

# THE INTENTION TO SWITCH CONVENTIONAL BANK CUSTOMERS TO DIGITAL BANKS DEVELOPMENT IS SUCCESS MODEL

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## ABSTRACT

This study aims to determine the effect of system quality, information quality, service quality, and gender on the intention to switch BCA customers. The population used is BCA customers in 2023. The samples taken in this study were 100 consumers. Sampling using purposive sampling. Data analysis using multiple regression analysis. The results showed that system quality, information quality and service quality had a positive and significant effect on switching intentions. And gender has no effect and is not significant on switching intentions.

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## 1. INTRODUCTION

Technological developments in globalization are currently growing as supporting facilities used in human activities. In today's life, technology cannot be separated from people's lives, as if it were a basic need. In this day and age where life is too influenced by technology, especially the internet. The development of the times, especially through the internet, Many innovations have emerged in various areas of human life, especially in the business world. Humans now consider that with the internet their work and needs can be met efficiently, According to Sutabri (2012) Information technology is a technology used to process data, including processing, obtaining, compiling, storing, manipulating data in various ways to produce quality information, namely relevant, accurate and timely information, which is used for personal, business, and government purposes is strategic information for decision making.

The Internet (Interconnection Networking) is all networks that are physically interconnected and have the ability to read and decipher communication protocols so as to allow communication and interaction between one another throughout the world without being limited by space, time, energy, and cost. Information technology has become a very important component for the success of businesses and organizations, The rapid advancement of communication technology, media, and information technology the widespread growth of global data infrastructure has replaced the patterns and methods of business activities carried out in industry, trade, government, and social politics and banking. The development of computer-based economics has become the dominant global paradigm. There have been many economic actors, especially in big cities who no longer use cash in payment transactions, but have used modern banking services. With these services, it can provide convenience in helping life activities.

Banks also take advantage of the pace of technological development to attract customers to invest their funds with all the convenience and security it offers. By using internet technology, banks want to improve the quality of their services. The internet is an innovation that has opportunities for its development. Mobile banking is a facility of a bank in this modern era that follows the development of technology and communication. Services contained in mobile banking include payments, transfers, history, and so on. The use of mobile banking services on mobile phones allows customers to carry out banking activities easily anytime and anywhere. It is expected to provide convenience and benefits for customers in accessing the bank without having to be physically present at the place.

Banking services through mobile banking are consistently offered through electronic media or at the time of application for opening a new bank account. The low adoption rate may be due to several factors such as lack of knowledge about the ease and benefits of mobile banking services as well as the preference to use manual transactions by coming directly to the bank to queue.

Intense competition between banks makes customers more careful and selective in dealing with various choices of money storage. But on the other hand, the condition of the bank that has now met customer expectations, service is a totality of features and characteristics of products and services that aim to meet customer expectations and needs. Kotler also explained that if the quality of service is good, it has

*The Intention To Switch Conventional Bank Customers To Digital Banks Development Is Success Model.*

**Habsy Qorisu Nurhafidz, et al**

an impact on customer return visits to the company's premises. From this explanation, it can be concluded that quality service can affect customer loyalty. However, what the company understands is that every customer behaves differently and not all of these factors will influence him in making decisions to use services in his storage.

In the rapid development of this era, many technologies are developing as if the community is not just standing still, the community must adjust themselves along with the increasing need for digital activities including financial transactions in Indonesia, having many banks including conventional banks and digital banks, conventional banks, namely banks that carry out fund circulation activities in accordance with national and international agreements and in accordance with formal national laws. While digital banks are banks that carry out online service activities and utilize their services through mobile applications installed on customers' smartphones. The following are the characteristics and characteristics of conventional banks and digital banks, namely:

1. Conventional Bank
  - a. Use value-free principles.
  - b. Using an interest, profit margin, and fee system.
  - c. The amount of interest in conventional banks is fixed and profit-oriented.
  - d. Conventional bank relationship pattern of debtors and creditors
  - e. There is no similar institution to the Sharia Supervisory Board (DPS)
2. Bank Digital
  - a. More than just a banking app
  - b. It only has a head office, no branch office
  - c. Biometric-based e-KTP
  - d. Conduct independent banking activities from account opening to account closure.

In this study, the intention to switch conventional bank customers to digital banks will be analyzed, the development of the IS success model, therefore, in connection with the intention to switch from conventional banks to digital banks.

