



ANALYSIS OF THE EFFECT OF TRUST IN E-BANKING WITH WILLINGNESS TO ADOPT E-BANKING ON THE EFFECTIVENESS OF DIGITAL BANKING AND OFFLINE BANKING TRANSACTIONS AT PT BANK CENTRAL ASIA TBK., AT REGIONAL OFFICE XI - KALIMANTAN

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Abstract : This study aims to analyze the impact of attributes of e-banking website, traditional bank attributes, traditional service quality and trust in e-banking on willingness to adopt e-banking on PT Bank Central Asia, Tbk. customers in Kalimantan. Data were compiled using questionnaire to 125 respondents. Data analyzed using Structural Equation Modeling with AMOS software. Empirical findings suggested that attributes of e-banking website, traditional bank attributes, and traditional service quality has an influence on trust in e-banking. And then trust in e-banking has an influence on willingness to adopt e-banking.

Keywords: attributes of e-banking website, traditional bank attributes, traditional service quality, trust in e-banking and willingness to adopt e-banking

I. INTRODUCTION

The presence of digital bank technology is a challenge as well as an opportunity for banks in general today. Especially with the current pandemic momentum, making m. The development of technology, especially digital banking , is an inseparable part of the Bank's current development because technology is important in banking operations. The increasingly fierce competition between banks, the banks in Indonesia are also improving their services to digitalisai to keep up with the current dynamic developments.

Initially, the use of digital technology was to support bank operations, but now digital technology is the main part of banks to meet the needs of their customers. Digital technology-based banking services that are commonly known are electronic banking (e-banking) which makes it easier for customers to make financial transactions through various delivery channels, for example Automatic Teller Machine (ATM), Internet banking, SMS Banking, Phone Banking and Mobile Banking.

The development of e-banking began with the opening of ATMs that have the main function for cash withdrawals. Furthermore, it was followed by the launch of an EDC (Electronic Data Capture) machine that functions to serve customer payment transactions with Debit and Credit cards. Along with the development of the internet network, e-banking has increased with the existence of internet banking services that can be accessed through customers' computers or mobile phones. Furthermore, with the rapid development of cell phone use, this encourages the Bank to provide phone banking and SMS banking services for customers. This service basically utilizes the voice feature, as well as the sending and receiving of formatted SMS texts, so that it can be understood by the Bank system. Furthermore, the development of data communication network technology through cellular phones and smartphone devices (iOS, Android, Windows) is utilized by the Bank to provide mobile banking services. Mobile banking services have higher flexibility when compared to other e-banking services. Considering that mobile banking can be used anywhere and anytime with various features, ranging from payment transactions, purchases, transfers, to withdrawals cardless cash at ATM machines. The increase in transactions through mobile banking channels has an impact on reducing the number of transactions made by customers through ATMs and branch offices. This shows that there are changes in customer behavior and habits that have begun to lead to e-banking transactions through digital devices that provide convenience for customers.

PT Bank Central Asia, Tbk. As the largest private bank in Indonesia , it is currently also applying developments to the digital era by continuing to innovate in the field of digital technology to create a customer experience for its customers. Innovation is the key to enriching customer experience in digital transactions, while remaining relevant in the dynamic digital era. BCA launched the next

generation of mobile application, "myBCA", which uses one ID and provides an omni-channel experience to customers. This individual banking application enables the integration of various online services of the BCA group.

In 2020 BCA launched an E-Service service that has features for customers to print passbooks, replace expired passbooks, register Mobile Banking, and register Klik BCA Individuals that can be done by customers in self-service. The verification process used is the customer's ATM card and ATM pin which will then be continued by the mobile E-Service Customer Service officer in the banking hall to serve E-Service customers.

BCA also continues to observe that digital innovation in the banking and financial sectors must continue to be carried out. This must be done to meet trends and needs for faster, safer, and more convenient transactions digitally . In this regard, BCA offers various new digital banking #DibikinSimpel features in order to make it easier for customers, including millennials, when banking transactions. As of March 2021, BCA's mobile banking services are recorded at Rp 852 trillion. This figure grew by 37.1 percent (yoy). To maintain solid fundamental performance, BCA is committed to maintaining solid fundamental performance, excellent service quality both offline and online. In addition, the company also continues to comply with various rules and regulations. (www.bisnis.tempo.co, downloaded on May 4, 2021).

