

The Structural Relationship Of Service Quality, Corporate Image And Technology Usage On The Customer Value Perception In Banking Institutions, Indonesia

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50 customer values achievement short-term long-term goals. It measured from the benefit customers. Of these, the investigation about the is vital to provide significant benefits and small sacrifices for improving the quality of their services, build corporate image and use of technology. The design of this study is using a quantitative approach through a survey questionnaire conducted on banking customers in Indonesia. The data analyzed by assisting the statistical software namely LISREL Version 8.0. quality, corporate image and technology usage have a significant relationship. In detail, the service quality of banking in Indonesia perceived to have contributed to the customer value of 38%. Corporate image (banking image), contributing to customer value of 25%. Used information technology by banking in Indonesian, contributes to customers' value of 30%. In conclusion, the showed most significant contribution to the customer value of banking service and created empathy, physical evidence, reliability, quick-response, time-saving and cost-effective.

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Keywords: and

1. INTRODUCTION

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48 The guarantee the economic a country — one of the financial institutions Indonesia is currently facing the implementation of privatization and liberalization policies since a few years ago, this fact poses a challenge to the Indonesian banking industry to maintain its existence and sustainability (). The needs customer, which means a sense of ownership for the customer over bank depends. Three factors are very dominant concerning the service quality feeling comfort in order to consume services provided by the service provider such as the tendency to use technology improve quality (Joseph). Corporate image is important, especially in the current information age, because the good of a company will quickly inform the public. Corporate image is a perception

of the organization that the customer has a perception of everything about the company in his mind. In addition to the of era information technology, the users of technology in the banking industry service can also affect customer perceptions of the value. It can look at digital, e-banking others. Consequently, creating maintaining competitive advantage through users technology becomes a crucial factor.

2. LITERATURE REVIEW

Service Quality

Several cases of the banking sector have recently affected global financial institutions. The global crisis, financial institutions and banks with Indonesia will go through a highly challenging competitive environment, where they need to maintain acquiring maintaining the framework of ratio expectations and service experience after getting of the that enjoy, including products bank. identify use service. assess customer whether the of the service provider the customer feels will result in a subsequent purchase decision the another. Companies exist and sustainably on their business, they must have a high level of concern in carrying out their today's success comprehensive depends high service. As a corporate image (Ishaq, 2012).

Therefore, the source of their competitive advantage is to monitor customer often adopt to measure. Servqual is (1988) the level that most suitable and profitable in serving customers. This model can which should be improved when this service quality dimension is measured (Tsoukatos and Rand, 2006). Servqual has five dimensions: first, tangible, that is the aspect of physical facility, supporting facilities of service which is tangible; secondly is empathy means relates to friendliness, caring, comfort of employees in service, generosity of smile of employees and so on relating to the convenience of using services or product, third is reliable which means that the service is provided accurately; fourth is, responsiveness, means responsive of the complaints conveyed by the customer's and five is insurance, the services must be sure and reliable, finally, empathy that means is concerns.

, states that an essential distinguishes the company's a competitor. the the extent which with services products rate a

level value that see. determines the type attributes determining the or product, that is either high or low, and this attribute leads to the customer's of company (institutions that that is a that felt in place. Customer perception depends on "interactive processes, activities and ongoing actions between customers and services" (Svensson, 2006).

The success of banking services measured from the level of customer preference to the services provided like banking so that customers feel the high value of the service. Every business have a "service". The service is a service helps differentiating of its customers (services (automatic teller machine) banking all facilities to minimizing sacrifices from customers. to measure perceived customer values. The financial sector in Indonesia shows the rapid change in new and innovative service frameworks such as branchless, cashless, and electronic banking services. It means the bank needs in line must comply with the service quality from , (1988).

