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BUILDING INTENTION TO SAVE THROUGH ATM SERVICES

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ABSTRACT

Current technological developments require the banking sector to clean up, transactions previously carried out with automatic teller machines (ATMs) are now being accessed using internet banking, sms banking and mobile banking so that the demands for service quality are becoming increasingly complex. This study examines the quality of ATM services on satisfaction and trust to build customer savings intentions. Data were analyzed using (Structural Equation Modeling - SEM) based on variance or component-based SEM (Partial Least Square / PLS). The results of this study indicate that customers do need a good quality ATM service, but the satisfaction built by the quality of ATM service is not sufficient to stimulate the intention to save. The quality of ATM services has been able to build customer trust and further stimulate the intention to save, indicated by the trust that has mediated well the effect of ATM service quality on the intention to save again. Meanwhile, customer satisfaction with ATM fails to directly influence the intention to save again. The contribution of this study is that the quality of ATM services in banking must be able to create trust in ATMs so that customers intend to save again.

INTRODUCTION

High service quality in the banking context has been shown to help increase competitive advantage in obtaining higher revenue, loyalty and customer retention (Kumar et al., 2010; Choudhury, 2015). Banks around the world are aggressively improving the quality of their services, one of which is by utilizing digital-based technology developments. The cultural pattern of customer transactions has changed, from high content orientation to low content. Previous customers came to the bank to make direct contact, then indirect contact services through ATMs, internet banking, sms banking, and mobile banking began to develop.

The big challenge facing banking in Indonesia is building trust to increase customer loyalty, when there is a transition from direct services to indirect services such as ATM digital banking. Not all customers have good confidence in the reliability of ATM services. This condition is in contrast to customer demands

that ATM reliability is an important dimension in determining the quality of ATM services (Narteh, 2013).

Bank BNIRenon is one of the conventional banks that applies digital banking in the form of ATM cash deposits in Bali-Indonesia. There are two important problems experienced by most customers related to the quality of ATM services, namely the reliability of ATMs: first there were complaints from some customers that their accounts were debited but money did not come out. Second, cash deposits through ATMs but the account is not creditable. All types of complaints are identified as less than optimal service quality at ATMs.

ATM reliability is a major problem faced by most customers. Reliability is an important dimension in determining the quality of ATM services (Narteh, 2013). In the context of ATM services, customer satisfaction is a top priority in the service business to make repeat purchases and achieve a sustainable competitive advantage (Cronin and Taylor, 1992). In addition, trust is very important in developing intention because of the pre- and post-consumption evaluation of service characteristics such as convenience, security, assurance, and responsiveness (Palmer, 2008).

REVIEW LITERATURE

Service quality

The results of previous empirical studies on the effect of service quality on transaction intentions have not been fully considered to be able to explain the significance of the effect (Cronin et al., 2000; Hsu et al. 2017; Shabbir et al., 2019), although most of them show a significant positive effect (Saleem et al. 2017; Kassim et al., 2019). ; Choudhury, 2013; Amin, 2016; Kaliaet al., 2016; Han & Hwang, 2015; Forgas-Collet al. 2014; Shabbir et al., 2019). The researchers attempted to develop a model approach to predict the effect of service quality on customer intentions through various studies.

The phenomena and research gaps that have been described provide clear directions regarding the formulation of the research problem: Does service quality affect customer satisfaction and trust, does ATM service quality have a direct positive effect on customer satisfaction, customer trust, and intention to save again. Does customer satisfaction have an influence on intention to save again, does trust have an influence on intention to save again, and does customer satisfaction have an influence on customer trust.

Approaches to the concept of service quality are viewed more from the customer perspective. Quality as a consistent effort or way to meet or exceed customer expectations (Lewis, 1989; Moore, 1987; Creedon, 1998; Usak et al., 2019). In the context of service organizations, "quality" is a measure of the extent to which the services provided meet customer expectations (Ghobadianet al., 1994). Such a definition provides inspiration for constructing a measurement approach to service quality, such as the SERVQUAL (Service Quality) model developed by (Parasuramanet al. 1988). The SERVQUAL model is widely referenced in various service quality studies.

