

Analysis of the Effect of Ease of Use, Promotion and Security on Consumer Repurchase Intention Digital Saving Through Customer Satisfaction

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Abstract:- This study aims to analyze the Ease of Use, Promotion and Security of Customer Repurchase Intention to save digitally with Customer Satisfactions as an intervening variable, at PT Bank Syariah Mandiri Jakarta branch Thamrin. The population analyzed is the customers of PT Bank Syariah Mandiri who are domiciled in Jabodetabek. The number of samples analyzed using indicator calculations multiplied by 5 so that 160 respondents were obtained. Statistical calculations to analyze data using Partial Least Square Version 3.3.2 program. The results obtained in this study are Ease of Use, Promotion, and Security have a positive impact on Customer Satisfaction. Furthermore, it is known that customer satisfaction is able to have a positive impact on Repurchase Intention.

Keywords:- *Ease of Use, Promotion, Security, Customer Satisfaction, Repurchase Intention.*

I. INTRODUCTION

Mobile banking services are an indicator of the optimization of information technology used by the banking sector to serve customers. One of the banks that issue Mobile Banking is Bank Syariah Mandiri through the Mandiri Syariah mobile banking application. Since its launch on April 12 2018, the Mandiri Syariah mobile banking application has had more than 1 million users in early 2020.

To optimize the use of independent sharia mobile applications, it is necessary to analyze the acceptance of these applications with the TAM framework. The TAM framework explains the acceptance of application users through the determinants of perceived usefulness and perceived ease of use.

Along with the increasing use of technology, customers are increasingly aware of security, which is very important. Security in online transactions is demanded by users along with the growth of the online market. The fear felt by application users is losing personal data and losing money when making transactions via internet banking.

In addition, the fact that the market share of Islamic banks only reached 5 percent in 2017 only increased to 6.18 percent in June 2020 shows that public awareness of Islamic

banking is still low. Therefore, vigorous promotion still needs to be done to introduce Islamic bank products.

As the basis of the analysis, the researcher proposed a pre-survey to find out the reason someone saves digitally at PT Bank Syariah Mandiri. Based on the results of the Pre Survey, it is known that Ease of Use, Promotion and Security is suspected of having an impact on the decision to save at Islamic banks.

Wilson [1] based on his research shows that perceived ease of use and security have a significant impact on customer satisfaction so that they become a factor for someone in adopting a technology. Tandon [2] stated that the customer experience when transacting has a direct impact on the intention to repurchase, which in turn affects the company's revenue and profitability.

This study aims to analyze the Ease of Use, Promotion and Security of Customer Repurchase Intention to save digitally with Customer Satisfactions as an intervening variable, at PT Bank Syariah Mandiri Jakarta branch Thamrin

II. LITERATURE REVIEW

Consumer behavior is the process of a person to have a decision in making a purchase, including activities to use and not to use the product or service owned [3]. According to Griffin consumer behavior is related to all activities and actions that lead a person to consider buying, spending and using a product and service [4].

According to Nasri & Charfeddine TAM is a framework used to analyze the acceptance of new information technology in an organization [5]. TAM explains how usefulness is felt by someone in operating an application related to its ease of use and the benefits received when using the application [6].

Ease of Use is defined as the belief that a person has that the computer application used is easy to understand and operate [7]. Ease of use can be analyzed as a perception of a product by looking at whether the product is easy to learn so it does not require excessive effort to understand the product [8].

Sales promotion activity is an action to introduce a product by explaining the advantages and benefits of the product so as to generate consumer interest [9]. The success of sales promotions can encourage consumers to try or buy products which will ultimately buy the company's profitability.

Security in the digital era plays an important role in gaining consumer trust. Security in a banking application shows the credibility of a Bank and shows that the Bank pays more attention to customers to create convenience for them [10].

Consumer satisfaction is a feeling that arises after consumers buy or use a product. If the product meets expectations, consumers will make repeat purchases, otherwise if consumers feel disappointed then they will switch to other products or brands.

The intention to repurchase is the customer's intention to choose the same brand in future purchases, the real action of loyalty behavior is repurchase, so that repurchase intention can reflect customer loyalty. Repurchase intention has placed a product or application at the company's goal.