Corporate image is a process whereby the customer and consider corporate which become very conscious of the of their stakeholders. image company must reflect the company's goals, values and ethics a its of or customized. Organizational goals and values can be explained in a . The of , trademarks, advertisements, forms including languages. The has influenced must the of the organization Corporate image is a hierarchical network of meanings made improving service , primarily technical matters whether the feels provided including courtesy, hospitality, convenience, security and others () argue one's one understands well . The determines of company in terms of how stakeholders differentiate companies from another similar company, that the image of a company as a single dimension.) provide corporate image consisting five main dimensions there are, competence, trust, friendliness, reliability, and sophistication.

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The [REDACTED]²⁵ trust, [REDACTED] attitudes [REDACTED]. Consumer feelings, thoughts and attitudes assist the [REDACTED] a [REDACTED]-dimensional [REDACTED], corporate friendliness [REDACTED] look [REDACTED] the service [REDACTED] needed to respond to competitive pressures and build and maintain a better [REDACTED] (corporate social responsibility) [REDACTED] th¹⁰ the crisis [REDACTED] from the [REDACTED] [REDACTED]²⁹ banking. [REDACTED] the relationship [REDACTED] exists on the individual picture of the [REDACTED]²⁹ to [REDACTED] service.

A positive [REDACTED] value, but it may be possible that the company's image also influences dissatisfaction. This situation encountered when the company guarantees to meet customer expectations in real terms. When the firm does not meet these [REDACTED]⁴⁵ expectations in real terms, the customer becomes dissatisfied (Minkiewicz et al., 2011). The [REDACTED] main [REDACTED] first [REDACTED] of things [REDACTED] and other functions in terms of emotions. Functional components have real characteristics that [REDACTED] in [REDACTED] terms have [REDACTED], attitudes, [REDACTED] perceptions of [REDACTED] models used to test the influence of the improvement in the corporate image are behavior, symbolism, and communication.

Behavior [REDACTED]¹ refers to behaviors reflected by organizational and employee management, employee roles and [REDACTED] real [REDACTED] including advertising [REDACTED] a [REDACTED] the [REDACTED] last [REDACTED] communications have [REDACTED] as [REDACTED] tools for [REDACTED] (Herstein et al., 2008).

Technology Usage in Banking Institutions

[REDACTED]³ advanced [REDACTED] along [REDACTED] that [REDACTED] safe, [REDACTED] way [REDACTED] maintain a [REDACTED] markets, banks of [REDACTED], a [REDACTED]²⁸ profitability [REDACTED] so retain consumers. Now Banks do not follow [REDACTED]²⁸ operation.

Banks used [REDACTED] identify [REDACTED] and satisfaction. Customers can take advantage of time savings and distance banks provide more products and services combined with technology. [REDACTED]¹ stated [REDACTED] the [REDACTED] service [REDACTED] shifted [REDACTED] the [REDACTED] system into a more modern banking service system through electronic banking. Banks seek to [REDACTED]¹⁰ gain competitive advantage and customer satisfaction. It [REDACTED]¹ implies that banks should be able [REDACTED] such [REDACTED]¹ systems. [REDACTED]¹ suggest [REDACTED] customers to improve [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

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[redacted] argues [redacted] improve [redacted].

Furthermore, [redacted] also argued that [redacted] is to compare [redacted] expectations [redacted] factors [redacted] a crucial [redacted] organizations are [redacted] of environmental [redacted] changes, companies can get customer satisfaction. Similarly, in the private bank that employee [redacted] a significant [redacted] customers [redacted]. Technological [redacted] factors affect the level of customer satisfaction. If a bank adopts a complicated technology that [redacted] lower the [redacted] of customer satisfaction, or if employees do not communicate with customers using the technology, it will [redacted] customers.

