

Factors Affecting the Customer Intention to Become the BRI Priority Customer

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Abstract

This study tries to explore the factors that influence customer intention to become the BRI priority customers. The variables verified were the sales force, reward program electronic word of mouth (E-WOM), and attitude. Data was collected form as many as 150 customers of BRI Priority customers in Banda Aceh. The data was processed using AMOS 24 with Structural Equation Model (SEM) method. This study provides several findings. The sales force, reward program and e-WOM are the factors that influence customer attitude and intention and subsequently customer attitude affects customer intention. The mediation effect test shows that the sales force and e-WOM influence the intention to become the BRI Priority Customer through attitude. While attitude does not play a role in mediating the Reward Program to influence the intention to become BRI Priority Customers. The research novelty lies in the use of several causality models from the previous theories to detect the intention to become BRI Priority Customers, and also contribute to update and develop the theories in marketing management, and also contribute to practitioners especially the leaders in BRI to create the strategies and policies to increase the number of BRI Priority customers. The limitation resides in the scope of the research model.

Keywords: Sales Force, Reward Program, e-WOM, Customer Attitude and Customer Intention.

1. Introduction

PT. Bank Rakyat Indonesia (Persero) Tbk, usually called BRI, is one of the state-owned enterprise (BUMN) companies which has a focus on business in the banking sector. BRI has one of the latest products that is the BRI Priority. BRI Priority provides banking services and services for the Chosen Person. BRI Priority includes not only banking services and services in general, but also financial and investment planning consulting services, insurance (bancassurance), and pension fund planning. As BRI Priority's chosen person, customers will get a Debit Card bearing the International Mastercard logo which can be used on all ATM networks bearing the Maestro, Cirrus, Link, ATM Bersama, Prima and BRI Bank logos. The card will provide you with Exclusive Services at BRI Priority Service Centre and BRI Bank Work Units as well as other privileges dedicated exclusively to BRI Priority Selected Individuals. One of the requirements to become a BRI Priority customer is that customers must have an Asset under Management (AUM) (Current / Deposit / Savings / Investment Products) of Rp. 500,000,000 (five hundred million rupiah).

Various efforts have been made by BRI to convince customers in the BRI Priority customer program. Purchase intention is one of the main focuses of concern for management, because purchase intention is the tendency to buy a product or service and in general based on the suitability of the product or service that can be considered. The intention of consumers in making a purchase is very dependent on positive or negative attitudes towards a product offer. Attitude is a key foundation that contributes positively to one's intention to get something that is desired. When his attitude towards a product is positive, then he will show positive intentions. But on the contrary if the attitude is negative towards a product, then consumers tend to be reluctant to buy a product.

Another important factor that can increase the number of customers and the volume of deposits is the existence of the Fund Marketers' function (sales force). Sales force is a function of the Relationship Manager (RM) of Funds with customers in charge of acquiring savings and maintaining customer deposits found at Bank BRI. Sales force emerges as an effective strategic tool that uses sophisticated information technology to develop, maintain, and improve customer relations. The existence of a sales force can increase revenue, reduce costs, improve relationships with customers, and increase production and profitability.

In addition to the sales force function, other factors that can stimulate an increase in the number of customers and the volume of deposits are the reward program created by the Bank to increase the attractiveness of customers to place new funds (fresh funds) and increase deposits (top up).

Information is important to convey to customers. Information can be obtained from various parties. Word of mouth communication (WOM) or word of mouth communication is the process by which consumers provide recommendations to other consumers through individual conversation (Kotler & Keller, 2018). Speaker trust, speaker expertise, speaker experience, word of mouth use, attitude and purchase intention and then online communication by word of mouth, received from trusted sources experienced will have an impact on their purchase intention.

The problem that arises is whether the function of sales force, gift program and input from other parties (e-WOM) which has been the main alternative among customers in providing recommendations both individually and in groups of other customers, does it have an impact on customer attitudes and foster intentions and the customer's decision to become a BRI Priority customer. Because of the limited previous research, there is still no empirical clarity. Therefore, to see the problem more clearly, it is necessary to do further research.

