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The Role of Omni-Channel Integration Quality and Perceived Value in Shaping Customer Satisfaction and Loyalty in BCA Basic Banking Services

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Abstract

Purpose: This study aims to examine the impact of omni-channel integration quality and omni-channel perceived value on customer satisfaction, customer satisfaction on customer loyalty, and the mediation of customer satisfaction between omni-channel integration quality and omni-channel perceived value to customer loyalty in the context of basic banking services. BCA offers basic banking services that are essential for customers.

Method: One hundred forty-three respondents live in Surabaya, aged above 17 years old, who have used a minimum of two out of four of these BCA channels: ATM BCA, KlikBCA, BCA mobile, and my BCA, and who have used three basic banking services, namely money transfer, checking account balances, and bill payments in the last three months. The data was collected using a Google Form questionnaire. Next, it was processed using Smart PLS and analyzed through the Structural Equation Model (SEM) method.

Result: The finding of this research proved that omni-channel integration quality has a positive and significant impact on omni-channel perceived value, omni-channel integration quality has a positive and significant impact on customer satisfaction, omni-channel perceived value has a positive and significant impact on customer satisfaction, customer satisfaction mediate the relationship between omni-channel integration quality and customer loyalty, and customer satisfaction mediates omni channel perceived value to customer loyalty.

INTRODUCTION

Omni-channel retailers must solve the issue of providing perfect coordination and synergy across all channels (Verhoef et al., 2015; Saghiri et al., 2017). Channel coordination is important to provide a seamless experience to customers. The result is the effort to integrate experience in all channels through omni-channel provided by retailers to digital consumers (Son et al., 2021; Morgenstern, 2021). With the integration quality of omni channels, firms can increase performance by improving customer relationships (Huré et al., 2017).

Competitive pressure also exists in the banking industry, and new competitors are emerging as tech companies; digitalization can cause disruption, and banks face increasing regulatory costs and

high fixed costs (Menrad & Varga, 2020). According to a survey done by PwC (2023), 62% of Southeast Asian companies are concerned about the risk of ineffectiveness when implementing digitalization. According to Badan Pusat Statistik (BPS, 2024), there are 105 banks in Indonesia. 40.4% of Indonesians own formal bank accounts, or around 80.27 million in 2020 (CNN Indonesia, 2021). In 2023, it finally increased to 76.3% of the total population, and targeted in 2025 will increase to 85.1% (Antara, 2024).

Bank Central Asia (BCA) is one of Indonesia's top three biggest banks based on the number of assets, IDR 1,296.52 trillion, on 31 May 2023 (Diah, 2023). BCA customers have also increased yearly. Furthermore, it was known that in 2022, 99.4% of BCA customers mostly do transactions using digital channels (Laras, 2023). BCA also has various channels that provide various services. In this research, four channels are used as the research scope due to their similarity in services: transferring funds, checking account balance, and bill payment. These services are considered basic banking services of BCA. The four channels are ATM BCA, KlikBCA, BCA mobile, and my BCA.

ATM BCA is a commonly used channel for BBS and targeting general customers of BCA. Unlike other banks, BCA increased its ATMs from 18,348 units to 19,055 units in March 2024 (Aprilia & CNBC Indonesia, 2024). The increase will serve 38 million customer accounts and around 90 million daily transactions. KlikBCA, with its unique KeyBCA as extra protection, targets desktop users and is popular with its business services used as the research object—next, BCA mobile, which is simple and targets older customers. Together with KlikBCA, they have many transactions, and m-BCA 7.2 billion transactions are an early digital channel in Indonesia (CNBC Indonesia, 2024). Lastly, my BCA is the most complete channel of BCA that targets the younger generation. A monthly average of 360 million transactions will be processed on my BCA by the end of 2023 (BCA, 2024).

Omni-channel Integration Quality

The development of the channels created by BCA ensures that all channels provide the best service by providing an integrated and seamless experience in each process in banking businesses, especially in BBS. Omni-channel integration quality is the first variable in this research. The omnichannel banking model allows clients to interact with financial services through various channels (Zhang et al., 2017). Omnichannel retailing involves integrating all customer touchpoints and channels through various digital technologies to deliver seamless customer service (Mishra et al., 2021). This result is that integrating many channels can give merchants a competitive advantage (Collier et al., 2018).