Fig. 1. Framework

III. RESEARCH METHODS

This research is included in the quantitative category. Quantitative research methods can be interpreted as research methods based on the philosophy of positivism. The population in this study is Bank Syariah Mandiri customers who live in Greater Jakarta. The number of samples obtained by the Hair formula that the number of samples is 5 times the number of indicators so that the sample obtained is 160 respondents. The analysis method used is SEM with the PLS program.

IV. RESULTS AND DISCUSSION

A. Result

Based on the results of descriptive analysis, it is known that the most ages are 31-50, namely as many as 82 respondents or 51.25%. This shows that at that age it can be said as a productive age and is mature enough to think about the future and the scale of priorities in carrying out life, besides that in that age range (31-50 years) it shows that the questionnaire in this study was responded by individuals - Individuals who are very independent and mature in making choices.

Based on gender, it is known that the most gender in this study is female, namely 82 respondents or 51.52%, this confirms that there is no gender/gender difference if it is associated with the needs and perceptions of the importance of saving money or saving.

Based on the preference for saving, it is known that saving activities are carried out online as many as 121 respondents or 75.625%. This result also confirms that there is a paradigm shift in bank customers along with the development of banking technology, so that banking-related activities can be carried out through banking applications available at the bank institution.

Based on the decision to save, it is known that the frequency of saving is mostly done once a month with 134 respondents or 83.75%. This shows that the level of trust in Bank Syariah Mandiri is quite low, this is illustrated by the market share of Bank Syariah Mandiri as of June 2020 which has only touched 6.18%, meaning that there are still very large opportunities as well as challenges for Bank Syariah Mandiri in the future.

The average time in saving is IDR 500,000 to IDR 3,000,000 with 86 respondents or 53.75%. The results of this questionnaire indicate that customers who save at Bank Syariah Mandiri, especially those who are respondents in this study, are classified as having fairly good financial capabilities.

The duration of being a customer is 1-2 years with the number of respondents being 68 or 42.5%, this result is certainly good news for Bank Syariah Mandiri, that in the current era of disruption and technological competition, customer loyalty for 1-2 years is good, in the midst of the Covid 19 pandemic, the average banking institution also reduced the services provided so that it had an impact on customer confidence, the opposite actually happened with BSM where during the Covid 19 pandemic recorded positive growth.

The location of the customer is close to the branch of 118 respondents or 73.75%. Of course this is a challenge for Bank Syariah Mandiri, because indirectly, the data above confirms that only customers who are near the location, have complete information about Bank Syariah Mandiri, including all the services it has.

Based on the results of descriptive analysis, it can be seen that the repurchase intentions of customers to save at Bank Mandiri Syariah have an average score of 4.29. This implies that if you look at the interest in using the MSM Application to make transactions, whether online payments or other things, it becomes the main capital for Bank Syariah Mandiri to continuously provide innovation and digital service improvements to customers, for example, MSM can be used for payments. e-commerce (Tokopedia, Bukalapak, Shopee, etc.), top up (e-money, link aja sharia, link aja, gopay, ovo, paytren, etc.), as well as purchasing credit, data packages, electricity tokens and other payments such as Bank Mandiri Syariah also provides sharia financial services and products

and helps customers distribute ziswaf (alms) easily, quickly, cheaply, safely and comfortably only from a Smart Phone, namely through the ziswaf feature in the MSM Application and at the last step of transfer customers will be given the option to do ziswaf or no, whether the transaction is done at MSM or ATM.

