

# Customer value co-creation and reuse intention on mobile banking platform

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## ABSTRACT

*This study seeks to investigate how emotional attachment influences both customer value co-creation and reuse intention in the context of mobile banking. The relationship is examined with the mediating role of engagement in mobile banking quality. Employing a quantitative approach, the study targets mobile banking users in Indonesia. Data collection involves distributing Likert scale-based questionnaires through Google Forms, utilizing convenience sampling. The analysis utilizes partial least square analysis, revealing that emotional attachment significantly and positively impacts both customer value co-creation and reuse intention in mobile banking. Additionally, the findings indicate that engagement in mobile banking quality plays a positive mediating role in the relationship between emotional attachment and customer value co-creation, as well as reuse intention in mobile banking. The practical implication for mobile banking providers is to focus on maintaining the existing quality of mobile banking services while enhancing brand image to support consumer reuse intention and value co-creation. Future research could explore more representative sampling methods and incorporate additional variables that may influence the relationship between emotional attachment and customer value co-creation, as well as reuse intention in mobile banking.*

## ABSTRAK

*Tujuan dari studi ini adalah untuk mengetahui pengaruh ikatan emosional terhadap co-creation nilai pelanggan dan niat penggunaan ulang pada perbankan seluler yang dimediasi oleh keterlibatan pada kualitas perbankan seluler. Studi ini merupakan studi kuantitatif dengan populasi pengguna perbankan seluler di Indonesia. Data dikumpulkan dengan mendistribusikan kuesioner dengan skala Likert melalui Google Forms. Sampel diambil dengan menggunakan convenience sampling. Data dianalisis menggunakan analisis partial least square. Hasil penelitian menunjukkan bahwa ikatan emosional memiliki efek positif dan signifikan pada co-creation nilai pelanggan dan niat penggunaan ulang perbankan seluler. Selain itu, hasil penelitian juga menunjukkan bahwa keterlibatan pada kualitas perbankan seluler memiliki efek mediasi positif pada hubungan antara ikatan emosional dan co-creation nilai pelanggan serta niat penggunaan ulang perbankan seluler. Implikasi penelitian bagi penyedia layanan perbankan seluler adalah disarankan untuk dapat mempertahankan kualitas perbankan seluler yang sudah dimilikinya sambil tetap meningkatkan citra merek sebagai alat untuk mendukung niat penggunaan ulang konsumen dan niat co-creation nilai. Untuk penelitian lebih lanjut, peneliti dapat mempertimbangkan metode pengambilan sampel yang lebih representatif dan melibatkan variabel lain yang berpotensi mempengaruhi hubungan antara ikatan emosional dan co-creation nilai pelanggan serta niat penggunaan ulang perbankan seluler.*

### Kata Kunci:

*Emotional Attachment, Mobile Banking, Engagement, Customer Value Co-Creation, Reuse Intention*

## 1. INTRODUCTION

There have been some previous evidence in relation to the banking industry. So far, it has experienced numerous transformations as a result of ongoing technological advancements (Banerjee & Sreejesh, 2022). The industry itself has a reputation as one of the early adopters of mobile technology, which has significantly changed the multichannel service

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environment and business models of the industry (Jun & Palacios, 2016). Among these changes, there has been a noticeable shift towards electronic methods by customers for their banking requirements (Banerjee & Sreejesh, 2022). The biggest turning point and fundamental change in recent years is undoubtedly the move to purely digital banking. The banks that have the advantage of flexibility and the ability to offer innovative services can perform at lower rates than traditional banks (Naimi-Sadigh et al., 2022; Windasari et al., 2022). Therefore, banking sector needs to adopt mobile banking technology because it operates in a highly competitive market where a company's ability to survive depends on innovation and providing quality services (Mainardes et al., 2017).