[redacted], banks have adapted technology but this technology [redacted] must [redacted] the [redacted] the [redacted] phone. [redacted], describes [redacted] a new technology [redacted] with [redacted]. Constraints and risks in terms of remittances or transfers have greatly assisted by e-banking technology. Anitha. K, Saranya. J, S. Vasantha, (2013), evaluates the new [redacted] role [redacted] the bank. [redacted] has [redacted] a [redacted] encourages [redacted] of their [redacted], network [redacted] and level [redacted] support for the [redacted] [redacted] in studying [redacted] taking [redacted] that emphasizes [redacted] advancement [redacted]

[redacted] that [redacted] reduce [redacted]. Anitha. K, Saranya. J, S. Vasantha, (2013). [redacted] business [redacted] to electronic [redacted] (e-[redacted] a [redacted] the [redacted] challenge to [redacted] will work [redacted] controlling fraud, transparency in sustainable transactions, business rules, and ethics must [redacted] is open [redacted] to [redacted]. Anitha. K, Saranya. J, S. Vasantha, (2013). Arora (2003), seeks [redacted] has [redacted] definite [redacted] on [redacted] has [redacted] in [redacted] to [redacted] of [redacted].

Malhotra [redacted] Singh (2010) [redacted] Anitha. K, Saranya. J, S.V Lasantha, (2013), [redacted] in [redacted] banks [redacted] perform [redacted] variety [redacted].

Banking patterns, sizes, patterns of financing, and ownership are found [redacted] significant [redacted] affecting [redacted] level [redacted]. (Saranya. [redacted] Vasantha, 2013).

Fahad Mahmood, 2013, states that [redacted] in [redacted] have emerged as one of the most useful technologies around the world. It has played a fundamental role in eliminating time and area constraints in delivering service quality virtually anywhere in the world. It has shifted banking operations from "traditional banking" with a "click" set in a more modern virtual world (Henry, 2000).

Customers can get different facilities such as balanced reporting, inter-account transfers, bill payments and others in any place using telecommunication networks (Aladwani, 2001). Yao et al, (2009), states that internet banking is an electronic cost reduction facility and a better cost

[redacted]
[redacted]
[redacted]

of banking customers. A customer can be linked to any location or from any computer (Rotchanakitumnuai and Speece, 2003). According to Qureshi et al, (2008), online banking is an extensive technology for clients to get different benefits associated with banking transactions and another service. (Fahad Mahmood, 2013). Perunal and Shanmugan, (2004), stated that internet technology had eliminated the barriers that exist in providing quality service to clients, spread across the country. It has eliminated the limitations of physical arrangements, allowing banks to have satisfied customers without having branches of the region. (Fahad Mahmood, 2013). Further, Bradley and Stewart, (2003) allowing customers to make transactions quickly with access to all relevant information and feedback if they have access to internet connections and computer systems. Qadar Bakhsh Baloch, Muhammad Zahid, and Naveed, 2010, states that [REDACTED] Technology ([REDACTED] [REDACTED] changed [REDACTED] trend of [REDACTED] operations [REDACTED] [REDACTED] competitiveness.

[REDACTED] current [REDACTED] replaced [REDACTED] concept [REDACTED] traditional bank operations into a modern through ICT such as digital banking, financial technology and others. [REDACTED] telecommunications have [REDACTED] providing the [REDACTED] effective services [REDACTED] at little [REDACTED] research [REDACTED] explore [REDACTED] perception [REDACTED] the [REDACTED] relationship of the user [REDACTED] usefulness [REDACTED] of [REDACTED] the perception of banking industry customer's values in Indonesia. [REDACTED] means [REDACTED] used [REDACTED] will improve [REDACTED] been [REDACTED] worldwide, they illustrate the use of using technology can improve how to usage and accomplish well-delivered tasks ([REDACTED]

[REDACTED] customer perceptions [REDACTED] attitudes related to [REDACTED] users [REDACTED] intent [REDACTED] has strongly associated with attitude; [REDACTED] accuracy [REDACTED] main [REDACTED] availability of [REDACTED] customers is [REDACTED] factor [REDACTED] a [REDACTED] positive relationship of [REDACTED] effects ([REDACTED]).

