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THE EFFORT TO CREATE CUSTOMER ENGAGEMENT ON CUSTOMER E-BANKING

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Abstract

This study focused on testing the effect of variable customer value, support systems and knowledge of the customer's products to customer satisfaction and its impact on customer engagement. This study selects the object user's e-banking customers of Bank BNI Regional Semarang. The number of samples in this study of 100 respondents, using purposive sampling technique sampling. Processing data using SPSS version 16.0. Based on a statistical test using linear regression approach, then of seven hypothesis there are two hypotheses were rejected. The hypothesis is rejected is the influence of customer value on customer engagement, and support systems to customer engagement. While five other hypotheses, namely: the influence of the customer value, support systems, knowledge products to the satisfaction of the customer, as well as the effect of product knowledge and customer satisfaction on customer involvement is proven. Based on the results of this study, it can be concluded that to build customer engagement should be created customer satisfaction. While such satisfaction can be created through providing better customer value, the support system is up to date and easy, and provides knowledge products to customers continuously and thoroughly.

UPAYA PENCIPTAAN KETERLIBATAN PELANGGAN PADA PELANGGAN INTERNET BANKING

Abstrak

Penelitian ini difokuskan untuk menguji pengaruh variabel nilai pelanggan, dukungan sistem and pengetahuan produk pelanggan terhadap kepuasan pelanggan and dampaknya pada keterlibatan pelanggan. Penelitian ini memilih objek nasabah pengguna e-banking Bank BNI Wilayah Semarang. Jumlah sampel dalam penelitian ini sebesar 100 responden, dengan menggunakan teknik sampling purposive sampling. Pengolahan data menggunakan SPSS Versi 16.0. Berdasarkan uji statitiska yang mengunakan pendekatan regresi linear, maka dari tujuh hipotesis yang diajukan terdapat dua hipotesis yang ditolak. Hipotesis yang ditolak adalah pengaruh nilai pelanggan terhadap keterlibatan pelanggan, and dukungan system terhadap keterlibatan pelanggan. Sementara lima hipotesis lain, yaitu: pengaruh nilai pelanggan, dukungan system, pengetahuan produk pelanggan terhadap kepuasan, serta pengaruh pengetahuan produk and kepuasan pelanggan terhadap keterlibatan pelanggan terbukti. Berdasarkan hasil studi ini, dapat disimpulkan bahwa untuk membangun keterlibatan pelanggan harus diciptakan kepuasan pelanggan. Sementara kepuasan tersebut dapat diciptakan melalui memberikan nilai pelanggan yang baik, dukungan system yang up to date and mudah, serta pembekalan pengetahuan produk kepada pelanggan secara kontinyu and menyeluruh.

JEL Classification: M3, M31

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INTRODUCTION

Every business organization requires the customer, because the customer who can enrich and enlarge the business organization. Therefore, companies are always trying to establish a harmonious and strong relationship with its customers through a variety of products and services. One such effort is to create customer engagement.

Customer engagement is the level at the top of customer loyalty. Customer engagement occurs when the relationship between the product (goods or services) or a very well established brand. This relationship has reached the highest stage, where there is a strong emotional attachment between the customer and the company or with the purchased product. Usually at this level is already relatively stripped customer rational consideration in the purchase, so that the economic sacrifice is not a major consideration in deciding. So, if the company has been able to create customer engagement, it would be very useful to achieve sustainable business in the long term.

There are various studies about the customers engagement, as was done by Peterson et al (2006) that measure levels of customer engagement through physical and emotional relationship of a company. While Bowden (2009a and 2009b), is more directed to the transaction process, in which the antecedent variables used are satisfaction, relational commitment and trust. Furthermore, studies of Gambetti and Graffigna (2010) focused on how the customer experience will greatly impact on customer engagement.

While the study of Van Doorn et al. (2010) proved that the customer engagement is a manifestation of customer behavior that has the focus to a brand or a company, resulting from customer motivation in buying. Furthermore, studies Brodie et al. (2011) explain that customer engagement is the psychological state of the interactive experience of someone against an object. The process of interaction is related to relational commitment, trust, self-connection brand, customer satisfaction, the level of participation, and loyalty. as antecedent. These studies concluded that to build customer engagement should be through the creation of customer satisfaction.

Meanwhile, in order to build customer satisfaction is dependent on the interaction of customers for goods or services purchased. If his past experiences with the goods or services it is positive it will have an impact on the satisfaction perceived by the customer.

There are many variables that can create customer satisfaction, such as customer value, availability of support systems and customer product knowledge can have an impact on customer satisfaction

Furthermore, to the current banking business has developed very fast and sophisticated, making it easier for the customer in the transaction. A growing phenomenon at this time, the attributes that make up the customer loyalty to banks tend to start focusing on the attributes that are commonly and widely used customer. Even within 5 (five) years of past influences the availability of the facility to transact a major consideration in the selection of banks for customers to place their deposits (MarkPlus Insight, 2014).