After the 2000s, SERVQUAL received a lot of criticism that, SERVQUAL was considered less than optimal for measuring the quality of specific services, one of which was ATM services. Narteh (2013) developed an ATM service quality model, which was named ATMqual, found seven dimensions, namely; 1) reliability(reliability),2) responsiveness(responsiveness),3) ease of use(easeofuse),4) convenience(convenience),5) compliance(fulfillment),6) safety(security), and 7) the accuracy (accuracy).

Customer

Satisfaction Consumer satisfaction is conceptualized as an emotional or cognitive response of consumers (Giese and Joseph, 2000) to service. Kotler and Keller (2012) define satisfaction as a feeling of comparability resulting from the difference between expectations and actual experiences where repeated satisfaction creates long-term satisfaction with the product or service. The nature of customer satisfaction in the context of service is as a cognitive response to service, so customer satisfaction is more likely to be positioned as a mediating variable.

Customer satisfaction is an important factor in customer repurchasing behavior (Oliver 1997, Suryaniet al, 2018). It is therefore a strategic element of any customer-oriented organization. Customer satisfaction is an important main point in the progress of the organization (Suryaniet al, 2019; Shabbir et al., 2019), this is because any business depends on customers as the main source of income (Rehman and Khattak, 2010). Satisfaction is often defined as a condition for the fulfillment of expectations. Kotler (2005) states that the level of satisfaction is a function of the difference between perceived performance and desired expectations.

Many experts have identified the factors that shape customer satisfaction (such as Selnes, 1993). Three aspects as an indicator of customer satisfaction scores are; experience (experience), expectations (expectation), and (overall satisfactionoverall satisfaction).

Trust

Trust is an important factor in building commitment between a company and customers. Lau and Lee (1999) define trust as a person's willingness to depend on others with a certain amount of risk. Trust is generated when customers observe employees' knowledge and responsiveness and then separately evaluate this trust from other service quality dimensions.

Plank, Reid, and Pullins (1999) define trust as a feeling that results from a thorough evaluation of salespeople, products, and companies. The same thing was stated by Miles and Covin (2000) who said that to obtain a trust from customers, a good perception of the company is needed.

Many have developed indicators to measure confidence. Moinet al. (2017) shows four indicators of trust, namely; level of willingness, trustworthiness, trust in predictability, and trustworthiness related to reliability.

Intention

Intention has been considered a strong predictor of behavior (Ajzen, 1991). Intention as a measure of the likelihood that a person will engage in certain behaviors (Ajzen, 1980). Intention is defined as a plan to purchase certain goods or services in the future. In another view, intention can be useful by understanding the possibility of a customer on a purchase action, intention is to measure the likelihood of buying a particular product by the consumer (Schiffman & Kanuk, 2005; Noreen et al., 2019).

Many have developed indicators to measure intention. The intention to save again was adopted from the research of Fang et al. (2011) which has been adapted to the research site, namely; intend to save, willingness to get involved to save again, and intend to continue saving.

HYPHOTESIS

Amin (2016) found a positive and significant effect of service quality on customer satisfaction. Service quality was found to have a significant effect on customer satisfaction (Ayo et al. 2016). A study conducted by Boonlertvanich (2019) found a positive effect of service quality on customer satisfaction. Based on all these empirical studies, the following hypothesis can be formulated:

H1: ATM service quality has a positive effect on customer satisfaction.

Arcand et al. (2017) emphasized that there is a positive and significant effect of service quality on trust. Service quality was found to have a positive effect on customer trust (Han & Hwang, 2015). The study conducted by Forgas-Collet al. (2014) showed a positive effect of service quality on trust. Based on this explanation, a hypothesis can be proposed:

H2: ATM service quality has a positive effect on customer trust.

The results of the study by Saleem et al. (2017) found that service quality has a positive effect on intention. Service quality was found to have a positive effect on intention (Choudhury, 2013). The study was conducted by (Amin, 2016); Han & Hwang, 2105); Forgas-Collet al., 2014) show that service quality has a positive effect on intention. Based on previous studies, the following hypothesis can be formulated:

H3: The quality of ATM service has a positive effect on the intention to save again.

