

THE INFLUENCE OF E-SERVICE AND THE RECEIVED RISKS, TO E-RELATIONSHIP QUALITY, E-PURCHASE INTENTION, AND E-LOYALTY OF BANK JATIM CUSTOMER

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ABSTRACT

This study took Bank Jatim in Indonesia as the study object which emphasize on the internet banking by analyzing the online marketing variables such as online service quality, accepted risk, online relationship quality, online purchase intention, customer e-loyalty. This study uses Partial Square Least (PLS) with explanatory research type. The data used was the primary data obtained through survey technique with questionnaire. The population is the registered customer of the assistant branch and the main branch of Bank Jatim Surabaya which is focused on the customer with internet banking. There were 361 customers taken as sample through proportional random sampling.

Based on the analysis, this study concluded that online service has a significant positive influence on e-relationship quality, e-purchase intention, customer e-loyalty, and received risk has a significant influence on e-relationship quality, e-purchase intention, and customer e-loyalty.

The novelty of this study contributes to the development of internet marketing knowledge by proving that e-service quality has a significant positive influence on customer e-loyalty, and the received risks has a significant negative influence on the customer e-loyalty. The other study findings proved that online transaction intention has a significant effect on customer e-loyalty.

Keywords: Bank Jatim, E-Service Quality, E-Relationship Quality, E-Purchase Intention, E-Loyalty, Received Risks

I. PRELIMINARY

Information is required to support the company's competitive advantage. The development of computer technology and telecommunication has been succeeded in creating new information infrastructure that is widely known as internet. Kotler (2003) stated that "the internet will create new winners and bury the lagards". Strauss (2003) stated that "internet is global network of interconnected networks". Those networks later will form a market-space which will replace the marketplace (Arnott and Bridgewater, 2002; Chaffey et al., 2006; Eid and Trueman, 2002).

In creating a loyal customer, a bank will pay attention to the elements of service quality and customer risk as the basis of creating loyalty towards the offered product or service. The development of information technology transforms loyalty into e-loyalty, since the service is not only provided directly. The study of Cheng et al (2008), Snoj et al. (2004), Garretson and Clow (1999) stated e-service quality influences the received risk. Next, the study of Chen et al (2013) which took the internet banking user customer in Taiwan found that the service quality received by the customer had a significant and negative influence on the risk received by customer. It means, better service quality will decrease the risk level perceived by the customer.

Besides, the received risk in this study is also indicated to influence the e-relationship quality. The result of Keating et al., (2009), D'Allesandro (2012), Lee et al. (2010) and Wu et al. (2007) that the perceived risk has a significant negative influence of e-relationship quality.

The study of Ou et al (2011) stated that the online service quality has a significant influence on e-relationship quality. This study also indicated the significant influence of e-service quality on e-purchase intention. This was supported by the opinion of Zeithml (2002) that "e-service quality (e-SQ) as the extend to which a Website facilitates efficient and effective shopping, purchasing, delivery and future purchase" and some other empirical studies (Carlson and O'Cass, 2010; Gounaris et. al, 2010; Fang et al., 2011).

The study conducted by Rendi and Kezia (2014) mentioned that e-service quality influences the e-purchase intention. Also, the e-service quality on the website has been considered as good by the customer. Several factors such as reliability, website design, privacy, and customer service are believed to be able to give a positive impact and influence on the e-purchase intention.

II. Problem Formulation

The rapid growth in the field of information technology influences the change of banking industry service. The study is applied on the customer who performs online transaction through internet banking at Bank Jatim in Indonesia at the main branch office of Surabaya. It is due to the small amounts of internet banking user at Bank Jatim Surabaya which is only 13%, compared to 87% mobile banking users. Thus, the internet banking user of Bank Jatim shall increase. Surabaya is the second metropolitan in Indonesia which becomes the place for national and international trade with adequate facilities and infrastructure, in demand by business activists, breadwinners, workers community, and other business activities in supporting the economy sector of East Java Indonesia. Compared to the previous studies, the novelties of this study are (1) the influence of e-service quality is tested on the customer e-loyalty; (2) the influence of e-purchase intention is tested on customer's e-loyalty; (3) the influence of received risk is tested on customer's e-loyalty, which have not been found yet in the previous studies.