Technological developments are felt by everyone in facilitating interaction and activity, also influence the needs of customers in their financial transactions and it is becoming one of the attributes that play a role in shaping the satisfaction and loyalty, thereby making banks compete to develop e-banking facility. In the banking world itself, in general, the use of technology in addition to the internal needs but also to accommodate the needs of interaction between the customer and the company to maximize the use of its products.

These e-banking methods were developed in the mid 1990's as a service that allows customers the opportunity to gain access to their accounts and make transactions or to purchase products online through the internet (Sato & Hymphrey, 1995), currently, the development of e-banking is increasingly improving competition in service industries as banking,

e-banking allows customers to access banking services at any time. E-banking channels such as ATM, CDM (Cash Deposit Machine), Internet Banking, Phone Banking, SMS Banking and Mobile Banking including EDC (Electronic Data Capture) on credit card transactions.E-banking allows customers to choose when and where they do their banking transactions.

Some research on e-banking and its impact on customer satisfaction featuring the various findings, which are found in the form of customer satisfaction using e-banking, the bank provides a facility that allows all the needs of customer transactions (Ahmad & Al-Zu'ubi, 2011). The study explained that the convenience provided consists of several factors such as accessibility, comfort, security, privacy, content, design, speed and cost.

These factors are closely related in e-banking with the technology used or in this case the e-banking system support. Also needs to be examined whether the customer has to know all the benefits on e-banking facilities used (product knowledge) including the cost factor and the features or content on e-banking products. Another study said that the value of the customer (customer value) in the e-banking influence customer loyalty (Hamid & Laith, 2012). So this research will be directed to test whether customers engagement affected by variables on customer satisfaction, customer value, system support and product knowledge in the use of e-banking.

This paper is motivated from the above phenomena and then if the transaction attribute mainly through e-banking has become the attributes with the highest weight so that a pick as a customer of a bank, and the banks themselves are racing to develop e-banking facility her to retain even the acquisition of customers, whether customers have been satisfied with e-banking facility and will affect engagement with the bank and put the entire financial transaction activity. In addition there has been no research on customer engagement that are influenced by customer satisfaction in the use of e-banking.

Hypothesis Development

The study is based on the concepts and theories that Relationship Marketing (Egan, 2001), which is the Customer Relationship Management. Basically, this marketing concept focuses on building a more intense relationship to the customer to build a positive experience for the customers of the company in the long term.

The purpose of Customer Relationship Management is to build a positive experience with emphasis on customer value and product knowledge that create customer satisfaction and ultimately happen attachment between the customer and the company referred to as customer engagement. Customer engagement in this study focused on the bank's customer e-banking product.

Customer Relationship Management

Customer Relationship Management is a strategy to build a positive relationship to customers by combining the ability to respond immediately and to serve customers with high interaction in the long term (Winer, 2001). Besides Chan (2003), describes the Customer Relationship Management is to introduce customers more closely through two-way communication.

The communication management needs to be formed in a mutually beneficial relationship between the customer and the company. The relationship in question must be a partnership, to achieve long-term sustainable yield advantage of customer engagement. Ndubisi (2007), also explained that the factors that encourage the formation of Customer Relationship Management is a commitment, communication and complaint handling will have a direct impact on subscriber loyalty.

Customer Relationship Management can be regarded as a marketing strategy by creating engagement and customer satisfaction through a relationship or interaction is strong and intense communication between the customer and the company in the long term, which in turn can maintain and increase revenues and growth for the company

Components customer relationship management by Parasuraman et al. (1991), namely core service performance, recognition, enhancement of the member interdependence, dissemination of organizational knowledge and reliance on external membership requirements.

Customer Engagement

The initial concept in customer engagement marketing studies can be traced from initial consideration statin that the customer experience as a concept. Customer experience covers every aspect of the company's offering (Meyer & Schwager, 2007) is further defined as internal and subjective response from customers result from direct indirect contact with the company. Peterson et al. (2006) define customer engagement is the extent of customer relationship physically and emotionally to a company. Bowden (2009a, 2009b) further presents a conceptual framework of customer engagement is a process.

This process is to lead to customer satisfaction as the basic approach, which also includes the role of relational commitment, involvement, and belief in the creation of customer engagement and loyalty. Then Gambetti and Graffigna (2010) identify the concept of engagement as a means to capture the customer experience in a marketing approach that is customer-centric. While Van Doorn et al. (2010) defines customer engagement as a manifestation of customer behavior that has the focus to a brand or company, resulting from motivation.