The results of the study by Saleem et al. (2017); Ali (2016); Forgas-Collet al (2014); Watanabe et al. (2019); Marinkovicet al. (2014) show that customer satisfaction has a significant effect on intention. However, it is different from the results of Kim (2015) and Hsu et al. (2017) which shows that satisfaction has no

effect on intention. Most of the results of empirical studies are positive and significant. Based on this explanation, a hypothesis can be proposed:

H4: Customer satisfaction has a positive effect on the intention to save again.

The results of empirical studies prove that trust has a positive effect on intention (Tseng & Lee, 2016). Trust was found to have a positive effect on intention (Saleem et al. 2017). The study was conducted by (Han & Hwang, 2015); Hsu et al. 2015); Forgas-Collet al. 2014). Based on this explanation, a hypothesis can be proposed:

H5: Customer trust has a positive effect on the intention to save again.

The results of empirical research find that satisfaction has a positive and significant effect on trust (Kundu&Datta, 2015). A study conducted by Boonlertvanich (2019) found a positive effect of satisfaction on trust. Fatima &Razzaque (2014) and Patrick McCole (2019) state that satisfaction has a positive and significant effect on trust.

H6: Customer satisfaction has a positive effect on customer trust.

RESEARCH METHOD
This research uses a quantitative method research design to test the models and instruments that have been developed by previous researchers through inferential statistics, namely by using Structural Equation Modeling (SEM), with theapproachPartial Least Square (PLS).

The research location was carried out at PT. Bank Negara Indonesia (Persero) Renon Denpasar Bali Branch Office with a population of 1,774,746 active customers per year 2019. Considering that the sample size is too large, the sampling refers to Ferdinand (2006) by taking 5 times the number of indicators, so this research sample was taken 5 x 38 = 190 customers.

The characteristics of respondents as many as 190, most of them were female and more dominated by those aged 26-33 years. This type of age is the productive age and in general it is easier to understand the use of ATM services compared to those aged 50 years and over. Based on the type of work, more respondents work as private employees because the closest agencies are dominated by private offices. Most of the respondents said they have accounts at other banks and also transact using ATMs of other banks.

There are four variables involved in this study, namely the quality of ATM services, which indicators were adapted from Narteh (2013), customer satisfaction, which indicators were adapted from Selnes (1993), customer trust whose indicators were adapted from Moinet al. (2017), and the intention to save again, the indicator of which was adapted from Fang et al. (2011). The indicators of each construct have been tested empirically and have been used in previous empirical studies shown in Table 1. All items as research instruments use a five (5) point Likert scale ranging from "strongly disagree (1)" to "strongly agree (5).

RESULTS AND DISCUSSION

Before all questionnaires were distributed, 30 respondents were tested. The results of the validity test by involving 30 respondents showed a significant positive correlation and Cronbach Alpha each dimension and construct was above 0.70, according to the criteria (Ghozali, 2014). Table 1 shows all indicators are declared valid and constructs or dimensions are declared reliable. Based on these results, the entire data analysis process can be continued to the next stage.

Table 1. Validity and Reliability Test Results of Research Instruments

Variable	Dimensions	Indicators	Significant Correlation	Cronbach Alpha
ATM Service Quality (X)	Reliability (Reliability) (X1)	ATM works around the clock (X1.1)	0.917 (**)	0.933
		ATM provides a consistent service (X1.2)	0801 (**)	
	Responsiveness(Responsiveness)(X2)	ATM system compensates in case of cutting one (X2.1)	0541 (**)	
		ATM Issues resolved to my satisfaction (X2.2)	0766 (**)	
	Responsiveness(Responsiveness)(X2)	ATM liaison officer available to address the problem (X2.3)	0.578 (**)	
		Interference at ATM is corrected immediately (X2.4)	0.735 (**)	
		ATM card replaced immediately (X2.5)	0.622 (**)	
		Complaints related to ATM are resolved within a reasonable time limit (X2.6)	0.716 (**)	
	Ease of use(Easeofuse)(X3)	ATM provides clear instructions on how to use (X3.1)	0.602 (**)	
		ATM is easy to use for transactions (X3.2)	0.807 (**)	
		ATM language is easy to understand (X3.3)	0.880 (**)	
		ATM provides graphics and bank service ads (X3.4)	0762 (**)	
		ATM provide education and direction of use (X3.5)	0639 (**)	0.933

