

# Factors that Influence Customers' Interest in Saving Btpn Jenius Digital Savings in Tangerang Area

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**Abstract:-** This research is intended to find out and analyze the factors that affect BTPN customers in The Interest of Saving Digital Jenius. Multiple linear regression analysis is used to test four free variables namely Motivation, service quality, trust and personal knowledge of saving interests. The research data came from 200 respondents of BTPN bank customers living in Tangerang Area area. The results showed that the quality of services and personal knowledge positively affects the interest in digital saving while, motivation and trust have a significant negative effect, on the interest of digital saving BTPN Jenius. Motivation and trust will hinder the occurrence of customers in the interest of saving digitally. Onthecontrary, kualiat of services and personal knowledge will actually support positively on the interest of saving digitally.

**Keywords:** motivation, quality of trust services and personal knowledge.

Internet users most in Indonesia explained that the island of Java ranked first where there are 58.08% followed by the island of Sumatra and others. internet users based on age in Indonesia the highest lift as much as 49.52% mastered by the younger generation of the age of 19-34 years, it is not impossible indonesia became the largest internet user in the world but with the large interest of the Indonesian people towards the internet is not accompanied by interest in the digital economy. In the 2000s in Indonesia Began to develop Internet Banking with the start of the advancement of technology in Indonesia.

The commercial banks and foreign private banks that are known to have facilities for E-Banking including internet banking including internet banking include:

No	Bank Name	Facilities of E-Banking
1	Pt. Bank Mandiri Tbk	ATM, SMS Banking, Call Mandiri, Internet Banking
2	Pt. BRI (Persero) Tbk	ATM, Phone Banking, Internet banking
3	Pt. Central Bank Asia Tbk	ATM, BCA by Phone, Klik BCA, mBCA
4	PT BNI Tbk	ATM, BNI Phone Plus, Internet Banking
5	Pt. Bank CIMB Niaga Tbk	ATM, Commerce Access, Commerce Mobile Access
6	Pt. Bank Mega Tbk	ATM, Internet Banking
7	Pt. Panin Indonesia Bank Tbk	ATM, Internet Banking, Mobile Banking
8	Pt. BJB Tbk	ATM, Internet Banking
9	Pt. Bank DKI Tbk	ATM, Internet Banking, Mobile Banking
10	Pt. Bank Sinarmas Tbk	ATM, Internet Banking, Phone Banking

Table 1 : List of Commercial Banks with e-banking in Tangerang

## I. INTRODUCTION

In modern times today it takes an innovation to simplify simple transactions and with guaranteed time efficiency, transaction speed without putting aside security. Digital economy is a development and economic growth that uses digital technology or the internet as a medium in various activities both communicating, collaboration, and cooperation between companies or individuals that can bring provit in the economy (www.kompasiana.com, accessed on April 30, 2018). in making transactions. Looking at the opportunities then the banks. According to market research institute E-Markete, the population of internet users (*netter*)in the country reached 83.7 million people in 2014. The figure applies to everyone who accesses the internet at least once every month with it making Indonesia ranked 6th largest in the world.



Figure 1 : Internet users by region in Indonesia

Based on the increasing trust of customers or prospective customers to digital savings. The phenomenon was used and utilized by Bank BTPN with digital innovation and transformation in the banking world in August 2016, BTPN launched Jenius. Jenius has various features that make it easier for users to make their transactions and financial planning.