Electronic Banking

The concept of e-banking has been defined by tracing some research on e-banking. According Sato & Hymphrey (1995) e-banking is characterized by the use of data communications networks to establish access to electronically between banks and customers / clients in the management and control of financial transactions. Burr (1996) explain the e-banking as an electronic connection between the bank and its customers to be able to manage and control financial transactions. Daniel (1999a, 1999b) defines e-banking as the delivery of services and information by the bank to its customers through a variety of different channels that can be used with various devices such as a personal computer and a telephone (fixed line and mobile phone or smartphone).

While Ongkasuwan and Tantichattanon (2002) further defines e-banking services as a banking service that allows customers to access and conduct financial transactions on their bank accounts from the web and allow them to connect computers with an internet connection to the bank's web site any time they want. While the definition of current delivered Yibin (2003) which states that the e-banking as the provision of banking products and services through electronic channels.

In this study of e-banking in question are all services and banking services that can be done electronically or online customers to conduct financial transactions through various means such as computers, phones fixedline and mobile phone / smartphone.

Customer Value and Customer Satisfaction

According to (Kotler & Amstrong, 1999) customer value and satisfaction are the total of all products, services, personnel and image value of the bids that the buyer receives marketing and customer total cost is the total of all the costs, time, effort and psychic related to marketing deals. Consumers usually face a broad selection of products and services that may satisfy them. How do they choose among a lot of market supply? Customers form expectations about the value and satisfaction of various offers given and appropriate for them. Customers who are satisfied will buy again and tell others about their good experience. Customers who are not satisfied often switch to competitors and to underestimate the products to others (Kotler & Amstrong, 2006).

However, although a company focus on customers strive to provide high customer satisfaction compared to competitors, companies do not always seek to maximize customer satisfaction. A company can always increase custo-

mer satisfaction by lowering prices or increasing its services. But this can result in lower profits. Thus, the purpose of marketing is to generate profiTable customer value. It requires a very good balance: marketers must continue to generate customer value and customer satisfaction (Kotler & Amstrong, 2006). Based on the description above, we propose the first hypothesis as follows:

H1: The higher the customer value, the higher customer satisfaction

System Support and Customer Satisfaction

System support is defined as all factors that affect the application of technology use e-banking products by the customer. System support an overall evaluation of customers feel the need to trade anywhere and anytime by providing a sense of safety, comfort, privacy and cost-effective.

Research journals Yang (1997) concluded that to sustain growth in the use of e-banking, security and privacy aspects need to be improved. The growth of e-banking in the future is a system that can provide customer interaction with their account or bank account without worrying. Yang and June (2002) redefined the conventional dimensions of service quality in the context of online services, and suggested instruments consisted of seven dimensions of online services (reliability, accessibility, easy to use, personalization, security, credibility, and responsiveness).

While Joseph et al. (1999) considered the quality of banking services in connection with the use of technology, such as ATM, telephone and internet, identifies six dimensions. The six dimensions are convenience/ accuracy; feedback/ complaint handling; efficiency; queue management; accessibility; and customize. Zeithaml et al. (2000) developed the e-SERVQUAL to measure the quality of e-services, has identified 11 dimensions: accessibility; ease of navigation; efficiency; flexibility; reliability; personalization; security/ privacy; Responsiveness/ trust; etchic sites; and price. Floh & Traiblmeier (2006) research results confirm that the e-banking customer loyalty is directly influenced by the satisfaction and confidence in the online bank, which is determined by the quality of the website and the quality of service. Quality website has a direct and indirect impact on both satisfaction and trust, avoiding downtime must be kept by the banks in their online system.

Based on these studies, all have in common is how the e-banking system designed by the bank in order to meet customers' needs and the services of their transactions and services as well as their expectations for quality transactions through e-banking. Based on the description above, we propose the following hypothesis:

H2: The higher the system support, the higher the customer satisfaction

Customer Product Knowledge and Customer Satisfaction

When making a purchase, consumers often rely on personal memory or experience to make decisions In general, (Lin & Lin, 2007) stated that customers with product knowledge high on memory better, in terms of analysis, ability logical thinking clients that their product knowledge than the lower. The impact is that customers have a high knowledge of the products that will assess the quality of a product based on the information they have as an important aspect. While customers who have low product knowledge tends to judge the quality of the products by price or brand. The conclusion is product knowledge influence the consideration of what is used the customer in making the decision to buy/ use/ assess the quality of a product.