Omni-channel Perceived Value

Next, omni-channel perceived value. Value has been defined in various ways, each describing the trade-off between "give" components and "get" components (Kumar & Reinartz, 2016). For retailers, perceived value provides a basis for understanding customer behavior (Chang & Geng, 2022). Consumption values are the basis of perceived value. Customer choice is determined by multiple values, each of which has a different influence (Chang & Geng, 2022). The BCA customer transfers money to another customer using an ATM BCA, which requires a transfer fee. After that, the customers check the balances in the myBCA while paying a monthly administration fee. The customers will find all the data recorded correctly in my BCA. Customers feel that BCA can provide value, such as convenience and worth, with the fees customers spend only on its basic banking services. In the past few years, numerous studies have asserted that the quality of multi-channel integration influences the perceived value of multi-channel systems (Wu & Chang, 2016). Omni-channel integration quality synergizes with omni-channel perceived value (Kanwal et al., 2022). In proving the results of these studies, below is the suggested hypothesis.

H1: There is a positive significant impact between omni-channel integration quality and omni-channel perceived value in the context of BBS.

Customer Satisfaction

In commercial banks, customer satisfaction is essential (Osman & Sentosa, 2014). It reflects consumers' overall perception regarding the goods or services received by the consumers (Alzayadi, 2024). According to Famiyeh et al. (2018), customer satisfaction refers to how customers feel about a product or service after using it. When BCA customers expect that they can transfer money successfully to another account using an ATM BCA after paying the transfer fee and checking the historical data through BCA mobile, they are satisfied because their expectations are fulfilled. Thus, the difference between expectation and reality results in a comparative feeling called satisfaction. Consumers' satisfaction in omnichannel retail depends on businesses integrating their channels (Lazaris & Vrechopoulos, 2014). Literature about omni-channel shows that integration quality will boost customer satisfaction (Fitri et al., 2022). Another research argues that omnichannel integration quality is the most important aspect of satisfying customers (Nabila et al., 2023). Those studies suggest the hypothesis below.

H2: A positive significant impact exists between omni-channel integration quality and customer satisfaction in BBS.

The customer will perceive the value of the omni-channel of an organization; this will impact the customer's satisfaction. Several studies have shown that omnichannel perceived value can impact customer satisfaction. According to Carlson et al. (2015), a positive association exists between the multi-channel perceived value and customer satisfaction. In omni-channel settings, perceived value is another predictor of customer satisfaction (Huré et al., 2017). Similarly, in other literature, omni-channel perceived value is an important aspect influencing customer satisfaction (Jaya, 2019). Due to the prior research, this research suggests the hypothesis below.

H3: A positive significant impact exists between omni-channel perceived value and customer satisfaction in BBS.

Customer Loyalty

Customer loyalty is crucial for a business to succeed (Senić & Marinković, 2014). Omnichannel literature addresses customer loyalty as the result of customer-retailer cognition (Mainardes et al., 2020). The satisfaction caused by the goods or services consumers purchase refers to customer loyalty (Oliver, 2014). In evaluating a company's success, customer loyalty is the most important indicator (Senić & Marinkovic, 2014). When people use the services at BCA, they have expectations such as being able to check their account balances anytime and anywhere with any channels provided by BCA. This expectation will be compared with the feeling received after receiving the services, which will become satisfaction. This condition will turn customers into loyal customers who repeatedly use BCA's service in their banking activities. Customer satisfaction also supports loyalty in an omni-channel context, according to (Cotarelo, 2022; Menrad, 2021). Another researcher also mentioned that customer loyalty is strongly assessed through satisfaction (Famiyeh et al., 2018). As a result, satisfied customers will lead to loyal customers. Hence, below is the developed hypothesis.

H4: There is a positive significant impact between customer satisfaction and loyalty in BBS.

In a further study by Fitri et al. (2022), the quality of omni-channel integration is associated with customer loyalty through customer satisfaction, but its significance is insignificant. Here is the suggested hypothesis from those previous studies.

H5: Customer satisfaction mediates the relationship between omni-channel integration quality and customer loyalty in the context of BBS.

A study also mentions the impact of perceived value on customer loyalty using customer satisfaction as the mediating variable. Omni-channel perceived value and loyalty are closely related in an omni-channel context when customer satisfaction is taken as a mediating variable (Fitri et al., 2022). Due to the result above, this research suggests the hypothesis below.

H6: Customer Satisfaction mediates the relationship between omni-channel perceived value and customer loyalty in the context of BBS.