III. REVIEW OF LITERATURE

There have been many studies concerning the influence of service quality on loyalty, however, there has not been a study concerning the influence of e-service quality on e-loyalty. The study of Ou et al (2011) which took the customer of department store in Taiwan as respondents found that service quality has an influence on relationship quality consists of satisfaction and trust. This study is supported by the result of the previous studies such as Liu, et. al. (2011), Keating et al. (2010), Caceres and Paparoidamis (2007), Lu et al. (2005), which found that service quality influences the relationship quality between company and customer.

Zeithml (2002) stated that "e-service quality (e-SQ) as the extend to which a Website facilitates efficient and effective shopping, purchasing, delivery and future purchase". Further, the empirical study carried out by Zeithml et al (1996) on the multi-company corporation found that there is a strong evidence of the relationship between service quality and customer behavior interest model such as purchase, loyalty, switch product, and paying with high price. Besides, Fang and Chiu (2011) conducted a study on 219 online shopping customers of PCHome's by using web survey which found e-service quality, information quality and system quality influenced e-purchase intention. This study supported the study of Carlson and O'Cass (2011) which found that e-service quality had a significant influence on consumer satisfaction, consumer attitudes towards the website and behavioral intention by using 518 online shopping customers.

Gounaris et al (2010) who conducted a study on 240 internet users in Greece found that e-service quality has positive influence on e-satisfaction and e-purchase intention such as purchase intention, site revisit, word-of-mouth communication and repeat purchase. Several previous studies that supported this hypothesis are Lee (2010); Al Hawari (2009); and Bansal

(2004). According to the study Anggraeni and Yasa (2012), e-service quality influences customer e-loyalty in using the internet banking. Meanwhile, this study aims to test the influence of e-service quality on e-loyalty in using the internet banking service of Bank Jatim, that the model of e-service quality influence on e-loyalty in using the internet banking will be the novelty in this study.

D'Allesandro et al (2012) conducted a study within the context of internet marketing performed by the online jewelry sellers in the US. He found that received risks have significant and negative influence on satisfaction and trust. The study is supported by Chang and Chen (2008) who conducted a study in the field of online retail. However, the study of Lee et al (2010) has different result where received risk influences e-service quality which consist of satisfaction, trust, and commitment.

A study conducted on internet banking users in India by Kesharwani (2012) found that perceived risk has a significant and negative influence on e-purchase intention in using internet banking technology. Further, the analysis result of Bianchi (2012) on 176 online buyers in Chile also found that online perceived risk has an inversed correlation with customer behavior which later will influence e-purchase intention.

Next, Keating et al (2009) conducted a study of the influence of financial risk and institution risk on new purchasing behavior at the online retail. The analysis result stated that the perceived financial risk has significant influence on e-relationship quality, it means the high financial risk may lower the e-relationship quality. The study of Kaligis (2016) stated perceived risk has a negative influence on customer loyalty and switching cost, while switching cost has a positive influence on customer loyalty, and perceived risk has a positive influence on customer loyalty through switching cost. The novelty of this study is the model of received risk influence on e-loyalty in the use of internet banking.

IV. FRAMEWORK AND HYPOTHESIS

This study starts from a tendency of marketing paradigm shifted from direct marketing into internet marketing (Montgomery, 2016; Kotler, 2003; Linh and Tung, 2008). This paradigm shift is marked by the massive online goods or service offers and purchase through internet. Such phenomenon causes more banks compete to grab the service market by using internet marketing strategy.

There are various factors which could stimulate the e-relationship quality between customer and bank as well as the customer behavior in performing online transaction. The stimulus may come from the other factor excluding the customer such as the marketing strategy brought by the bank. The external stimulus that researched and tested in this study is the e-service quality variable, while the internal stimulus can be in the form of customer's

psychological factor such as the received risk in an online transaction. Next, those stimuli are indicated to influence the e-relationship quality and the customer behavior such as e-purchase intention, e-loyalty to Bank Jatim after using the internet banking.

Based on the explanation above, the framework for this study can be seen in the Figure 1.