Customers who have the product knowledge high retributions will have thorough information about the quality of products and this influences the decision to buy/ use the customer as hopes will get the satisfaction of these products. Based on the description above, we propose a third hypothesis as follows:

H3: The higher the product knowledge of customers (customer product knowledge) the higher the customer satisfaction

Customer Value and Customer Engagement

Customers were highly linked (engaged customer) tend to spend more on each purchase and make purchases more often, which in turn increases customer lifetime value and customer acquisition costs decrease. The most interesting, and even encourage their friends and family to become a customer.

According to research (Hamid & Laith, 2012) customer value has an influence on customer loyalty through loyalty dimensions of attitudes and behavior. Customer value is the measurement and management are focused on customer acquisition and retention, and improve customer interaction with the company from time to time (Han & Kum, 2008). This perspective is mainly centered on transactions between the customer and the company, whether it be through the purchase again or buy another product, which in turn increases customer value.

Bowden (2009) defined that costumer enganged is a psychological process that models the underlying mechanisms by which customer loyalty forms for new customers of a service brand, as well as the mechanisms by which loyalty may be maintained for repeat purchase customers of a service brand. Then, Hollebeek (2011) interpreted that costumer enganged is consumers' proactive contributions in co-creating their personalized experiences and perceived value with organizations through active, explicit, and ongoing dialogue and interactions. While Brodie et al (2011) defined that costumer enganged is a motivational state that occurs by virtue of interactive, co-creative customer experiences with a focal agent/ object (e.g. a brand) in focal service relationships.

From the above study it can be said that customer engagement is the goal for the company to interact with customers by improving customer value so that customers continue to make interaction/ transaction/ relationship that is beneficial for our customers and the company. Based on the description above four researchers to formulate hypotheses as follows:

H4.: The higher the customer value the higher customer engagement

System Support and Customer Engagement

Customer engagement is no longer a one-way, but it has to be a dynamic communication, multi-channel, bi-directional, which allows customers engage with companies and other customers through various means of communication which is growing as social media, gadgets, blogs are used by clients to communicate even transaction stage. As has been mentioned that the research results Floh and Traiblmeier, 2006 confirm that the e-banking customer loyalty is directly influenced by the satisfaction and confidence in the online bank, which is determined by the quality of the Web site and the quality of service. Confidence and overall satisfaction can be seen as the primary antecedents of loyalty, so that in this case the support system will affect customer satisfaction and will impact on the customer engagement to continue to use the online facility.

Customer engagement is an intense interaction between the customer and the company based on research that is required to support a system that can meet the expectations of customers. Based on the description above five researchers to formulate hypotheses as follows:

H5: The higher the system support the higher customer engagement

Customer Product Knowledge and Customer Engagement

In accordance with the above studies on customer engagement, all mention of the relationship or do intense interaction between the customer and the company in which both have the same views on the expectations that will be obtained from the relationship or interaction. Customers or clients who have a high level of product knowledge will have the same expectations with the company that markets the benefits to be gained for clients or customers and the company itself to the product. Customers who receive benefits in accordance hopes will do better the next interaction to buy back, buy other products and even promote a company's products to the other party. Based on the description above the authors formulate the sixth hypotheses as follows:

H6: The higher the customer product knowledge the higher customer engagement

Customer Satisfaction and Customer Engagement

The consequences of the application of customer satisfaction is the impact on the customer engagement). Customer relationship marketing is a good application to create customer delight. In turn, customer delight (beyond satisfaction) will remain loyal and positive talk to others about the company and its products. Studies show a huge difference in customer loyalty are less satisfied, somewhat satisfied, and completely satisfied. Even a slight decrease from the complete satisfaction can make a huge decline in loyalty. (Kotler & Amstrong, 2006; Sumadi & Soliha, 2015; Suwono & Sihombing, 2016)

In general, the literature says that for an enterprise customer satisfaction will bring profit in the long term, either through the purchase / reuse, positive "Word of Mouth" and further customer engagement where customers depend on the product used. Gourav and Kaleem, 2013 says that the service is as good attraction intangibles is different for every customer and a certain level of service must be achieved in order to satisfy customers and that generated the commitment, loyalty and retention is an important indicator of customer satisfaction.

Customer satisfaction need to be considered, but not the actual destination. Customer satisfaction is becoming weaker predict customer retention in a competitive market such as the banking sector in Indonesia. Banks may lose some percentage of customers are satisfied with them, so that the bank needs to focus on customer retention or customer engagement.