Merely ensuring user-friendliness in the interface for online banking services is insufficient for banks as service providers. Consequently, it is imperative for them to dedicate resources to cultivate relationship-based attachments with their customers (Levy, 2014). The strength of the relationship between consumers and brands is underscored by emotional attachment to a brand, manifested in the consumer's perception of the brand's accessibility and ease of recognition (Ahmadi & Ataei, 2022). To build a distinctive sense of value and foster emotional brand attachment, banks are presently investing substantial resources in the enduring well-being of their customers through online services and the reputation of the bank's brand (Levy & Hino, 2016). This strategic investment is driven by the understanding that customers' opinions and attitudes regarding service quality, value, corporate image, trust, emotions, and willingness to switch to another bank collectively contribute to the strength of their bank's brand equity (Kamath et al., 2020).

To underscore the importance of enhancing customer loyalty through mobile banking service quality, Sharma & Sharma (2019) assert that the level of engagement in mobile banking is shaped by the quality of the services provided. Service quality, defined as the overall assessment of how well a service performs, is a crucial factor in this context (Shankar & Jebarajakirthy, 2019). Jebarajakirthy & Shankar (2021) also highlight the challenge faced by service providers and researchers in precisely measuring customers' perceived service quality. Elevating the customer experience, particularly through the quality of mobile banking applications, can positively impact the frequency of usage and loyalty toward mobile banking services (Levy, 2022). Digital service quality serves as a stimulus that influences customer experience, ultimately leading to increased customer engagement (Levy, 2022). Non-transactional behavior, indicative of customer engagement, is closely tied to experiential marketing, thereby fostering positive consumer sentiment (Moliner-Tena et al., 2019). Substantial benefits derived from engaging with an organization's products or activities often result in significant affective commitment to that company (Wang et al., 2021).

To foster loyalty and commitment among customers, the banking industry should proactively engage with and learn from their customers, collaborating with them to develop products or services that cater to individual and evolving needs, as suggested by Chen and Chen (2017). This collaborative approach has the potential to generate more relevant and valuable value for customers. However, the research on enhancing interactions between consumers and brands, leading to increased

psychological engagement and value co-creation intention, is notably limited (Cheung et al., 2020). Only two studies, conducted by Hijazi (2022) and Mostafa (2020), have delved into customer value co-creation intention (CVCI) within the mobile banking industry. Yet, there remains a dearth of research on facilitating interactions between consumers and brands to augment psychological engagement and willingness to participate in co-creation activities (Cheung et al., 2020). Neglecting efforts in customer engagement activities can potentially diminish the mutual value for both the company and the customer (Ng et al., 2020). Recognizing the importance of customer value co-creation becomes crucial for establishing a sustainable competitive advantage in banking services. This is underscored by the fact that heightened engagement between customers and service employees deepens their relationship and fosters increased loyalty, as noted by Wu et al. (2020).

Aside from the creation of customer value co-creation, retaining customer repurchase intention is considered the ultimate goal of a company. In this case, repurchase or reuse intention is a highly effective strategy for raising profit margins and assuring a company's long-term success (Ismail, 2022). Creating an emotional connection and loyalty with a brand is a recently popularized strategy in marketing, particularly in the banking sector and it is significant in terms of how it impacts the co-creation of value and the intention to continue using the brand's products or services (Hijazi, 2022). Behavioral intentions related to loyalty have extended beyond the intention to repurchase, and now encompass other actions, such as the intention to share positive feedback about the company, recommend the company to others, and/or conduct additional business with it in the future (Ieva & Ziliani, 2018).

Specifically, empirical research on the relationships between emotional attachment, engagement in digital platforms quality, customer value co-creation, and reuse intention is very limited, although much needed. Value co-creation is a novel area of study that demands more research in the banking industry (Mainardes et al., 2017). This study investigates how emotional attachment to a bank's brand affects the co-creation of value by customers and their intention to continue using the brand's services, with engagement with mobile banking quality serving as a mediator. Furthermore, this study attempts to address the research gap regarding whether CVCI influences consumers' intention to reuse mobile banking application. While there have been studies on the correlation between value co-creation and loyalty or repurchase intention (Cossío-Silva et al., 2016; Thiruvattal, 2017; Tran et al., 2022), there are scarce or nonexistent investigations into such a relationship in the context of mobile banking platforms. The article begins by conducting a thorough review of related literature in order to pinpoint any areas where further research is needed. As a result of the literature review, the authors construct a theoretical model where emotional attachment to bank brand acts as a driver of CVCI and reuse intention mediated by engagement with mobile banking quality. The methodology used and the findings of the empirical analysis are then discussed, followed by implications for theory and practice, limitations, and future research directions.