2. Literature Review

Purchase Intention

According to (Kotler & Keller, 2018) consumer intention is the feelings in which consumers feel about a brand or product they want to buy. Purchase intention is an evaluation of consumers on their preferred goods before making a decision to buy (Mohmed, Azizan, & Jali, 2013). According to (Chinomona, Okoumba, & Pooe, 2013), the desire of consumers in obtaining goods after getting adequate information about the goods to be purchased. When consumers have planned to buy certain goods or services, purchase intention will occur (Liat & Wuan, 2014). Purchase intention is not the same as actual buying behavior, but consumer intention is very important in guiding their behavior (Ajzen, 2001). So, purchase intention is the desire of consumers in obtaining a product after obtaining information about the desired product from various ways.

Customer Attitude

According to (Ajzen, 1991), an attitude towards an object plays an important role in predicting a person's behavior intentions and can influence behavior responses to that object. A person's beliefs about an object represent the basis of his attitude towards the object, with beliefs seen as the relationship between object-attitudes and attributes, characteristics, results, goals, or values (Ajzen & Fishbein, 1980). According to (Ma'ruf, 2005), the attitude to purchase is a general picture produced by consumers after the assessment of profit and loss, good or bad, positive or negative when the consumer makes a purchase. (Peter & Olson, 2013) revealed that attitude is a form of general description of the results of thoughts done by someone. Furthermore, (Mowen & Minor, 2002) explained the attitude as an affection or feeling for or against a stimulus. (Kotler & Keller, 2018) said that attitude is a person's behavior regarding their feelings on a product whether they like it or not. Meanwhile according to (Al-Debei, Akroush, & Ashouri, 2015) said attitude is divided into two forms, the first is attitude toward behavior which is an individual trait either positive or negative from an evaluation that makes someone feel trust. This explained the affective nature of attitude according to planned behavior theory. Furthermore also attitude to behavioral beliefs that reflect feeling about the consequences resulting from those behaviors. (Ajzen, 1991).

Thus, the attitude is a person's feelings on an object that he likes or dislikes, if an object is liked it will cause an intention to obtain the object, but if it is not liked it will eliminate the intention.

Sales Force

Sales Force generally those who are professional and well educated and well trained. They are tasked with building and maintaining long-term relationships with customers. By listening to customer complaints, and finding out customer needs and formulating problems and evaluating customer problems (Kotler & Armstrong, 2017). According to (Shimp, 2013) sales force is person whose job is to influence consumers to buy the products or services they offer and build good relationships with consumers. According to (Belch & Belch, 2003), the delivery of information individually to potential customers in personal selling will enable the sales person to tailor the needs of customers more specifically. Marketers' behavior refers to employees who actively promote products or services. Consumers might consider this as an unwanted or unnecessary service concern. Thus, when personal sales behavior arises during routine consumer spending for daily needs, employee disruptions hinder the flow of shopping processes for consumers, and can cause customers to leave the store early, reducing consumption (E. S. T. Wang, Tsai, Chen, & Chang, 2012).

Thus it can be understood that the sales force or sales force is a form of customer relationship strategy where the sales force is assigned by the company to find out to understand and study consumer behavior

Reward Program

The reward program mentioned in this study is equal with the prize or gift programs in BRI for its customers. Prizes are a form of company program that is able to attract the attention and interests of consumers, (Kotler & Armstrong, 2017). Gifts in the form of goods that are offered free of charge to consumers in return for purchasing products (Alma, 2005). Gift giving can increase consumer purchase intentions (Taylor & Neslin, 2005). Consumers will feel more

profitable and are willing to pay a lower price or free of charge on the products offered, (Raghubir, 2004). The purpose of giving a gift is to increase the customer's desires and feel valued and also educated so that they trust the supplier of the product or service and continue to make repeat purchases, (Otnes & Beltramini, 1996).

All loyalty reward programs are created to increase profitability. Means of achieving this goal include two main strategies: increasing customer buying behavior and increasing customer loyalty through developing closer ties with customers (Meyer-Waarden, Benavent, & Castéran, 2013). Loyalty programs reward members based on their past, present, or future value to the company, which is usually achieved through accumulation in some form of "point" loyalty programs based on shopping behavior. As such, rewards help create perceived value and satisfaction, and to enhance decision making and economic motivation for purchasing. One study found that consumers often see gifts as an extra form of currency that can be used to purchase luxury goods and independent gifts (Smith & Sparks, 2009). Prized customers instantly create excitement and significance for the prize program, which can produce a momentum effect that strengthens purchases from major retailers (Dorotic, Verhoef, Fok, & Bijmolt, 2014); (Taylor & Neslin, 2005).