Customer engagement begins from the relationship marketing which includes the concept of "interest (attraction)" (Berry, 1983,1995; Parasuraman et al., 1991) and the concept of "establishing" (Grönroos, 1990; Morgan & Hunt, 1994). Customer engagement is not only representing the interaction of the current transaction, but all the ways in which customers can exchange brand, before buying, after, during, and even when he does not buy at all. This is the added value of customer engagement. Based on the description above sixth researchers to formulate hypotheses as follows:

H7: The higher the customer satisfaction the higher customer engagement

Based on theoretical review and the development of hypotheses, it can be designed empirical research model for this study as follows:

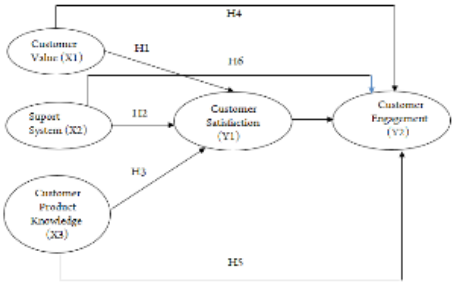

Figure 1. Research Model

METHOD

Population and Sample

The population in this study are customers of PT. Bank Negara Indonesia (Persero) Tbk - Regional Office Semarang ie Branch Office of Semarang, Purwokerto, Yogyakarta and Solo, with the characteristics already have at least one product that is connected to the e-banking facility and take advantage of e-banking transactions both nonfinancial and financial transactions. The sampling technique used in this research is purposive sampling, with the criteria that have been used e-banking at least 2 years without interruption.

To facilitate the use of technical research sampling formula to minimize the number of sampling (Slovin). By using this equation, then by using data on the number of customers at each branch office investigated then each value of n of 100 customers with a total of 400 customers so that the share of each branch by 25% of the samples.

So based on the consideration of the limitations in time and location that consists of 4 cities spread, then each branch is taken the sample of 25 respondents with a total of 100 respondents in this study.

Variable Operationalization

Customer Value (X1)

In this research, customer value means a comparison between the benefits and sacrifices are received by the customer, in terms of all aspects related to the comparison of the benefits and sacrifices in terms of customers. Furthermore, some of the indicators used to measure the value of a variable customers (Luo et al. (2010) and Liu and Sherah, (2009) are:

Purpose value (X1.1): Purpose value is the value of interest of the background for the customer wishes to use the E-Banking. Performance value (X1.2), Performance value is the value indicated by the electronic banking system where customers can feel satisfaction when using the E-Banking facility. Price value (X1.3), Price value is the measured value of the sacrifice in terms of price issued customers at the time the use of the E-Banking. Presentation value (X1.4), Presentation value is the value that is measured through the presentation of a given system to the customer in terms of promotion, explanation and understanding of the E-Banking facility itself.

Support Systems (X2)

Support System is the system's reliability perceived E-Banking customers when transacting through the facility. Furthermore, some of the indicators used to measure the variable quality system (Lee & Turban, 2001; Mukherjee & Nath, 2007; Ahmed, 2009; Pontus et al., 2009) are:

Free access to the current E-Banking transactions (X2.1), Free access to the current E-Banking transactions indicate the extent to which the system speed transactions provided the bank is able to meet the desires of customers. Ease of use E-Banking facility (X2.2), Ease of use E-Banking facility showed how easily the system transactions provided the bank is able to understand the customer. The accuracy of the system E-Banking (X2.3), The accuracy of the E-Banking system shows the extent to which the perception of consumers stating that the E-Banking has accurate than other similar facilities. E-Banking Security system (X2.4), E-Banking Security system shows the extent to which the system is able to provide security for its users.

Customer Product Knowledge (X3)

Customer product knowledge is associated with factors of information required by the customer before and during use of e-banking facilities. When making a purchase, consumers often rely on personal memory or experience to make decisions. In general, (Lin & Lin, 2007) stated that customers with high product knowledge has a memory better, in terms of analysis, logical thinking ability than customers lower their product knowledge. The impact is that customers have a high knowledge of the products that will assess the quality of a product based on the information they have as an important aspect. Knowledge products to encourage customers wishing to use the facilities provided by the company to accommodate the needs of their transactions. These factors are:

Activation of the E-Banking (X3.1), Activation is defined as the customer wishes to mengakifkan their e-banking facility and feel the benefits of using e-banking for their transactions Leisure facilities E-Banking (X3.2), Comfort here is that allows customers to access the E-Banking at any time and from any place. Privacy E-Banking (X3.3), Privacy relates to the feeling of safety in the sense of a private or personal nature. Is an important dimension that can affect the user intention to adopt a transaction-based system E-Banking. Effect of trust has been dominating on the willingness of users to engage in the velocity of money online and sensitive personal information.

Content E-Banking facilities (X3.4), Content on online banking web site is one of the factors that affect the acceptance of online banking. On the other hand, quality design, graphics or

color and tendency to portray a good image of the bank will increase the efficiency of use of navigation. Free E-Banking facility (X3.5), The download speed depends on the nature of the content download site, computing hardware and connection method used to download information because there is a significant correlation between download speed and user satisfaction. E-Banking facility costs (X3.6), Offering high quality services to meet consumer needs at a lower cost, is the competitive advantage of the potential of e-banking.