Therefore, [REDACTED] the [REDACTED] used [REDACTED] the [REDACTED] used [REDACTED] a level of [REDACTED] innovation [REDACTED] therefore [REDACTED] to be [REDACTED] perception [REDACTED] of [REDACTED] were [REDACTED] perceptions of Internet [REDACTED] involving [REDACTED] minimized effort to [REDACTED] used [REDACTED] consumers [REDACTED] innovations [REDACTED] their [REDACTED] quality quickly; [REDACTED] used [REDACTED] to provide [REDACTED], security, standards, [REDACTED] ease of [REDACTED] banking [REDACTED] through the use [REDACTED] technology ([REDACTED]

[Redacted] that [Redacted] used [Redacted] is [Redacted] extent [Redacted] a person [Redacted] will [Redacted] or over delivery.

Customer Value Perception

Newman (1988) defines the value of the customer as a benefit [Redacted] sacrificed [Redacted] obtain it. Abdollah Norouzi, [Redacted] (2010), stated that [Redacted] customer value perception [Redacted] profit [Redacted] sacrifice, multifaceted [Redacted] values [Redacted]. [Redacted] and [Redacted] show [Redacted] crucial [Redacted] of [Redacted] attached [Redacted] user [Redacted] distinguishes [Redacted] value. [Redacted] the [Redacted] customer, [Redacted] customers can see whether [Redacted].

In [Redacted] values [Redacted] an assessment by a customer of the [Redacted] derived [Redacted] sacrifice or [Redacted] cost. [Redacted] values have [Redacted] there are [Redacted] values [Redacted] values of the [Redacted] consists [Redacted] relations ([Redacted]). The description [Redacted] shows [Redacted] sense the [Redacted] of [Redacted] perspective [Redacted] experience ([Redacted]). Roig et al., (2006) state that [Redacted] consists [Redacted] contact [Redacted], the [Redacted] service, the [Redacted], or [Redacted]. Neringa [Redacted] (2012).

[Redacted] main [Redacted]. Of these [Redacted] that [Redacted] installation [Redacted] entities. [Redacted] values [Redacted] as [Redacted], and [Redacted] to [Redacted]. [Redacted] seen [Redacted] a [Redacted] a [Redacted] security assurance of [Redacted] was selected [Redacted] the [Redacted] of [Redacted].

Framework

Customer values to deepen in developing consistent valid operationalization according to the [Redacted] concept's boundaries. Currently, customer values are very influential [Redacted] business in achieving [Redacted] goals. In [Redacted] development [Redacted] concept [Redacted] "customer" [Redacted] of [Redacted] with [Redacted] there are: [Redacted] establishment installation in [Redacted] values [Redacted] of [Redacted], and [Redacted]. The [Redacted] customer [Redacted] the emotional [Redacted], it expected that perception of value given by the banking industry has a high value, the benefits must be greater than the sacrifices.

[Redacted]
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[Redacted]

[Redacted], 1056-1069

For providing great benefits and small sacrifices, the banking industry can [Redacted] the improvement of [Redacted] tangible, empathy, reliability, [Redacted]. Its builds of the corporate image through five primary dimensions: competence, trust, friendliness, insecurity, and sophistication. Disappearance is a [Redacted] a [Redacted] the [Redacted] corporate [Redacted]. Customer satisfaction is to compare customer expectations [Redacted] factors [Redacted] a significant [Redacted] organizations are [Redacted] of environmental changes, companies can get [Redacted] use [Redacted] technology for [Redacted] banking [Redacted] presumably [Redacted] increase the perception of values for the services provided [Redacted] perception [Redacted] customer [Redacted] relationship [Redacted] the user [Redacted] usefulness [Redacted] industry. Schematically this framework is illustrated [Redacted]

