Consumer Behavior: Description of E-Banking Post-Usage

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Abstract– Digitization in banking to the cashless society by providing as non-cash transactions. In other hand a result of survey showing the low penetration of internet usage for online money transfer as wrong banking services. This article, has a purpose describe post-usage behavior. The author uses a descriptive design to solve the problem of low penetration of internet users for online money transfers. Today, e-banking services are considered as one of the factors that the customer expressed loyal to the banking services.

Keywords: Consumer behavior; Post-usage

I. INTRODUCTION

The results of the 2018 survey stated that the penetration of internet users in Indonesia reached 64.8% of the total population [1]. The highest contribution of internet users per province in Indonesia is West Java at 16.7% who are connected to the internet via a smartphone device [1].

The digitalization movement continues to expand into various sectors, but in Table 1, it is known that the penetration of internet usage for online money transfers is low. Transfer of funds between accounts is one of the transactional facilities in internet banking as part of electronic banking services [2][3]. Even though almost all banks in Indonesia are competing to offer the best digital banking services or products to be accepted by the public. Digitalization in the banking sector towards a cashless society by providing a means of non-cash transactions.

Table 1. E-Banking User Survey

Bank's Name	%
Bank Central Asia	34.7
Bank Mandiri	34.7
Bank Rakyat Indonesia	12.2
Bank Negara Indonesia	10.2
Others	8.1

Sources: [4]

Based on Table 1, it's known that the proportion of Bank Negara Indonesia's e-banking users is the lowest at 10.2% among the three other large banks. Based on previous research, the decision to use e-banking services is influenced by the perception of ease and usability [5][6][7].

Bank Negara Indonesia provides four types of e-banking services that can be accessed online for fund transfers, namely BNI ATM, BNI SMS Banking, BNI Internet Banking, BNI Phone Banking, BNI Mobile Banking and Agen46 [8]. Furthermore BNI is one of the state-owned enterprises, this research has the urgency of being able to find out the post-usage e-banking behavior.

II. LITERATURE REVIEW

Post-Usage Behavior

The key driver of sales frequency is the level of product consumption which is described by the following dimensions: 1) Temporary storage of the product, with the following indicators; 2) Get rid of the product for good; and 3) Using the product to serve its original purpose [9]. Post purchase, consumers may experience conflicts over seeing certain worrying features or hearing pleasant things about other brands and being wary of information that supports their decisions. Marketing communications are supposed to supply confidence and evaluation that reinforce consumer choices and help them feel good about the brand. Therefore, the marketer's task does not end with a purchase. Marketers should observe the use of post-purchase products, because post-purchase retention is a complex process and key to organizational success [10]. After making a purchase the consumer will feel satisfied (if the perceived performance exceeds expectations) or perhaps dissatisfaction (if the expectations exceed the perceived performance) [11]. Satisfaction level is a function of the difference between perceived performance and expectations. It is

attractive for producers to pay attention to consumer actions after making a purchase.

The formation of attitudes and patterns of customer behavior towards purchasing products and using services is the result of previous experiences. Customer attitudes are formed as a means of direct contact with the attitude object. Customers who enjoy service products may develop a supportive attitude toward service-producing companies or vice versa. Consistent with this, customers have stronger beliefs about attitudes toward products when they are based on product usage than on advertising alone. Theoretically, the dimensions of post-purchase or post-service behavior are loyalty, desire to switch products, willingness to pay more, external and internal environmental responses to problem solving [12]. Having special types of behavior in various aspects such as the customer giving priority to areas including the full fulfillment of expectations involving the responsive area. In the banking sector, of course, post-use behavior is inseparable from service quality. Indicators of the quality of e-banking services consist of reliability, atmosphere and empathy [13]. Whereas in the Islamic banking sector, indicators of the quality of e-banking services consist of compliance, assurance, reliability, reliability, empathy and responsiveness [14]. E-banking is an important service to gain customer loyalty by ensuring greater satisfaction in the form of ease of access, reliability, ease of use and usability [15]. Thus, the dimensions of post-usage behavior in this study were easy access, trustworthiness, ease of use and usefulness.

III. METHODOLOGY

The research design that the researcher will use is intended to help solve the problem of low internet user penetration for online money transfers is a descriptive design. Descriptive design is a type of conclusive research design in which the main objective is to describe something, specifically the characteristics of a particular market or function [16]. The objectives of the causal research design are: 1) Describe the characteristics or phenomena about a subject from the population; 2) Estimating the frequency of occurrence of the proportion of the population that has certain characteristics; and 3) Determine the association between several different variables [16]. Based on literature review, the proposed research is based on the

Grand theory of Marketing Management, namely post-use behavior [15][17][12].

The population is BNI 46 customers who have used e-banking services for fund transfer transactions. The researcher provides the ideal population limit in the research analysis unit, namely the customer as an individual. While the research observation unit is the customer of BNI 46 Garut Branch. Researchers increase the sample size to 100 customers with the aim of reducing the limits of research errors and increasing the confidence interval. Because, the level of confidence used in this study was 95%.