	Convenience(Convenience)(X4)	ATM provides various types of transaction menus (X4.1)	0.850 (**)	
		ATMs are strategically located (X4.2)	0.748 (**)	
		ATM waiting time is acceptable (X4.3)	0.549 (**)	
		ATM card compatible with other platforms (X4.4)	0.749 (**)	
	Fulfillment(Fulfillment)(X5)	ATM provides quality bank records (X5.1)	0.728 (**)	
		ATM provides sufficient cash during transactions (X5.2)	0.728 (**)	
		ATM meets most of my banking needs (X5.3) 0.838	(**)	0933
		ATM fees reasonable (X5.4)	0798 (**)	
		ATM provides fast service (X5.5)	0745 (**)	
		ATM gives instant money at all times (X5.6)	0758 (**)	
	Security(Security)(X6)	I feel safe during ATM transactions (X6.1)	0.835 (**)	
		I have trust and security at ATM (X6.2)	0.835 (**)	
		I am concerned about the security of my personal information (X6.3)	0.806 (**)	
	Accuracy(Accuracy)(X7)	ATM provides accurate account records (X7.1)	0.896 (**)	
		ATM provides appropriate receipts to confirm transactions (X7.2)	0.899 (**)	
Satisfaction (Y1)	-	Satisfied with ATM services that have been experienced (Y1.1)	0.862 (**)	0.862
		ATM services have met expectations in transactions (Y1.2)	0.916 (**)	

		Overall ATM services have been satisfactory (Y1.3)	0.878 (**)	
Trust (Y2)	-	Willingness to depend on ATM (Y2.1) 0.889	(**)	0.891
		Trust in ATM (Y2.2)	0.880 (**)	
		Trust - Predictability (Y2.3)	0.911 (**)	
		Trust - Reliability (Y2.4) 0.821	(**)	
Intentio n (Y3)	-	Intend to save (Y3.1)	0.915 (**)	0.922
		Willingness to be involved to save again (Y3.2)	0.948 (**)	
		Intend to continue saving (Y3.3)	0.932 (**)	

The results of the test discriminat validity, as described in Table 2, can be seen that all variables have good discriminant validity with AVE values above 0.5 (Ghozali, 2014). The square root of average variance extracted (√AVE) value of each variable is mostly above the correlation coefficient value between variables so that this research model can be accepted.

Table 2. Results of the Test Discriminant Validity

Variable			Correlation			
	AVE	√AVE	X	Y1	Y2	Y3
quality ATM services (X)	0.547	0.739	1.000	0.831	0.779	0.790
Customer satisfaction 0.8920.778	0.797		0.831	1.000	(Y1)	0.751
Trust 0.778	0.754	0.868	0.779	(Y2)	1.000	0.815
intention of saving back (Y3)	0.814	0.902	0.790	0.751	0.815	1,000

Source: processed data

The inner model test results (Table 3) based on the Q-Square predictive relevance obtained a value of 0.972, meaning that the information contained in the data is 97.2% can be explained by the model, while the remaining 2.8% is explained by an error from other variables not contained in this study. The value criterion is predictive relevance Q-Square categorized as having a relevant predictive value if the Q-Square value is> 0, on the contrary, if the Q-Square value<0 indicates that the model lacks relevant predictive value.

Table 3. Evaluation Results of Goodness of Fit

Model Structural	Dependent Variables	R-Square
1	Intention to save again (Y3)	0.728
2	Customer satisfaction (Y1)	0.691
3	Customer trust (Y2)	0.662
Calculation Q2:		
$Q^2 = 1- ((1 - R_1^2) (1 - R_2^2) (1 - R_3^2)]$		
$Q^2 = 1- [(0.272) (0.309) (0.338)]$		
$Q^2 = 1- 0.028408224.\ Q^2 = 0.972$		

The results of hypothesis testing (Table 4 and Figure 1) show that in the H1 test results (T-Statistics> 1.96; β = 0.831) that the quality of ATM services has a significant positive effect on customer satisfaction. H2 (T-Statistics> 1.96; β = 0.427) that the quality of ATM services has a significant positive effect on customer trust. H3 (T-Statistics> 1.96; β = 0.334) that the quality of ATM services has a significant positive effect on the intention to save again. Hypothesis 3 is supported. H4 (T-Statistic <1.96; β = 0.106) that customer satisfaction has no effect on the intention to save again cannot be proven, so H4 is not supported. Hypothesis 5 (T-Statistic <1.96; β = 0.472) is that customer trust has a significant positive effect on the intention to save again. H5 supported. The final hypothesis H6 (T-Statistics <1.96; β = 0.423) that customer satisfaction has a significant positive effect on customer trust can be supported.