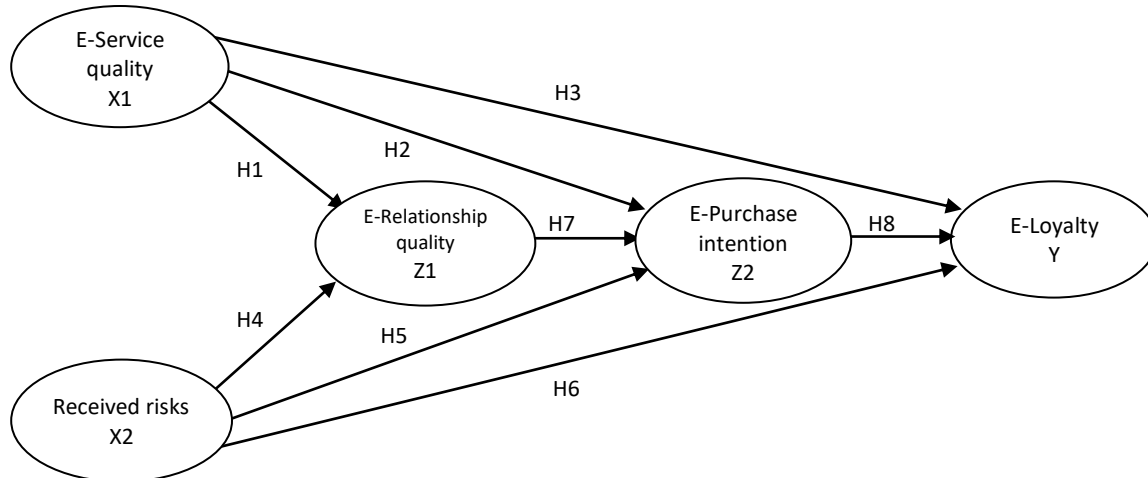


Figure 1 Conceptual Framework

With the following hypothesis:

H1: E-service quality has a significant influence on e-relationship quality of Bank Jatim.

H2: E-service quality as a significant influence on e-purchase intention of Bank Jatim.

H3: E-service quality as a significant influence on e-loyalty of Bank Jatim.

H4: Received risk has a significant influence on e-relationship of Bank Jatim.

H5: Received risk has a significant influence on e-purchase intention of Bank Jatim.

H6: Received risk has a significant influence on e-loyalty of Bank Jatim.

H7: E-relationship quality has a significant influence on e-purchase intention of Bank Jatim.

H8: E-purchase intention of Bank Jatim has a significant influence on e-loyalty of Bank Jatim.

V. RESEARCH METHOD

The population of this study is 3.725 customers of Bank Jatim at the branch office and main branch office in Surabaya, East Java who has been registered in the internet banking in 2019. Refers to the Slovin formula with 5% of tolerance ten the amount of sample is 361

respondents, taken through Proportional Random Sampling. This study uses Partial Least Square (PLS) analysis tool with WarpPLS software.

VI. HYPOTHESIS TESTING

This study is started by testing the instrument by using 30 respondents as sample. The result of validity test on the instrument shows a smaller significance than 5%, and with the reliability test showing cronbach's alpha value more than 0,60, we can conclude that all items in the instrument are valid and reliable.

The hypothesis testing is based on the result of PLS-SEM model analysis which contains the whole variables supporting the hypothesis test. A PLS model with e-service quality, received risk, e-relationship quality, e-purchase intention, and e-loyalty variables can be seen on Figure 2.