Customer Satisfaction (Y1)

Customer Satisfaction can be defined as a collection result of the perception, evaluation and psychological reaction to the experience of consuming a product/ service. In other words, customer satisfaction as a result of the evaluation of cognitive and affective where some standard comparison compared to the performance actually felt. Furthermore, some of the indicators used to measure customer satisfaction variables are:

Service product (Product Services) (Y1.1), Service is as good attraction intangibles is different for every customer and a certain level of service must be achieved in order to satisfy customers and that generated the commitment, loyalty and retention is an important indicator of customer satisfaction. Product Performance (Y1.2), If the perceived performance is less than expected, customers will be dissatisfied. On the other hand, if the perceived performance exceeds expectations, the customer will be satisfied.

Customer Expectation (Y1.3), In researching satisfaction, companies generally ask customers whether their product or service has met or exceeded expectations. Thus, expectations are the key factors behind satisfaction. When customers have high expectations and the reality is far below expectations, they will be disappointed and will likely assess their experience as less than satisfactory. Customer Needs (Y1.4), Needs of customers here interpreted as the fulfillment of transactions required by the customer can be done through e-banking facilities.

Customer Engagement (Y2)

Customer Engagement can be interpreted as an attachment to the close relationship between the customer and the company resulting from customer relationship activities that can provide the service expected by the customer so that the customer is satisfied. Furthermore, some of the indicators used to measure customer engagement variables, elaborated from several studies (Meyer & Schwager, 2007; Gambetti & Graffigna, 2010; Van Doorn et al., 2010 & Brodie et al, 2011), namely:

Loyalty (Y2.1), Loyalty as "a deeply held commitment to re-purchase a selection of product / service consistently in the future, thus causing the same brand repeatedly or purchase the same brand, despite situational influences and marketing efforts have the potential to cause switching behavior. Positive Words of Mouth (Y2.2), Positive Words Of Mouth can be defined as a type of informal communication between private parties concerning the evaluation of goods and services and has been regarded as one of the most powerful forces in the market and provide a positive outcome for the customer.

Feedback (Y2.3). Feedback here interpreted as the company's efforts to involve the customer in conducting a review of their products, both negative and positive things with the goal of developing products that are more customer-centric. Product of Choice (Y2.4). Product of choice here interpreted as the desire of customers to choose the products belonging to the company compared to other similar products

The questionnaire is a collection of the list of questions submitted in writing to a person (in this case the respondent), and how well do with a written answer. The questionnaire is an efficient data collection techniques if researchers know for certain variables to be measured and know what can be expected from the respondent. The scale used is a Likert scale with alternative answers between 1-5. Score 1 (minimal) showed the most negative assessment by the respondents (Strongly Disagree), while a score of 5 (maximum) showed the most positive assessment by the respondents (Strong-

ly Agree). Based on the source, the data used is primary data, in this case all customers of the respondents. Researchers put the question to respondents in the form of questionnaires to respondents about the problems associated with the necessary data which is the primary data.

Data Analysis Technique

To evaluate the distribution of respondents' assessment score indicators research by observing the value of mode, median and others, as well as to describe the respondent, then used the Descriptive Statistics. Descriptive data analysis is used to describe the condition of the respondents' answers to maisng each variable. The results of these answers will be used to obtain the tendency of respondents to each variable. Then testing with the help of SPSS version 16.0 is test instruments, test models, regression analysis, hypothesis testing and mediation test.

RESULT AND DISCUSSION

The Nature of Respondent

Respondents in this study are the customers of the bank BNI Regional Semarang in Central Java and Yogyakarta. The process of distributing questionnaires to the respondents to the questionnaires sent to the managers of the existing customers of Bank BNI in 4 cities of Semarang, Solo, Yogyakarta and Purwokerto, each of the 25 respondents. Based on the results if the data obtained information that the respondents or customers who use x 46 men (46%) and 64 women (64%). The age of the respondents were between 31-40 years (40%), 21-30 years (27%) and between 41-50 years of as much as 24%.

In terms of education classification average respondent is the status of postgraduate upwards (85%), only 15% are high school graduates. Furthermore, for the job classification of the respondents note that as many as 58% of respondents were employees, 21% of employers and 13% professional, and the rest of other professions. For the classification of respondents based long as a customer, can be explained that 50% of respondents are customers of BNI for 1 to 5 years, while the remaining 30% of respondents under 1 year and 20% of respondents have more than 5 years as a customer BNI.

