accounts, transact business, or to get information about bank products and services through private or public networks, including the Internet. Customers can access e-banking through smart electronic devices such as computers, mobile phones, ATM, or telephone.

With the diversity of the ease of transactions via e-Banking, then the choice is the customer to take advantage of e-banking periodic and ongoing transaction. This will make the customers can have more confidence in the use of e-banking, trust can also be caused by several things: there is the ease of communication that is marked with menus and features are easy to understand, the e-banking system, both conventional and Islamic, and no less pentinya is the quality of services provided e-banking as quality information, quality responship and so forth. Above beliefs will ultimately lead to customer loyalty on both routinely and continuously to carry out transactions on e-banking. both conventional and Islamic.

III.   RESEARCH METHODS

3.1. Data Collection and Sample Characteristics

The overall population is a collection of objects to be measured in the study (Cooper and Schindler, 2003: 179). Meanwhile, according to Arikunto, (2006) stated that the entire population is the subject of research. Population can also be interpreted as a generalization region consisting of objects or subjects that have certain qualities and characteristics defined by the researchers to be studied and then drawn the conclusion (Sugiyono, 2007). The population in this study is not limited or not affordable and hereinafter called infinite population. Population was taken of all the users of e-banking customers who have made banking transactions through Automated Teller machne (ATM), SMS Banking, Mobile Banking or Internet Banking on Syariah BRI and BNI Syariah located in East Java province.

The research sample is a part of the population that can be used generalization population, the sample can also be called a part of the population (have now, 2006), from the sampling is useful for researchers to parse and draw a conclusion. Samples is an element that is selected to represent the population in the study population (Cooper and Schindler, 2003: 82). While the sampling (sampling) is a process of selecting and sorting a sufficient portion of the population that has been defined previously. While sampling the region of Islamic banking is done by proportional random sampling method is a sampling technique based on region selection is done proportionally, so that each region of the population has an equal chance in the selection of sample areas. So in this phase of the selected sample is the city of Surabaya, Malang, Kediri, Madiun, Gresik, Sidoarjo, Jombang, Mojokerto and Bangkalan, the total population of the nine regions in particular who are customers of Islamic banks at least 2 years 5,425,010 people.

3.2. Data Analysis

Questionnaire that was returned by the respondent selected filling completeness, only complete filled questionnaires are used, the data that have been selected in accordance with the coded variables and classification variables, and then using the software are microsoft office excel 2007 data is processed in the form of tabulation. Referring to the hypothesis that has been formulated in the previous chapter, this study used quantitative research methods. While the analysis of quantitative data is measured using a statistical tool generalized structural component analysis (GSCA), GSCA is multivarial data analysis of structural modeling. GSCA structural modeling is not meant to produce a model but used to confirm a theoretical model through empirical data.

3.3. Research Hypotheses

Based on a literature review, framework and previous research is empirical research has researchers refer, then the model research hypothesis is composed as follows:
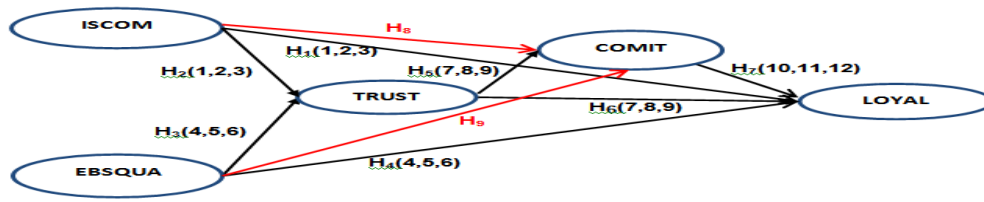
Figure 1. Research Hypotheses Model

Based on the model, the research hypothesis in detail and in detail described as follows:

Hypothesis 1: Compliance Islamic influence on customer loyalty
Hypothesis 2: Islamic complience effect on customer trust
Hypothesis 3: Quality of Service E-Banking effect on customer confidence
Hypothesis 4: Quality Service E-Banking effect on customer loyalty
Hypothesis 5: Customer trust affect the commitment of the Customer
Hypothesis 6: Customer trust influence on customer loyalty
Hypothesis 7: Commitment to customer influence on customer loyalty
Hypothesis 8: Islamic complience effect on customer commitment
Hypothesis 9: Quality of Service E-Banking effect on customer commitment

IV.   RESULTS

4.1.   Structural Equation Model

GSCA An analysis of Structural Equation Modeling 3rd generation developed by Heungsun Hwang, Hec Montreal and Yhoshio Takane in 2004. The aim is to replace the factors with a linear combination of indicators (manifest variables) in the SEM analysis. This analytical approach using the least squares method (least square) in the parameter estimation process. GSCA developed to avoid shortage of PLS (Partial Least Square), which is equipped with a global optimization procedure such as the procedure in SEM, also retains a local optimization procedure (as in PLS) so powerful to confirm the theory. GSCA method can also be applied to the complex relationship between variables (can be recursive and reciprocal), involves higher-order component (factor) and multi-group comparison.

