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Bank Customer Movement Intentions: Development of a Scale Based on the Quality of Customer Experience Clause andi s Success Model

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Abstract: This research aims to analyze switching intention : scale development based on Klaus customer experience quality and IS Success Model. This research focuses on the variables system quality, information quality, service quality, product experience, moment of truth, and peach of mind. This research uses quantitative methods by processing primary data obtained through questionnaires from 57 people, using simple random techniques or sampling with the Slovin formula. Data obtained using Smartpls 4. The parameters tested in this research are validity test, reliability test, R-Square, and T test. Best on the results of research tests concluded: (1) System quality has significant and positive effect on switching intention, (2) Quality information has significant and positive effect on switching intention, (3) Quality of service has no significant and not positive effect on switching intention, (4) Product experience has no significant and not positive effect on switching intention, (5) Moment of truth has significant and positive effect on switching intention, (6) Peach of mind has significant and positive effect on switching intention.

Keywords: System Quality, Information Quality, Service Quality, Product Experience, Switching Intention

INTRODUCTION

A bank is a type of financial intermediary that is often formed by taking deposits, borrowing funds, and issuing promissory notes, sometimes referred to as banknotes. Banks can also be seen as commercial organizations that improve the quality of life of many people by collecting savings from the general public and distributing these savings to the public in the form of credit or other means.

In the industrial era 4.0, especially in banking, competition is getting tougher. Various types of financial institutions, both conventional banks and sharia banks, compete to retain customers and attract potential customers.

Banking must of course perform well in all areas, including customer service and financial performance, because banking is an institution that depends on public trust. Gaining consumers' trust is very important because it is one of the main things that keeps them loyal (Kuusik & Varblane, 2009).

Loyal customers will reduce problems that will occur in a banking institution because this makes the banking institution more focused on finding new customers and retaining old customers. However, as time goes by, switching often occurs or what is known as switching behavior. This is a serious problem in banking because it will impact the profits obtained. Losing customers is a waste of investment (Colgate & Hedge, 2001).

*Swiching behavior*is the behavior of customers who change or switch service providers that have been used to other providers. The factors that cause switching are convenience and service quality. Service quality is the key to the ability to differentiate from other competitors which ultimately earns customer loyalty. The quality of service to customers is a top concern and priority. By providing performance that meets consumer expectations, the Company must improve the quality of its service so that it can provide satisfactory service according to customer needs.

Customer switching is an attitude carried out by customers for their own reasons. Factors that often cause bank customer switching are lack of service quality, system quality, inconvenience, and ethical issues. One example of an ethical problem is the lack of honesty and transparency in providing information about a service or product to customers.

METHOD

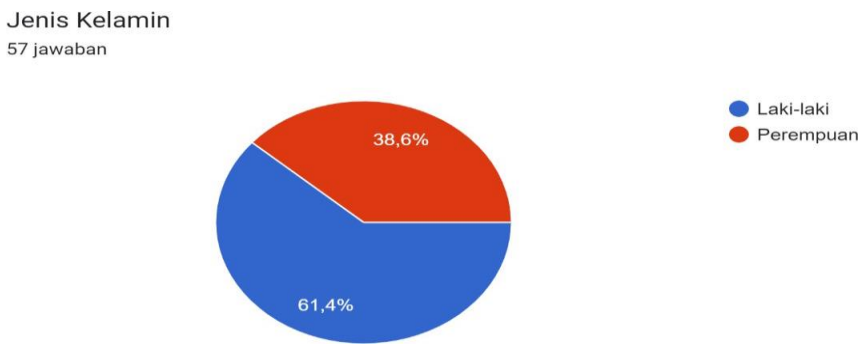
The research method used in this research is a quantitative research method. Quantitative data is a research method based on positivism, where the data used is concrete data in the form of numbers that can be measured using statistical methods as a tool for calculating and testing related to the issue being researched in order to reach conclusions (Sugiyono, 2018: 13). In this research, the target object is bank customers in the city of Semarang. The data collection method used by researchers is using questionnaires. A questionnaire is a data collection technique by giving questions or written statements directly to respondents to answer. This research sample or sampling uses a simple random method, namely taking samples from the population randomly without paying attention to the strata in the population and each member of the population has the same opportunity to be sampled. The data analysis techniques used are validity test, reliability test, partial least square test, and hypothesis test (T test).

RESULTS AND DISCUSSION

General Description of Respondents

The data obtained in this research was by randomly distributing questionnaires to customers who use commercial banks. The characteristics of respondents in the research are presented in the following diagram:

Figure 1. Characteristics of Respondents



Source: Results of processed questionnaires, 2024

Based on Figure 1, it can be stated that the gender of the majority of respondents was male, 61.4% or 35 people, then female respondents, 48.6% or 22 people.