According to the Financial Services Authority (OJK),in2018, there are 80 banks in Indonesia that have started to implement digital services, but there are only

two banks that have actually implemented this digital banking service in Indonesia. The two banks are PT Bank Tabungan Pensiunan Nasional Tbk (BTPN) through genius digital application in 2016 and PT Bank DBS Indonesia (DBS Indonesia) through Digibank application in 2017. to find out the cause of the decrease in the level of customer interest in genius products and factors that influence the decisions and interests of customers by making this research. In the first step of the study, researchers pre-surveyed 30 customers to determine the dominant variables that influence customers' decisions and interests in Genius products



Figure 2 : Graph of customer's decision on Genius digital savings

Customer decided to open a digital savings account btpn Genius influenced the most because of Motivation (22%) from its customers, trust (19%), personal knowledge (19%). Adanya research gap of factors that affect the interest of customers saving on digital savings, namely from the research results of Hesti Mayasari, Nurlina, and EllyWardiningsih, (2017) in his research Motivation and Quality of Service influenced the decision of customers Saving significantly positively with the result of coefficient of determination of 0.492 or 49.2% this means that the variable value increases by a unit of score it will increase the interest of the customer to save g as muchas 0.492.

## II. THEORETICAL STUDIES

### a. E-Marketing

According to Strauss & Frost (2012: 28), "E-marketing is the use of information technology for marketing activities and a process to create, communicate, provide and exchange offer value for customers, clients, partners as well as in society at large".

#### 1). E-Marketing Plan

According to Strauss & Frost (2012:70), "E-marketing plan is a blueprint for the formulation of strategies and implementation of e-marketing that includes documents, dynamic documents that relate e-business company strategies with technology-based marketing strategies and layout details for the implementation of plans through marketing management".

### b. Motivation

According to Schiffman and Kanuk (2008) in Elly (2017) suggests motivation is the driving force in individuals who force them to act. The consumer

motivation indicators consist of:

1. Psychological Triggers
2. Emotional Triggers
3. Awareness Triggers
4. Environmental Triggers

### 1. Motivational Factors

According to Sunyoto (2013: 13-17) there are seven motivational factors namely Promotion, Work Performance, Work itself, Motivation Award, Responsibility, Recognition, Success in Work

### 2. Types of Motivation

There are two types of motivation according to Malayu Hasibuan (2013: 150) is as berikut:

1.Positive Motivation Positive motivation means the manager motivates (stimulates) subordinates by giving gifts to those who excel above standard achievements. With positive motivation, the spirit of subordinate work will increase because generally people are happy to accept the fine.

2.Negative Motivation Negative motivation means managers motivate subordinates by their standards will be penalized. With this negative motivation the spirit of working subordinates in the short term will increase because they fear being punished, but for a long period of time it can have less good consequences.

### c. Quality of Service

The definition of service quality according to Tjiptono (2011:59), states that the quality of service is the level of excellence expected and control over the level of excellence to meet the customer's wishes. Lupiyoadi and Hamdani (2011) in Elly (2017) presented service quality indicators consisting of:

#### 1)Physical Evidence (Tangible)

It is a form of service that can be seen directly. Includes physical facilities. Employee equipment, communication facilities and others that can and should be present in the service process.

#### 2) Reliability

Is the ability to provide promising services immediately in a reliable, appropriate, accurate and satisfactory.

#### 3) Responsiveness

Is the ability or willingness of employees to help customers provide services with responsiveness.

4) Assurance is to include the knowledge, ability, friendliness and friendliness of the company's staff as well as the ability to grow the trust of customers to the company.

#### 5). Attention (Emphaty)

It is the ease of relationships, good communication, personal attention and understanding the needs or problems of consumers.

### d. Trust

According to Kuusik (2009) in Zeyad (2015) explaining trust is one of the main factors that influence loyalty, a successful and lasting relationship with customers is built on trust. Whereas according to Patrick (2002) in Zeyad (2015) defines trust as thoughts, feelings, emotions, or behaviors manifested when customers feel that the provider of a product or service can be relied upon to meet their interests or their needs. According to Capel and Ndubisi (2011) indicators of trust are as follows:

- 1). Care about the safety of the company's products.
- 2). Deliver trusted promises to customers.
- 3). The Company provides quality and consistent service.
- 4). Fulfilling obligations to customers.
- 5). Customers have confidence in the company's products.

