

# Customer participation in the creation and implementation of the service for internet banking

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## ABSTRACT

*This study aims to answer two important issues such as what value of internet banking services that is prioritized by the bank in the implementation of internet banking, and how the bank tries to involve the customers in creating and implementing the value of internet banking services. This study conducted by an In-depth interview on 3 informant bank officials from three banks in Indonesia who have authority to handle internet banking services. The analysis was based on the interview result. The results shows that banks expect customers to participate in 5 aspects of internet banking security, feedback in form of input and assessment of internet banking, customer support on the use of adequate technology, customer knowledge and skills about information technology, and customer involvement in new feature development trials of Internet banking. Such customer participation leads to service value creation such as security, convenience, benefits, emotional, and communication.*

## ABSTRAK

*Penelitian ini bertujuan untuk menjawab dua masalah penting, apa nilai layanan internet banking yang diutamakan bank dalam penyelenggaraan internet banking, dan bagaimana usaha bank melibatkan pelanggan ikut menciptakan dan mengimplementasikan nilai layanan internet banking. Telah dilakukan wawancara secara mendalam kepada 3 informan pejabat bank yang berasal dari 3 perbankan di Indonesia yang memiliki kewenangan menangani layanan internet banking. Analisis dilakukan pada hasil wawancara. Hasil penelitian disimpulkan bahwa bank mengharapkan pelanggan berpartisipasi dalam 5 aspek yakni keamanan internet banking, umpan balik berupa masukan dan penilaian internet banking, dukungan pelanggan pada penggunaan teknologi yang memadai, pengetahuan dan ketrampilan pelanggan tentang teknologi informasi, dan keterlibatan pelanggan dalam uji coba pengembangan fitur baru internet banking. Partisipasi pelanggan tersebut mengarah pada penciptaan nilai layanan yakni keamanan, kenyamanan, manfaat, emosional, dan komunikasi.*

## 1. INTRODUCTION

It has been noted that the development of digital technology in information and telecommunications has led the world market, business-to-business (B2B) and Business-to-Customer (B2C) transactions grow with internet channels (Al-sheikh & Bojei 2012). Similarly, in the banking industry, transactions between banks and customers involve a complex information exchange (Ivanauskiene et al. 2012). Banks with internet banking services can provide benefits for customers such as 24-hour service, easy access and cheap,

available various types of transactions (Al-Ajam & Nor 2013).

Nasri (2011) stated that using the internet with unlimited distance and time, the banks can serve customers in various areas throughout the world. They can process transactions quickly and more comfortably. Thus, internet banking can provide benefits to customers who do transaction from a bank branch office. The customers can manage and enjoy the bank transactions they want. In this case, the bank's decision to invest in internet banking also includes reducing costs, im-

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proving the delivery of information to customers, more productive without increasing costs (Wai-thaka & Nzeveka 2015).

The internet growth in banking industry is indicated by in using internet banking. It is motivated by several factors such as to improve the quality of customer service (Zarei 2010), high bank competition with almost every indicator of bank using internet banking (Hassan et al. 2012), internet development followed by increasing number of users (Zafar et al. 2011), a variety of internet usage applications such as e-commerce that can be equipped with payment facilities connected to internet banking (Callaway & Jagani 2015).

In Indonesia, the phenomenon of such internet banking growth indicates an increase of users and online banking service transactions. According to the Financial Services Authority (OJK), during for four years (2012-2016), there was an increase of 270% e-banking users i.e. from 13.6 million customers in 2012 to 50.4 million in 2016, and an increase of 169% e-banking transactions of 150.8 million transactions in 2012 to 405.4 million transactions in 2016 (Financial Services Authority 2017). Based on the OJK data, it shows that the percentage of e-banking transaction increase does not exceed the percentage of e-banking users. Moreover, there are still many banks that have not implemented e-banking like book category bank 1. This phenomenon can be assumed that some customers have not optimally utilized e-banking services including internet banking services, and many banks are not yet optimal in creating and implementing value-based online services.