## 2. THEORETICAL FRAMEWORK AND HYPOTHESIS

### Mobile Banking

Mobile banking is a platform that enables customers to communicate with their banks and receive financial services via mobile devices (Levy, 2022). Mobile technology has enabled banks to provide more accessible, interactive, convenient, and high-value banking services without regard for space or time constraints (Shankar & Jebarajakirthy, 2019). Therefore, mobile banking refers to the use of mobile devices for financial transactions, and it can serve as an effective means for fostering connections between customers and financial institutions (Jun & Palacios, 2016). Mobile banking enable customers to enjoy greater convenience and help to create strong emotional connections with them, resulting in increased engagement and a stronger connection with the bank brand (Garzaro et al., 2021). In addition, mobile banking have been able to broaden their market reach by using the mobile network and gather useful insights into customers' banking requirements by studying data collected from the automated connections between their mobile devices and computer systems (Jun & Palacios, 2016).

### Emotional Attachment and Customer Engagement

Customer brand attachment is an emotional consequence of positive brand experiences generated via interaction with the service delivery environment (Levy, 2022). Based on this theory, people have an inherent tendency to develop intimate connections with their attached objects, and this attachment manifests as emotional bonds and relationships between individuals and the objects they are interested in (Levy, 2022). There exists a favorable correlation between a customer's emotional attachment and their psychological engagement (Levy, 2022). Moreover, Levy (2022) suggests that this connection can be used to forecast the level of engagement customers have with content, and it implies that engaged customers feel a powerful emotional attachment to the businesses they support. When there is emotional attachment, both the banking service provider and its customers are mentally invested in each other (Byrne et al., 2017; Levy, 2022). The degree to which customers feel attached to the banking service provider psychologically influences their level of engagement with the service content (Byrne et al., 2017). Customer engagement behavior is influenced by significant antecedents such as emotional attachment and motivation. Brand attachment, for instance, impacts customers' involvement in brand communities (Li & Han, 2021). Thus, the following hypotheses can be formulated:

H1: Emotional attachment has a positive influence on engagement in mobile banking services

### Emotional Attachment and Reuse Intention

Emotional attachment has its effect on reuse intention. For example, according to Ismail (2022) states that if the customer's level of emotional attachment to a certain brand are develop among customers, it will result in repurchasing habits. Emotional attachment has a positive effect on the emotional attitude component of consumers, such as repurchasing intentions (Ismail, 2022). When psychological contracts are met, it usually means that the customer will develop a strong attachment to the product

or service and will be happy to continue purchasing it (Ismail, 2022). The psychological attachment and sense of ownership that a person has towards a particular brand can have a notable impact on their consumer behavior. Besides that, it can lead to repeatedly buying the brand and being willing to put in effort and spend money to acquire it. Over time, this can result in a strong sense of loyalty towards the brand (Ahmadi & Ataei, 2022). Attachment theory offers a theoretical basis to comprehend the relationships between customers and brands, as well as their resulting loyalty (Levy, 2022). An emotional attachment or affectionate relationship with a brand can act as a barrier to switching to a different alternative. In other words, the strong emotional connection to the brand can make it difficult for a person to switch to a different brand or product (Ali et al., 2022). Thus, the following hypotheses can be formulated:

H2: Emotional attachment has a positive influence on reuse intention

### **Emotional Attachment and CVCI**

Merz et al. (2018) have stated that attachment has the ability to generate consumer motivation and impact behaviors related to the co-creation of customer value. Customers are motivated to participate in a brand's activities when they have a strong emotional attachment to the brand (Teng & Tsai, 2020). To enhance the emotional bond between a brand and its customers, businesses can utilize the customers' emotional attachment. This can help strengthen existing relationships and allow companies to benefit from their stakeholders' enthusiasm for the brand by involving them in the product development process and expanding their reach (Merz et al., 2018). Consumers who have an emotional attachment to a brand are highly valuable as they can act as brand advocates, spreading positive feedback and recommendations to potential new customers. This can help the brand attract new patrons and expand its customer base (Hussain et al., 2021). Thus, the hypotheses can be formulated as the following:

H3: Emotional attachment has a positive influence on CVCI

### **Customer Engagement as a Mediator**

In the research by Ng et al. (2020), it was discovered there were 15 specific definitions of customer engagement from highly respected journals that were ranked A\* on the ABCD scale or had a citation count of over 100 between the years of 2009 and 2018. While there are multiple ways to define customer engagement, most definitions have some commonalities. First, engagement refers to a state of involvement and commitment with a particular product or service (Bergel et al., 2019). Second, most definitions of customer engagement include a behavioral aspect (Bergel et al., 2019). Customer engagement acts as an intermediate factor that directs the influence of service experiences and attachment on non-transactional behaviors like advocacy and attitudinal loyalty among bank customers (Levy, 2022; Moliner-Tena et al., 2019). The scope of customer engagement goes beyond non-transactional behaviors, as Moliner-Tena et al. (2019) propose that it encompasses both direct and indirect contributions. Direct contributions refer to transactional activities, such as purchases made by customers, while indirect contributions include non-transactional actions like incentivized referrals, social media conversations, and providing



feedback/suggestions. Cheung et al. (2020) states that engagement has a significant impact on how likely customers are to collaborate with the company in creating content or products, which in turn enhances the perceived value of the brand to the customers. Based on this definition and related to the papers, author refer to the emotional aspect of engagement as “psychological engagement,” which we define as a consumer’s psychological state of emotional experiences that arises during their interaction with the digital service platform while receiving service.

Also as Levy (2022) developed, a flexible method to measure engagement in digital banking platforms was done by using “context-specific indicators of experiences” using method from Calder et al. (2016). They identified five general categories of experiences that could be considered as constituting engagement, including interaction, transportation, discovery, identity, and civic orientation. The emotional attachment, or bond, that an individual has with a branded bank can serve as a driving force that motivates their psychological engagement with content provided through the digital platform (Levy, 2022). A number of scholars have pointed out that customers who feel an emotional connection to a brand not only receive benefits from the brand but also invest their own resources to strengthen that connection (Whan Park et al., 2019). Whan Park et al. (2019) later stated that for example, a strong connection to a brand can motivate customers to assist others in using the product, which demonstrates their engagement with the brand. Thus, the hypotheses can be formulated as the following:

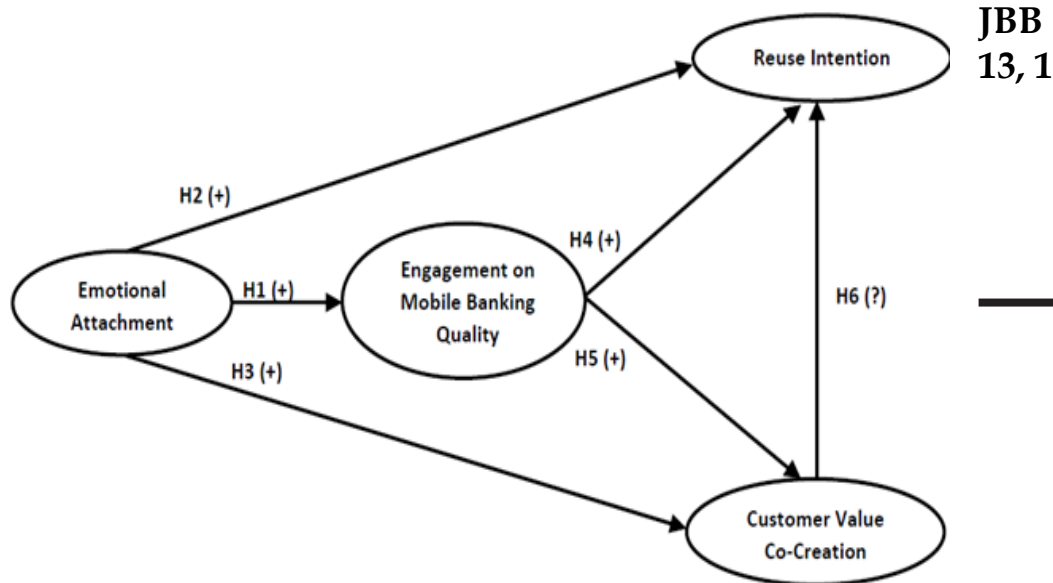
H4: Engagement in mobile banking services mediates the relationship between emotional attachment and reuse intention