Validity test

Validation tests show the extent to which the measuring instruments used to measure a research instrument are accurate. According to Ghozali (2009), validation tests are carried out to determine the validity of a questionnaire. Meanwhile, according to Sugiharto & Sitinjak (2006), measuring what must be measured is connected with validation. Basically, the concept of validation relates to the degree to which research measuring instruments are influenced by the actual material being assessed.

Researchers use tests based on Avariance Variance Extracted (AVE) and outer loading or also called factor loading in this validity test. Because all research variable indicators have a loading factor value greater than 0.70, it can be said that all of them meet the requirements for convergent validity, have a high value, and have an average variance extraction (AVE) value greater than 0.50. As a result, all research variables can be said to meet high convergent validity (Sekaran & Bougie, 2016). The research questionnaire validity test findings are listed below.

Table 1. Validity Test Results

Variable	Indicator	Loading Factor	AVE	Information
System Quality (X1)	X1.1	0.871	0.712	Fulfil
	X1.2	0.821		
	X1.3	0.813		
	X1.4	0.868		
Information Quality (X2)	X2.1	0.850	0.713	Fulfil
	X2.2	0.906		
	X2.3	0.844		
	X2.4	0.772		
Service Quality (X3)	X3.1	0.803	0.539	Fulfil
	X3.2	0.709		
	X3.3	0.711		
	X3.4	0.706		
Product Experience (X4)	X4.1	0.763	0.648	Fulfil
	X4.2	0.787		
	X4.3	0.797		
	X4.4	0.869		
Moment of Truth (X5)	X5.1	0.786	0.632	Fulfil
	X5.2	0.768		

	X5.3	0.844		
	X5.4	0.780		
Peach of Mind (X6)	X6.1	0.933	0.764	Fulfil
	X6.2	0.889		
	X6.3	0.747		
	X6.4	0.915		
Intention to Move (X7)	X7.1	0.860	0.631	Fulfil
	X7.2	0.820		
	X7.3	0.780		
	X7.4	0.709		

Source: processed primary data, 2024

Based on table 1, the sample obtained is sufficient so that further analysis can be carried out. In the table above it is explained that all indicators of the variables are said to be satisfactory.

Reliability Test

According to Sugiharto & Situnjak (2006), reliability is the knowledge that the tools used in research to collect data can be relied upon to be accurate data collectors and can reveal real information from the field. The Cronbach Alpha statistical test is used to measure the reliability of an instrument. The appropriate Cronbach Alpha value according to Ghozali & Latan (2015) is more than 0.7.

The following are the results of the reliability test from the research questionnaire:

Table 2. Reliability Test Results

No	Variable	Cronbach Alpha	Information
1	System Quality (X1)	0.867	Reliable
2	Information Quality (X2)	0.865	Reliable
3	Service Quality (X3)	0.739	Reliable
4	Product Experience (X4)	0.822	Reliable
5	*Moment of Truth*(X5)	0.808	Reliable

6	*Peach of Mind*(X6)	0.897	Reliable
7	Intention to Switch (X7)	0.813	Reliable

Source: processed primary data, 2024

The Cronbach's alpha value obtained for each variable according to Table 2 exceeds 0.7, which represents the questionnaire in reliable condition.

Partial Least Square Test

One of the multivariate statistical methods that can handle a large number of answer variables and explanatory factors is the partial least squares test. PLS is a data analysis technique that relies on the premise that a large enough sample is not necessary. Even if there is multicollinearity between variables, partial least squares is a prediction method that can handle a large number of independent variables (Ramzan & Khan, 2010).

Decision making in the partial least square test is by reviewing the R-square value, because the R-square value represents the extent to which the independent variable influences the dependent variable. In general, R-square is grouped into three levels, namely weak, moderate and strong levels (Hair et al, 2011).

Table 3. R-Square Test Results

	R-Square
tion to Switch (Y1)	0.873

Source: processed primary data, 2024

*R-Square value*obtained based on the test results in Table 3 is 0.873, meaning that 87.3% of switching intentions are influenced by the variables system quality, information quality, service quality, product experience, moment of truth, and peace of mind, with the remainder being 0.127 or 12.7 % influenced by variables outside the research.

Hypothesis testing

A statistical test called the t-test or p-value is used to determine whether a hypothesis, which states that there is no significant difference between two sample means randomly selected from the same population, is true or false (Sudjiono, 2010). Assuming all other factors remain constant, the t test measures the magnitude of the influence of the independent variable on the dependent variable (Ghozali, 2017:23).

The t-test results are shown as follows.

Table 4 T Test Results

NO	**INDEPENDENT VARIABLES**	**DEPENDED VARIABLES**	**[GNIFICANCE VALUE)**	**(P**
1	System Quality (X1)		0.008	

2	Information Quality (X2)		0.031
3	Service Quality (X3)	ntion to Move (Y)	0.160
4	Product Experience (X4)		0.266
5	*Moment of Truth*(X5)		0.033
6	*Peach of Mind*(X6)		0.015

Source: Processed primary data, 2024

Conclusions that can be drawn from the data representation in Table 4 are:

Hypothesis Test I

The significance value obtained from the test results of the system quality variable (X1) on intention to move (Y) does not exceed 0.05, namely 0.008. This means that the quality of the system significantly influences the intention to move, resulting in rejection of Ho and acceptance of Ha.