#### e. Personal Knowledge

According to Nitisusastro (2012) In Megawaty (2016) consumer knowledge is knowledge about product name, product benefits, for which group is intended, how much it is priced, and where the product can be obtained.

According to Mubarak (2012), the factors that affect one's knowledge are as follows: Age (Age, Education, Media Masa, Socio-Cultural and Economic, Environment, Experience

### III. CONCEPTUAL FRAMEWORK

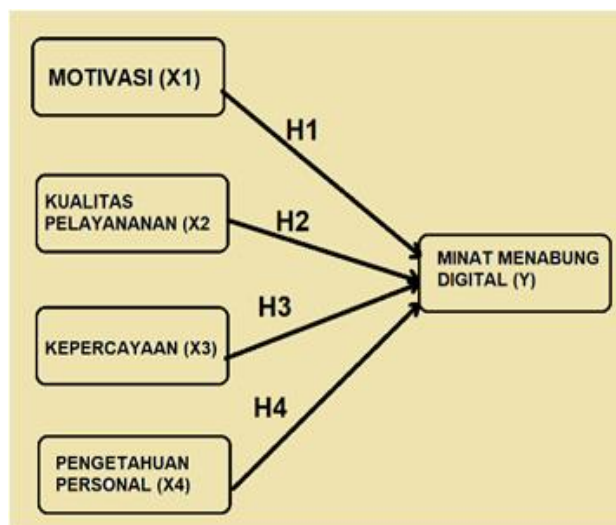


Figure 3: Conceptual Framework

#### Hypothesis:

- H1: Motivation positively affects the quality of Btpn Jenius digital savings services.
- H2: The quality of service has a positive effect on Btpn Jenius's digital saving interest.
- H3: Trust has a positive effect on Btpn Jenius's digital saving interest.
- H4: Personal knowledge positively affects Btpn Jenius's digital saving interest.

### IV. RESEARCH METHODS

This type of research is descriptive research commonly used to collect data describing the characteristics of an object (Individual, organization, product, brand), occurrence, or specific situation. Penelitian these authors carry out research by way of surveys, The survey itself is a system in collecting information from or about people to describe, compare or explain their knowledge, attitudes and behaviors. As for the type and source of data researchers classify the type of data, sources and methods of data retrieval conducted, namely primary data by means of pre-survey for the data source based on prospective customer respondents, while for secondary data with data sources through data BPS < OJK and Bank Indonesia.

The analysis method used in this study is descriptive statistical analysis with multiple linear regressions using the SPSS Program.

#### a. Population and Sampling Methods

The population in this study is old customers ( who already have conventional savings in BTPN),

The number of samples used in this study maximum as many as 200 respondents, taken by non-probability sampling. Non-probability sampling is a sampling design where elements in the population do not have the same opportunity for each element or member of the population to be selected to be sampled (Sekaran and Bougie, 2013:252). The non-probability sampling sample used in this study is a purposive sampling type.

#### b. Data Analysis Methods

The analytical methods used in this study are descriptive statistical analysis, Classic Assumption Test, Inferential Statistical Analysis, Multiple Linear Regression, Regression Model Test, and Dimension Correlation Analysis

### V. RESULTS OF RESEARCH AND DISCUSSION

44% of respondents to the study were men and 56% were women. Most of the age range of respondents between the ages of 20 -30 years is 38%, the age of 11-20 years is 28% and the age of 30 years is 34%. While based on the level of income between Rp 3 million-Rp 5 million (38%) and Rp 1 million-Rp 3 million (34%). Based on the type of work, the majority of respondents had a good fixed income as a private employee (29%) self-employed (22%), while few are lecturers (2%) and doctors (1%).