The data to be used in this research are primary and secondary data. The way of obtaining data in a descriptive research design is a survey using the method of collecting data from a sample using a questionnaire in the form of structured questions. Primary data were obtained from distributing questionnaires to respondents, while secondary data were obtained from references.

The marketing scope is a complex field characterized by research variables which are interrelated with one another. The data analysis technique in this study is cross sectional. Cross sectional is a research design in which to answer a research question, data is collected only once [16].

The requirements for data analysis using cross-sectional, the researchers used an interval scale. The interval scale is a scale that allows researchers to perform arithmetic calculations on data collected from respondents [16]. The measurement does not have a real zero value, because the measurement of consumer attitudes commonly used in marketing research is the Likert scale. The Likert scale is a scale that asks respondents to respond to the extent to which they agree or disagree about a perceived object, namely strongly agree, agree, neutral, disagree and strongly disagree. To avoid misunderstandings in giving and interpreting the title sentence and research variables, the variables will be described as post-usage behavior.

IV. RESULT & FINDINGS

An overview of post-use BNI 46 e-banking services for online money transfers based on the four dimensions used, namely easy access, trustworthiness, easy use and usefulness. Post-usage behavior was at the very satisfied level. The average post-use BNI 46 e-banking service behavior score for fund transfer transactions is 4.37. The dimension that has the highest score is that of 4.51. Meanwhile, the dimension with the lowest score was the ease of access of 4.28.

Figure 1. Post-Usage Behavior Continuum Line

The dimensions of post-use behavior used in this study are ease of access, trustworthiness, ease of use and usefulness which is expressed by the level of satisfaction (2). Based on Table 7, after using BNI 46 e-banking services, it is known that 18.8% of customers think that it is easy to access for transferring funds to BNI accounts, 14.7% of customers think that it is easy to access for inter-bank funds transfers, 13.8% of customers think that it is easy to access for clearing fund transfers, 14.3% of customers think that it is easy to access for Virtual Account Billing fund transfers, 13.5% of customers think that it is easy to access for fund transfers abroad, 13.8% of customers think that it has a lot of availability features for conducting fund transfer transactions and 15% of customers think that navigation and service management are very easy to access. So it can be concluded that the dimension of ease of access to e-banking services for online money transfer transactions has a score of 2,995 at a very high level.

Figure 2. Easy of Access Continuum Line

Post-Usage BNI 46's e-banking service, 13.6% of customers found that the system could restrict unauthorized persons from accessing fund transfers so that they could not enter completely, 13.7% of customers thought that they did not display/store very personal data in the form of passwords, accounts, 14.3% of customers think that the system does not display a history of important data entered by the user in the form of account numbers and passwords, 14.7% of customers think that there is clear and complete information, 14.6% of customers think that data and operations are confidential, 14.6% of customers think that reliable security is available and 14.6% of customers think that it is safe to use. So it can be concluded that the trustworthy dimension in e-banking services for online money transfer transactions has a score of 3,053 at a very high level.

Figure 3. Trust Continuum Line

Post-usage BNI 46's e-banking service, it was found that 25.4% of customers thought that they responded very quickly to the completion of fund transfer transactions, 23.7% of customers thought that there was notification about fund transfer transactions that had been made, 25.7% of customers thought that they were able to save money. time and energy for fund transfer transactions and 25.2% of customers think that the available information facilitates fund transfer transactions. So it can be concluded that the easy-to-use dimension of e-banking services for online money transfer transactions has a score of 1,729 at a very high level.

Figure 4. Easy to Use Continuum Line

Post-usage BNI 46's e-banking service, 49.7% of customers found that it was in accordance with the needs of fund transfers and 50.3% of customers thought that they were satisfied with making fund transfer transactions. So it can be concluded that the usefulness dimension of e-banking services for online money transfer transactions has a score of 899 at a very high level.

Figure 5. Usefull Continuum Line

An overview of the behavior after using BNI 46 e-banking services for online money transfers based on the four dimensions used, namely ease of access, reliability, ease of use and usability. Post-use behavior is at a very satisfied level, it can be seen based on the acquisition of four-dimensional scores as follows:

Figure 6. Post-Usage Behavior Score

Based on Figure 6, the average behavioral score after the use of BNI 46 e-banking services for fund

transfer transactions is 4.37. The dimension that has the highest score is having a usability of 4.51. While the dimension that has the lowest score is the ease of access of 4.28.

Table 2. Adjust R Square

Post-usage Behavior (X)	Adjusted R Square
<i>Ease of access (X₁)</i>	0.488
<i>Trust (X₂)</i>	0.616
<i>Easy to use (X₃)</i>	0.620
<i>Usefull (X₄)</i>	0.637

Cources: SPSS 22 for Windows

Meanwhile, the dimension of ease of access has the effect of 48.8%, the dimension of trustworthiness has the effect of 61.6% and the dimension of ease of use has the effect of 62%.

V. CONCLUSION

Further research can depend other independent variables outside of the regression model carried out. This is a focus to increase the percentage of use of BNI e-banking services.

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