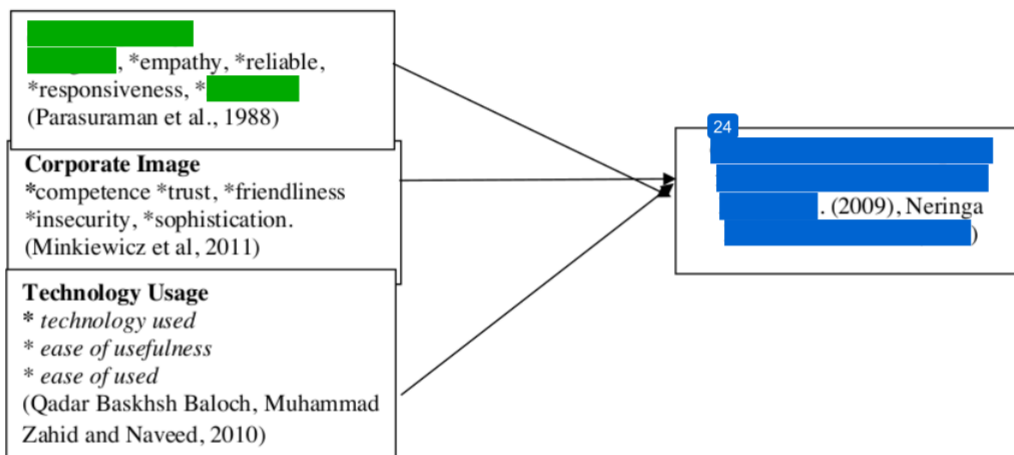


Figure 1: [Redacted] Framework

3. METHODOLOGY

For investigating [Redacted], this study uses a quantitative approach through a survey questionnaire conducted on banking customers in Indonesia. 200 [Redacted] participated [Redacted] confirmatory analysis technique used and analyzed by assisting the statistical software namely LISREL Version 8.0.

4. RESULTS AND DISCUSSION

Respondent's profiles in this study consist of gender, age, education, number of accounts owned in different banks, and income per month. The respondents' gender was mostly 121 women or 60.5% of the respondents were 200 respondents. From the data shows that most are women, this is likely according to the ratio of women and men in general 1: 3 one men and three women, thus reflecting that women more than men. When viewed from the age of the

[Redacted]
[Redacted]
[Redacted]

respondent some are between the ages of 18-25 years, this can indicate that the age of 18-25 years is the age required to be able to open an account without using "qq" or on behalf because it is considered mature. When associated with female sex, women may be between 18-25 years old by pyramid demographics have more numbers than other age ranges. Respondents with undergraduate education reached 86.5%, this may indicate that the level of public education in Indonesia has increased, or because of the influence of technology, scholars who use technology today more and more than the level of other education. Of the total number of accounts owned most 67.5% have only one account. As many as 67.5% of respondents have only one account at the Bank, when associated with age and education level, this is likely because most of them are between 18-25 years old and undergraduate educated, the new make has one account only, possibly because economically, undergraduate education, relatively not yet well established. Most respondents 83.5% earn between 3 and 8 million rupiahs each month, this is when associated with age and education can be expected, that most workers in Indonesia, as graduates who just graduated and started work, the range of salary received between 3 - 8 million per month, there is the possibility of longer working salary received will increase.

The reliability tested obtained that respondents in answering each item's questions are consistent. It shows that respondents who answered can represent the public in general in perceiving the value of customers made by the banking industry in Indonesia. All of the dimensions show that the α indicated by α greater than 0.7; This means that all indicators in this study have met the requirements to identify research variables. The consistency validity of the respondent's answer indicated by the value of the α