Tanenhaus (2008) states that GSCA is a new method of SEM-based components, it is very important and can be used for the calculation of the score (not to scale) and can also be applied to a very small sample. In addition, GSCA can be used on structural models involving variables with indicator reflexive or formative. Singularity and multicoloniarity problems often become serious obstacles in using the structural model analysis of covariance-based SEM. Hwang (2009) says that, in practice, allow GSCA multicoloniarity occurrence, which happened a strong correlation between the exogenous variables. Structural model specified by the appropriate (based theory and the results of the research hail) better analyzed with covariance-based SEM (eg by software AMOS or LISREL). On the other hand, when the specified models are less precise (basic theory or research findings not already exist) then the SEM analysis based components used better and more recommended. SEM analysis based components GSCA is a better alternative compared with PLS, which has a better recovery parameters (Hwang et al., 2010). However, GSCA also be applied to the structural model already strong theoretical foundation, or in other words as a confirmatory method of analysis.

4.2.   Goodness of Fit

Overall suitability test models associated with GOF analysis of statistics generated by the program, in this case GSCA. Using guidance measures GOF GOF and statistical results, it can be done overall model fit analysis as follows:

Table 1. Goodness of Fit Index (Inner Model)

| Goodness of fit Index	Cut of Value	Result	Information
FIT	$\geq 0,513$	0,513	Model good fit
AFIT	$\geq 0,513$	0,508	Model good fit
GFI	$\geq 0,900$	0,987	Model good fit
SRMR	$\leq 0,080$	0,164	Marginal fit

4.3. Structural Model

This section relates to the evaluation of the coefficients or parameters that indicate a causal relationship or influence the latent variables to other latent variables. A causal relationship is expressed not significant if the value of the critical ratio (CR) is between the range of -1.96 and 1.96 with a significance level of 0.05. With the help of the application program obtained GSCA critical ratio value estimated structural model.

Table 2. Inner Model

Variables			Path Coefficient	Direct Order	CR	Conclusion
Independent	→	Dependent				
ISCOM	→	TRUST	0,325	10,56%	4,78	Significant
ISCOM	→	COMIT	-0,077	0,59%	0,75	Not Significant
ISCOM	→	LOYAL	-0,072	0,52%	1,12	Not Significant
EBSQUA	→	TRUST	0,424	17,98%	5,85	Significant
EBSQUA	→	COMIT	0,438	19,18%	5,02	Significant
EBSQUA	→	LOYAL	0,433	18,75%	5,36	Significant
TRUST	→	COMIT	0,294	8,64%	3,4	Significant
TRUST	→	LOYAL	0,226	5,11%	3,84	Significant
COMIT	→	LOYAL	0,319	10,18%	4,96	Significant