Meanwhile, since this study relates to the use of e-banking it can be seen that out of 100 respondents. 63% of respondents have used the E-Banking for less than 1 year, while the remaining 47% of respondents have used e-banking between 1 to 5 years. E-banking used by customers who were respondents in this study is SMS Banking as much as 59%, while 37% chose to use Internet banking and as much as 4% of respondents using Phone banking.

Some of the reasons customers use 45% of respondents e-banking is groundless because it is practical, and as much as 26% of respondents are for fast/realtime. While the remaining 18% of respondents selected for ease of access and 11% have a reason for security. Thus, customers who use this e-banking is basically the customers who love the practicality of the product, speed or realtime but remain in the transaction

The study also indicated that the reason for using e-banking is for practical, fast/ realtime and easy access. Respondents also just use e-banking products BNI with usage per day for the use of SMS Banking < 3 transactions/ day, Internet Banking 3 to 5 transactions/ day and Phone banking use < 3 transactions/ day.

Furthermore, researchers conducted a study testing instruments to test the validity and reliability of the questionnaire using factor analysis. Item valid measurement gauge indicator will be accepted if it has a value of loading factor greater than 0.5. The results of the factor analysis shown in Appendix 1 (Table 1). As for the reliability test using Cronbach's Alpha. An instrument can be called reliable if the Cronbach's Alpha coefficients > 0.60 (Hair et al., 2006). The test results showed all indicators said to be reliable as shown in Appendix 2 (Table 2).

Model Test Results

Coefficient of Determination Test

This test is used to determine the percentage of the change in the dependent variable

Table. 1. T-test Model I Results

Model	B	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Std. Error	Beta			
1	(Constant)	2.104	1.406		1.497	.138
	Customer Value	.095	.087	.211	1.089	.037
	Support System	.342	.082	.428	4.184	.000
	Customer Product Knowledge	.111	.054	.184	2.051	.043

Table. 2. T-test Model II Results

Model	B	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Std. Error	Beta			
1	(Constant)	1.219	.355		3.430	.001
	Customer Value	.002	.088	.002	.026	.980
	Support System	.033	.089	.038	.374	.709
	Customer Product Knowledge	.169	.083	.172	2.046	.044
	Customer Satisfaction	.473	.076	.576	6.187	.000

a. Dependent Variable: Customer Engagement

caused by the independent variable. In the model I test results obtained Adjusted R Square value that is equal to 0.358 thus concluded that the ability to explain customer value, customer support system and product knowledge to customer satisfaction of 35.8% while the rest influenced by other variables outside the research.

While the test results obtained II model Adjusted R Square value that is equal to 0.448 or the ability to explain the variable customer value, system support, customer product knowledge and customer satisfaction to customer engagement by 44.8% while the rest influenced by other variables outside the research.

F - Test

Used to determine whether the independent variables simultaneously or jointly have a significant effect on the dependent variable. Confidence level used was 0.05 (5%). The test results on the model I got value amounted to 17.828 F Calculate which then we compare the F-Table at 0.05 (5%) and see Sig value of 0.000. So from the testing criteria is F count > F Table or when viewed from the Sig of 0000 or < 0.05, it can be declared variable customer value, system support and customer product knowledge simultaneously or jointly significant effect on customer satisfaction variable.

Then in the second model (Model II) testing F Calculate the value obtained for 21.097 which then we compare the F-Table at 0.05 (5%) or by viewing the Sig 0.000. So from the testing criteria is F count > F Table or when viewed from the Sig 0.000 or < 0.05, it can be stated variable customer value, system support, customer product knowledge and customer satisfaction simultaneously or jointly significant effect on variable customer engagement.

Hypothesis Test Results

Hypothesis testing using the t test (t-test) where t test is used to determine whether the independent variables partially significant effect or not on the dependent variable. The degree of error (α) used is 0.05 (5%). When the count value significantly smaller than the confidence level, the hypothesis is accepted, if the value of

α is greater than the value sig_hitung then the hypothesis is rejected.

Based on the results of the regression test model I then obtained the following results (Table 1). First Hypothesis 1, Sig value of 0.037 < 0.05 and a Beta value of 0.211. These results prove that Hypothesis 1 is accepted. Meaning, Customer Value Customer Satisfaction significantly affect the direction of a positive influence. Second, hypothesis 2. The significance value of 0.000 < 0.05, the hypothesis is accepted. Value of the beta coefficient of 0.428. So it can be interpreted that the positive impact on the system Support Customer Satisfaction. Last, hypothesis 3, partial views of the significance value of 0.043 and a Beta value of 0.184. Based on this statistical result can be interpreted that h was found that the third hypothesis is accepted, that the customer product knowledge and significant positive effect on customer satisfaction.