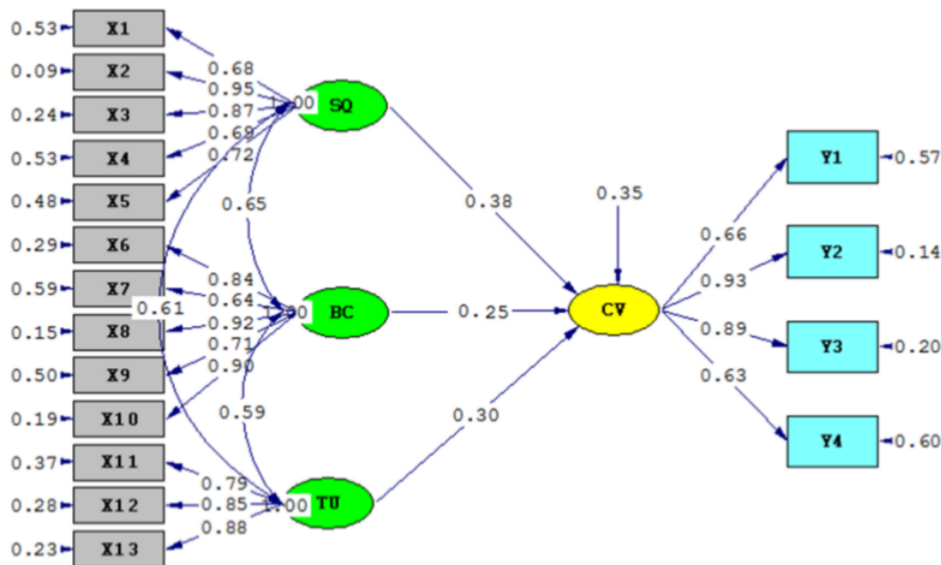
greater than 0.7; this shows respondents have consistency in answering each indicator in this study. α .55; α .89)

α .54; α = 14.80.

α .90. α .83. α .69.

Structural Equations: $CV = 0.38 * SQ + 0.25 * BC + 0.30 * TU$, Error-variance = 0.35, $R^2 = 0.65$; Where: CV: Customer Value; SQ: Service Quality; BC: The Corporate Image; TU: Technology Usage. The result of data analysis shows that service quality variable contributes in forming customer value perception by 38%, it indicates that the quality of service performed by industry banking in Indonesia gives a big contribution in order to form customer value perception by its customers. The consequence is that service quality by banks in Indonesia needs to be maintained and enhanced so that banking is perceived both by its customers.

[Redacted], 1056-1069



Chi-Square=427.39, df=113, P-value=0.00000, RMSEA=0.074

The significant contribution of the service quality contributed by the dimension of tangible, physical evidence of all tangible aspects that support the delivery of services to customers, such as buildings, parking lots, lobby, furniture, and other physical facilities and facilities and infrastructure. Empathy participates in building the amount of service quality contribution perceived by the customer, empathy contribution to the service quality is greater than the tangible dimension. Reliability is a dimension that can illustrate the similarity between the information conveyed about banking services with ³⁶ reality experienced by customers when consuming the banking services, the contribution, [Redacted] build [Redacted] provided by banks [Redacted] Indonesia reliability, is sufficient, although smaller than the tangible and empathy.

The responsiveness, reflecting the responsiveness of service providers in this case banking in Indonesia, contributes the least to the variable service quality, some customers have likely experienced the slow response to banks of handling complaints or problems faced by customers. Into experience this is possible because nowadays many services are done through internet banking interaction, hence the element of interaction with human being becomes decreasing, and this can be perceived as less responsive to the complaint faced by the customer. Assurance of customer service consumption in the banking industry becomes important because the banking industry is, in fact, an industry full of regulation and risk so that the guarantee given by banks of its customers becomes an essential factor. The dimension of assurance in giving a contribution to the service quality performed by the banking has enough to value although smaller than tangible dimension, empathy, and reliability, but higher than the dimension of responsiveness. From the description of can be said that the ²³ customer perceives the [Redacted] the [Redacted] Indonesia is still high, among the [Redacted] ¹ indicates that [Redacted] empathy [Redacted] the dimension that gives the most significant contribution and dimension responsiveness the smallest.

[Redacted]

The consequences and managerial implications for banks in Indonesia are, should be able to increase the responsiveness of problems faced by customers even though the introduction to technology has been such a significant role in the banking industry in Indonesia. In addition to maintaining the element of humanism reflected on the dimensions of empathy, so even though the banking industry in Indonesia supported by technology but the human element still needed in serving its customers.