In this study, there was a research gap between service quality and trust variables. Based on research conducted by Devi and Andy (2016). This happens because based on research conducted by Devi and Andy (2016) states that service quality does not have a significant effect on trust. In the study, it was stated that although there is no direct influence, service quality can affect trust indirectly through satisfaction. This means that improving service quality does not necessarily increase trust. Customers need to get satisfaction first before giving confidence in the product.

Meanwhile, in the research of Safira and Baridwan (2016) there is also a research gap in Perceived Ease of Use to Behavioral Intention to Use Mobile Banking. This happens because the perceived ease of use effect felt on the user will decrease over a period of time along with the user's experience with a particular system. In recent years, it is argued that customers and business models have transformed, most consumers are computer users and they have done a lot of online transactions using a mobile phone for convenience. Based on this, respondents felt that whether or not it was easy to use the system became unimportant and could be ignored. Another explanation is that respondents feel that mobile banking is not much different and easy like previous innovations such as ATMs, and internet banking. In addition, respondents were unable to accurately express their perception of the experience of using e-banking, this was influenced because respondents were relatively young and can easily learn the use of online banking.

II. THEORETICAL FRAMEWORK

2.1.1. Willingness To Adopt E-banking

Kolodinsky (2004) notes that essentially the widespread use of e-banking is predominantly determined by the relative advantages of the system; Meanwhile, the obstacles are closely related to the capabilities of computer technology. (Al-Smadi 2012) revealed that the avoidance of uncertainty has a significant positive influence on the perceived benefits and perceived ease of use in relation to online banking. Similar conclusions were also summarized (Ismail and Osman 2012), who found that due to the limited time and space of traditional banks, as well as the flexibility of dealing with unforeseen situations, E-Banking satisfies many customers. and has been widely accepted by a growing number of people in Sudan.

2.1.2. Trust in E-banking

According to (Reichheld and Schefter, 2000) stated the nature of online services often gives rise to a lack of trust in e-banking in some customers. In the nature of online services, there is no direct physical contact between buyers and sellers. This spatial distancing means consumers can't feel a real physical presence, such as observing salespeople, office space or physical space to assess confidence levels.

In an online environment, consumers and onlie sellers often face spatial and termporal separation which results in transactions carried out online often not involving simultaneous transactions of goods (or services) and money (Grabner-Kraeuter, 2002).

H4: Trust in e-banking has a significant effect on willingness to adobt e-banking.

2.1.3. Traditional Service Quality

In a survey conducted by Parasuraman, Zeithaml and Berry determined a standard dimension that serves to measure the quality of a service, where the dimension is then known as Servqual which is divided into ten dimensions (Jiang et al., 2002 quoted by Kurniawan, 2008).

H2: Traditional bank Attributes have a significant effect on trust in e-banking.

2.1.4. Attributes Of E-Banking Website

Zuroni and Teng (2019), say perceived security i.e. consumers will reveal safe security visible or measurable based on consumers' assessment of their experience of the security of a system. Security is said to be successful if a system is declared safe based on the results of users who use the system, if users feel safe then they will say that the system has good security, so a system is judged based on its users.

According to Jiaxin Zhang, et al. (2019), stated that how consumers can trust that the security of the system used has good security so that their information remains well protected, so that consumers who use it will feel safe and trust.

H1: *Attributes of the e-banking web site have a significant effect on trust in e-banking*

III. RESEARCH METHODOLOGY

The research carried out is in the form of developing existing research models and testing research hypotheses that are determined based on literature studies with the aim of answering the formulation of problems that has been established. The research was conducted by quantitative methods using statistical techniques by collecting, processing, and testing incoming data from questionnaires. Research with the initial stages, establishing hypotheses, respondents, collecting data , analyzing incoming data and

providing conclusions as a quantitative method. Quantitative methods are used because they are tested to be accurate when applied according to the rules when testing the relationship between two or more of the variables used (Syamriloade, 2011).

The quantitative method used in this study refers to a reference to the simultaneous analysis process related to a multi-variable research model using AMOS (Analysis of Moment Structure) software. This research model is expected to explain the relationship between existing variables and to understand the factors that influence the willingness to adopt e-banking of customers of PT Bank Central Asia, Tbk. Kanwil XI area throughout Kalimantan area and makes implications with results that are close to the requirements of a measurement can be described in a research design.