This research is based on a previous study by Hamouda (2019). Similar to the previous study, this study aimed to understand the relationship between omni-channel banking integration quality, perceived value, satisfaction, and consumer loyalty. However, customer satisfaction is also analyzed as a mediator to improve the result of this research. This research was conducted with BCA, a retail banking company, as the primary and only objective in understanding BCA's basic banking services. Figure 1 presents the research framework of this study. Hence, this research differs from previous research because it focuses on different objects and activities in different countries.

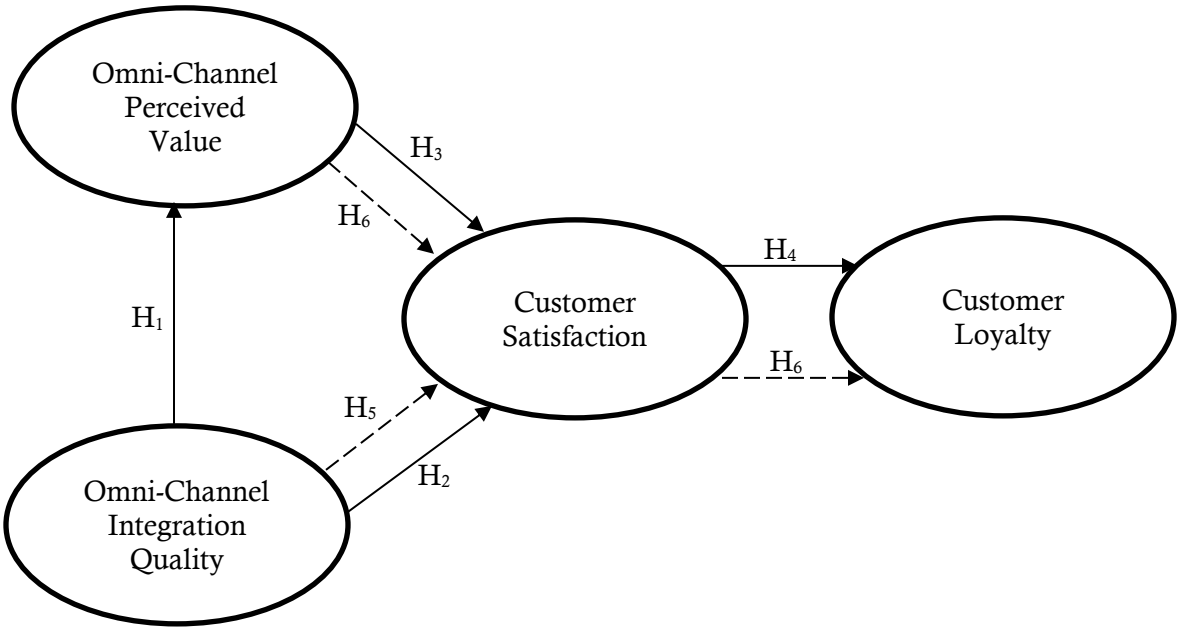

Figure 1.
Research Framework

RESEARCH METHODS

This study was conducted using a quantitative method. Using a five-point Likert scale, the data was collected. Questionnaires with Google form distributed to gather data. The sampling method was the most suitable since the population was too large. The population in this research is all customers of BCA in Surabaya, aged above 17 years. Customers have used a minimum of two out of four of these BCA channels: ATM BCA, KlikBCA, BCA mobile, and my BCA, and customers have used basic banking services, namely money transfer, checking account balances, and bill payments in the last three months. Hair et al. (2019) suggest a minimum of 100 samples as the suitable sample size. To receive a specific number, the number of samples is calculated by setting 5 to 10 samples for each indicator for each variable (Hair et al., 2019). Structural Equation Modelling (SEM) was used in this study to analyze the data. First, an outer model consists of validity and reliability tests. Second, inner model test or R-Square. Third, path coefficient and indirect effect. Lastly, conducting hypothesis testing. Table 1 presents the indicators used for every variable of this study.