H5: Engagement in mobile banking services mediates the relationship between emotional attachment and CVCI

#### **CVCI and Reuse Intention**

Value co-creation is regarded as a method of increasing value for customers and service providers (Wu et al., 2020). Service is the result of co-creation of value between service firms and customers, whereas value is determined by co-creation (Wu et al., 2020). Since services are characterized by their ongoing, interactive nature, co-creation can be a very effective strategy for retaining customers in the banking industry, as it combines innovation with the provision of better services (Oertzen & Odekerken-Schröder, 2019). The involvement of customers is connected to an increase in service quality and satisfaction, however, its effects on intentions for future purchases are varied (Chen & Chen, 2017). Additionally, the majority of information regarding value co-creation is either based on theory or consists of casual reports in the business-to-business field (Chen & Chen, 2017). Thus, the hypotheses can be formulated as follows:

H6: CVCI has a positive influence on reuse intention



**Figure 1**  
**Theoretical Framework**

Source: Data Processed

### 3. RESEARCH METHOD

#### Sample and Data Collection Technique

This study took the population consisting of mobile banking users in Indonesia. They have used some of well known mobile banking brand in Indonesia such as Livin (Bank Mandiri), BRIMo (BRI), BCA Mobile (BCA), etc. An online survey was conducted from February to March 2023 in Indonesia using convenience sampling technique to collect the sample. One of the main requirements for being included in the study was to be a user of mobile banking and to age above 17 years old. Participants were guaranteed confidentiality and anonymity. Demographic data were also gathered. The required data was obtained through an online survey/questionnaires conducted via Google Forms. To prevent bias in participant selection, social media platforms such as WhatsApp and Twitter were utilized to disseminate the survey link. One of the main requirements for being included in the study was to be a user of mobile banking and to age above 17 years old. Participants were guaranteed confidentiality and anonymity. Demographic data were also gathered. From the survey, 375 sample were obtained.

The items for emotional attachment and engagement in mobile banking services were taken from the study of Levy (2022). Five factors of engagement (identity, interaction, discovery, civic orientation) with mobile banking services on Levy (2022) were based on Calder et al., (2016) and Moshagen & Thielsch (2010). The measurement of CVVI was derived from the study of Hijazi (2022) and was formulated to assess the experiential elements of digital banking services. The items for reuse intention were based on Banerjee & Sreejesh (2022) and Lee & Kim (2020). Participants were requested to express their level of agreement towards several statements using a Likert scale, consisting of five points, ranging from 1 = strongly disagree to 5 = strongly agree

Table 1		
Variable, Indicator, and Scale		
Variable	Indicator	Scale
Emotional Attachment (EA)	Customers have a unique relationship with bank.	Likert Scale
	Customers identify with what their bank stands for.	SA: 5 A: 4 N: 3 D: 2 SD: 1
	Customers feel a sense of belonging in regard to their bank.	
	Customers are proud to be a customer of their bank.	
	Customers are highly regarded by their bank.	
	Customers bank fits my personality.	
Engagement on Mobile Banking Quality (ENG)	Identity	
	Visual Aesthetics	
	Interaction	
	Discovery	
	Civic Orientation	
Customer Value Co-Creation Intention (CVCI)	Advocacy	
	Feedback	
	Help	
	Info Seeking	
	Info Sharing	
	Responsive	
Reuse Intention (RI)	Tolerance	
	Customers prefer mobile banking above other channels of banking	
	Customers intend to continue using mobile banking	
	Customers predict that they will use mobile banking in the future	

Source: Data Processed

#### Research Instrument

The data were processed using the instrument validity and reliability test, Smart PLS and the Statistical Package for Social Sciences (SPSS) 21. SEM can simultaneously analyze complex models and their interconnected hidden variables (Hijazi, 2022) making this method is appropriate for the present study's objectives.