**A. Validity and Reliability Test**

**Tabel 4.2 Hasil Uji Validitas dan Reliabilitas**

No	Variabel	No of items	r hitung	Sig.	Cronbach Alpha	Keterangan
1	Motivasi (X1)	8	0.822	0.000	0.831	valid & reliabel
2	Kualitas Layanan Bank (X2)	8	0.822	0.000	0.793	valid & reliabel
3	Kepercayaan (X3)	8	0.818	0.000	0.836	valid & reliabel
4	Pengetahuan Peronal (X4)	9	0.835	0.000	0.866	valid & reliabel

*Table 4 : Validity Test Results*

Hasil validity test shows that the Variable Motivation (X1) with 8 indicators, bank service quality (X2) with 8 indicators,

Trust (X3) with 8 indicators and Peronal Knowledge (X4) with 9 indicators has a calculated r value of  $r > r_{table} = 0.3494$  and  $Sig < 0.05$ . Thus, all four variables are declared valid.

**B. Classic Assumption Testing**

**1. Normality**

		Unstandardized Residual	
N		200	
Normal Parameters <sup>a,b</sup>	Mean	.0000000	
	Std. Deviation	3.81659190	
Most Extreme Differences	Absolute	.104	
	Positive	.058	
	Negative	-.104	
Test Statistic		.104	
Asymp. Sig. (2-tailed)		.000 <sup>c</sup>	
Monte Carlo Sig. (2-tailed)	Sig.	.024 <sup>d</sup>	
	99% Confidence Interval	Lower Bound	.020
	Upper Bound	.028	

**Table 5 : Data Normality Test Results**

Based on the table above, the significant value obtained is **0.0200** or greater than  $\alpha = 0.05$ . Thus, the data tested does not have a **normal distribution**

**2. Linearity**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.638 <sup>a</sup>	.407	.395	3.85554	2.233

a.Predictors: (Constant), pengetahuan\_Personal, motivation, kualitas\_layanan, trust  
 b.Dependent Variable: minat\_tabungan\_digital

*Table 6 : Linearity Test Results*

The result of linear regression statistic test before adding DFIT variable obtained R<sup>2</sup>old value of 0.407, while after added DFIT variable then obtained R<sup>2</sup>New value of 0.808. Then it is inserted into the above formula so that the value of F is calculated = 407,271 ; while the Ftable value at alpha 0.05 , k = 5 , n = 200 obtained Ftable = 2, 26.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.899 <sup>a</sup>	.808	.803	2.20060	2.539

a.Predictors: (Constant), DFFIT, pengetahuan\_Personal, motivation, kualitas\_layanan, trust

b.Dependent Variable: minat\_tabungan\_digital

*Table 7 : R<sup>2</sup>old Model Summary Results*

Based on the above calculation results, it can be concluded that F<sub>calculation</sub> > F<sub>Table</sub>, it can be concluded that the zero hypothesis is rejected which means the regression model is not in linear form.

**3. Autocorrelation**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.638 <sup>a</sup>	.407	.395	3.85554	2.233

a. Predictors: (Constant), pengetahuan\_Personal, motivation, kualitas\_layanan, trust

b.Dependent Variable: minat\_tabungan\_digital

*Table 8 : R Results<sup>2</sup>old Model Summary*

Based on Table 4.6, Durbin Watson's earned value is 2.233. While the value of Durbin Watson table (k, n) obtained nilai dL = 1.7828, and value dU = 1,810 Then, not autocorrelation decision because the value of dL < dw and Dw > dU;

Multicolonrity

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Collinearity Statistics			
					B	Std. Error	Beta	Tolerance
1	(Constant)	16.700	2.723	6.133	.000			
	motivasi	.079	.057	.085	1.391	.166	.821	1.218
	kualitas_layanan	.258	.107	.186	2.410	.017	.513	1.949
	kepercayaan	.194	.104	.167	1.854	.065	.375	2.666
	pengetahuan_Personal	.327	.082	.325	4.004	.000	.461	2.168

*Table 9: Heteroskedastisitas Results*

Based on Table , the VIF value of each variable is between 1,218- 2,168 or less than 10. Thus, the data tested did not occur multicollinearity.