Table 4. Test Results Hypothesis

No.	VariableRelationships between	CoefficientLine (bootstrapping)	T-Statistics	Description
1	ATM service quality (X) -> customer satisfaction (Y1)	0.831	22.496	Significant
2	ATM service quality (X) -> Customer trust (Y2)	0,427	3,584	Significant
3	Quality of ATM services (X) -> intention save back (Y3)	0.334	3.913	Significant
4	customer satisfaction (Y1) -> intention save back (Y3)	0.106	1.231	Not Significant
5	customer trust (Y2) -> intention save back (Y3)	0,472	6,377	Significant
6	Customer satisfaction (Y1) -> Customer trust (Y2)	0.423	4,335	Significant

Source: processed data

Results of Mediation Test. Hair et al. (2010) have provided guidelines in examining the role of variable mediation, namely; (a) examining the direct influence of the independent variable on the dependent variable in the model by involving the mediating variable. (b) examining the effect of the independent variable on the dependent variable in the model without involving the mediating variable, (c) examining the effect of the independent variable on the mediating variable, (d) examining the effect of the mediating variable on the dependent

variable. Table 5 and Figure 1 show the results of examining the mediating role of the variable customer satisfaction (Y1) and customer trust (Y2) on the indirect effect of ATM service quality (X) on intention to save again (Y3).

Table 5. Test Results of Mediation Variables

No	Mediation Variable	(a)	(b)	(c)	(d)	Information
	Customer Satisfaction					
1	ATM Service Quality (X) -> Customer Satisfaction (Y1) -> Intention to Save (Y3)	0.535 (Sig)	0.790 (Sig)	0.832 (Sig)	0.106 (N. Sig)	No mediation
2	ATM Service Quality (X) -> Customer Satisfaction (Y1) -> Customer Trust (Y2)	0.472 (Sig)	0.779 (Sig)	0.831 (Sig)	0.423 (Sig)	Partial mediation
	Customer Trust					
3	ATM Service Quality (X) -> Customer Trust (Y2) -> Intention to Save (Y3)	0.394 (Sig)	0.790 (Sig)	0.779 (Sig)	0.472 (Sig)	Partial mediation
4	Customer Satisfaction (Y1) -> Customer Trust (Y2) -> Intention to Save Again (Y3)	0.294 (Sig)	0.752 (Sig)	0.779 (Sig)	0.472 (Sig)	Partial mediation