#### 4. DATA ANALYSIS AND DISCUSSION

##### Analysis Result

Based on process of data collection, 375 data could be used for the analysis. Table 2 is a summary of the respondent's data obtained.



**Table 2**  
**Respondents Data**

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Total Respondents	375	
Based on Gender	Amount	Percentage
Male	189	50,40%
Female	186	49,60%
Based on Age		
< 18 y/o	4	1,07%
18 - 25 y/o	10	2,67%
26 - 35 y/o	135	36,00%
36 - 45 y/o	150	40,00%
46 - 55 y/o	36	9,60%
55 - 65 y/o	23	6,13%
>65 y/o	17	4,53%
Based on Education		
Elementary School	1	0,27%
High School	103	27,47%
Diploma	39	10,40%
Bachelor	197	52,53%
Master	35	9,33%
Based on Work Background		
Household	5	1,33%
Students	67	17,87%
Private Employee	124	33,07%
SOE Employee	86	22,93%
Civil Servant	19	5,07%
Entrepreneur	45	12,00%
Retirement	3	0,80%
Unemployed	26	6,93%
Based on Used Mobile Banking Application		
Livin (Bank Mandiri)	120	32,00%
BCA Mobile (BCA)	124	33,07%
BRImo (BRI)	52	13,87%
BNI Mobile Banking (BNI)	49	13,07%
Batara Online (BTN)	12	3,20%
Octo Mobile (CIMB Niaga)	7	1,87%
D-Mobile (Danamon)	2	0,53%
Other Bank	9	2,40%
Based on Mobile Banking Usage Period		
< 1 year	53	14,13%
1 - 2 year	87	23,20%
3 - 4 year	52	13,87%
5 - 6 year	37	9,87%
> 7 years	146	38,93%

Source: Data Processed

### Research Instrument Validity Test Results

According to the validity test results, all statements related to the variables being studied, including emotional attachment, engagement on mobile banking quality, consumer value co-creation intention, and reuse intention, have a Kaiser-Meyer Olkin Measure of Sampling Adequacy (KMO) above 0.5 and a Component Matrix above 0.50. This indicates that the instruments used to measure these variables in the study are valid.

### Research Instruments Reliability Test Results

The reliability test results indicate that all variables being studied, namely emotional attachment, engagement on mobile banking quality, consumer value co-creation intention, and reuse intention, have a Cronbach's Alpha value greater than 0.60. This indicates that the instruments used to measure these variables in the study are reliable and can be utilized for further research.

### Outer Model Analysis Test

Based on the table 3, it can be seen that all indicators have AVE values > 0.5, indicating that the indicators in each variable have met the convergent validity criteria. All indicators also have composite reliability values > 0.7, therefore, it can be concluded that all variables have passed the reliability testing. The majority of indicators also have Cronbach's alpha values > 0.7, indicating that most of the variables used in the study have passed the reliability testing. Based on table 4, it shows that not all indicators have HTMT values < 0.9, which indicates a strong correlation between heterotrait item measurements

**Table 3**  
**Outer Model Analysis**

Dimension		Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Emotional Attachment	EA	0.924	0.940	0.724
Enggement on Mobile Banking Quality	ENG	0.957	0.961	0.594
Customer Value Co-Creation Intention	CVCI	0.974	0.976	0.631
Reuse Intention	RI	0.845	0.907	0.764