Contribution of the corporate image of banking in Indonesia contributed 25%, it shows that the image of the company taking into consideration in the framework of customer perceived customer values conveyed by the banking in Indonesia. From the results of this study the contribution to indicators that bank in Indonesia takes advantage of ³⁰otional relationships or affinity with customers in maintaining the corporate image. By the [REDACTED] when the contribution [REDACTED] that contributes [REDACTED] perception [REDACTED] the [REDACTED] value of empathy dimension, which is more emotional. Corporate image indicator of technology sophistication used to serve customers to maintain the image, it gives the smallest contribution to the image of the company. The variable that is still considered by the customer in perceiving the value of banking in Indonesia. It shows that technology is not a significant indicator to maintain the company's image so that the value of customers given better perceived by the customer.

The usage of technology in the banking industry in Indonesia was contributed 30% to customer value perceptions. It suggests that technology will not always boost customer value delivered to customers. It can also happen because the respondents in this study are not familiar with the ⁴¹ technology used in the banking industry and have no experience to compare the use [REDACTED], so the use [REDACTED] is perceived to not dominant contributed to customer value. The users of technology in the banking industry are cost-saving, it is shown ⁵² that this indicator provides the most significant contribution to another indicator in shaping the [REDACTED] used [REDACTED] perceived customer [REDACTED]. While ³ [REDACTED] [REDACTED] indicates [REDACTED] speed and accuracy it provides the smallest contribution to forming the use of technology as a variable that contributes to customer value. The customer's value perceived by banking in Indonesia aims to develop a value of function, economy, psychology, and emotion. Customer values from the psychological values give the ⁴⁰st significant contribution to customer value variable, it is following the contribution to [REDACTED] where [REDACTED] dimension [REDACTED] empathy [REDACTED] humanities. Corporate image variable that is dominantly donated by emotional or affinity relationship. The users of technology are more energy-saving, related to human psychology. Also, customer value perceptions develop customer value contributions in terms of psychological value. The value of the customer functionally contributes to the formation of customer value, indicating that the customer assumes that the bank has performed its function by the ¹ [REDACTED] goals [REDACTED] [REDACTED] is perceived to [REDACTED] smaller [REDACTED] function.

The complete structure of the relationship between variables showed that each variable shows the amount of contribution to the perception of the customer value of banking in Indonesia. In this case it does not mean that the contribution of three variables should provide one hundred percent, but it can be interpreted that each contribution will be one hundred percent if other factors affect it. So, the contribution of service quality to the perception of customer values is

equal to 38%, the rest is another influence. The contribution of the corporate image to the perception of customer values is 25%, the rest is another variable and the contribution to technology usage utilization is 30% the rest is another variable.

CONCLUSIONS

customer value in Indonesia, several factors can be used as references such as services quality, improving the corporate image and technology use for operating banking services in Indonesia. The service quality showed the most significant contribution to the customer value of banking service. In other words, empathy, physical evidence, reliability and quick-response have created the customer value of banking service in Indonesia. Therefore, the banking also needs to improve the communication between individuals or empathetic relationships, product services through similar information and reality delivered and quick-response to customer complaints. Corporate image contributed as much as 25 percent to the customer value perception. The condition shows that banking services in Indonesia favor the service process to maintain the image and utilize affinity with customers. Also, the technology usage by Banking in Indonesia contributed around 30 percent to the perception of customer value. It is because banking services in Indonesia that used the technology may be impacted by time-saving cost-effective for customers. The managerial implication for thus result may bank service in Indonesia should improve the quality of service, increase the empathy dimension, that is by improving the hospitality of employees in serving customers. Build the corporate image, through emotional or affinity connection with customers, more customized service and consistence to communicate all of the services with the use of technology in banking will save costs of customers,

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