4. Heteroskedastisitas

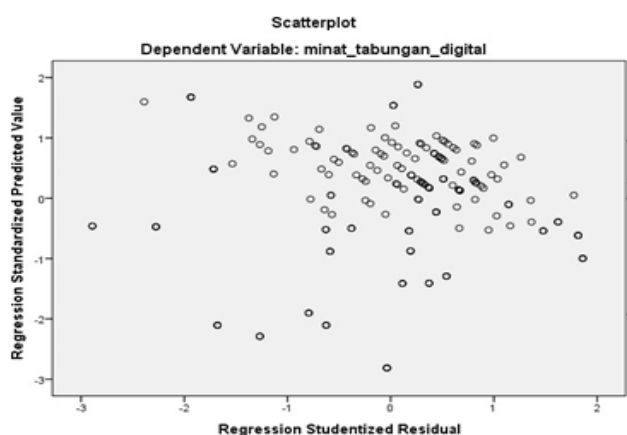


Fig 4 : Heteroskedastisitas Results

It is seen that the point spreads randomly, as well as is scattered both above and below zero on the Y axis. Therefore, the regression model should be used to predict the interest in digital saving at Bank BTPN.

C. Multiple Linear Regression Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.700	2.723		6.133	.000
	motivasi	.079	.057	.085	1.391	.168
	kualitas_layanan	.258	.107	.188	2.410	.017
	kepercayaan	.194	.104	.167	1.854	.065
	pengetahuan_Personal	.327	.082	.325	4.004	.000

Table 10: Multiple Linear Regression Results

Based on tabel above known regression equation that is  $Y = 16.7 - 0.079 X1 - 0.258 X2 - 0.194 X3 - 0.327 X4$  which can be interpreted as follows:

1. Constant of a = 16.7. If Motivation (X1), bank service quality (X2), trust (X3), and Personal Knowledge (X4) are considered zero (none) then digital Saving Interest (Y) is worth 16.7 units.
2. Based on the terms of acceptance of hypotheses that is if t count > t table or (-) t count < (-) t table and or sig value  $\alpha < \alpha 0.05$ , so obtained all hypotheses accepted. As for the value of the coefficient of positive  $\beta$  has the meaning if the value of X rises then the value of Y will also go up, on the contrary the value of the negative coefficient of  $\beta$  has the meaning if the value of X rises then the value of Y will drop.

a.Motivation variable (X1) has t count = 1,391 < (-) t table = 1.96 and sig  $\alpha = 0.166 > \alpha = 0.05$  then the influence between variable X1 against variable Y is insignificant. Negative coefficient  $\beta_1 = 0.079$  indicating that the direction of the relationship between motivation (X1) and digital tube interest is positive. If the quality of bank services (X2), trust (X3), personal knowledge (X4) is considered zero (none or not done) then the motivation variable (X1) will affect the increase in digital interest (Y) by 0.079 times (7.9%).

b.Bank service quality variable (X2), has t count = 2,410 < (-) t table = 1.96 and sig  $\alpha = 0.017 < \alpha = 0.05$  then the effect between variable X2 to variable Y is insignificant. Negative coefficient  $\beta_2 = 0.258$  indicates that the direction of the relationship between bank service quality (X2) and digital saving interest is positive. If Motivation (X1), Trust (X3), Personal Knowledge (X4) is considered zero (none or not done) then the variable quality of bank services (X2), will affect the increase in interest in digital saving (Y) by 0.258 times (25.8%).

c.Variable Trust (X3) has t count = 1,854 < (-) t table = 1.96 and sig  $\alpha = 0.065 < \alpha = 0.05$  then the effect between variable X3 against variable Y is insignificant. The coefficient value of  $\beta_3$  is negative = 0.194 which indicates that the direction of the relationship between Trust (X3) and Digital Savings Interest is positive. If Motivation (X1), bank service quality (X2), Personal Knowledge (X4) is considered zero (none or not done) then the Trust variable (X3) will affect the Increased interest in digital saving (Y) by 0.194 times (19.4 %).