Based on this model 1, it appears that the three variabele that dihipoetsiskan significantly affect customer satisfaction or customer, with a positive direction. Meanwhile, of the three variables, the variable support system the most dominant influence on customer satisfaction if shown by a beta coefficient of 0.428 is greater than the coefficient of other variables.

While on the model II, there are four hypotheses were tested, the results of the fourth statistical test of this hypothesis is as follows: Hypothesis 4, the Sig 0.98 > 0.05, the hypothesis is rejected. These test results prove that the Variable Support Customer Value does not significantly affect customer engagement at significance level (α) of 5%. Hypothesis 5, Sig value of 0.709, the hypothesis is rejected. These test results prove that the Variable Support System does not significantly affect customer engagement at significance level (α) of 5%. Hypothesis 6, Sig value of 0.044 < 0.05 and a beta coefficient of 0.172 is positive, this hypothesis is accepted. This means that the Customer Product Knowledge significant effect on Customer Engagement with positive direction. Hypothesis 7, statistical test results prove that the significance of the calculated value of 0.000 < 0.05, the hypothesis is accepted. This means that customer satisfaction affects customer engagement. Directions effect of this variable is positive, as shown by the value of β coefficient of 0.576.

Based on the test results of regression to model II, can be explained that there are two hypotheses were rejected, and two earned. Of the two most accepted hypothesis is the most dominant influence is customer satisfaction, the highest since the coefficient β hat is equal to 0.576.

These results also prove that customer satisfaction is a variable that can encourage the creation of customer engagement. Variable customer satisfaction can mediate between customer value, support system and customer product knowledge to customer engagement. Especially for customer value and support system is a full-mediated, because these variables did not significantly affect directly variable customer engagement, so it should be through customer satisfaction.

CONCLUSION AND RECOMMENDATION

Based on the data, data analysis and the results of the analysis, it can be concluded that there are several implications of this study can be proposed in the study of theoretical or hypothetical further development. First, the results support the study conducted by Tinik et al. (2013) which shows that customers value contributes to customer loyalty mediated by customer satisfaction. Meanwhile, the value of the customer does not provide a direct influence on customer loyalty, in this study also found that the value of the customer and the support system does not directly influence customer engagement, must go through customer satisfaction.

Second, customer Satisfaction as the major variables that significantly affect customer engagement, these results support the study. The results of this study are also supported by research conducted Ahmad and Al-Zu'bi (2011) which e-banking functionality and outcomes of Customer satisfaction with the results of e-banking role in improving customer satis-

faction and loyalty. Factors associated with the system such as accessibility, convinience, security, privacy, content, design, speed and rates/ fees have an impact on customer satisfaction.

Last proven support system affect the customer satisfaction in this study, supporting a study conducted by Ramya et al. (2013). Study Ramya et al. (2013), on Customer Loyalty towards e-banking services with one conclusion that E-banking must always adapt to the rapid technological changes in order to present a high quality service such as access to a fast, safe and easy to operate using a communication tool.

The results of this study useful for the management of BNI as managerial information to manage customers who are already using or not using the e-banking. It was revealed that the Customer Engagement can be built on the efforts to create customer satisfaction that is sustainable that base on high value creation benefits of the products and services provided by banks to customers. This effort is done by providing the right knowledge and effectively to customers about other products to customers e-banking and supported by the sophistication and the ease and security of information technology used e-banking.

Based on the results of research conducted and discussion of the managerial implications do BNI to customers linked to customer satisfaction and customer engagement in the use of e-banking products are first BNI must maintain and increase customer value, support system and customer product knowledge to customers e-banking users with the increased focus on customer satisfaction, so that the high level of customer satisfaction, the higher customer engagement customers. Second, BNI also have to do more research on the development of e-banking competitors, in order to conduct market intelligence to competitors' products, so that BNI can keep doing new innovations for products e-banking particular. Last, system support holds the highest influence in the formation of customer satisfaction on a user's e-banking customers. This illustrates that the BNI should continue to maintain and improve and update the e-bankingnya products related to technological developments concerning e-banking system in order to still be able to accommodate the needs of customer transactions.

In the other hand, there are several limitations in this study, the first is Factors affecting customer satisfaction in the e-banking customers not only customer value, system support, or customer product knowledge, but also other variables such as brand image/ the bank's image, service quality and efective communication. The second lititation is although acceptable as a sample in this study, but the limited number and location of customers as respondents of the total number of customers BNI Regional Office Semarang products that use e-banking can not provide a complete picture on the effect of customer value, system support and customer product knowledge to customer satisfaction users e-banking and its impact on customer engagement. Last, the result shows that the model I and II, models have value Adjusted R- Square of 0.344 and 0.349. This means that each independent variables in the model I and II can only explain by 34.4% and 34.9% while the rest influenced by other variables outside the research.

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