Hypothesis Test II

The significance value obtained from the test results of the information quality variable (X2) on intention to move (Y) does not exceed 0.05, namely 0.031. This means that the quality of information significantly influences the intention to move, resulting in rejection of Ho and acceptance of Ha.

Hypothesis Test III

The significance value obtained from the test results of the service quality variable (X3) on intention to move (Y) exceeds 0.05, namely 0.160. This means that service quality does not significantly influence intention to move, resulting in rejection of Ha and acceptance of Ho.

Hypothesis Test IV

The significance value obtained from the test results of the product experience variable (X4) on intention to move (Y) exceeds 0.05, namely 0.266. This means that product experience does not significantly influence switching intentions, resulting in rejection of Ha and acceptance of Ho.

Hypothesis Test V

The significance value obtained from the test results of the moment of truth variable (X5) on intention to move (Y) does not exceed 0.05, namely 0.033. This means that the moment of truth significantly influences the intention to move, resulting in rejection of Ho and acceptance of Ha.

Hypothesis Test VI

The significance value obtained from the peach of mind variable test results (X6) on intention to move (Y) does not exceed 0.05, namely 0.015. This means that the peach of mind significantly influences the intention to move, resulting in rejection of Ho and acceptance of Ha.

Discussion

The influence of system quality variables on turnover intention

The significance value obtained from the results of hypothesis I testing does not exceed 0.05, namely 0.008. This means that system quality influences turnover intentions positively. The findings in the research are supported by Tjiptono (2007), namely that there are aspects that customers expect regarding service quality that is classified as excellence and this excellence must be controlled according to consumer desires. This means that the quality of the service provided cannot be assessed from the company's perspective but must be from the customer's perspective (Budiyanto et al, 2016) also argue that the quality of the information system, whether hard or soft, will be measured by the quality of the system.

The influence of information quality variables on intention to move

The significance value obtained from the results of hypothesis II testing does not exceed 0.05, namely 0.031. This means that the quality of information influences turnover intentions positively. The factors that influence the quality of information are the level of output quality produced from the information system and the components involved in measuring this quality, including ease of understanding, timeliness, relevance, completeness, reliability, precision and accuracy (Chinomona et al, 2014). The findings in this study are supported by research results (Arivanto & Usino, 2021) proving that the quality of information influences the intention to move.

The influence of service quality variables on intention to move

The significance value obtained from the results of hypothesis test III exceeds 0.05, namely 0.160. This means that service quality does not positively influence intention to move. So the hypothesis in the research contradicts the results of previous research taken by the researcher.

The influence of product experience variables on switching intentions.

The significance value obtained from the results of the IV hypothesis test exceeds 0.05, namely 0.266. This means that product experience does not positively influence switching intentions. So the hypothesis in the research contradicts the results of previous research taken by the researcher.

The influence of the moment of truth variable on intention to move

The significance value obtained from the results of the V hypothesis test does not exceed 0.05, namely 0.033. This means that the moment of truth influences the intention to move. The findings in the research are supported by Brian (2006) who states that the basis for handling moments of truth requires a meeting process between customers, the business world and goods, as well as the need for a comprehensive assessment.

The influence of the peach of mind variable on intention to move

The significance value obtained from the results of the VI hypothesis test does not exceed 0.05, namely 0.015. This means that the peach of mind influences the intention to move. The findings in the research are in line with the results of Putri's (2015) research, where having peace of mind makes customers feel safe and do not hesitate to make transactions.

CONCLUSION

The conclusions from a series of data processing and analysis processes in this research are 1) the existence of system quality that influences intention to move positively and significantly, as evidenced by the sig value. between system quality (X1) and intention to move (Y) does not exceed 0.05, namely 0.008; 2) the quality of information that influences intention

to move positively and significantly, as evidenced by the sig value. between information quality (X2) and intention to move (Y) does not exceed 0.05, namely 0.031; 3) the existence of service quality that does not significantly influence the intention to move, as evidenced by the sig value. between service quality (X3) and intention to move (Y) exceeds 0.05, namely 0.160; 4) the existence of product experience that does not influence switching intentions positively and significantly, as evidenced by the sig value. between product experience (X4) and switching intention (Y) exceeds 0.05, namely 0.266; 5) there is a moment of truth that influences the intention to move positively and significantly, as evidenced by the sig value. between moment of truth (X5) and intention to move (Y) does not exceed 0.05, namely 0.033; and 6) the presence of peach of mind which influences intention to move positively and significantly, as evidenced by the sig value. between peach of mind (X6) and intention to move (Y) does not exceed 0.05, namely 0.015.

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