Sampling in this study was carried out using the non probability sampling method, which means that this sample does not provide equal opportunities for parts of the population to be selected as samples. The research was conducted using questionnaires as the main means of collecting data. As well as in distributing and filling out questionnaires using the snowball sampling technique , it is carried out by asking respondents who are customers who make banking transactions at BCA Kanwil XI - Kalimantan. To be the expected sample according to the predetermined criteria must meet the following characteristics:

1. Male and Female, aged 18-60 years as an age group of early adulthood (Kotler and Armstrong, 2010).
2. He is a BCA customer and has transacted at BCA Kanwil XI- Kalimantan
3. Use the E-Branche / CS Digital / E-Service or Star Teller BCA facilities within the last 6 months at least.
4. Use the services of E-Branche/CS Digital/E-Service or Star Teller facilities at your own discretion, not as a courier from the customer, Walk in Customer, or representing the company or other parties.

Based on the research model , there are 25 indicators used in the questionnaire for BCA customers in Regional Office XI - Kalimantan. In accordance with the guidelines, the number of samples to be used as much as 25×5 is equal to 125. So that the number of samples used was 125 respondents. The complexity of the research model allows for a cause to use more samples. The sampling process is carried out continuously until it reaches the expected amount.

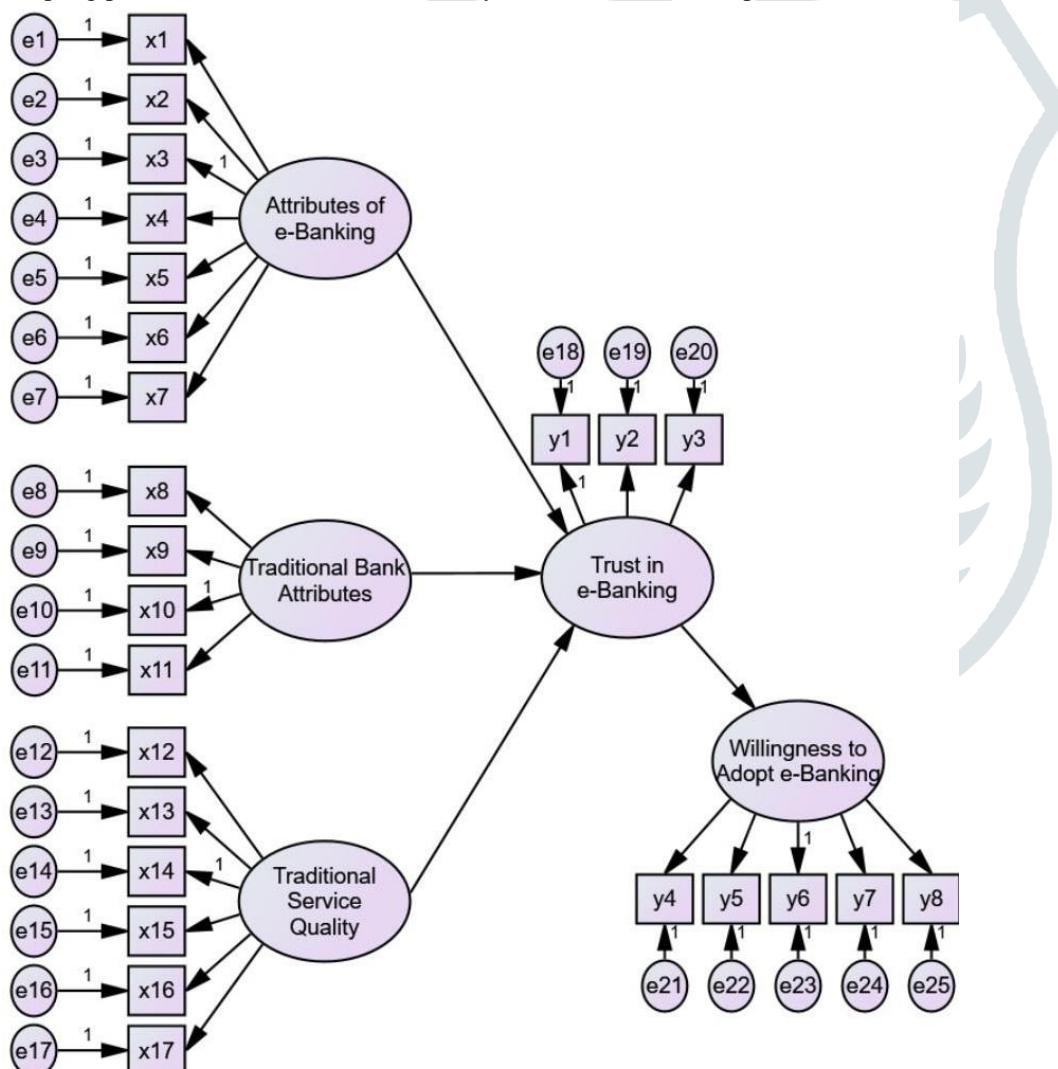


Figure 1. Research Model
Source: Authors (2022)

IV. RESULTS AND DISCUSSION

This study uses SEM using AMOS in testing variables. The statistical analysis tool used to answer the formulation of the research problem is AMOS.