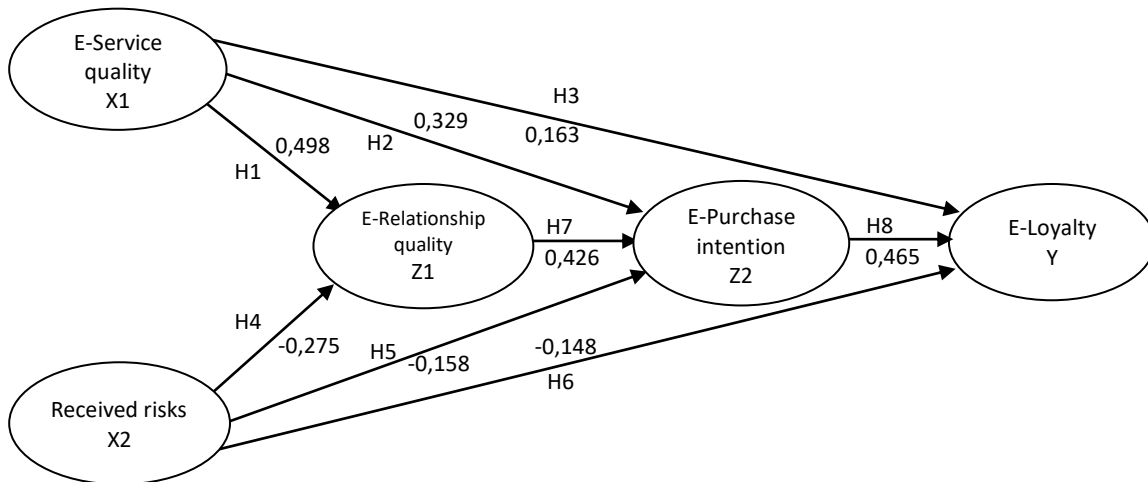


Figure 2 The Analysis Result of PLS-SEM model

The direct influence hypothesis testing is shown in Table 1 as follows

Table 1

Direct Influence Path Coefficient and Hypothesis testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Result
X1_ e-service quality -> Y_e-loyalty	0,163	0,157	0,060	2,722	0,007	Significant
X1_ e-service quality -> Z1_ e-relationship quality	0,498	0,499	0,037	13,349	0,000	Positive Significant
X1_ e-service quality -> Z2_ e-purchase intention	0,329	0,335	0,050	6,555	0,000	Positive Significant
X2_ received risks -> Y_e-loyalty	-0,148	-0,147	0,049	3,054	0,002	Negative Significant
X2_ received risks -> Z1_ e-relationship quality	-0,275	-0,276	0,042	6,489	0,000	Negative Significant
X2_ received risks -> Z2_ e-purchase intention	-0,158	-0,157	0,037	4,320	0,000	Negative Significant
Z1_ e-relationship quality -> Z2_ e-purchase intention	0,426	0,420	0,046	9,296	0,000	Positive Significant
Z2_ e-purchase intention -> Y_e-loyalty	0,465	0,471	0,056	8,247	0,000	Positive Significant

Source: Analysis result

The interpretation of Table 1 and Figure 2 is the direct correlation among variables which is explained as follows:

1. E-service quality on e-relationship quality

E-service quality has a coefficient with positive and significant direction on e-relationship quality. The calculation result showed that the path coefficient is 0,498 ($p < 0,05$) and T statistics of 6,555 is bigger than T table of 1,96, that it is decided e-service quality has a significant influence on e-relationship quality. This analysis result stated that an increase on e-service quality will increase e-relationship quality. Thus, the first hypothesis is accepted.

2.. E-service quality on e-purchase intention

E-service quality has a coefficient with positive and significant direction on e-purchase intention. The calculation result showed that the path coefficient is 0,329 ($p < 0,05$) and T statistics of 13,349 is bigger than T table of 1,96, that it is decided that e-service quality has a significant influence with positive direction towards e-purchase intention. Thus, the analysis result stated that the better e-service quality will increase e-purchase intention, that the second hypothesis is accepted.

3. E-service quality on e-loyalty

E-service quality has a positive and significant coefficient with positive direction on e-loyalty. The calculation result showed that the path coefficient of 0,163 ($p < 0,05$) and T statistics of 2,722 is bigger than T table of 1,96, that it is decided that e-service quality has a significant influence with positive direction towards e-loyalty. Thus, the analysis result stated that a better e-service quality will increase the customer e-loyalty, that the third hypothesis is accepted.

4. Received risk on e-relationship quality

Received risk has a coefficient with negative and significant direction on e-relationship quality. The calculation result showed that the path coefficient of -0,275 ($p < 0,05$) and T statistics of 6,489 is bigger than T table of 1,96, that it is decided that received risk has a significant influence with positive direction towards e-relationship quality. Thus, the analysis result stated that received risk has a significant influence with negative direction towards e-relationship quality which means lower received risk will increase the e-relationship quality and vice versa. Thus, the fourth hypothesis is accepted.

