

Implementing Technical Acceptance Model and Its Impact on the Positive Word of Mouth of BCA Mobile Users in Bandar Lampung

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ABSTRACT

The advancement of information technology, telecommunications, and the internet has resulted in the emergence of various internet-based business applications. Bank Central Asia (BCA) is one such institution that leverages internet technology to serve its customers through its mobile application, MBca Mobile. This research investigates whether the variables of satisfaction and usability influence customer loyalty and subsequently generate positive word of mouth among MBca users. This study aims to determine the effect of satisfaction and usability on loyalty and its impact on positive word of mouth among MBca users. A sample of 150 participants was analyzed using multiple linear regression. The results indicate that satisfaction significantly mediates the relationship between usability and loyalty, which in turn has a substantial positive impact on word of mouth. Consequently, all hypotheses in this study are accepted. It is suggested that BCA enhance the MBca service connection to prevent transaction failures by collaborating with telecommunications providers to ensure reliable internet connections. Additionally, improving operator capabilities through training can increase the speed and accuracy of the service.

Keywords: Satisfaction, Usability, Loyalty, Word of Mouth

ABSTRAK

Kemajuan teknologi informasi, telekomunikasi, dan internet telah menghasilkan berbagai aplikasi bisnis berbasis internet. Bank Central Asia (BCA) adalah salah satu lembaga yang memanfaatkan teknologi internet untuk melayani pelanggannya melalui aplikasi mobile, MBca Mobile. Penelitian ini menyelidiki apakah variabel kepuasan dan kegunaan mempengaruhi loyalitas pelanggan dan selanjutnya menghasilkan word of mouth positif di antara pengguna MBca. Penelitian ini bertujuan untuk menentukan pengaruh kepuasan dan kegunaan terhadap loyalitas dan dampaknya terhadap word of mouth positif di antara pengguna MBca. Sampel sebanyak 150 peserta dianalisis menggunakan regresi linier berganda. Hasil penelitian menunjukkan bahwa kepuasan secara signifikan memediasi hubungan antara kegunaan dan loyalitas, yang pada gilirannya memiliki dampak positif yang substansial terhadap word of mouth. Akibatnya, semua hipotesis dalam penelitian ini diterima. Disarankan agar BCA meningkatkan koneksi layanan MBca untuk mencegah kegagalan transaksi dengan berkolaborasi dengan penyedia telekomunikasi guna memastikan koneksi internet yang andal. Selain itu, meningkatkan kemampuan operator melalui pelatihan dapat meningkatkan kecepatan dan ketepatan layanan.

Kata kunci: Kepuasan, Kegunaan, Loyalitas, Mulut ke Mulut

INTRODUCTION

The development of information technology, telecommunications, and the internet has given rise to various internet-based business applications. High community mobility has led to a decrease in direct customer visits to banks for transactions. The internet serves

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as an ideal medium for transforming banking activities, offering significant cost savings (Gomber et al., 2018). One prominent service utilizing internet technology in the banking sector is electronic banking (e-banking). E-banking is an electronic delivery system adopted by all banks to support and fulfill customer needs (Amin, 2016; Baumann et al., 2011; Casaló et al., 2008). One of the banks utilizing internet technology to serve its customers is Bank Central Asia (BCA), which launched the Android-based MBca Mobile. Previously, MBca relied solely on Electronic Data Capture (EDC) machines for transactions. Now, with the introduction of MBca Mobile, customers have additional, flexible options for transacting. This flexibility ensures customer convenience, and MBca Mobile is also expected to attract more customers and boost business turnover.

Internet-based banking services face several obstacles in increasing the number of users, particularly regarding usability. Key factors affecting service convenience include the ease of use of service features and the availability of detailed information on how to utilize them effectively (Casaló et al., 2008; Chen et al., 2012; Chiou & Shen, 2012; Choudhury, 2013). The usability variable directly affects customer satisfaction in Spain and indirectly influences customer loyalty, leading to positive word-of-mouth recommendations. The findings of Casaló et al. (2008) imply the need for re-examination using different subjects, specifically MBca users in Bandar Lampung. Therefore, the purpose of this study is to determine the effect of satisfaction and ease of use on loyalty and its impact on positive word of mouth among MBca users in Bandar Lampung. 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%. Melinda et al. (2023) 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.