4.1 Results of Descriptive Statistics of Study Variables

The gender percentage of the respondents consisted of 50 men or as many as 40% and 75 women or as many as 60%. respondents aged 18-35 years were the most with a percentage of 72.8%, for respondents aged 36-50 years were the next most at 21.6% and ages 51-60 year is the least at 7%.

4.2 Multivariate Normality

Multivariate normality refers to the detection of the form of data distribution on variables in a multivariate manner and their correspondence with normal distributions. In a simple sense, multivariate normality gives the meaning that a set of variables is normally distributed in the sense of univariate or multivariate, so that if a variable is to meet multivariate normality, then it is also considered to meet univariate normality, but not vice versa (Hair et al., 2014:69).

In SEM, multivariate normality testing is carried out with a critical ratio (c.r.) value in the multivariate kurtosis section, the value of c.r.ini also called Z-value. When the Z-value is smaller than the critical value then the data distribution is normal. The critical value can be determined based on a significance level of 0.05 (5%) which is $\square 2.58$.

4.3 Univariate Outliers

The *univariate outlier* test results in Appendix 3 result in Z-score values on all indicators in the range of -3 to +3, with the lowest value - 2.729 and the largest value of 1.220. Thus it can be concluded that *univariate* there are no outliers on the research data.

4.4 Multivariate Outliers

Multivariate outlier detection can be done using the Mahalanobis Distance (Mahalanobis d-Squared), the principle is that Mahalanobis d-Squared is a measure to evaluate the position of each observation compared to the center of all observations on a set of variables (Hair et al., 2014:67). The resulting d-Squared mahalanobis was evaluated using χ^2 (chi-square) at a free degree equal to the number of indicators used in the SEM model. If there is an observation that results in a Mahalanobis d-Squared value greater than the chi-square value at $df = \text{number of indicators}$ and a significance level of 0.001, then the observation is identified as multivariate outliers. The result of the chi-square table calculation is 52.62.

4.5 Evaluation of Multicollinearity and Singularity

The study showed independent (exogenous) constructs all resulted in VIF values smaller than 10. The *determinant value of the covariance* matrix is also greater than zero, as well as the *sample correlation matrix* resulting in the highest value of 0.660 and the correlation between exogenous constructs resulting in the highest value of 0.318 (no correlation value exceeding the value of 0.80). Thus, it can be concluded that in this research model there is no multicollinearity and singularity, so that the assumption of the absence of *multicolinearity* and singularity in the research model can be met .

4.6 Confirmatory Factor Analysis of Exogenous Variables

Construct validity indicates a test to find out the extent of the indicator in measuring the construct. In SEM, the construct validity test is carried out through convergent validity, with the rule of thumb being that the construct is said to meet the convergent validity if the indicator on the construct has a standardized regression weight (lambda / factor loading) value above 0.50. The results of the measurement model estimates on each construct consisting of attributes of e-banking, traditional bank attributes, traditional service quality, trust in e-banking, and willingness to adopt e-banking.