Electronic Word of Mouth (E-WOM)

E-WOM is generally defined as word of mouth communication is a process where consumers provide recommendations to other consumers through individual conversation (Kotler & Keller, 2018). e-WOM is a positive or negative response made by consumers who have bought or not about a product or company via the internet (Thuarau, Gwinner, Walsh, & Gremler, 2004) Social media is one of the most appropriate platforms for e-WOM (Canhoto & Clark, 2013); (Erkan & Evans, 2016); (Kim, Sung, & Kang, 2014). In addition to functioning as a communication tool for customers, a website can be used as a tool for making opinions in promoting products or services for business people. Consumers can judge a product or service by commenting on the comments column either textually, image or video or application. With this visual content, consumers will find e-WOM more interesting and enjoyable. e-WOM can reach a wider and unlimited scope, (Sohn, 2014); Consumers can share their stories by forwarding posts that they approve of (Chu & Kim, 2011). Before making a purchase, consumers first find out about the product through the experience of others in the comments column, so e-WOM becomes very important for and influences their purchases, (Erkan & Evans, 2016).

Various ways to view e-WOM on social media, whether intentionally posting their products or services even inadvertently displaying their preferences to their own network, such as being a fan of a brand, interacting with brand posts through liking and commenting, or posting content that is included a brand without advertising goals. Finally, marketers can also post information through their official accounts on social media websites (Alboqami et al., 2015). People who find e-WOM on social media need to criticize information comprehensively to adopt them for ideal purchase intentions (Erkan & Evans, 2016).

E-WOM is oral communication delivered to others about a positive or negative product through electronics such as telephone, social media like facebook, instagram, whatApps, twitter, and so on. This comment can be seen widely by people who want to make purchases at the company. Positive comments can support purchases and negative comments can weaken their purchases.

Research Conceptual Framework

In this study the sales force, reward program and e-Wom as exogenous variables then the customer intention as endogenous and the customer's attitude as mediating variables.

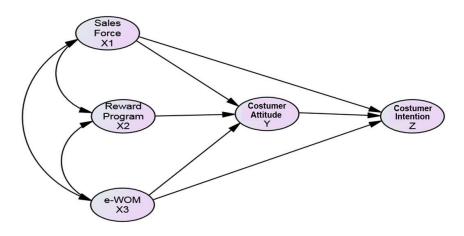


Figure 1. Research Conceptual Framework

Research Hypothesis

Based on the study of literature studies and previous research that has been described above, then the research hypotheses can be formulated as follows:

H1: Sales Force affects Customer Intention

H2: Reward Program affects Customer Intention

H3: e-Word of Mouth affects Customer Intention

H4: Sales Force affects Customer Attitude

H5: Reward Program affects Customer Attitude

H6: E-Word of Mouth affects Customer Attitude

H7: Attitude affects Customer intention

H8: Sales Force affects Customer Intention through Attitude

H9: Reward Program affects Customer Intention through Attitude

H10: e-Word of Mouth affects Customer's Intention through Attitude

3. Method

This research was conducted in Banda Aceh, where the BRI Priority customers in Banda Aceh as the respondents. The sample is determined by Hair et al. (2013) estimation so that the total sample size is 150 customers. This research measuring instrument uses a series of statements with a Likert scale. Furthermore, the data is processed using AMOS with the Structural Equation Modeling (SEM) Method.