Based on the results of descriptive analysis, it can be seen that customer satisfaction in saving at Bank Mandiri Syariah has an average score of 4.30. This means that customer satisfaction at Islamic independent banks is very high. Based on the table above, it can be seen that customer satisfaction can be seen from the image built by Bank Syariah Mandiri employees with an average score of 4.267. employee services provided to customers are very optimal, including sharia-based services and services to customers (eg greetings, greetings to customers). Customers are satisfied with Bank Syariah Mandiri because it provides all their needs with a score of 4.297. The need for bank products in question is the need for security and comfort. For example, Bank Syariah Mandiri provides features. the implementation is carried out at the same time the customer does not have to go to the branch. Customers are satisfied with the products provided by PT Bank Syariah Mandiri with a score of 4,345. Various products at Bank Mandiri Syariah such as Savings (mudharabah savings, simple ib savings, planned savings, wadiah savings, scholar investment savings, dollar savings, pension savings, my savings, mabrur savings, junior mabrur savings, sharia savings savings), Current Accounts (BSM USD Giro , BSM Current Accounts, BSM Foreign Currency Current Accounts, Singapore Current Accounts BSM, Euro Current Accounts), Time Deposits (BSM Deposits, BSM Foreign Currency Deposits), Investments (waqf sukuk, mutual funds, retail state sukuk, primary market, secondary market, savings sukuk), gold (gold pawn, gold installments / gold savings) etc. With many of these products, customers will be satisfied to choose products according to their needs.

Customers are satisfied with Bank Syariah Mandiri because they always provide the latest information with a score of 4,315. Bank Syariah Mandiri provides services to customers to access information services in the form of general information, products, services, events, promotions, as well as the nearest bank branch and teller machine (ATM). In addition, customers can access the Aisyah chatbot service (Mandiri Syariah Interactive Assistant) via Facebook Messenger, Telegram, and live chat on the BSM official website.

Based on the results of descriptive analysis, it can be seen that the ease of use of the savings average score is 4.34 This means that the use of digital savings at Bank Mandiri Syariah according to customers is in the very easy to use category.

This ease of use can be seen from the statement submitted that the MSM Application helps and facilitates customers in online shopping payments with an average score of 4,303. Bank Syariah Mandiri is motivated to provide new innovations in the development of features for the convenience and convenience of customers in using online

shopping. For example, to shop online at e-commerce, such as Bukalapak, Tokopedia and Shopee and you can buy credit, data packages, PLN, top up e-money links, just sharia, link only, gopay. Ovo, paytren etc. In addition, it is easy to find out the exchange rate info with a weight of 4,461 and the Mandiri Syariah Bank launched the E-mas feature. This feature functions to find out the price of gold, save gold and pawn gold.

The MSM application helps and makes it easier for me to search for Islamic services (reading the Koran, jus ama, Asmaul Husna, wisdom and knowing prayer times) with a score of 4,164. In addition to providing banking services, MSM also fulfills the worship needs of Muslims such as information on prayer times, the location of the nearest mosque, Qibla direction and features for paying zakat, alms and waqf. And the latest is the feature of purchasing sacrificial animals.

Bank Syariah Mandiri helped and made it easier for me in Zifwaf or alms with a score of 4,303. In the last stage of the transaction, the customer is given the option to donate, the transaction can be done via ATM or MSM. And in the MSM application there are options for ziswaf (zakat, waqf, mobile warteg, etc.). In the statement 06 respondents' answers are very easy to access the Syariah Mandiri Mobile Application with a score of 4,412. What is meant by easy to access is that when opening the MSM application, it does not require a large enough internet quota. Bank Syariah Mandiri helped and made it easier for me to deposit cash with a weight of 4,321. ATM for cash deposits, cash withdrawal transactions, interbank transfer transactions and payment/purchase transactions for all BSM customers who have savings accounts. What is meant by easy cash deposit is the number of BSM ATMs spread across Indonesia.

MSM helps and makes it easier for me to open an online/digital account with a score of 4,424. What is meant in this statement is opening an online savings account (burekol). Only by downloading MSM, customers can easily open a savings account online. Bank Syariah Mandiri Assisted and facilitated me in withdrawing funds with a score of 4,315. What is meant by easy withdrawal of funds is that customers can withdraw funds at tellers, ATMs and BSM partners through the EDC machine. You can also withdraw funds through Indomaret throughout Indonesia.

Based on the results of descriptive analysis, seen that the bank promotion with an average score of 4.35. This means that the promotion of Bank Syariah Mandiri according to customers is in the very good category. Bank promotions can be seen from customer statements, customers save because they know interesting information from the Bank's promotional activities with an average score of 4.255. With the bank promotion, customers find out information about saving online with an average score of 4,455. Open an account online or it can be called BUREKOL. With the Bank's promotion, I can find out about new products with a score of 4,388. An example of a new savings product is autosave savings, where customers can easily save with their own tenor and nominal value.