d.Personal Knowledge Variable (X4) has t count = 4,004 < (-) t table = 1.96 and sig  $\alpha = 0.000 < \alpha = 0.05$  then the influence between variable X4 against variable Y is significant. The coefficient value  $\beta_4$  negative = 0.327 indicates that the direction of the relationship between Personal Knowledge (X4) and Digital Savings Interest (Y) is negative. If Motivation (X1), bank service quality (X2), Trust (X3) is considered zero (none or not done) then the Variable Personal Knowledge (X4) will affect the decrease in digital Savings Interest (Y) by 0.327 times (32.7 %).

Based on the coefficient of  $\beta$  each variable above, the level of influence of free variables on digital Savings Interest is the highest personal knowledge, followed by the quality of service, trust, and the lowest is Motivation.

D. Coefficient of Determination

Based on the table above, it is known that the value of Adjusted R Square = 0.407 which shows that 85.9% of digital Savings Interest (Y) is influenced by Motivation (X1), bank service quality (X2), Trust (X3), Personal knowledge (X4). While the remaining 0.593% artinnya Tabungandigital Interest (Y) influenced by tam factors ( Theory and theory TPB)

Other factors in previous studies that can influence digital savings interests are Perceived usefulness, perceived ease of use, subjective norm and attitude and trust

❖ DISCUSSION

The regression model produced in this study can be used as a framework to analyze the reasons why BTPN Jenius digital savings customers decided to switch. Based on the results of the research, it is stated that each variable, namely Motivation, bank service quality, Trust, Personal Knowledge significantly affects BTPN Jenius's digital saving interest for respondents, the above two variables become important and considered in its decision to save digitally, namely the quality of service and personal

knowledge. While motivation and trust are not the determining factors for customers to be interested in saving digitally.

#### ➤ **The Effect of Motivation on Digital Saving Interests**

The results showed that motivation had no significant effect on Digital Saving Interests. This is because the majority of respondents already have conventional savings at Bank BTPN, so to open a digital savings account they must have knowledge about using digital savings applications. In addition, the majority of conventional savings customers in Bank BTPN are adult (generation X and Y), where this generation is less aware of the use of digital applications that result in the customer is not motivated to open digital savings.

This result is different from previous research by Roni Andespa (2017), and Hesti Maya sari, Nurlina, Elly Wardiningsih (2017) which stated that Motivation has a positively significant influence on Digital Saving Interest.

#### The Effect of Bank Service Quality on Digital Saving Interests

The results showed that the quality of bank services positively influenced the interest in digital saving. This result is similar to previous research by Hesti Maya sari, Nurlina, Elly Wardiningsih (2017) and Bari'ah, Zaenal abidin, Harlina Nurtjahjanti (2017).

The results indicate that if banking management performs and provides quality services to savings customers (conventional and digital) will have an impact on the increase of prospective nasabah to open savings accounts (conventional and digital). There are ways to improve services to prospective customers of digital savings that is easily accessible to the site or a convenient application to use and digital savings information is easy to understand by customers and prospective customers.

#### ➤ **The Impact of Trust on Digital Saving Interests**

The results showed that The Trust of Prospective Customers has no significant effect on the interest in digital saving. This is because the majority of respondents in this study are generation X and Y, where the level of trust in digital applications is very lacking and do not have the knowledge in using digital applications, which causes prospective customers are not interested in opening a digital savings account. However, the respondent opened a conventional savings account with Bank BTPN.

This result is different from previous research according to Kishada and Norailis AB Wahab (2015), Fadhilatul Fitri (2016) which states that consumer confidence can have a positively significant influence on digital saving interests compared to other variables that do not support customers for saving interests and this trust has a positive effect on loyalty, retention and attractiveness for customers.