Source: Data Processed

**Table 4**  
**Discrminant Validity Test**

	CVCi	EA	ENG
CVCi			
EA	0.522		
ENG	0.583	0.506	
RI	0.611	0.594	0.618

Source: Data Processed

**Table 5**  
**Determinant Coefficient Testing**

Dependent Variable	R Square	R Square Adjusted
CVCi	0.389	0.386
ENG	0.231	0.229
RI	0.445	0.440

Source: Data Processed

**Table 6**  
**Partial Least Square Results**

Hypo-thesis	Path	Original Sample (O)	T Statistics ( O/STDEV )	P Values
H1	EA → ENG	0.685	11.853	0.000
H2	EA → RI	0.272	3.290	0.001
H3	EA → CVCi	0.176	3.335	0.001
H4	ENG → RI	0.249	2.616	0.009
H5	ENG → CVCi	0.680	13.972	0.000
H6	CVCi → RI	0.188	2.519	0.012

Source: Data Processed

**Inner Model Analysis Test**

The Coefficient of Determination ( $R^2$ ) analysis is used to measure how well the model can explain the variation of the dependent variable. From the results of the coefficient of determination test in the table above, it can be seen that the highest R-Square value is on the Reuse Intention variable with a value of 0.445. The closer the value is to 1, the more it indicates the combination of independent variables that can together influence the dependent variable. The test results described in Table 5 shown that the model as a whole fits the data and is able to reflect the phenomenon in the field. Therefore, the results of this study can be considered valid and reliable

**Partial Least Square Analysis Results****The Effect of Emotional Attachment (EA) on Engagement on Mobile Banking Quality (ENG)**

The test result shows that the p-value is 0,000, therefore, the hypothesis 1 is accepted, namely Emotional Attachment has a positive and significant level on Engagement on Mobile Banking Quality. It means that the higher

the level of emotional attachment given by consumers to its product, the higher the consumers engagement to mobile banking quality that they have used. This finding is in line with previous research, which suggests that emotional attachment with a product or brand will result in frequent and repeated interactions with the same product or service, known as customer engagement (Kamboj et al., 2022). The attachment theory provides insight into the intrapersonal processes that influence consumers' inclination to form connections with others. This principle is also applicable in the digital context, where customers engage with mobile banking platforms (Levy, 2022). Individuals who share an emotional bond with a brand are not solely beneficiaries of the brand's offerings. Instead, they also willingly allocate their own resources to sustain their attachment to the brand (Li & Han, 2021).

#### **The Effect of Emotional Attachment (EA) on Reuse Intention (RI)**

The test result shows that the p-value is 0,001, therefore, the hypothesis 2 is proven true, namely emotional attachment has a positive and significant level on reuse intention. The better the consumer's emotional attachment to bank's brand, the more consumers will intend to reuse their service. This supports previous research that suggests emotional attachment has a positive influence (Levy, 2022) on loyalty or the intention to reuse a product or service (Levy & Hino, 2016). Emotional attachment is a crucial attribute of repurchase or reuse intention as it signifies the emotional connection that consumers have towards a brand (Ismail, 2022). A consumer with a heightened degree of emotional attachment for a brand is inclined to engage in a lasting association with the brand (Ghorbanzadeh, 2021).

#### **The Effect of Emotional Attachment (EA) on Customer Value Co-Creation Intention (CVCI)**

The test result shows that the p value is 0,001, therefore, the hypothesis 3 is proven true, namely emotional attachment has a positive and significant level on customer value co-creation intention. The stronger the emotional bond between consumers and the bank's brand, the greater their inclination to actively participate in the bank's development. This proves that attachment can create consumer motivation and influence customer value co-creation behavior (Teng & Tsai, 2020). Consumers with a high level of emotional attachment will be motivated to assist the company, as this behavior is perceived as beneficial and valuable for the consumer-company relationship (Teng & Tsai, 2020). Several potential steps to strengthen this emotional connection could include fostering and solidifying common beliefs and confidence, along with effective communication to establish a profound rapport with these clients, leading them to experience a genuine fondness for their bank (Calvo-Porrà & Lévy-Mangin, 2020).