With the Bank's promotion, I was able to find out the Application Features with an average score of 4,158. These features include online account opening, QRIS transactions, Wallet Top Up, e-mas features and sharing features. With the bank promotion, I can find out the payment at e-commers with a weighted score of 4,473. Top-up balances for Shopee, Tokopedia, Bukalapak etc. can be done at MSM.

With the bank's promotion, customers can easily find out information about discounts on the use of debit cards with a score of 4,430. By using a Mandiri Syariah debit card, shopping at merchandise or at Indomaret will get a discount of up to a few percent in a certain period. Promo is valid when shopping using Bank Mandiri EDC. Bank Syariah Mandiri has the right to change the terms and conditions of the promo at any time. With the bank promotion, customers know information about cash withdrawals without a card with a weight of 4,285. Cardless cash withdrawals can be made at ATM machines and at Indomaret. The cash withdrawal facility at the ATM can be used with the condition that you download the MSM Application at APSSTORE/PLAY STORE, and then activate it. When the application is connected it can be done easily. If the customer forgets to bring the card, the customer can make a cash withdrawal without a card at an ATM machine, the easy way is to open the MSM Application, select the withdrawal amount and then enter the PIN. A few moments later will get an OTP code. Next, at the ATM machine, select the cash withdrawal menu, enter the connected cellphone number, input the OTP code, in seconds the money will come out of the ATM machine.

Cash withdrawal facility by customers without using a Mandiri Syariah Debit card. To make cash withdrawals at Indomaret, it can be done directly at the cashier without minimum shopping. Withdrawals can be made through Indomaret outlets throughout Indonesia, namely by opening the MSM Application, selecting cash withdrawal, the nominal amount to be withdrawn, then entering the PIN and the customer will be given a 10-digit cash withdrawal code, and the code is valid only for 2 hours.

Based on the results of descriptive analysis, it can be seen that security has an average score of 4.23 (rounded up). This means that the safety of saving at Bank Mandiri Syariah according to customers is a very safe category.

Bank Syariah Mandiri has a good ability to ensure that customer data is not used by third parties with a score of 4,345. Bank Syariah Mandiri has an adequate security system to protect personal data and payment information with a score of 4.242. Bank Syariah Mandiri has a good ability to ensure that no other organization misuses data with a weighted score of 4,406. The bank's effort to prevent this violation is the bank's internal compliance with regulations regarding the protection of customers' personal data.

Bank Syariah Mandiri has the ability to maintain customer funds with a score of 4,164. What is meant is funds collected in banks under LPS supervision. LPS guarantees banks throughout Indonesia, both conventional banks and Islamic banks. The function of the IDIC is to guarantee bank

customer deposits and to actively participate in maintaining the stability of the banking system in accordance with its authority.

In this study, hypothesis testing uses the Partial Least Square (PLS) analysis technique using the smart PLS version 3.3.2._64bit.msi program. The following is the schematic of the tested PLS model:

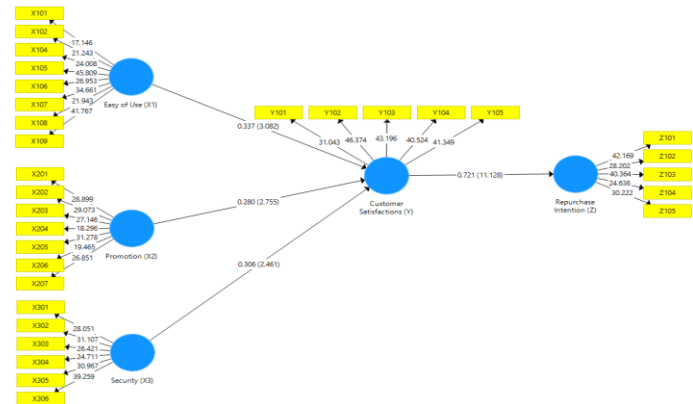


Fig. 2. Bootstrapping Result

	Original Sample (O)	T Statistics (O/STDEV)	P Values	Ket
Easy of Use (X1) -> Customer Satisfaction (Y)	0,337	3,095	0,002	Accepted
Promotions (X2) -> Customer Satisfaction (Y)	0,280	2,582	0,010	Accepted
Security (X3) -> Customer Satisfaction (Y)	0,306	2,476	0,014	Accepted
Customer Satisfaction (Y) -> Repurchase Intention (Z)	0,721	11,572	0,000	Accepted