Banks in implementing an internet banking has expectation to meet and satisfy the customers' needs. In this case, they want carefully to create and implement the service value. Their participation in value creation is needed to create customer satisfaction and loyalty (Mustad et al. 2013). Customer participation is an important component of the service production process, therefore the company needs to manage well its customer participation for effective impact (Watanakamolchai 2008).

Several studies related to customer participation in value creation have been published by Dong, Evans, & Zou (2008) and Amorim, Rosa & Santos (2014), both of which focus more on customer perceptions on involvement in creating the value of services. It is much deeper analysis than compared to the perception of the bank's efforts to involve customers in value creation and implementation of internet banking services. The ap-

proach in this study is a qualitative approach. This study is expected to contribute to marketing research in the field of banking to get a description and analysis of the bank's efforts to encourage customer participation in the creation of e-service value in internet banking services.

## 2. THEORETICAL FRAMEWORK AND HYPOTHESES

There are some previous studies in relation to this present study. For example, a study by Dong's research, Evans & Zou (2008). They concluded that, when customers are involved in participation to establish a service recovery system, they could affect a clear role. They also feel to have the value of future value creation, service satisfaction, and they are more interested in getting involved in the future for value formation. It is stated that the customer participation in value creation in the service recovery system provides them with knowledge and skills related to service recovery systems for example they can get engaged in creating the services and they also get satisfaction from this.

Another study is that by Amorim, Rosa & Santos (2014) in which they concluded that customers are aware of the importance of quality of service output. They are also aware of the importance of their responsibility as service advocates. Therefore, future service development requires customer participation so that they can design the services.

### Service Value

The customer's perceived value is a subjective concept among the bank customers (Alsheikh & Bojei 2012). In addition, customer make decisions by using technology to transact on the bank, with a mobile basis. All these are based on their decisions on a number of attributes involving mental processes to consider what they get and provide (Alsheikh & Bojei 2012). The customer's assessment of the product utility is concerned with what they receive and what they provide with the term of customer perception toward the Value (Mazid 2012; Auka 2012). Customers adopt the technology and access the website of a particular bank considering the degree of the value they expect. The perceived value of the customer is the customer's consideration of Benefits and Tradeoffs. For loss may include cost, risk, time (Alsheikh & Bojei 2012).

The benefit factor is a value that is highly calculated by customers on the offer of products or

services. They consider the value of a product or service that can deliver value and satisfy as well as meet their needs. This is a benefit as a performance measure as expected from the level of business (Alsheikh & Bojei 2012). Customers basically have high expectations for services to satisfy their needs. Information systems that do not have a high performance cannot help people in their work and they are not acceptable (Alsheikh & Bojei 2012).

Ease of use is one of the benefits factors that customers consider related to the use of information technology. Ease of use is simply defined as a customer operating a technology with little technical knowledge, at least effort to operate technology as a Benefit factor (Alsheikh & Bojei 2012). Abeka's (2012) study describes convenience according to the theory of Technology Acceptance Model (TAM) as the degree to which customers believe that the system can free from business. In the context of internet banking services, ease of convenience does not mean that customers do not do business at all, but the minimum effort to use features in internet banking services. In the study of Yiadom (2012) used the term convenience (convenience) which can be equated with ease.

Other types of benefits are emotional or hedonic benefits. The hedonic benefit of a product is how the customers have feelings for a product (Mazid 2012). Goods that provide high hedonic strength can create good feelings for the customer. For example, the customer's memory when viewing an object and associating with a particular product's place or brand will create their feeling.

In making the decisions, the customers also take into account the Sacrifice Factor of the acquisition of the product and the service i.e. what the customer can trade to obtain the product or service (Alsheikh & Bojei 2012). Besides that, the cost of services is also an important factor in decision making (Alsheikh & Bojei 2012). In internet banking. One of the sacrificing factors is the risk such as the risk of hacking practices that can interfere with the security and privacy of customers in using internet banking. Customers view the issue of insecurity of services may cause anxiety to adopt banking services (Alsheikh & Bojei 2012). Another type of sacrifice is time (Alsheikh & Bojei 2012). Time associated with internet banking services, including long wait or long access website bank. In research, Yiadom (2012) uses an example of transfer speed. The lower the time to transfer data on internet banking features is considered to be a lower customer sacrifice.