Table 1.
Variable, Indicators, and Reference

No	Variable	Item Code	Indicators	Reference
1	Omni-channel Integration Quality (IQ)	IQ1	Consistent Quality	Kabadayi et al., 2017
		IQ2	Seamless Experience	
		IQ3	Information Availability	
		IQ4	Similar Service Quality	
		IQ5	Fulfil Banking Task	
2	Omni-channel Perceived Value (PV)	PV1	Create Positive Value	Kabadayi et al., 2017
		PV2	Offer Value for Money	
		PV3	Efficient	
		PV4	Quick and Easy	
		PV5	Enjoyable	
3	Customer Satisfaction (SAT)	SAT1	Positive Feeling	Sorkun et al., 2020
		SAT2	Good Feeling	
		SAT3	Overall Feeling	
		SAT4	Best Results	
		SAT5	The Level of Outcome	
4	Customer Loyalty (LOY)	LOY1	Willingness	Quach et al., 2022
		LOY2	Positive Opinion	
		LOY3	Recommending	
		LOY4	Encouraging	

RESULTS & DISCUSSION

This study has 19 indicators, meaning there are 95 to 190 samples from 19 times 5 and 19 times 10. The author chose 133 samples from 19 times 7 as the sample target. The data collection process resulted in only 143 respondents who fulfilled all the requirements and are usable for further steps. Table 2 presents the descriptive statistics of the respondents.

Table 2.
Statistic Descriptive of Respondents Characteristic

Respondents Characteristic	Category	Frequency	Percentage
Gender	Male	50	35.0
	Female	93	65.0
Age	17-25 years old	105	73.4
	26-35 years old	11	7.7
	36-45 years old	7	4.9
	46-55 years old	11	7.7
	>55 years old	9	6.3
Occupation	Student	96	67.1
	Entrepreneur	9	6.3
	State officials	1	0.7
	Private company employees	22	15.4
	Others	15	10.5

According to Table 2, it was found that the highest gender of respondents was female, with 93 respondents or 65%, and the lowest was male, with 50 respondents or 35%. For the age of respondents, the highest is 17-25 years old, with 105 respondents or 73.4%, and the lowest is 36-45 years old, with 11 respondents or 7.7%. Lastly, for the occupation, the highest number is students, with 96 respondents or 67.1%, and the lowest is state officials, with one respondent or 0.7% from the total of 143 or 100% respondents.

Convergent validity results presented in Table 3 are all accepted. For outer loading, the result should be ≥ 0.70 for validity (Hair et al., 2019). Moreover, for Average Variance Extracted (AVE), the value ≥ 0.50 is the cut-off for the result to be valid (Hair et al., 2019). This data means each construct indicator was able to measure its latent construct.

Table 3.
Outer Loading Test – Convergent Validity

Construct	Item Code	Loading	AVE	Result
Omni-channel Integration Quality (IQ)	IQ1	0.821	0.638	Valid
	IQ2	0.817		
	IQ3	0.821		
	IQ4	0.818		
	IQ5	0.713		
Omni-channel Perceived Value (PV)	PV1	0.829	0.678	Valid
	PV2	0.814		
	PV3	0.814		
	PV4	0.786		
	PV5	0.858		
Customer Satisfaction (SAT)	SAT1	0.816	0.673	Valid
	SAT2	0.850		
	SAT3	0.805		
	SAT4	0.897		
	SAT5	0.832		
Customer Loyalty (LOY)	LOY1	0.715	0.707	Valid
	LOY2	0.853		
	LOY3	0.885		
	LOY4	0.829		

The discriminant validity value is measured in Table 4. The result is accepted when square root AVE should have a greater correlation value between latent constructs (Hair et al., 2019). The table showing each square root AVE is greater between the latent construct. Hence, the results mean that each construct is unique in this framework.

Table 4.
Outer Loading Test – Discriminant Validity

	IQ	LOY	PV	SAT
IQ	0.799			
LOY	0.614	0.823		
PV	0.778	0.654	0.820	
SAT	0.692	0.765	0.735	0.841

Construct reliability value must be ≥ 0.70 for the result to be accepted (Hair et al., 2019). In this research, the value is above 0.7, which means the output is consistent and indicators are reliable in measuring the construct (see Table 5).

Table 5.
Construct Reliability

Construct	Composite Reliability	Result
IQ	0.898	Accepted
LOY	0.893	Accepted
PV	0.911	Accepted
SAT	0.923	Accepted

The goodness fit of the model was assessed using R-Square. R-Square is part of the inner model test. The R-square criteria are 0.75 means strong, 0.50 means moderate, and 0.25 means weak (Hair et al., 2019). The results of this study shown in Table 6 show all constructs present moderate explanatory power in the usage of omnichannel integration quality.

