



UNDERSTANDING DIGITAL INDUSTRY

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Book

Understanding Digital Industry

Proceedings of the Conference on Managing Digital Industry, Technology and Entrepreneurship (CoMDITE 2019), July 10-11, 2019, Bandung, Indonesia

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Edition 1st Edition

First Published 2020

eBook Published 25 February 2020

Pub. Location London

Imprint Routledge

DOI <https://doi.org/10.1201/9780367814557>
(<https://doi.org/10.1201/9780367814557>)



Accessibility Information

(/books/edit/10.1201/9780367814557/understanding-digital-industry-siska-noviaristanti-hasni-mohd-hanafi-donny-trihanondo/accessibility-information?refId=be3bab69-98b4-4aaa-9178-6c0d2f85b892&context=ubx)

eBook ISBN 9780367814557

Subjects Economics, Finance, Business & Industry

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Customer Continuance Intention towards Digital Banking Application

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ABSTRACT: Internet banking in Indonesia has increased from 150 million transactions in 2012 to 406 million transactions by 2016. Present paper tried to study the digital banking application 'ABC' of Bank ABC of Indonesia to find out what are the factors influencing the customers' Continuance Intention (CI) while using 'ABC'. Result of the analysis using 423 valid respondents identified three main influencing factors, from highest to the lowest as Trust (T), Habit (H) and Price Saving Orientation (PSO). The model used can predict the CI of customers' towards ABC as the R^2 gave a value of 71%. Result also revealed that male customers' consider Trust (T) as an important factor than the female consumers. Bank ABC may use the information in their future marketing strategies for retaining existing customers and also attracting potential consumers.

1 INTRODUCTION

In parallel with the advancement of use of internet in Indonesia (APJII, 2018), e-banking services also increased to 27%, from 13 million users in 2012 to 54 million in 2016, having a growth rate of 169% over the four years period mainly due to the digital banking services offered by Indonesian banks (Beritasatu, 2018). This resulted in 151 million transactions in 2012 which increased to 407 million transactions in 2016 (CNN, 2018). Bank ABC is a foreign exchange bank and is a merger between PQR Bank and WYZ Bank. Having the operations in Indonesia. To ease the banking services to their customers, Bank ABC launched their own banking application 'ABC', which is a progressive financial application which allows its customers' to carry out every budgetary action from making all payments, withdraw and deposit cash and also designing money for managing personal finance. 'ABC' has the feature of not only for making payments but also accepting deposits which enables it to attract 3 million application downloaders with 700 dynamic users in Indonesia (BTPN, 2018). Historical milestones of ABC includes winning the honor as The Best Digital Bank in Indonesia in 2018 by the Asian Banker for Indonesia Country Awards (Jenius, 2018) and also ranking Top 50 Digital Only Banks released by Financial IT Magazine (Infobanknews, 2018). The main objective of the present paper is to assess the factors influencing the customers' Continuance Intention (CI) towards using the digital banking application 'ABC' and also to see the moderating effect of two demographic variable Age and Gender. The result may give insights on what factors makes the 'ABC' so popular among the Indonesian customers'.

2 THEORATICAL FRAMEWORK AND METHODOLOGY

There are well developed theories and models on technology adoption for assessing what factors influences users in adopting the technology and using the same continuously (Sharma and Mishra, 2014) and they are *Diffusion of Innovation Theory* by Roger in 1960, *Theory of Reasoned Action* (TRA) by Fishbein and Ajzen in 1975, *Theory of Planned Behavior* (TPB) by Ajzen in 1985,