### **Customers' Participation**

Customer's participation is their supported activities or resources, involving their psychological, emotional, and physical factors related to the services the company offers to them. All these are aimed at creating the service values. In addition, the customers' participation in this case is represented in the real information and service support. Customer shows 3 aspects of participation that is the distribution of information, responsible behavior, and personal interaction. (Hsu & Chen 2014)

In connection with customers; participation, other proponents such as Dong, Evans, & Zou (2008) define it as the degree of customer engagement in producing and delivering services. Customers are not just passive audiences, but also as active coproduces creating value-added services. In past research, there were 3 studies in customer participation, that is, the first study is why the customer is involved in the process of determining the service. The second study is the management of customers as "partial employees". The third study is the center of customer participation on customer motivation to help create value of services.

Furthermore, customers' participation is the key to differentiating the company's key service processes, as well as the quality of service to the outcomes. This also depends on the quality of collaboration between the customers and providers (Amorim, Rosa & Santos 2014). Customers can propose different types of processes and outputs they want. Customer participation can also be seen in the need for an effective and value-based design process, such as the creation of clear instructions as a customer role guide (Amorim, Rosa, & Santos 2014). Customers can also assess how good service processes are designed to accommodate customer roles.

### **3. RESEARCH METHOD**

This study has a purpose investigating an in-depth towards the customers' participation in creating and implementing the value of internet banking services. Therefore, it is a qualitative methodology by doing an overview through the internet banking provider's perspective of how to manage customers' participation in creating and implementing internet banking services.

The data were collected by getting the document related to internet banking service and interview. These data were derived from three bank officials in Indonesia: one private bank, one Gov-

**Table 1**  
**Data Informant**

No.	Informants	Position Description
1.	Official e-banking regional offices	Managing e-banking for East Java regional office covering ATM services, Mobile Banking, Internet Banking
2.	Internet banking of the headquarters-offices	Managing the development of internet banking services at the head office
3.	Head office e-channel officers	Managing all customer service-based technology channels including the internet banking

ernment bank, and one bank Local Government bank which has capacity to oversee internet banking services. The job description of each informant is shown in Table 1.

In order to meet a high level of confidence, the field data collection was done through observation and in-depth interviews. Thus, some efforts were done such as by extending the researchers' participation in the process of collecting data in the field to explore the informants' opinion; conducting an in-depth observation by comparing the provision of internet banking services between banks so that the results obtained research that has a high weight; Conducting a triangulation of data collection technique that is comparing result of interview with result of observation.

The data analysis was done since the data collection finished up to the conclusion. The technique was by using a qualitative approach that is a content analysis namely: Obtaining data, focusing on analysis, Information Categorization, and identify patterns between categories and interpreting the data pattern.

#### 4. DATA ANALYSIS AND DISCUSSION

The three informants interviewed were from government banks (the 1<sup>st</sup> informant), private bank (the 2<sup>nd</sup> informant), and local government bank (the 3<sup>rd</sup> informant). The data that has been collected is analyzed and the result of the value of service and customer participation in internet banking (see Table 2).

##### Service Value

The three informants described the value of internet bank banking services related to security, convenience, benefits, emotional, and communication.

##### a. Security

Security is an aspect developed by the banks to provide a trust to the customers, including through password level security (Zanoon & Gharaibeh 2013). The bank guarantees it by conducting secure and reliable internet banking. This guarantee is related to the efforts of preventing the

cybercrimes through a multi-layered security system through user id, password, and token code, as explained by the 2<sup>nd</sup> informant:

"The customers got the user id and password to enter the bank's website for the transaction. Each transaction would require a confirmation of the token code sent to the bank token-tool provided to the customers. The token code must be entered into the bank's website to ensure the customer in making the legitimate transaction."