#### **The Mediation Effect of Engagement in Mobile Banking Quality on Relationship (ENG) between Emotional Attachment (EA) and Reuse Intention (RI)**

The test result shows that the p value is 0,009, therefore, the hypothesis 4 is proven true, namely engagement in mobile banking services mediates the relationship between emotional attachment and reuse intention. The more intense the emotional connection between customers and the bank's

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brand, the more significant the impact of engaging with mobile banking quality on their intention to use the service again. This is consistent with previous research which stated that engagement on mobile banking platforms, particularly mobile banking applications, can have a strong effect on the relationship between emotional attachment and loyalty or reuse intention (Levy, 2022). Consumers who are highly engaged and interact extensively with service providers are more likely to have a high probability of repeated usage (Bergel et al., 2019). Engagement is linked with commitment, where commitment is a dimension of relationship quality associated with repurchase or reuse intentions (Islam et al., 2019).

#### **The Mediation Effect of Engagement in Mobile Banking Quality on Relationship (ENG) between Emotional Attachment (EA) and Customer Value Co-Creation Intention (CVCI)**

The test results show that the p value is 0,000, therefore, the hypothesis 5 is proven true, namely engagement in mobile banking services mediates the relationship between emotional attachment and customer value co-creation intention. The more intense the emotional connection between customers and the bank's brand, the more significant the impact of engaging with mobile banking quality on their intention to perform value co-creation. This is consistent with previous research by Shawky et al. (2020) who state that customer engagement is a fundamental part of building a relationship with customers and promoting co-creation of value between customers and companies that can contribute to the success of a company or organization. The conceptual roots of customer engagement are explained by theories that address value co-creation and interactive experiences within marketing relationships (Brodie et al., 2011; Jaakkola & Alexander, 2014; Lim et al., 2020). Research conducted by AbdelAziz et al. (2023) reveals that customer engagement is a direct influencer of consumers' intentions to engage in co-creation. AbdelAziz et al. (2023) also unveil that co-creation is a behavior considered to be an outcome of customer engagement.

#### **The Effect of Customer Value Co-Creation Intention (CVCI) on Reuse Intention (RI)**

The test results show that the p value is 0,012, therefore, the hypothesis 6 is proven true, namely customer value co-creation intention has a positive and significant level on reuse intention. The better the customer value co-creation intention level, the more consumers will intend to reuse their service. This hypothesis is supported by Cossío-Silva et al. (2016) who found a significant relationship between value co-creation and attitudinal loyalty. Consumer participation holds the potential to drive success and enhance productivity. Consumers can be seen as partial employees of the service provider, capable of learning and being motivated to participate in the service provision's success (Blinda et al., 2019). Consumer participation also exerts a strong influence on repurchase or reuse intentions (Wu et al., 2020).



## 5. CONCLUSION, IMPLICATION, SUGGESTIONS, AND LIMITATIONS

This study provides conclusions as the following. First, emotional attachment has a positive and significant effect on customer value co-creation and reuse intention of mobile banking. Secondly, engagement on mobile banking quality have a positive mediating effect on relation between emotional attachment and customer value co-creation and reuse intention of mobile banking. Finally, co-creation of value by customers had a notably positive impact on their intention to reuse the product or service. The findings of this research can offer guidelines for the banking sector in making corporate decisions, particularly concerning the company's strategies to maintain customer loyalty through repeated usage and efforts to benefit the banking institution itself by enhancing the quality of its mobile banking services. These strategies are rooted in factors that enhance service quality, derived from customer feedback.

This study may have limitations such as the independent variables used in this study might not cover the whole factors that influence CVC and reuse intention. This study expects future researchers to develop and add other variables and indicators such as age, theory of planned behavior, technology acceptance model (TAM) that can influence decision to being involved in value co-creation and reuse intention.

This study uses respondents from populations of mobile users in Indonesia. However, it still has limitations such as ability to meet the representativeness of respondents' samples that cover both urban and rural areas due to limitations in survey reach. For further researches, this study expects other researchers to expand geography and segmentation in distributing questionnaires, considering that this research is still limited to urban areas, so that it can further enrich and deepen research.

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