## **2. LITERATURE REVIEW**

### **System Quality**

Definition of system quality according to (Layongan et al., 2022) Information quality focuses on the performance of information system components, namely how well the capabilities of hardware, software, people, procedures, databases, data networks, communication networks, data, activities, and technology of information systems in generating information users.

Information system development requires good and careful planning and implementation to avoid rejection of the developed system. Because the change from a manual system to a computerized system not only concerns technological changes but also changes in behavior and organization in a company, therefore to avoid rejection of the developed system, it is necessary to have good quality information that will affect the level of satisfaction with the use of the system developed by a company. Involuntary turnover, which is when the leader terminates the employment relationship against the wishes of the employee (Dess & Shaw, 2001).

### **Quality of Information**

Information quality is used to measure information generated from an information system with quality that can provide value for users of certain systems with information characteristics that are in accordance with user needs (Rukmiyati & Budiarta, 2020). Another concept shows that if the information obtained by consumers can provide satisfactory results, it can be said that the quality of information owned by a company will be at a satisfactory level, measured in the better the information provided will affect the decisions taken by consumers.

### **Quality of Service**

Service quality is one form of service provided by service providers to users of these services. Services can be in the form of goods and services can be measured by comparing what service users expect and what is received by service users. According to Kotler and Keller (2009) in Sigit & Soliha (2017), quality (quality) is the totality of features and characteristics of a product or service that depends on its ability to satisfy stated needs. Gronroos (1998) in Sigit & Soliha (2017) defines service quality as a perception of comparison between customer expectations and service quality performance. Service quality is determined by the company's ability to meet customer needs and desires in accordance with customer

expectations. However, if the actual quality is below the level of service adequate to what consumers expect, discrepancies or quality gaps will arise between service performance and consumer expectations (Lovelock and Wright, 2018) in endang tjahjaningsih 2022

The importance of service quality in a company engaged in banking services, especially banks, must certainly provide the best service to customers. In this case, the company provides services that are needed by customers. Such as hospitality, comfort, security of the place, atmosphere and courtesy. By focusing on this, it can deliver to the objectives of banking activities optimally to optimize priority customers.

### Gender

Gender is the difference seen between men and women when viewed from values and behavior. Gender is a group of physical attributes and behaviors that exist in both men and women. According to (Jadrat, 2015) in the journal ignatius promotes that gender provides different implications using the application of new technology while according to (Simamora, 2014) the notion of gender is an inherent trait of men and women which is shaped by social and cultural factors so that it is born with several assumptions about the social and cultural roles of men or women. Gender equality has an important role in the economic development of a country, including because in an effort to increase equality and justice, the Government of the Republic of Indonesia issued presidential instruction Number 9 of 2000 concerning the management of gender mainstreaming in national development. In addition to the importance of gender in the labor market, investment has an influence in meeting the needs in utilizing market facilities to increase income. This is as a company must better understand when serving or facing its consumers.

### Intent Switch

Switch intent was the dependent variable in this study. The intention to move is the freedom to choose something that is preferable to an item. According to (LM & Rusdiana, 2020), the intention to move is a negative consequence for a service company, which refers to the possibility of someone exchanging their current service provider with another. Furthermore, Amin et al (2013) in Ilhamalimy (2020), said that the intention to move is a behavioral intention that indicates whether consumers will continue to maintain relationships with current service providers or move to other service providers, Endang tjahyaning & ali maskur (2018), said that the intention to borrow micro kur shows that the higher the behavioral control that is appreciated, the higher the customer's intention to take micro kur.

## 3. METHODS

The type of research carried out is quantitative research, which is a type of research that uses research design based on statistical procedures or by other means of quantification to measure research variables. The object of research on BCA customers.

According to Suprpto (2001), the measuring instrument in quantitative research is in the form of questionnaires, data obtained in the form of answers from a BCA customer to the questions or questions asked. Population is a generalized area (a group) consisting of objects or subjects that have certain qualities and characteristics determined by a researcher to be studied and then drawn conclusions (Sugiyono, 2017). The population in this study is a BCA customer.

A sample is a subset of a population that includes a number of members or characteristics selected from the population. Thus, as an element of the population it is a sample (Sugiyono, 2019).