One of the behaviors that indicate consumer loyalty is word of mouth (WOM), where consumers continue to share their experiences about a product or service. WOM aims to influence the formation of consumer attitudes and behaviors through positive or negative statements about the company's offerings (Ismail, 2013; Bressolles et al., 2014; van Esterik-Plasmeijer & van Raaij, 2017). Word of Mouth Marketing is considered an important alternative to traditional marketing efforts as it transforms commercial information into forms relevant to different members of society. According to Amin (2016), WOM is a social behavior where consumers interact with various individuals, from friends and family to acquaintances, helping them make better choices (Ranaweera & Sigala, 2015; Raza et al., 2015; Ranjan et al., 2015). Ease of use is defined as a person's believes that using a technology will be free from effort. 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 (Casaló et al., 2008; Rezaei et al., 2014)

If someone believes that a technology is easy to use, they are more likely to use it. This convenience variable indicates that a system is designed not to complicate the user experience but to provide ease of use. Thus, a person using a certain system can work more efficiently compared to someone working manually (Ozturk et al., 2016; Rashwan et al., 2019; Martínez-Sala et al., 2020; Shin et al., 2020). Several previous studies have demonstrated that ease of use influences attitudes towards technology use. Based on these definitions, ease of use can be seen as a belief that affects the decision-making process: if someone is confident that an information system is easy to use, they will use it; conversely, if they believe it is difficult to use, they will avoid it (Casaló et al., 2008; Baumann et al., 2011; Amin, 2016).

The ease-of-use variable in e-banking technology is defined as the belief that e-banking services are easy to understand, learn, and use. To effectively present the ease-of-use variable and achieve the specified goals, this study uses indicators that are detailed in the questionnaire statement items (Casaló et al., 2008; Raza et al., 2014; Salegna, 2018; Sánchez-Torres et al., 2018). 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 (Harrison et al., 2014). The company's objective is to ensure consumer satisfaction through the products offered, as products with higher value tend to generate greater satisfaction among consumers. Increased product usability plays a significant role in achieving this value. This forms the basis for producers or companies to meet consumer needs and expectations for goods and services, ultimately leading to consumer satisfaction (Salegna, 2018; Zeithaml et al., 2000; Ranaweera & Sigala, 2015; Raza et al., 2015).

Loyalty serves as a measure of consumer commitment to a product. It stands as a central concept in marketing, reflecting the strength of a customer's relationship with a brand. Enhanced loyalty can mitigate the susceptibility of customer groups to competitor attacks, serving as an indicator of future profitability as a loyal customer base is often directly correlated with future sales (Zeithaml et al., 2000; Casaló et al., 2008; Chen et al., 2012). Word of mouth refers to interpersonal communication between a recipient and a communicator, which the recipient perceives as non-commercial, concerning a brand, product, or service. Word of Mouth Marketing is regarded as an important alternative to traditional marketing efforts as it transforms commercial information into formats relevant to diverse segments of society. Amin (2016) describes WOM as a social behavior wherein consumers engage with a range of individuals, from friends and family to acquaintances, aiding them in making informed choices (Casaló et al., 2008; Chen et al., 2012; Amin, 2016; Baumann et al., 2011; Brun et al., 2014).

METHOD

The population in this study were all MBca users in Lampung Province. Because the population size is unknown, sample size determination was carried out using the Lemeshow method with a margin of error of 5%. Based on this calculation, a minimum of 216 samples are required. However, only 190 samples were collected, and 160 samples were suitable for analysis. Data was collected using a questionnaire distributed via Google Form. This questionnaire consists of questions that have been adapted from previous research by Casaló et al. (2008); Chen et al. (2012); Amin (2016). Includes the variables ease of use, satisfaction, loyalty, and WOM. Data was collected by distributing online questionnaires to MBca users in Lampung Province. Each respondent was asked to provide answers to statements related to their experience using MBca services. The data collection process is carried out over a certain period until the required sample size is reached.