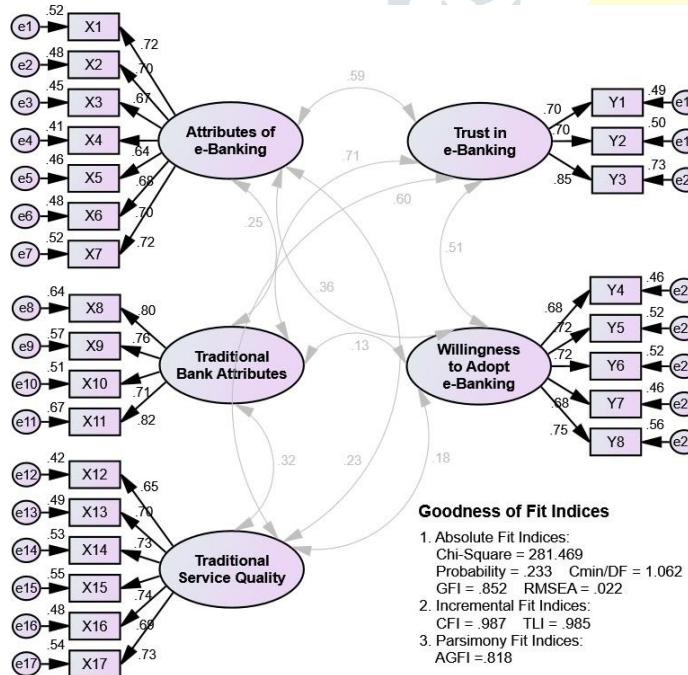


Figure 4.1 Test Confirmatory Analysis Service exogenous constructs

Source: Data processing using AMOS 22.0, 2022

4.7 Full Structural Equation Modelling Analysis

The results of the structural model conformity test show that all model conformity criteria are qualified (*good fit* or *marginal fit*), so that the structural model can be accepted. *Good fit* means that the model already has a good model fit, and *marginal fit* means that the model has a fit within acceptable limits.

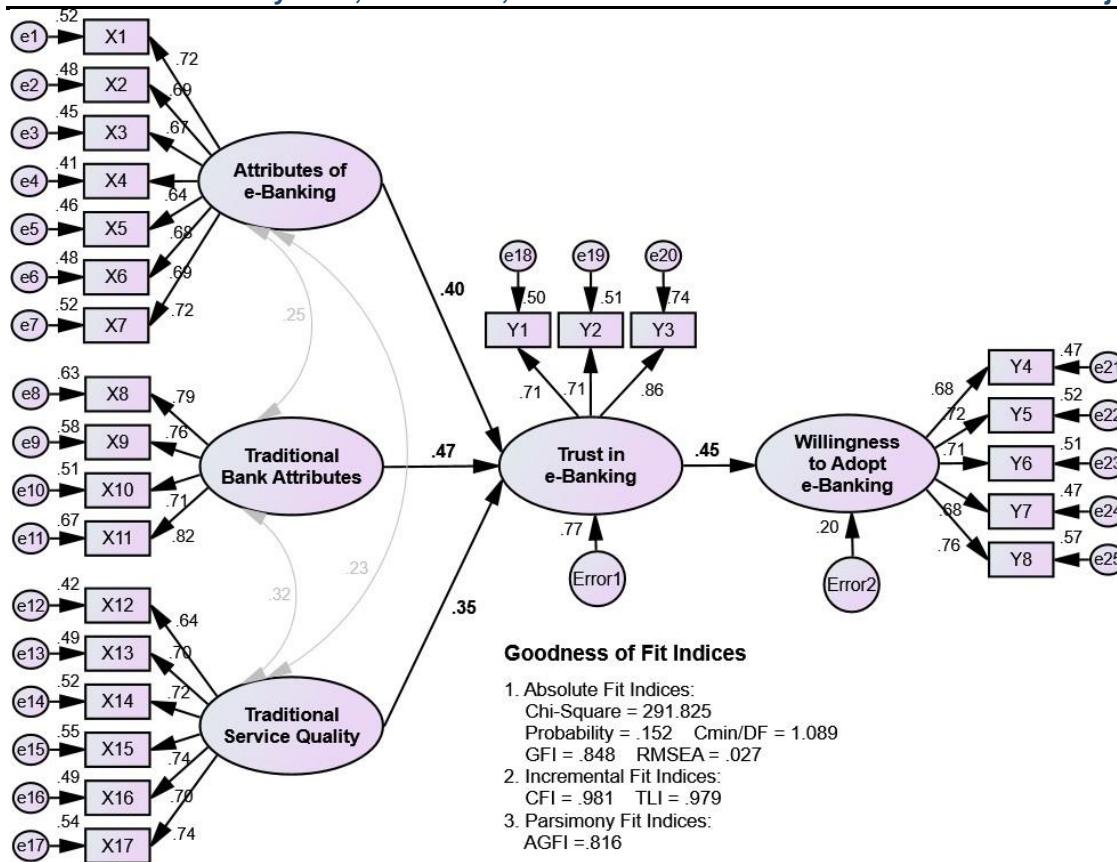


Figure 4. 2 Structural Equation Model Estimation Results (Full Model)

Source: Data processing using AMOS 22.0, 2022

Goodness of Fit Indices

1. Absolute Fit Indices:
Chi-Square = 291.825
Probability = .152 Cmin/DF = 1.089
GFI = .848 RMSEA = .027
2. Incremental Fit Indices:
CFI = .981 TLI = .979
3. Parsimony Fit Indices:
AGFI = .816

Table 4. 1 SEM Model Feasibility Testing Index (Base Model)