## 4. RESULTS AND DISCUSSION

### RESEARCH RESULTS

#### Reliability Test

Reliability Test is used to determine the reliability of instrument items before data collection using *Cronbach's Alpha*. According to Ghozali (2018) a variable is said to be reliable, if it gives a *Cronbach's Alpha* value of  $> 0.70$ .

It can be seen in the table below the results of reliability testing in this study with the SPSS 19 program. As follows:

Table 1. Reliability Test Results

Variable	Cronbach,s alpha	R standart	Information
System quality	0,832	0,70	Reliable
Quality of information	0,932	0,70	Reliable
Quality of service	0,827	0,70	Reliable

Gender	0,790	0,70	Reliable
Intent switching	0,742	0,70	Reliable

Based on Table 1 above, it shows that the Cronbach Alpha values for the variables System quality ( $X_1$ ), Information quality ( $X_2$ ), Service quality ( $X_3$ ), Gender ( $X_4$ ) and Switch intention ( $Y$ ) are all greater than 0.70 (standard  $r$ ) so it can be concluded that the questionnaire used in this study is reliable.

### Linear Regression Analysis

In the consideration of multiple linear regression analysis can be included in the regression equation as follows:

$$Y = 0.539X_1 + 0.371X_2 + 0.311X_3 - 0.402X_4$$

Based on the regression equation above, it can be perceived that:

1. System quality ( $\beta_1$ ) with a positive sign of 0.539 can mean that the better the quality of the system will give an increase in switching intent, and vice versa.
2. Information quality ( $\beta_2$ ) with a positive sign of 0.371 can mean that the better the quality of information will provide an increase in switching intent, and vice versa.
3. Service quality ( $\beta_3$ ) with a positive sign of 0.311 can mean that the better the service quality will provide an increase in switching intent, and vice versa.
4. Gender ( $\beta_4$ ) with a negative sign of 0.402, can be interpreted that the higher the gender role will give a decrease in the intention to switch, and vice versa.

### Hypothesis Test (Test t)

The statistical test t basically shows how far the influence of one independent variable individually in explaining the variation of the dependent variable partially. The following test results can be seen in table 2

Table 2. Hypothesis Test Results (Test t)

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.627	.675		3.893	.000
	X1	.313	.141	.539	2.222	.029
	X2	.105	.038	.371	2.808	.006
	X3	.217	.096	.311	2.266	.026
	X4	-.290	.147	-.402	-1.973	.051

1. H1 = System quality has a positive effect on customers' intention to switch from conventional banks to digital banks.  
It is known that the system quality variable has a significance value of  $0.029 < 0.05$  so that it is significant. So this study can be concluded, that hypothesis one reads that the quality of the system has a positive effect on customers' intentions to switch from conventional banks to digital banks is accepted.
2. H2 = Quality of information has a positive and significant effect on customers' ability to switch from conventional banks to digital banks  
It is known that the information quality variable has a significance value of  $0.006 < 0.05$  so that it is significant. So this study can be concluded, that the hypothesis of two quality of information has a positive and significant effect on customer intentions switching from conventional banks to digital banks accepted.
3. H3 = Service quality has a positive and significant effect on customers' ability to switch from conventional banks to digital banks  
It is known that the service quality variable has a significant value of  $0.026 < 0.05$  so it is significant. So this study can be concluded, that hypothesis three reads that service quality has a positive and significant effect on customer intentions switching from conventional banks to digital banks is accepted.
4. H4 = Gender roles have a positive and significant effect on customers' intention to switch from conventional banks to digital banks

It is known that the service quality variable has a significant value of  $0.051 > 0.05$  so it is not significant. So this study can be concluded, that hypothesis four reads that gender roles have a positive and significant effect on customers' intentions to switch from conventional banks to digital banks are rejected.

## DISCUSSION

The results showed that system quality, information quality, service quality had a positive effect on customer intentions to switch from conventional banks to digital banks. The results of the study are further explained as follows:

### A. System Quality Has a Positive and Significant Effect on Switch Intent

Customers in making decisions always consider things related to quality and good systems. System quality can be interpreted as components that are interrelated and work together to achieve a certain goal. Although each part functions independently of the other. All of these parts serve the same purpose. According to Romney and Steinbart (2015) said that a system is a series of two or more interconnected components that interact to achieve a goal. A system consists of smaller subsystems that support larger systems.