The banks should play their role in influencing customers' perceptions in online security (Hasanuddin et al. 2012). Socialization of the internet banking security can be done via email, bank website, and short message texts. The socialization can be through the bank website such as video or a written message that reminds customers to be careful using the internet as a means of access to the bank website. The first informant explained that the socialization of security is done by sending information on the bank's website.

"We prioritize the explanation about the need for the careful customers and protect their password code through messages on the website, because the message on the website can be displayed in the form of text or video, let alone the message can be repeated read by the customer."

##### b. Convenience

Convenience is identical to the entity that can make customer have less time to wait for, or the customer has less effort to do something. According to Ahmad and Al-Zu'bi (2011) convenience leads to the ability of banks to provide electronic services that can be accessed at all times and places. Since the technology has evolved, it also affects the routine activities of professionals, managers, and everyone in the organization (Hasanuddin et al. 2012). Comfort in this research is identified with ease.

Convenience is also the main factor in customer service they get through internet banking because the customer has a lot of busyness. Thus,

**Table 2**  
**Value of Internet Banking Services**

No.	Details	Service Value	Informant		
			1	2	3
1.	The customers are able to confirm transaction security through user id, password, and token code	Security		√	
2.	Customer awareness on the importance of prudence in using internet banking is done by protecting the security code	security	√		
3.	Ease of transaction through internet banking	Convenience		√	
4.	Bank Priority in prioritizing the value of benefits in the development of internet banking services	Benefits		√	
5.	The superior benefits of internet banking bank can be known by comparing the internet banking of other banks	Benefits		√	
6.	The value of attractiveness of the physical appearance of bank websites such as coloring, layout	Emotional			√
7.	Quality of bank officer communication with customers	Communication	√		

bank service is needed quickly and it must be easy to use, fast access (not slow), easy to learn and operated by customer, as explained by second informant.

“Customers have a lot of busyness and access even though it is more crowded like Jakarta. People are increasingly busy with their activities so that the banks should think about creating the convenience that makes their customers easier to do transaction. Then, they do not necessarily have to come to the bank office, just from their home or location connected to the internet with time is not restricted to conduct transactions, also easy to use. It does not complicate, without being limited by distance”.

When the convenience dominates its influence on customers in using internet banking, it can result in customers not being too concerned about security (Zanoon & Gharaibeh 2013). Convenience is the main factor in the service related to the customer's business using internet banking, the ease can encourage the attractiveness of customers to want to use internet banking (Hasanuddin et al. 2012)

### c. Benefits

Benefit is the basic value attached to each internet banking feature development. Each developed-feature must have benefits that are intended for customers, as explained by the second informant.

“We had a discussion with the team about the benefits of features that have been included in the business requirements document; the benefits must be the main in the document business requirements because each development feature benefits must be attached to the feature, meaning that each feature must have the

usefulness of.”

In the development of internet banking services feature, the bank also compare themselves with other bank websites, both domestic and overseas to further enhance the value of benefits for customers, feature completeness and performance improvement features. The second informant explained as follows.

“The development of e-banking features is done by first looking at other websites both at home and abroad, we noted what features exist on other websites and those which not yet on our website, then we consider whether to incorporate new features into our website by reviewing what benefits customers can get in fulfilling their needs.”

The existence of comparative activities is to assess the benefits of existing features on other websites. It is the bank's effort to prepare new features with the same capability or beyond from other bank websites, while meeting the needs of customers.

### d. Emotional

The banks also consider the customers' emotional factors when the customers are interacting with the bank website. This emotional factor is the customer's appeal to the website design such as the coloring aspect. Aesthetic design aims to create attractive and attractive website appearance (Ahmad & Al-Zu'bi 2011). In an interview with the third informant, explained:

“In developing the features of e-banking, we not only pay attention to the usefulness or how to use the features, but also the design or coloring and layout so as to provide the customers with the attractiveness to visit our website much longer or want to re-transact in

**Table 3**  
**Customer Participation in Internet Banking Services**

No.	Customer Participation	Participation Categories	Informant		
			1	2	3
1.	The Customer has the authority to use the security code	Security Responsibility	√		
2.	The Customer shall secure their user ID and Internet Banking Password	Security Responsibility	√		
3.	Customer feedback towards the level of satisfaction of internet banking services	Feedback		√	
4.	The Customer complains about the use of internet banking	Feedback	√		
5.	The quality of information technology devices and internet paths used by the customers determines the bank's website access	Accessibility		√	√
6.	Customer's knowledge and skills determine the ability of customers to use internet banking	Customer's Knowledge and Skills	√		
7.	Internet banking trials involve multiple customers	Trials		√	

the future".