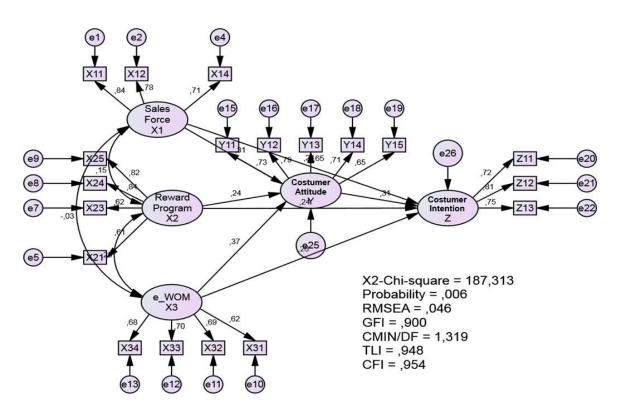
Variable	Indicator						
Sales Force	1. Communication ability						
X1	2. Product Knowledge						
	3. Creativity						
	4. Empathy						
	(T.Gunasekharan, Basha, & B.C.Lakshmanna, 2015)						
Program	1. Gift giving draws attention to make purchases						
Reward	2. Gift giving has a good opinion for the customer						
X2	3. Recommend to the closest people						
	4. Influencing customers to make repeat purchases						
	5. Consistent buying one particular product / brand						
	(Taylor & Neslin, 2005).						
E-Word Of	1. Read the recommendation page when buying a product						
Mouth	2. Post recommendation to other consumers						
X3	3. Post positive and negative comment about the product purchased						
	4. Read positive and negative review about the product to be purchased						
	5. Effects of review or recommendation from other consumers						
	(Madjid, Ma'ruf, Ibrahim, & Havizatun, 2018)						
Attitude	1. Good ideas						
Customer	2. Wise ideas						
Y	3. Feelings of Love						
	4. Feeling of pleasure						
	5. Attract attention						
	(Mantala & Kt, Gst A Suasana, 2019)						
Intention	1. Considering information about the Product						
Customer	2. Possibility of purchase						
Z	3. Will buy the product when needed						
	4. Will try the Product						
	5. Recommendation to others.						
	(Coyle & Thorson, 2001)						

Table 1. Research Indicator

4. Result

Characteristic of Respondents

The results of the study note that in this research the number of male respondents dominated more by 60.7%, where the average age of the customer is 40-41 years, in terms of the average monthly income of the respondents Rp. 5,100,000 up to Rp. 10,000,000 and the average respondent is a bachelor (S1) who has 2-5 accounts at BRI Bank.



Confirmatory Factor Analysis (CFA)

Figure 2. Confirmatory Factor Analysis

Some indicators X13, X22 and Z4 and Z5 cannot be used in this study because they show a correlation of less than 0.5 (Hair et al, 2013). Goodness of Fit Model measurement results show that the model in this study is acceptable where all SEM assumptions are above a predetermined level. The use of 4-5 Goodness of Fit criteria is considered to reflect the feasibility of a model, provided that each criterion of Goodness of Fit namely Absolute Fit Indices, Incremental Fit Indices and Parsimony Fit Indices is represented. From the opinions above, the fundamental hypothesis of SEM analysis in this study is accepted in other words, the model in this study has fulfilled the SEM assumptions and is feasible to use (F. Hair Jr, Sarstedt, Hopkins, & G. Kuppelwieser, 2014).

Reliability Test

Table 2. Reliability Test Result

No	Variable	Cut Of Point	Result	Remark
X1	Sales Force	0.60	0.839	Reliable
X2	Reward Program	0.60	0.810	Reliable
X3	E-WOM	0.60	0.768	Reliable
Y	Customer Attitude	0.60	0.838	Reliable
Ζ	Customer Intention	0.60	0.800	Reliable

From the acquisition of the Cronbach Alpha value above, it shows that all data measured for each variable in this study are reliable or reliable, because the alpha value of acquisition is greater than 0.60.

Assumptions of Normality and Outliers

Normality and Outlier Assumption Testing in this research has fulfilled SEM assumptions, where there is no value of C.R. (critical ratio) for skewness that is greater than \pm 2.58, while the largest d-squared Mahalonabis value is obtained that is equal to 39,882 far below the threshold of 51,178 Thus it can be concluded that the data in this study are free from outliers.

Hypothesis Testing Results

Direct Hypothesis Test Result

There are seven direct hypotheses to be tested in this study. Hypothesis test results can be seen in the following SEM results.

Eksogent		Endogent	Estimate	S.E.	C.R.	Р
Customer Attitude_Y <		Sales_Force_X1	0.296	0.088	3.366	0.000
Customer Attitude_Y	<	Reward_Program_X2	0.267	0.108	2.463	0.014
Customer Attitude_Y	<	e_WOM_X3	0.493	0.141	3.495	0.000
Customer Intention_Z	<	Customer Attitude_Y	0.295	0.108	2.741	0.006
Customer Intention_Z	<	e_WOM_X3	0.333	0.134	2.483	0.013
Customer Intention_Z <		Sales_Force_X1	0.213	0.085	2.519	0.012
Customer Intention_Z <		Reward_Program_X2	0.258	0.102	2.532	0.011

Table 3. Direct Effect Test Result

From the results of the hypothesis test in the above table it can be explained as follows:

H1 : The Effect Of Sales Force On Customer Intention (Accepted)

The effect of sales force on customer intention has a value of C.R 2.519 > 1.95 and a probability value of 0.012 < 0.05. it can be concluded that the sales force has a direct and significant effect on customer intention to become the BRI Priority customers. This result supports research conducted by (E. S. T. Wang et al., 2012) which stated that the intention to repurchase and private sales through the sales force is significantly related to intention to purchase behavior.