Table 6.
R-Square

Construct	R-square	Result
LOY	0.585	Moderate
PV	0.605	Moderate
SAT	0.577	Moderate

Next, the Path Coefficient in SEM is defined as a standardized regression weight that presents the power and direction of the relationship between variables. The value ranges typically between -1 and +1 to evaluate the path coefficient. The negative value suggests a negative relationship, and the positive value indicates a positive relationship. At the same time, zero value means no meaningful relationship. Table 7 shows that all paths have a positive relationship between each construct.

Table 7.
Path Coefficient

Hypotheses	Path	Path Coefficient	Result
H1	IQ → PV	0.778	Positive
H2	IQ → SAT	0.305	Positive
H3	PV → SAT	0.498	Positive
H4	SAT → LOY	0.765	Positive
H5	IQ → SAT → LOY	0.233	Positive
H6	PV → SAT → LOY	0.381	Positive

A hypothesis test was done to find whether the hypotheses would be accepted or rejected—P-value and t-statistics were used as the measure. If $p \leq 0.05$, the result is considered statistically significant, or the null hypothesis is rejected (Hair et al., 2019). Meanwhile, t-statistics with a t-value ≥ 1.96 suggest a significant relationship between variables (Hair et al., 2019). Table 8 presents the results of the measures; all are accepted and significant.

Table 8.
Hypothesis Testing – Direct and Indirect Effect

Hypotheses	Path	T statistics	P values	Result
H1	IQ → PV	24.455	0.000	Accepted
H2	IQ → SAT	3.011	0.003	Accepted
H3	PV → SAT	3.624	0.000	Accepted
H4	SAT → LOY	19.971	0.000	Accepted
H5	IQ → SAT → LOY	3.002	0.003	Accepted
H6	PV → SAT → LOY	3.493	0.000	Accepted

For hypothesis one, there is a positive significant impact between omni-channel integration quality and omni-channel perceived value in the context of BBS. According to Table 8, which presents the test result, P-value and T-statistics exceed the minimum criteria with a T-statistics value of 24.455 and a P-value of 0.000. As a result, omni-channel integration quality positively affects omni-channel perceived value in the context of BBS. In this way, the first hypothesis has been proven. This result is also similarly drawn by Wu & Chang (2016), that the quality of multi-channel integration influences perceived value. Next, the result is also aligned with the study by Nabila et al. (2023), which found

that the omnichannel's integration quality significantly impacts the omnichannel's perceived value. Lastly, this research is also aligned with prior research by Hamouda (2019), especially in the banking.

According to the data processed in Table 8, the suggested result of hypothesis testing for hypothesis two is a positive significant impact between omni-channel integration quality and customer satisfaction in BBS.

According to Table 8, which presents the test result, the P-value and T-statistics exceed the minimum criteria with a T-statistics value of 3.011 and a P-value of 0.003. As a result, omni-channel integration quality positively affects customer satisfaction in the context of BBS. In this way, the second hypothesis has been proven. This result is also supported by results drawn by Lazaris & Vrechopoulos (2014), who state that consumer satisfaction is impacted by omni-channel integration quality in retail. Another research also stated that omni-channel integration quality has become important in determining customer satisfaction (Kanwal et al., 2022).

For hypothesis three: A positive significant impact exists between omni-channel perceived value and customer satisfaction in BBS. According to Table 8, which presents the test result, the P-value and T-statistics exceed the minimum criteria with a T-statistics value of 3.624 and a P-value of 0.000. As a result, omni-channel perceived value positively affects customer satisfaction in the context of BBS. In this way, the third hypothesis has been proven. This result is also similarly drawn by Huré et al. (2017), who states that in an omni-channel context, perceived value contributes to changes in customer satisfaction. The author of Jaya (2019) also acknowledges that omni-channel perceived value affects customer satisfaction.

For hypothesis 4: There is a positive significant impact between customer satisfaction and loyalty in BBS. According to Table 8, which presents the test result, the P-value and T-statistics exceed the minimum criteria with a T-statistics value of 19.971 and a P-value of 0.000. As a result, customer satisfaction positively affects customer loyalty in the context of BBS. In this way, the fourth hypothesis has been proven. The findings of this study agree with those of Cotarelo (2022), who found that customer loyalty results from customer satisfaction when viewed in an omni-channel context. Similarly, Alzaydi (2024) also confirmed that customer satisfaction primarily determines customer loyalty.