When associated with regression coefficient with a Beta value of 0.539 which is positive and the results of the t test of the system quality variable on switching intentions have a significance value of  $0.029 < 0.05$  so that it is significant. So this study can be concluded, that hypothesis one reads that the quality of the system has a positive effect on customers' intentions to switch from conventional banks to digital banks is accepted.

This is the same as the results of research conducted by Nisrina Nur Asyifa (2021), where the quality of the system is to facilitate service to user satisfaction.

### B. Information Quality Has a Positive and Significant Effect on Consumer Satisfaction

The quality of information has accuracy, completeness of the accuracy of the output time produced by the information system. Quality is often a dimension that greatly influences the satisfaction instrument of its users. Romey Steinbart (2012) reveals that "Data are facts collected, recorded, stored and processed by information systems. Information is data that has been organized and processed to provide meaning and enhance the decision-making process". It also assumes that the information data in a company is very important for its users because everyone will assess how the company can secure personal data so as to minimize the data breach. Taufiq (2013: 15) states that, a quality information is information that in general can be said to meet what is needed by users, while in general users need complete information, when needed there is always there, on time and others depending on their personal. The quality of information has become one of the factors of its users in making decisions because the decisions taken by its users contain risks, therefore to initiate risks for decision making, good information is needed. The availability of quality information will provide high convenience and certainty for users in making decisions related to their operational activities. So that the performance of a company can be achieved properly, including its performance.

When associated with regression coefficient with a Beta value of 0.371 which is positive and the results of the t test of the information quality variable on switching intentions have a significance value of  $0.006 < 0.05$  so that it is significant. So this study can be concluded, that the hypothesis of two quality of information has a positive and significant effect on customer intentions switching from conventional banks to digital banks accepted.

This is the same as the results of research conducted by Nisrina Nur Asyifa (2021), where the quality of the system is to facilitate service to user satisfaction. Meanwhile, the research of Setyo and Rahmawati (2015) proves that the quality of information systems has a positive influence on system satisfaction.

### C. Service Quality Has a Positive and Significant Effect on Consumer Satisfaction

According to Kotler and Keller (2016;156), Service Quality is the totality of features and characters of a product or service that has the ability to satisfy stated or implied needs. Companies engaged in services, especially in the banking department where the quality of service is taken into account when a company has shortcomings will have a negative impact on the company. Customers also have their own sense of satisfaction, therefore a company must be really careful and have its own company standards so that its services can provide the best for customers or consumers.

When associated with regression coefficient with a Beta value of 0.311 which is positive and the results of the t test of the service quality variable on switching intention have a significant value of  $0.026 <$

0.05 so that it is significant. So this study can be concluded, that hypothesis three reads that service quality has a positive and significant effect on customer intentions switching from conventional banks to digital banks is accepted.

This is similar to the results of research conducted by Kharisma Nawang Sigit and Euis Soliha (2017), which states that when customers feel satisfied, they will have a positive impact and tell others about the good experience. Meanwhile, research by Devi Cornelia Sari and R.A. Marlien (2019), stated that service quality measured by technical quality affects customer loyalty and has a positive impact on BNI syariah banks.

#### **D. Gender Roles Do Not Have a Positive and Insignificant Effect on Consumer Satisfaction**

According to Paul in Pratama (2013), Suggesting that gender affects customer loyalty which causes the formation of motivation to buy back. The company must learn what is a need for a man and woman so that loyalty and trust are formed in a system so that the customer has a useful impact on both male and female customers.

When associated with regression coefficient with a Beta value of 0.402 which is negative and the results of the t test of the gender role variable on switching intentions have a significant value of  $0.051 > 0.05$  so it is not significant. So this study can be concluded, that hypothesis four reads that gender roles have a positive and significant effect on customers' intentions to switch from conventional banks to digital banks are rejected.

This is contrary to the results of research conducted by Dwi Mahatma Dhinata (2021), Suggesting that gender roles have a positive and significant effect on the influence of customer satisfaction on customer loyalty.

### **5. CONCLUSION**

The results of research that has been conducted on the effect of system quality, information quality, and service quality on BCA customer satisfaction, can be concluded as follows: The quality of the system has a positive and significant effect on the intention to switch. The quality of information has a positive and significant effect on switching intent. Service quality has a positive and significant effect on switching intent. Gender roles have no effect and are not significant on switching intentions.

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