Source: processed data

Table 5 shows the results of customer satisfaction variables significantly play a role as partial mediation based on characteristics: effect (a); (b); (c); (d) is significant while the customer satisfaction variable cannot meet the requirements of full mediation or partial mediation, so it means that the customer satisfaction variable cannot mediate the variable of ATM service quality on the intention to save again. The customer trust variable plays a significant role as partial mediation based on the following characteristics: effect (a); (b); (c); (d) is significant so that it means that the variable customer trust can mediate the ATM service quality variable on the intention to save again and can also mediate the customer satisfaction variable on the intention to save again.
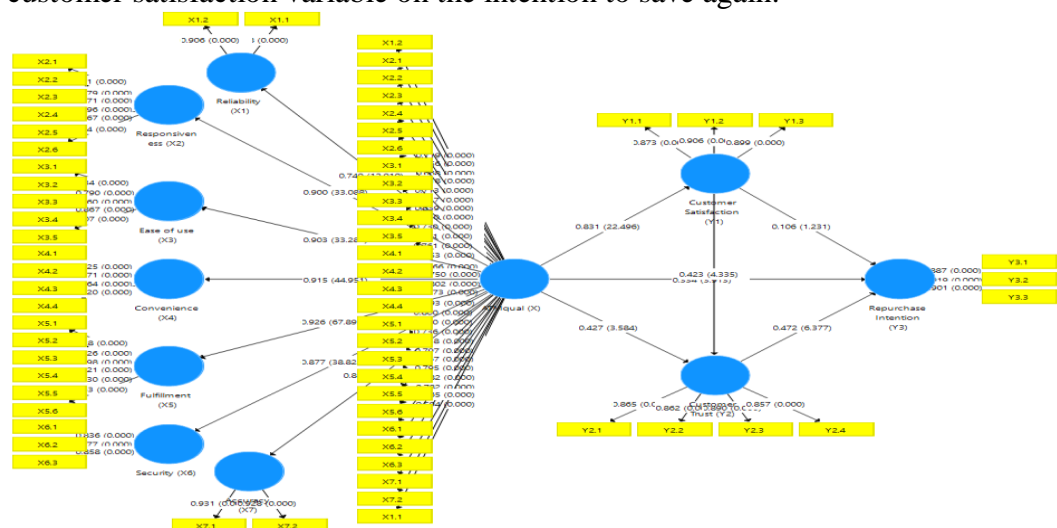

Figure 1. Research Results Model The

results of hypothesis testing (Figure 1) show that only the path of customer satisfaction to the intention to save again has no effect. The other paths have shown influential results. This means that the customer's intention to save at BNI is not only formed by satisfaction at the ATM but there are other factors such as satisfaction built by services other than ATMs. In this case, satisfaction has not been able to influence intention. The character of the customers caught in this research seems to have a realistic way of thinking in determining the choice to save again. The results of the interviews showed that they compared the interest rates on savings with other banks before deciding to save again.

Customers have sufficient information to compare various banking services. This condition is evidenced by the fact that 82.1% of customers have savings accounts at various different banks. Mastery of information is also demonstrated by experience in using different bank ATMs as much as 80%. The experience pattern is quite large, building a large level of customer expectations that affects satisfaction. ATM services are able to build an intention to save, but the quality of ATM services has not sufficiently affected the intention to save through satisfaction with the quality of ATM services.

The age group that most prominently uses ATM services is the age group 17 to 40 years. They often use ATM services for cash withdrawals, transfers, payments, purchases, or cash deposits. The importance of trust in ATM services is evidenced by customers' trust in ATMs being able to partially mediate the effect of ATM service quality on the intention to save again (see Table 5: Recapitulation of Testing Results of the mediating variable). The results of this mediation role support the findings of Namahoot (2018). However, the customer satisfaction variable has not been able to mediate the quality of ATM services on the intention to save again, thus supporting the findings of Koay and Ong (2016).

The results of this study support research conducted by Amin (2016), Ayo et al. (2016) stated that service quality has a positive effect on customer satisfaction. The insignificance of customer satisfaction with the intention to save again generated in this study supports previous studies (such as; Kim, 2015 and Hsu et al. 2017). ATM service quality is proven to have a positive effect on customer trust. The results of this study support the research conducted by Arcandet al. (2017), Boonlertvanich (2019), Forgas-Collet al. (2014), and Kundu&Datta (2015). The quality of ATM services is proven to have a positive effect on intention to save again, the results of this study are in line with the results of Saleem et al. (2017), Choundhury (2013), Amin (2016), Han & Hwang (2015), and Forgas-Collet al. (2014). Customer trust is proven to have a positive effect on the intention to save again. These findings support research conducted by Tseng & Lee (2016), Saleem et al. (2017), Han & Hwang (2015), Hsu et al. (2015), and Forgas-Collet al. (2014). Customer satisfaction is proven to have a positive effect on customer trust, the results of this study are in line with the results of Kundu&Datta (2015), Boonlertvanich (2019), Fatima &Razzaque, (2014), and Patrick McCole (2019).

CONCLUSION

An important conclusion of this study is that customer trust can determine the customer's intention to save again. Based on this, it is necessary to pay attention to trust - predictability according to customer trust without neglecting other factors.

This study uses a limited sample at a bank in Denpasar. It is highly recommended that future research be carried out in various organizations so that the results are able to represent generalizations of the truth.

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