For hypothesis 5: Customer Satisfaction mediates the relationship between omni-channel integration quality and customer loyalty in the context of BBS. According to Table 8, which presents the test result, the P-value and T-statistics exceed the minimum criteria with a T-statistics value of 3.002 and a P-value of 0.003. As a result, customer satisfaction mediates omni-channel integration quality to customer loyalty. In this way, the fifth hypothesis has been proven. The outcome of this study is consistent with Fitri et al. (2022), who states that there is a significant relationship between omni-channel integration quality and customer loyalty and the mediation of customer satisfaction.

For hypothesis 6: Customer Satisfaction mediates the relationship between the Omni-channel perceived value and customer loyalty in the context of BBS. According to Table 8, which presents the test result, the P-value and T-statistics exceed the minimum criteria with a T-statistics value of 3.493 and a P-value of 0.000. As a result, customer satisfaction mediates omni-channel perceived value to customer loyalty. In this way, the sixth hypothesis has been proven. The outcome of this study is consistent with Fitri et al. (2022), who state that omni-channel integration quality supports customer loyalty through customer satisfaction as the mediation variable.

CONCLUSION

This research aimed to identify and examine the relationship between omni-channel integration quality, omni-channel perceived value, customer satisfaction, and customer loyalty in the BBS context of BCA. Moreover, the mediation of customer satisfaction between omni-channel integration quality and omni-channel perceived value to customer loyalty. This study explained the hypotheses through its research and discussion. According to the research above, the following conclusions can be drawn:

First, hypothesis 1 is accepted, stating "there is a positive significant impact of omni-channel integration quality to omni-channel perceived value in the context of BBS." Second, hypothesis 2 is accepted, stating "there is a positive significant effect of omni-channel integration quality to the customer satisfaction in the context of BBS." Third, hypothesis 3 is accepted, stating "there is a positive significant effect of omni-channel perceived value to customer satisfaction in the context of BBS." Fourth, hypothesis 4 is accepted, stating "there is a positive significant impact of customer satisfaction to customer loyalty in the context of BBS." Fifth, hypothesis 5 is accepted: "Customer satisfaction mediates the relationship between omni-channel integration quality to customer loyalty in the context of BBS." Sixth, hypothesis 6 is accepted: "Customer satisfaction mediates the relationship between the Omni-channel perceived value to customer loyalty in the context of BBS."

This research has several limitations: First, the questionnaire may not have thoroughly described respondents' opinions. Second, during a particular period, the research was conducted. In the meantime, BCA always updates its channels, which might also alter respondents' answers. Thirdly, many of the respondents to this questionnaire are students, which makes it not evenly distributed. In comparison to working people, students may have lower transaction activities.

The limitation presents an academic suggestion that longitudinal research can be used for future research to analyze the change of respondents over time, as well as combining qualitative and quantitative data to understand customer relationships better. Because this research also deals with consumer behavior, the data should be distributed evenly throughout the respondents or to a specific group of respondents to gain more insight. Lastly, future research can add more variables to deepen the understanding of this topic.

This research contributes to the study of business development, specifically in omnichannel integration quality. BCA can continuously improve and regularly check its mobile apps like my BCA and BCA mobile to ensure it has fewer technical issues and maintains its omnichannel integration quality. Thus, by understanding the customer, the implementation of omni-channel integration quality becomes important since it can bring customers satisfaction and loyalty. There are a few suggestions for the implication from the research, is to ensure consistent content and quality across channels: first, maintain uniform information, promotions, and services across all channels to build trust and prevent customer confusion. Consistency in content is vital for effective omnichannel integration, second, Implement AI-Powered Automation: Utilize AI-driven tools to automate responses to common customer queries, enabling faster issue resolution. For instance, AI-enabled chatbots can handle routine inquiries, allowing human agents to focus on more complex issues. Third, they can optimize response times across channels by aiming to reduce response times to meet customer expectations. Studies indicate that nearly half of all customers expect companies to respond within 4 hours, with 12% expecting a response within 15 minutes or less. Implementing time-based alerts and categorizing incoming inquiries based on priority can help achieve this. Lastly, monitoring and analyzing performance metrics: regularly track key performance indicators (KPIs) such as response times and customer satisfaction scores. Analyzing these metrics can help identify improvement areas and ensure service speed aligns with customer expectations.

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