Goodness of Fit Criteria		Full Model	Critical Value	Conclusion
Absolute Fit Indices	Probability	0,152	> 0.05	Good fit
	Chi-square			
	Cmin/DF	1,089	□ 2.00	Good fit
	GFI	0,848	□ 0.90	Marginal fit
Incremental Fit Indices	RMSEA	0,027	□ 0.08	Good fit
	TLI	0,979	□ 0.95	Good fit
Parsimony Fit Indices	CFI	0,981	□ 0.95	Good fit
	AGFI	0,816	□ 0.90	Marginal fit

Source: Full Structural Equation Model, 2020

The results of the structural model conformity test show that all model conformity criteria are qualified (*good fit* or *marginal fit*), so that the structural model can be accepted. *Good fit* means that the model already has a good model fit, and *marginal fit* means that the model has a fit within acceptable limits.

4.8 Hypothesis Testing Results

In structural relationships testing, hypothesis testing is carried out to test the significance of the influence between variables, using critical ratio (CR) values and probability values (p-values). Whether or not the influence between variables is significant using the provision that if the CR value ≥ 1.96 or the p-value \leq a real level of 5%, then it is decided that there is a significant influence between the variables.

The following are the results of structural relationships testing in order to test each research hypothesis based on SEM output:

Table 4.2 Hypotheses Test Results

Influence Between Variables		Std Estimate	C.R.	P-value
<i>Attributes of e-Banking</i>	=>	Trust in e-Banking	0,397	4,434
<i>Traditional Bank Attributes</i>	=>	Trust in e-Banking	0,474	5,077
<i>Traditional Service Quality</i>	=>	Trust in e-Banking	0,350	3,859
Trust in e-Banking	=>	Willingness to Adopt e-Banking	0,452	3,933

Source: Data processed, 2022.

IV. DISCUSSION

The results of primary data processing using the help of Amos 22.0 software showed the results that 4 (four) hypotheses were proposed in this study. The variables attributes of e-banking have a significant effect on the trust in e-banking variables with a regression coefficient of 0.397 and a CR of 4.434. The results support previous research from Kenneth B. Yap, David H. Wong, Claire Loh and Randall Bak (2010) which also stated that the attributes of e-banking have a significant effect on trust variables in e-banking.

And then the Traditional bank attributes variable has a significant effect on trust in e-banking with a regression coefficient of 0.474 and a CR of 5.077. The results support previous research from Kenneth B. Yap, David H. Wong, Claire Loh and Randall Bak (2010) which also stated that traditional bank attributes have a significant effect on trust in e-banking.

Then the traditional service quality variable has a significant effect on trust in e-banking with a regression coefficient of 0.350 and a CR of 3.859. The results support previous research from Kenneth B. Yap, David H. Wong, Claire Loh and Randall Bak (2010) which also stated that traditional service quality has a significant effect on trust in e-banking.

And finally, the trust in e-banking variable also has a significant effect on the willingness to adopt e-banking with a regression coefficient of 0.452 and CR of 3.933. The results support previous research from Kenneth B. Yap, David H. Wong, Claire Loh and Randall Bak (2010) which also stated that trust in e-banking also has a significant effect on the willingness to adopt e-banking.

Trust variables in E-banking are formed by 3 variables, namely: Attributes of e-banking, Traditional Bank Attributes and Traditional Service Quality. The first variable Attributes of e-banking have a significant influence on the Trust in E-banking variable because BCA's E-Branch, CS Digital, E-Service and Star Teller facilities have been deemed safe by E-channel users who are BCA customers because to use it, customers need to use a PIN (Personal Identification Number) and also equipped with OTP (One Time Password) for registration. Second, BCA's E-Branch, CS Digital, E-Service and Star Teller facilities always maintain the privacy of its user customers because so far there has been no data leakage from the use of the E-Channel. Third, in terms of usability, the E-Branch, CS Digital, E-Service and Star Teller BCA facilities are relatively easy to use, especially during the pandemic, some of these E-Channels are very helpful for BCA customers to transact with new normal habits. And finally, the E-Branch, CS Digital, E-Service and Star Teller BCA facilities are felt by BCA customers to provide more benefits to customers in terms of time and practicality of use, while also providing ease of transactions for BCA customers in addition to only offline transactions directly with tellers or customer service at branches.