H2 : The Effect of reward program on customer intention (Accepted)

The effect of reward program on customer intentions has a C.R value of 2.532> 1.95 and a probability value of 0.011 <0.05. it can be concluded that the reward program has a direct and significant effect on customer intentions to become BRI Priority customers. This research supports the opinion of (Werther & Davis, 1996); (Dorotic et al., 2014); (Taylor & Neslin, 2005); (Weng & Run, 2013); (Söderlund & Colliander, 2015) revealed the results of experiments among subjects showing that rewards can increase purchase intentions.

H3 : The Effect of E_WOM on Customer Intention (Accepted)

The effect of E_WOM on customer intentions has a value of C.R 2.483> 1.96 and a probability value of 0.013 or <0.05. it can be concluded that E_WOM has a direct and significant effect on customers' intentions to become BRI Priority customers. The result supports research conducted by (Erkan & Evans, 2016); (Goodrich & Mooij, 2014) & (Fan & Miao, 2012) where revealed the characteristics of eWOM information and consumer behavior towards eWOM information have a positive impact on consumer purchase intention. They also said the type of influence of online communication by word of mouth on purchase intentions is different, and also friends and family in normal settings tend to affect individuals in different ways compared to virtual settings because consumer behavior in dealing with friends and family in a virtual world is different.

H4 :The Effect of Sales Force on Customer Attitude (Accepted)

The effect of sales force on customer attitude has a value of C.R 3.366> 1.95 and the probability value of 0.000 or <0.05. it can be concluded that the sales force has a direct and significant effect on the attitude of customers to become BRI Priority customers. The result of this study supports the result of research conducted by (E. S. T. Wang et al., 2012) stated that the intention to repurchase and private sales through the Sales Force is significantly related to the intention of purchase behavior.

H5 : The Effect of Reward Program on Customer Attitude (Accepted)

The effect of the reward program on customer attitude has a value of C.R 2.463> 1.96 and a probability value of 0.014 or <0.05, it can be concluded that the reward program has a direct and significant effect on the attitude of customers to become BRI Priority customers. These result supports the theory put forward by (Ortiz, Chih, & Teng, 2017) where according to him the rewards given by management to consumers / customers will cause positive feelings among consumers / customers. While (E. S. T. Wang et al., 2012) revealed that uncertain prizes from events with positive prospects (for example, winning a lottery but not knowing the right prize for a certain period of time) will not only bring greater direct positive feelings than certain prizes, but will also increase the duration positive feelings when the prospect is high enough in the ability to further image (Q. Wang, Sun, Zhu, & Zhang, 2018) explained uncertainty increases affective reactions to ongoing positive events and suggests that the psychological effects of uncertainty may be less related to what people don't know than to what that people feel.

H6 : The Effect of E WOM on customer attitude (Accepted)

The effect of E_WOM on customer attitude has a value of C.R 3.495 > 1.95 and probability value 0.000 <0.05. then it can be concluded that E_WOM has a positive and significant effect on the attitude of customers to customers of BRI Priority. The results of this study support the opinions expressed by (Podnar & Javernik, 2012) in their research finding that negative word of mouth affects the attitude and probability of consumer purchases, whereas the effect of positive word of mouth is not significant. Attitude to information is a key factor of eWOM on social media that influences consumer purchase intentions. (Erkan & Evans, 2016);

(Fan & Miao, 2012) also show that the perception of eWOM's credibility has a significant influence on the acceptance and intention to buy eWOM.

H7 : The Effect Of Work Customer Attitude On Customer Intention (Accepted)

The effect of work customer attitude has a value of C.R 2.741 > 1.96 and probability value 0.006 <0.05. it can be concluded that the work customer attitude has a direct and significant effect on the customer's intention to become a BRI BRI customer. The results of this study support research conducted by (Patel, Gadhavi, & Shukla, 2016); (Darsono et al., 2019); (Quigno & Zhang, 2016); (Baber et al., 2016) where he said that attitude has an important role in shaping purchase intention.