Fig. 3. Path Coefficient Value Test

B. Discussion

- Easy of Use has a positive correlation with the level of customer satisfaction, so that in management, Bank Syariah Mandiri needs to consider ease of use as an effort to add and attract as many customers as possible, and also as a form of innovation in improving digital services for customers.
- Promotion has a great influence on customer satisfaction. The management of Bank Syariah Mandiri needs to think of effective and efficient forms of promotion so that it can inspire customers or prospective customers to take advantage of digital services owned by Bank Syariah Mandiri.
- Security has an influence on customer satisfaction in utilizing Bank Syariah Mandiri digital services. Security

issues need to be a concern for Bank Syariah Mandiri in the midst of rampant cyber crimes during the pandemic. It can be seen from the data from the Directorate of Cyber Crime (Dittipidsiber) of the Criminal Investigation Unit of the National Police during January-September 2020 which received reports of a number of cases of cyber crimes related to phishing. Among these are online fraud (649 reports), illegal access (138 reports), data manipulation (71), and data/identity theft (39). Phishing is also closely related to digital fraud techniques through social engineering or social engineering. This means that if security increases, customers will be satisfied.

- Customer satisfaction has a positive and significant influence on Repurchase Intentions in saving back on Bank Syariah Mandiri digital services. The management of Bank Syariah Mandiri needs to think about methods or ways to ensure that after using BSM digital services, customers have a positive impression, including convincing customers that BSM is a service for all customers, not just customers from the Muslim group. Customer Satisfaction has a positive and significant effect on Purchase Decisions, with Customer Satisfaction, customers will indirectly buy the products offered.

V. CONCLUSION

Based on the results of the study, it is known that Ease of Use, Promotions and Security have a positive and significant effect on Customer Satisfaction. Meanwhile, Customer Satisfaction has a positive and significant effect on Repurchase Intentions.

The results of data analysis using SEM PLS indicate that, repurchase intention to save digitally at Bank Syariah Mandiri is strongly influenced by customer satisfaction (R square = 0.697), this shows that Bank Syariah Mandiri must increase the value of customer satisfaction by taking into account that the factors that are most considered by customers To save sustainably at Bank Syariah Mandiri digital savings is customer satisfaction, the main thing that must be considered by the management of Bank Syariah Mandiri in this case is Easy of Use of 0.337 (path coefficient value) with the highest loading factor value is X105 (0.904) and loading factor is X105 (0.904). the lowest factor X101 (0.801) means that Bank Mandiri Syariah needs to maintain and innovate as well as improve on the ease of use (Easy of Use) of the Bank Syariah Mandiri digital savings application, while still prioritizing, maintaining the values contained such as "Sharia Products", on the other hand party, Ma Bank Syariah Mandiri management must pay attention to the results of the lowest loading factor X101 (0.801), meaning that it is necessary to prepare customer education steps related to how to use digital savings applications, especially for customers with age > 50 years.

VI. LIMITATION

There are limitations in this study, including the number of respondents used, in addition to the spectrum or area

coverage that is felt to be not sufficiently representative, also the discussion is still very limited by the variables used, the low contribution of security in relation to customer satisfaction is very interesting to discuss. In addition to technological developments, because the Indonesian people are still not very aware of the security factor, this also contributes to the high number of cyber crimes in Indonesia, besides that further research is very good in including WOM, Trust, e-Service Quality, Website Quality, e-commerce variables. loyalty, Client Knowledge, so that further studies are of much higher quality where research results can be used as academic references in providing and improving and developing banking technology innovations in Indonesia.

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