The second variable Traditional Bank Attributes has a significant influence on the Trust in E-banking variable. BCA's reputation and big name as well as the number of branch offices of BCA throughout Indonesia affect customer trust in trust in e-banking which has an impact on customers being encouraged and willing to use the E-Channel facility from BCA because BCA is known to be a bank that has a large capitalization and has a good reputation in the eyes of the public and its customers. In addition, BCA's product innovation in the digital banking era also supports customer trust to use E-Channel from BCA.

The third variable Traditional Service Quality has a significant influence on the Trust in E-banking variable. BCA has been reliable in terms of its customer service, so several awards have been received by BCA by various institutions related to the good service at BCA in the eyes of the public. In addition, BCA always guarantees the security of tested transactions to its customers. Every feature of BCA banking services is always equipped with security that makes customers comfortable using products / services from BCA. In the privacy policy and security of BCA Internet banking and Mobile Banking products, it always shows a commitment to maintain and maintain the privacy of its customers. For the privacy policy, BCA never sells, exchanges or discloses any information related to BCA customers to outside parties. For security policies, BCA uses a 3 (three) layer security system to protect access to banking transactions of its customers with Secure Socket Layer (SSL) which functions to scramble communication lines between computers so that they cannot be accessed by outside parties. Next for security is also accompanied by a User ID and PIN (Personal Identification Number) and OTP (One Time Password) which produces a different password and has a period of use that always changes every time there is a new access request. To protect BCA internet banking communication as long as its customers access internet banking, BCA uses 2048 bit SSL encryption technology. BCA also uses other security tools such as KeyBCA to further secure its financial banking transactions. And finally, as a means of transaction information, BCA also sends emails for transaction notifications.

In terms of responsiveness, BCA is always responsive to the needs of its customers and always meets the banking needs of its customers by presenting several product innovations to provide added value for its customers, such as launching banking digitalization with the application of E-Service machines, E-Branch, CS Digital and Star Teller for transactions in the banking hall, in addition to mobile application innovations such as MyBCA which is a development of the BCAmobile application which has been familiar used by its customers. With MyBCA, customers are facilitated with features such as online deposit placement, larger transfer limits, integration of all accounts into one application, customers can download e-statements or current accounts independently up to the previous 5-year period.

Furthermore, BCA's presence as a bank can be felt by customers with many scattered branch offices, ATM machines and EDC machines that allow customers to feel BCA's real presence in customers' daily lives. BCA services that empathize with its customers

are also often found with testimonials from customers regarding good and friendly BCA services. And in fact, BCA also groups its customers into the segmentation of Mass, Upper Mass, Affluent and HNWI customers which functions not only to distinguish the class of its customers based on balance, but rather the right service. For example, for Upper Mass customers, SOLA (Solution Assistant) is provided in charge of handling these segmentation customers if they need banking assistance such as service information, credit information, and promos. As for the Affluent and HNWI segmentation, BCA prepares Pic Relationships spread across branch offices consisting of Business Relationship Officers, Customer Relationship Officers, Personal Relationship Officers, Wealth Specialists, Personal Bankers to serve customers this segmentation based on business needs and transactions from their customers.

The Willingness to Adopt e-banking variable is formed by 1 variable, namely the Trust in e-banking variable. The Trust in e-banking variable has a significant influence on the Willingness to Adopt e-banking variable because to make its customers willing to use or switch to e-banking features, it is necessary to first cultivate customer trust in the product features launched by BCA to its customers. To make customers feel confident in the e-banking feature from BCA, a good security feature from the BCA e-banking application is needed. Next, customers can experience the security of the e-banking feature launched because BCA has implemented transaction security features such as Secure Socket Layer (SSL), User ID, PIN (Personal Identification Number) and OTP (One Time Password). And the three customers from BCA who use the e-banking feature can feel the benefits of using the application and e-banking features, such as practicality, saving time, can be used anywhere, customers do not need to go to branches for transactions.

The variable that affects Trust in E-Banking is the Attributes of e-Banking where the value of the regression coefficient has a value of 0.397 and the effect is significant. It can be said that e-banking facilities are safe, always updated properly and regularly, maintain the privacy of customers, are easy to use, can be used following the latest developments, provide more benefits for customers in terms of practicality and provide convenience for customers will make customers feel confident in the e-banking facilities launched by BCA. BCA's efforts to digitize banking transactions so far have often paid attention to elements of security, periodic updates, privacy policies, ease of use, suitability to current developments, practicality and ease of transactions to make BCA customers believe in the e-banking facilities launched by BCA such as E-Branch, CS Digital, E-Service and Star Teller.