Mediation Hypothesis Test Result

Testing the mediation effect is done with the help of a sobel test calculator, as the result is formulated in the following mediation images of Baron and Kenny.

H8 : Sales Force Affects Customer Intention Through Attitude (Accepted)

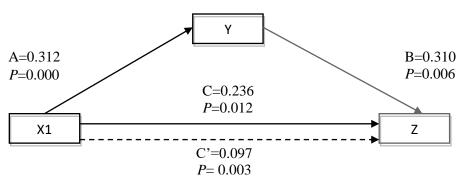
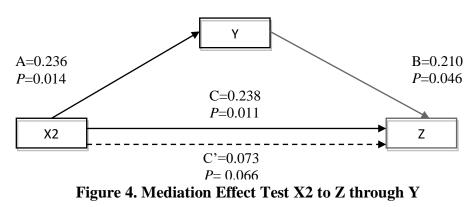


Figure 3. M Mediation Effect Test X1 to Z through Y

The result of the multiple test states that the work customer attitude variable is expressed as a partial mediation variable. This means that the influence of the sales force on customer intention is significantly mediated by customer attitudes, as the previous study was conducted by (Hakim, Susanti, & Ujianto, 2017).

H9: Reward Program Affects Customer Intention Through Attitude (Rejected)



Multiple test result shows the effect of reward program on customer intention is not significantly mediated by customer attitude. These result rejects the research conducted by (Taylor & Neslin, 2005) that giving reward in sales promotions also raises an impetus in increasing purchases.

H10: E-WOM Affects Customer Intention through Attitude (Accepted)

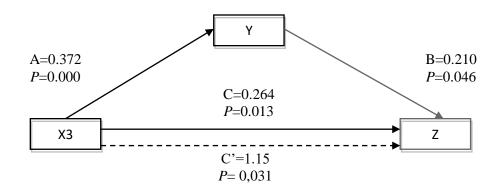


Figure 5. Mediation Effect Test X3 to Z through Y

The influence of E-WOM on customer intention is significantly mediated by the customer attitude. These result supports the opinion raised by (Baber et al., 2016) that explained the trust of the speaker, the speaker's expertise, the speaker's experience, word of mouth use, attitude and purchase intention, and then online communication by word of mouth, received from trusted sources and experienced, the recipient's purchase intention is mediated by attitude.

5. Conclusion

The result shows that the sales force had a significant effect on customer intentions to become BRI Priority customers. This result identifies that with a good relationship between BRI management and customers, it will increase confidence or a positive attitude towards the various service products offered by BRI. But on the contrary if there is no good relationship between management and customers it will not change the attitude of customers to want the product or service offered. One way to do customer relations is to approach the sales force (Sales Force). So the better the sales force relationship with customers, the more likely it will be to influence customers' tendencies to become BRI Priority customers.

Reward program has a significant impact on customer intention. This result implements that by giving rewards to priority customers as what BRI has done so far, it will influence other customers to become BRI Priority customers, in other words, the better the rewards program that BRI does for its customers, the tendency for customers will increase. Others to participate in becoming BRI's priority customers in the future.

Electronic Word of Mouth (e-WOM) also has a significant impact on customer intention. This result of this study implement that, when customers have begun to search for information about priority BRI products and share positive stories about the experience of being priority customers by word of mouth, one person to another will affect the intention of other customers to become BRI Priority customers as well . In other words, the more frequent customers see

positive comments and share positive experiences about BRI Priority products, the increasing the tendency of other customers to become BRI Priority customers.

Customer attitude significantly mediates the relationship of sales force and e-Wom on customer intention. This result implements that when a sales force relationship with customers is responded to properly, it triggers feelings of like, feeling happy and also feeling attracted by customers to become BRI Priority customers, in other words, the presence of sales force can indirectly influence the customer's intention to become a customer of BRI Priority through a positive attitude from customers. Likewise, the e-Wom conducted by customers, when customers provide positive things and look for positive information about BRI products, it will form a positive attitude and also have an impact on the tendency to be a priority customer, vice versa when the information received negative will also form a negative attitude to the customer and ultimately customers are reluctant to become priority BRI customers.

While the reward program does not have an indirect effect on the customer attitude to become a priority customer, this indicates that the reward program given by BRI priority to customers does not attract the attention of other customers to like or dislike the program. The reward program that is given will directly affect the customer intention to become a BRI priority customer without having to pay attention to their attitude first.

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