RESULT

The demographic factor of age reveals that the age group of 27 to 36 years is predominant among MBca service users. This age bracket typically possesses proficient knowledge in information technology, suggesting that the use of MBca, which relies on information technology, is not challenging for them. According to respondent profiles, MBca users fall within the age range of 17 to 46 years, with 90% of them using MBca services. Based on these findings, BCA should target promotional efforts towards individuals aged 17 to 36 years to encourage the use of MBca services. The employment status of MBca service users is predominantly comprised of private employees, accounting for 34% of the total. Civil servants represent 20%, while entrepreneurs make up 33%. This distribution suggests that MBca service users typically hold steady, permanent jobs, ensuring a consistent income. BCA should capitalize on the busy schedules of its customers by facilitating the use of MBca services, catering to the needs of individuals with demanding professions.

Table 1. Regression Calculation Results

Hypothesis	R-Square	Coefficient Regression	t-value	p-value	Result
H1: ease of use → satisfaction	0.1763	0.123	2.211	0.032	Supported
H2: ease of use → satisfaction → loyalty	0.4393	0.389	3.022	0.018	Supported
H3: ease of use → satisfaction → positive WOM	0.4881	0.422	3.539	0.009	Supported
H4: loyalty → positive WOM	0.3282	0.263	2.672	0.024	Supported
H5: ease of use → positive WOM	0.2527	0.201	2.438	0.029	Supported

The usability variable's impact on satisfaction is measured at 12.3%. This suggests that if BRI aims to enhance MBca user satisfaction, it must prioritize improving the ease of use of MBca services. This can be achieved by expanding MBca's service offerings for quicker access, simplifying feature usability, and minimizing transaction failures caused by poor internet connections. This relatively modest effect contrasts with the findings of Wagner (2011), which reported a larger impact of user convenience at around 30%. The difference in influence could stem from the relatively high dissatisfaction expressed in qualitative responses among MBca users, particularly when consumers are charged fees despite transaction failures.

The second hypothesis, stating that usability positively affects loyalty mediated by the satisfaction variable, is supported, as the significance value is less than 0.05. Usability's influence on loyalty is mediated by the satisfaction variable, with a substantial calculation of 38.9%. This significant impact underscores the importance of enhancing the satisfaction variable to bolster MBca user loyalty. BRI can achieve this by improving internet connectivity to reduce transaction failures and refrain from charging consumers in the event of failed transactions. Additionally, increasing MBca's resources or operators can ensure swift and error-free services. These findings align with previous research by Casaló et al. (2008) and Amin (2016), highlighting the significant mediating role of the satisfaction variable in shaping loyalty. The combination of user-friendly service utilization and high satisfaction levels plays a crucial role in fostering consumer loyalty. Consequently, it can be inferred that the ease of use of Internet services, coupled with consumer satisfaction, constitutes a pivotal factor in enhancing consumer loyalty.

The third hypothesis, stating that usability positively affects positive word-of-mouth (WOM) mediated by the satisfaction variable, is supported, as the significance value is less than 0.05. The influence of usability on positive WOM is mediated by the satisfaction variable, with a relatively substantial calculation of 48.8%. These findings suggest that satisfied consumers are inclined to recommend and share positive experiences after using the service. Satisfied MBca users are likely to provide recommendations to others. Based on the study results, to enhance WOM, BRI should focus on integrating the ease of use of MBca with customer satisfaction. When consumers find MBca services easy to use, their satisfaction levels increase, leading to positive discussions about BRI. Furthermore, to increase customer satisfaction among MBca users, BRI should review the imposition of tariffs for each transaction. Reducing costs for subsequent transactions can incentivize more consumers to use MBca, resulting in lower fees overall.