The bank's effort to increase the length of time to visit the bank website is done by way of attractive website design. It is the fulfillment of the hedonic aspect that when the customer feel happy or happy because of interest in a display then the customer wants to visit over and over again so the frequency of visiting website to increase, which ultimately expected the use of the website banks become optimal.

#### **e. Communication**

By having internet banking, the banks can easily establish communication with banks (Al-Weshah 2013). They can communicate with their customers who require the role of customer service. This is related to being able to serve customer needs concerning internet banking, such as socialization, education, registration, receiving customer complaints. Communication is not only done by the customer to go to the bank office and meet the bank officials, but also through telephone line communication on the call center on duty every day 24 hours. Interview with informant to-1 explained:

"The importance is also related to the quality of bank officers to serve the customers in communication with internet banking services. Our strategy is to require every bank officer in the customer service unit has experience using internet banking with advanced information technology tools, intended to bank officers in the customer service unit able to explain better and more detailed about what the customers ask about the use of internet banking."

The next is the importance of communication

elements in internet banking services, for example in socializing to customers about the usefulness of internet banking features requires banks to improve the quality of human resources to serve customers well: receive complaints, feedback, and customer ratings for the services that are held.

#### **Customers' Participation in Creating and Implementing Service Value of Internet Banking**

The banks in implementing an internet banking involves and expects the customers' participation for creating the service value of internet banking. It is categorized into some: Security responsibilities, Feedback, Accessibility, Knowledge and Customer skills, testing (see Table 3).

##### **a. Security Responsibility**

Customers should be responsible for any problem of security leaking or system due to their negligence as set forth in the internet banking services contract between customers and the banks (Zanoon & Gharaibeh 2013). In the provision of internet bank banking services from the informant to-1, stated as the following:

"The users' ID and password are the secret code and the authorization of its use is on the customer's users' ID that is fixed and cannot be changed by them." Customers should keep their user ID and password in order that it is not known by others."

The following is stated such as:

"The customers should secure their user ID and Internet Banking password by: Not telling the user ID and Internet Banking password to others: Not logging Internet Banking Password on paper or storing it in writing or any other storage facility that may be known by others; The

user ID and Internet Banking password should not be known by others: Change the Internet Banking password periodically Do not use Internet Banking password provided by other people or easily guessable such as birth date or combination, phone number and others."

Customers should be responsible for maintaining the security of key entry into a personal account to access internet banking including the token tools provided by the bank. Customer failure to safeguard his or her personal data, especially data that is the key to access to the customer's personal account may result in data leakage in the hands of unauthorized parties. This data leakage is the responsibility of the customer, not the bank's responsibility as an internet-banking provider.

#### **b. Feedback**

The service quality is well recognized by the customers for their experience of using internet banking. That experience can be an input for the bank as internet banking service provider. Customer feedback can be related to the satisfaction, complaints, and needs needed to improve internet-banking services (Nochai & Nochai 2013)

The interviews with the second informant are categorized two types of customer participation to provide input for the bank, namely complaints and satisfaction assessment.

"Every 6 months, we provide questions that can be answered by the customers with a range of values 1-10 about the satisfaction level of our bank's internet banking services. If the satisfaction rate is low, we ask the customers to give the reason, what needs to be improved, whether it can be understood, or procedures for the use of complex features or any other problems. For customer complaints are more of a disruption of access or failure of the transaction."

Interviews with the 1st informants' to explain the importance of customer service and call center as the spearhead of the bank for serving the customers especially for receiving complaints, and answers customer questions. The communication aspect becomes is the bank's strength in serving its customers through internet banking, due to its diverse user capabilities by facing sophisticated technology. The 1st informant explained:

"When customers come face-to-face with customer service or call through a call center, our officers should be able to serve complaints well, or perhaps question about how to use internet banking features."