5. Received risk on e-purchase intention

Received risk has a coefficient with negative and significant direction on e-purchase intention. The calculation result showed that the path coefficient of -0,158 ($p < 0,05$) and T statistics of 4,320 is bigger than T table of 1,96, that it is decided that received risk has a significant influence with positive direction towards e-purchase intention. Thus, the analysis result stated that received risk has a significant influence with negative direction towards e-purchase intention which means lower received risk will increase the e-purchase intention and vice versa. Thus, the fifth hypothesis is accepted.

6. Received risk on e-loyalty

Received risk has a coefficient with negative and significant direction on customer e-loyalty. The calculation result showed that the path coefficient of -0,148 ($p < 0,05$) and T statistics of 3,054 is bigger than T table of 1,96, that it is decided that received risk has a significant influence with positive direction towards e-loyalty. Thus, the analysis result stated that received risk has a significant influence with negative direction towards e-loyalty which means lower received risk will increase the e-loyalty and vice versa. Thus, the sixth hypothesis is accepted.

7.. E-relationship quality on e-purchase intention

E-relationship quality has a positive and significant coefficient with positive direction on e-purchase intention. The calculation result showed that the path coefficient of 0,426 ($p < 0,05$) and T statistics of 9,296 is bigger than T table of 1,96, that it is decided that e-relationship quality has a significant influence with positive direction towards e-purchase intention. Thus, the

analysis result stated that a better e-relationship quality will increase the e-purchase intention, that the seventh hypothesis is accepted.

8. E-purchase intention on e-loyalty

E-purchase intention has a positive and significant coefficient with positive direction on e-loyalty. The calculation result showed that the path coefficient of 0,465 ($p < 0,05$) and T statistics of 8,247 is bigger than T table of 1,96, that it is decided that e-purchase intention has a significant influence with positive direction towards e-loyalty. Thus, the analysis result stated that a better e-purchase intention will increase the e-loyalty, that the eighth hypothesis is accepted.

VII. CONCLUSION

1. E-service quality has a significant influence on e-relationship quality. The analysis result stated that an increase on e-service quality will increase e-relationship quality. This result supported the studies of Caceres and Paparoidamis (2007), Keating et al., (2010), Ou et al., (2011).
2. E-service quality has a significant influence on e-purchase intention. The analysis result stated that a better e-service quality will increase e-purchase intention. This result supported the studies of Gounaris et al. (2010); Al Hawari (2009); and Bansal (2004).
3. E-service quality has a significant influence on e-loyalty. The analysis result stated that a better e-service quality will increase e-loyalty. The influence of e-service quality on e-loyalty at Bank Jatim is the first novelty of this study.
4. Received risk has a significant influence on e-relationship quality. The analysis result stated that lower received risk will increase e-relationship quality and vice versa. This study is supported by Chang and Chen (2008); D'Allesandro et al., (2012); Johnson et al., (2008); dan Keating et al., (2010), but is not supported by Lee et al (2010).
5. Received risk has a significant influence on e-purchase intention. The analysis result stated that lower received risk will increase e-purchase intention and vice versa. This study is supported by Allameh et al., (2012); but is not supported by Bianchi and Anderw(2012); Chen et al., (2012); D'Alessandro et al., (2012); Wu et al., (2011).
6. Received risk has a significant influence on customer e-loyalty. The analysis result stated that lower received risk will increase customer e-loyalty. The influence of received risk on e-loyalty at Bank Jatim is the second novelty of this study.
7. E-relationship quality has a significant influence on e-purchase intention. The analysis result stated that an increase on e-relationship quality will increase e-purchase intention. This study is supported by Beaston et al., (2008); Jani and Han (2011); Kim et al., (2011); Lin and Wu (2011);

Skarmeas and Shabbir (2011); Tohidinia and Haghghi (2011); Wong et al., (2007), but is not supported by Woo and Ennew (2004).

8. E-purchase intention has a significant influence on e-loyalty. The analysis result stated that a better e-purchase intention will increase e-loyalty. This study is supported by Cai and Shannon (2012).

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