If we relate these results to the loyalty pyramid, the level of loyalty among MBca BRI users falls within the third tier. At this level, consumer loyalty is characterized by satisfaction but also entails switching costs, whether in terms of time, money, or risk associated with switching to another brand. These consumers are typically referred to as loyal individuals who perceive a sacrifice when considering alternatives. To retain MBca users, BRI can implement strategies such as reducing transaction fees for second and subsequent transactions made by MBca users. The results of this study align with the findings of Casaló et al. (2008), where the convenience factor, when mediated by satisfaction, can significantly influence loyalty. Enhancing loyalty can be initiated by

providing easy and reliable services with user-friendly features. Consumers evaluate the ease of service reception, and if convenience is satisfactory, consumer satisfaction ensues, leading to consumer loyalty.

The fourth hypothesis, which posits that loyalty has a positive effect on WOM, is accepted based on the significance value, which is less than 0.05. The influence of loyalty on positive WOM is measured at 26.3%. These results are consistent with the theoretical concept that suggests after experiencing convenient service, subsequent behaviors include satisfaction, and among others, loyalty and positive word of mouth (Kotler & Keller, 2014). The fifth hypothesis, stating that usability has a positive effect on WOM, is accepted despite its small effect value of 12.4%. The study reveals that this variable only has a minor effect when not mediated by the satisfaction variable. Thus, this study corroborates previous research by Casaló et al. (2008), emphasizing the significance of the usability variable in shaping loyalty and positive WOM, particularly when considering consumer satisfaction. Based on the calculation results, this study aligns with the findings of Casaló et al. (2008). It reveals that the usability variable (ease of use) serves as the independent variable affecting the dependent variables, albeit with a moderate influence. Additionally, the study underscores the significant role of the satisfaction variable as a strong mediating factor between usability, loyalty, and positive word of mouth. However, differences in the magnitude of influence variables are observed, likely attributed to variations in sample size and analytical methodologies. Variances in sample size can influence calculation sensitivity, impacting the coefficient magnitude. Furthermore, differences in analysis tools also contribute to disparate results. While this study employs multiple linear regression analysis, Casaló et al. (2008) utilized structural equation modeling (SEM), offering a higher level of sensitivity by evaluating not only the influence between variables but also the effects of each indicator on the variables.

Improving MBca's features is essential for enhancing usability. BCA can achieve this by enhancing the site's appearance, such as enlarging fonts to cater to certain age groups, ensuring easy readability. Furthermore, BRI should collaborate with cellular operators to improve network connections, thereby preventing transaction disruptions. Additionally, enhancing the capabilities of MBca service operators through training programs or on-site visits can expedite service speed and efficiency. Given the limited sample size and research variables in this study, further research is recommended. Expanding the sample size and employing structural equation modeling analysis would allow for a more comprehensive understanding of the interactions between variables. This approach can help predict the optimal model for increasing loyalty, particularly concerning convenience and satisfaction variables.

CONCLUSION

The development of information technology, telecommunications, and the Internet has encouraged the emergence of various internet-based business applications, including in the banking sector through e-banking services. One bank that utilizes internet technology to serve its customers is Bank Central Asia (BCA) by launched the Android-based MBca Mobile, which provides additional convenience and flexibility for customers to make transactions. However, internet-based banking services such as MBca Mobile face several challenges, especially regarding ease of use which has a direct impact on customer satisfaction and loyalty. This study aims to determine the effect of satisfaction and ease of use on loyalty and its impact on positive word of mouth (WOM) among MBca users in Bandar Lampung. To improve the quality of MBca services, BCA is advised to improve the appearance of the site, work with cellular operators to improve network connections and improve the capabilities of MBca service operators through training. Further research with a larger sample size and structural equation modeling (SEM) analysis is recommended to gain a more comprehensive understanding of the interactions between variables and predict optimal models for increasing user loyalty.

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