#### **c. Accessibility**

According to Awara and Anyadighibe (2014), one of the factors, contributing to the adoption of internet banking is the accessibility of technology by the customers that still cause the gaps. The result of the interview with the 2nd informant described as the following:

"Accessibility of internet banking services is also dependent on the customers' interactions on the bank website which can also be influenced by the information technology devices and internet channels used by the. This includes the various customers' ability in using technology. If the customer's information technology equipment is disrupted, when accessing the bank website Similarly, for internet access used by the customer determines the speed of access website of bank,. When the customer use internet path slowly even though bank information technology very good then surely they will slow and access bank website. The customer role is needed to use technology device information and internet lines are in good condition."

The interview with the third informant described as follows:

"The problem of the slow access of the bank website that caused dissatisfaction of the customers is not always caused by the bank's technology infrastructure, because to access the bank website, we needed the support of computer or laptop used by the customer. This should be good as well. Therefore, the customers should have a computer or laptop or other device to access our website. Sometimes, the problem in the path of the internet used by the slow customer so that sometimes the customer accused our bank website is slow when the slow access on the internet line used by the customer the situation is slow. Clients should continue to improve the quality of the device."

The customers have their responsibility and role to provide and use information technology that can support accessibility to bank website. Their awareness that the technological sophistication of banks in conducting internet banking is not the only determining factor but it must be supported by the availability of adequate customer information technology such as internet lines used.

#### **d. Customer's Knowledge and Skills**

Customers' knowledge and skills include their education and training that significantly affect the

individuals' ability to use internet banking services (Zanoon & Gharaibeh 2013). The interview with the 1<sup>st</sup> informant described as follows:

"The customer's set of apparatus of the access to the banks' website demands the customers' ability and the knowledge and skills, if they are not proficient using the internet. It will be difficult to use our internet banking services, customer knowledge is also needed to recognize the features available we offer, adept customers using technology and websites especially our bank website will be able to increase internet banking usage."

The customers' knowledge and skills in using information technology and the ability to use internet banking features are important because customers accessing internet banking use customer tools and skills are needed such as how to avoid criminal practices.

#### e. Trials

Another customers' role is their engagement that is required for the development of internet banking features. The banks require customers to test out new service features that can be used to develop internet banking. The test new features involve multiple customers to provide feedback on new feature improvements. Trials should involve customers so that they are operational and used by the customers. The Interview with the second informant described as follows:

"Before the new feature is launched, it will be tested by involving several customers who are deliberately selected and invited into a Focus Group Discussion to provide an assessment or feedback on the performance of newly created features in the form of prototype. The customers' feedback is our basis to improve the performance of the new features with the expectation of other customers who did not participate in the FGD. This may be judged almost the same as some of the customers who participated in the FGD."

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

As discussed and analyzed it can be generally concluded that the bank in conducting the internet banking services can create the service value of internet banking service. It is related to security, convenience, benefits, emotional, and communication. To create the value in internet banking, it is necessary to play the role of the customer that is responsible in internet banking security, giving

feedback to the bank in assessing and providing input on internet banking services, taking part in using adequate technology infrastructure, using technology and internet banking, and took part in the piloting of new internet banking features.

The results of this study importantly implied that the banks and their related parties in encouraging the customers' involvement to provide added value in the five roles have been described in conclusions. In addition, the service value of internet banking concerns the security, convenience, benefits, emotional, and communication needs to be continuously evaluated and strengthened through customer involvement in the creation and implementation of the value of internet banking services.

For further research, it is advisable that the researchers should examine the service value of internet banking and the customers' participation from the customers' perspective, given that the research having been done is limited from the perspective of the bank as an internet banking provider. For the banks, they are suggested that they can optimize internet banking services to increase the customers' involvement in internet banking services. Thus, the customers can feel the value of good service on safety, comfort, benefit, emotional, and communication factors.

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