The results of this study indicate that Bank BTPN

management needs to make a selection of prospective customers saving digitally, namely choosing customers under the age of 40 years (millennials and Z). this is because millennials are the generation that has the knowledge and skills to use digital applications, so it is not difficult to move from conventional savings to digital. In addition, management needs to socialize and educate about digital savings and how to use digital savings applications.

#### ➤ **The Influence of Personal Knowledge on Digital Saving Interests.**

The results showed that Personal Knowledge has a significant effect positif on the interest in digital saving. This result is the same as previous research according to Fadhilatul Fitri (2016) concluded that peronal knowledge has a positive effect on the interest of digital saving, while Megawati (2016) personal knowledge and consumer behavior determine the interest in saving customers.

The results of this study indicate that the majority of prospective customers /customers of digital savings at Bank BTPN already have adequate knowledge including digital savings information, procedures and conditions for opening a digital savings account and how to use digital applications. Therefore, Bank BTPN management has successfully conducted socialization and education about digital savings to prospective digital savings customers (both prospective customers of conventional savings bank BTPN itself and from prospective customers of other banks). In addition, Bank BTPN management must improve the socialization and education of digital savings to every school and campus, because the majority are young people (millennials and Z)

## VI. CONCLUSIONS AND SUGGESTIONS

### ❖ **Conclusion**

Based on the results of the study, so that the following conclusions are obtained:

1. Motivation has no significant effect on Digital Saving Interests. This is because the majority of respondents already have conventional savings at Bank BTPN, so to open a digital savings account they must have knowledge about using digital savings applications.
2. The quality of bank services positively affects the interest in digital saving. Good perception or not of the quality of bank services will have an impact on the interest in saving customers.
3. Customer trust has no significant effect on the interest in digital saving can be seen the level of trust in digital applications is very lacking and does not have a deep knowledge in using digital applications, which causes prospective customers are not interested in opening a digital savings account.
4. Personal Knowledge has a significant effect positif to the interest in digital saving the majority of prospective customers/ digital savings customers already have adequate knowledge including digital savings information.

## ❖ Suggestions

Suggestions that can be given by researchers for further research on Digital Saving Interests are as follows.

### A. Academic Suggestions

This research focuses on the perception of Jenius digital savings customers in tangerang area which is an area with high intensity of banking services and evenly distributed, while outside the area there is also the same phenomenon. Further research can explore the perception of Jenius digital savings customers with different area characteristics to get results with broader demographics, geography and psycho geography. For example, it is necessary to expand respondents' characteristics in order to be more heterogeneous in terms of opening reasons, transactions, volume and age of ownership of Jenius digital savings.

As a complement to the internal side, further research can also explore the perception of bank employees to get a view of why and how customers are interested in saving digitally.

In terms of research variables, further research can also be done on variables or other factors that have not existed in this study and have an important effect on the interest in saving digital customers, among others, namely the location of banks, accessibility, costs and bank image.

### B. Managerial Suggestions

The quality factor of bank services becomes a variable that has the greatest influence on the level of saving customers. In more detail, friendly and efficient applications have the greatest correlation value. A friendly and efficient application becomes the main area for Bank BTPN management to maintain, improve and improve the quality of the application from the perspective of savings customers. This is important because it can be used as a consideration for customers in deciding whether the customer is interested in saving digitally or not.

BTPN can improve at least by looking at various sides which can improve from the human touch side, among others, the physical appearance of staff, the attractiveness of costumes, hospitality and politeness as well as the level of competence of bank staff towards current banking products, services and transactions. Related to hospitality and politeness, BTPN can perform role play and weekly feedback on various customer service cases. Meanwhile, related to competency level, BTPN can facilitate product sharing knowledge, product brief, sales tool kit, service delivery and video tutorial that can be immediately accessed through mobile application or web-based update.

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