The next variable that affects Trust in E-Banking is Traditional Bank Attributes where the value of the regression coefficient has a value of 0.474 and has a significant effect. The reputation of BCA as the number 1 (one) largest private bank in Indonesia makes customers not hesitate to trust BCA in its e-banking innovations. Furthermore, with the help of many branch offices spread across big cities, municipalities and regencies almost throughout Indonesia, it also makes customers confident in e-banking innovations from BCA because if they find problems, customers can easily find branch offices from BCA to solve problems that occur. In addition, BCA's innovation efforts in improving the best services and facilities for its customers also have an impact on making customers feel that the innovation carried out by BCA is to meet the needs of its customers which has an impact on customer trust in BCA e-banking.

The next variable that affects Trust in E-Banking is Traditional Service Quality where the value of the regression coefficient has a value of 0.350 and has a significant impact. Although the development is towards digitalization, the elements of traditional service quality cannot be separated to form trust from customers. Because BCA has been famous for its customer service reliability, such as when customers go to branches for transactions, they can feel good service from officers at BCA. In addition, BCA always guarantees transaction security and is responsive to the needs of its customers.

The variable that affects the Willingness to Adopt e-banking is Trust in e-banking where the regression coefficient has a value of 0.452 and exerts a significant influence. To encourage customers to switch or start using e-banking facilities, the most important thing for customers is the emergence of a sense of trust in e-banking facilities from BCA. Some of the e-channel facilities owned by BCA are currently felt by customers to be safe to use, resulting in a feeling of trust or trust in these features. In addition, BCA always improves the security and privacy features of its e-banking products as evidenced by regular updates in terms of software for BCA e-banking devices. And finally, the most important thing is that customers can benefit from using e-banking. For example, by using E-Branch, customers can reserve services that will be used when they arrive at the branch, customers who only want to change ATM cards no longer need to queue to Customer Service because they can switch to using CS Digital which is very practical and saves time, customers who want to change their passbooks can use the E-Service machine without the need to queue to Customer Service or customers who want to deposit money quickly can use the facilities from STAR Teller BCA.

When viewed from the research model, the results obtained are Trust Variables in e-Banking the biggest influence is influenced by the Traditional Bank Attributes variables with a coefficient of 0.474 and CR 5.077 the highest compared to 2 (two) other variables, namely Attributes of e-banking and Traditional Service Quality. This happens because of the influence of the importance of variable reputation and size of a bank. Based on the theoretical foundations Melo and Garrido Morgado in Hur et al. (2014) argue that reputation plays an important role as the key to a company and the competitive advantage that a company can have. Of course, the well-known reputation of BCA has made BCA customers confident and trust to form trust from customers in e-banking from BCA. The real fact is that during 2021 PT Bank Central Asia, Tbk. received several awards for its e-banking products such as:

1. Rank 1 in the Satisfaction Index 2021 Category for ATMs
2. Ranked 1st in the Overall E-Banking category from Infobank 2021
3. Ranked 1st for the Digital Channel category from Infobank 2021
4. Ranked 1st for the Digital Branch category of Infobank 2021
- . Ranked 1st for the Digital Innovation Award 2021 category from Warta Ekonomi

From several awards obtained by BCA for its e-banking products, it is evident that BCA's e-banking reputation is reliable and has a good reputation in the eyes of customers and the public. As for the influence of size on trust in e-banking so far, BCA has also been known as the number 1 largest private bank in Indonesia and even in capitalization BCA is in first place, with a capitalization value of Rp 1,031 trillion in 2022 above BRI with a value of Rp 675 trillion and BNI ranked third with a value of Rp 420 trillion. The variable size for banks plays an important role in increasing customer confidence in the Bank itself.

Research Limitation

The limitation in the study was the collection of respondents who were limited in the Kalimantan area and had already used facilities such as E-Branch, CS Digital, E-Service and STAR Teller BCA. In the next research, it can be applied to several other BCA e-channel facilities in order to measure how ready BCA customers are to adopt the use of BCA e-channels as a whole, not only glued to digital machines in branches. Furthermore, it can also be developed by complementing other variables in the study in order to obtain more perfect data and of course better results to measure the level of readiness of customers and banks themselves towards the digitalization era associated with many other indicators and variables such as customer satisfaction after using the e-channel facility from BCA.

Furthermore, it can also use the classification of customer segmentation as a control variable based on the different customer needs that vary between segments, for example, the needs of mass segment customers are different from those of upper-mass segment customers so as to produce data needs that are suitable for BCA to innovate related to banking digitalization services aimed at increasing the value of BCA's reputation in the eyes of its customers.

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