Figure 2. Measurement Model dan Structural Model Path Diagram
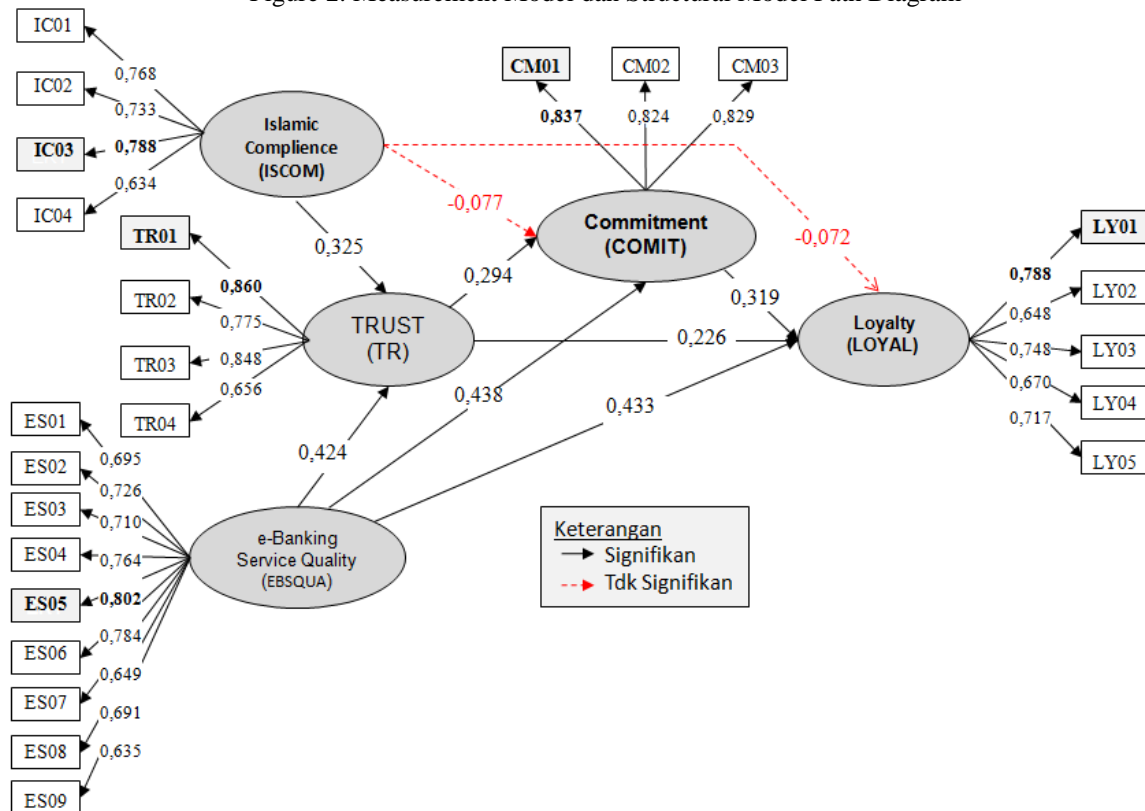
V. CONCLUSION

Electronic banking services is not only done by conventional banks but can be applied to Islamic banks that are currently rapid development. It can be seen from the information from the Office of Communications and government information East Java (2013) said that until the end of October 2013 Bank Indonesia recorded total assets of Islamic banking in Indonesia reached Rp 229.6 trillion, with growth of 31.9% in yar-on- year (yoy). Share of assets of Islamic banking industry in Indonesia against the total banking reached 4.9%, At the end of 2013 is also the number of Customers of Islamic banks stood at 16.74 million, or approximately 9% of the total banking customers in Indonesia. Of these, customers Islamic Banks (BUS) or Sharia Business Unit (UUS) totaled 15.58 million to 3.31 million of whom are customers of 12.27 million financing and customer deposits.

The success of electronic banking sharia depends on how the customer receives tersebut.Oleh system because it is important for the bank to find out how consumers appreciate the electronic banking service in Islamic banks in order to help find a strategic plan and increase market share. In other words, an important issue for the bank when applying electronic banking is to know the factors that influence the decision of customers using electronic banking services so that customers have a level of confidence (trust) and high loyalty.

The basic model of success of information systems that already exist are then developed and Replaces by DeLone and Mclean in 2003 by adding variables or dimensions of service quality (Quality Services) and the latest model is called the Updated DeLone and Mclean (D & M) Information System Success Model.

According Jogiyanto (2007), associated with the added variable of service quality (Quality Services) and with the advent of end user computing (EUC) then led to the department of information technology is not only a provider of information (Information Provider) but also the service provider (Service Provider). So that the measurement of the effectiveness of the system is not only limited information on the quality of information alone but also should have the quality of service.

Measurement of quality of service (Service Quality) was originally used in marketing research (marketing) then DeLone and Mclean (2003) includes the measurement of quality of service (Service Quality) into the model, with indicators of intangibles (tengible), reliability (Reliability), Responsiveness (Responsiviness) , assurance (Assurance) and empathy (empathy). The actual quality of service (Service Quality) is part of the quality system (system quality), but changes in the role of end users such as the changing role of a manager who has the role of end user computing (EUC) and the changing role of information technology systems into a strategic lead to demands to separate the service quality measurement of the quality system (Jogiyanto, 2007).

Gap research is trying researchers dig is on research Belief in research Luarn and Lin (2003) apparently resulting in the hypothesis that lack strong connections or influence with the commitment of customers who have indicator attitudinal commitment and this is due to lack of products or services are not enough to develop and required by the customer in the transaction repeatedly, one of which the cause is the perception of uneasy relations with customers, in contrast to research conducted Mukherjee and Nath that the trust built with indicators of the use of new technologies in the web site and visual design and animation positive effect with the commitments supported by indicators nature of association and sense of belonging.

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