The Influence of Digital Banking Product and Service Innovation on Customer Loyalty Mediated by Customer Satisfaction at Hana Bank Lippo Cikarang

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ABSTRACT

This study aims to analyze the influence of product innovation and digital banking services on customer loyalty mediated by customer satisfaction at Hana Bank Lippo Cikarang. The method used in this research is quantitative, using primary data collected through questionnaires filled out by customers of Hana Bank Lippo Cikarang. Data analysis was conducted using the SmartPLS 3.0 application. The results show that product innovation does not have a significant effect on customer loyalty, with a t-statistic value of 1.274 and a P-Value of 0.203. Conversely, digital banking services have a significant effect on customer loyalty, with a t-statistic value of 2.658 and a P-Value of 0.008. Product innovation also does not have a significant effect on customer satisfaction, with a t-statistic value of 0.571 and a P-Value of 0.568. However, digital banking services have a significant effect on customer satisfaction, with a t-statistic value of 7.682 and a P-Value of 0.000. Customer satisfaction has been proven to have a significant effect on customer loyalty, with a t-statistic value of 5.187 and a P-Value of 0.000. Mediation analysis shows that product innovation does not have a significant effect on customer loyalty through customer satisfaction, with a t-statistic value of 0.532 and a P-Value of 0.595. Conversely, digital banking services have a significant effect on customer loyalty through customer satisfaction, with a t-statistic value of 3.832 and a P-Value of 0.000.
Keywords: Product Innovation, Digital Banking Services, Customer Satisfaction, Customer Loyalty.

INTRODUCTION

In today's era of globalization and digitalization, the banking industry faces great challenges to adapt to rapid technological developments. One of these adaptations is the implementation of digital banking services. PT Bank KEB Hana Indonesia (abbreviated as Bank Hana) is a banking company established in 1971 and headquartered in Jakarta, with the status of a foreign exchange bank with a total of 1123 customers. Claiming to be the Glocalized Bank of Korea, Bank Hana has a focus on banking services in the commercial and consumer segments, and has a commitment to always contribute to the Indonesian economy in order to become The Best Customer Focused Bank in Indonesia. PT Bank KEB Hana Indonesia (Hana Bank) as one of the business actors in the banking industry cannot be separated from the phenomenon of change

arising from the intensity of competition to win the hearts of their customers (customers).

The customer development of Hana Bank Lippo Cikarang in 2023 has always increased from January to December 2023, originally 380 customers increased to 1000 customers. This increase is likely to occur due to the development of banking product innovations and digital services for customers. Technological developments have changed most of people's lives, banks need to issue a product to meet the needs of society in today's era that is increasingly developing. Banks must be able to take advantage of existing opportunities and sources of information on other bank competitors so that banks can retain their customers, because in retaining customers, banks can continue to run, so they need product innovation as one of their strategies.

Innovation is done because customers want something different. Robbins and Judge in (Putra, 2021) explained that innovation is a special type of change in which a new idea is applied to start or improve a product, process, or service. Product innovation is the result of the development of new products by a company or industry, whether existing or not yet (Mustamu & Ngatno, 2021). Innovation has an important role not only in maintaining the continuity of the bank but also in improving customers. This statement is in accordance with research (Fatimatuzahro & Aslikhah, 2020) which states that innovation has an effect on customer loyalty. Supported by research (Esha & Pratama, 2021) which states that product innovation has a positive effect on consumer loyalty.

The trend of transactions using digital banks shows an increase from year to year (Amran, 2022). According to (Masitoh et al., 2023), digital banking services are one of the strategies and service innovations carried out by the banking world to provide satisfaction to banking customers. The existence of digital services makes it easier for customers to transact anywhere and anytime, thereby increasing customer satisfaction (Jannah et al., 2020). Satisfaction has a positive influence on customer loyalty. This statement is in line with research (Supertini et al., 2020) and (Satria & Astarini, 2023) which confirm that there is a positive and significant influence of satisfaction on loyalty.
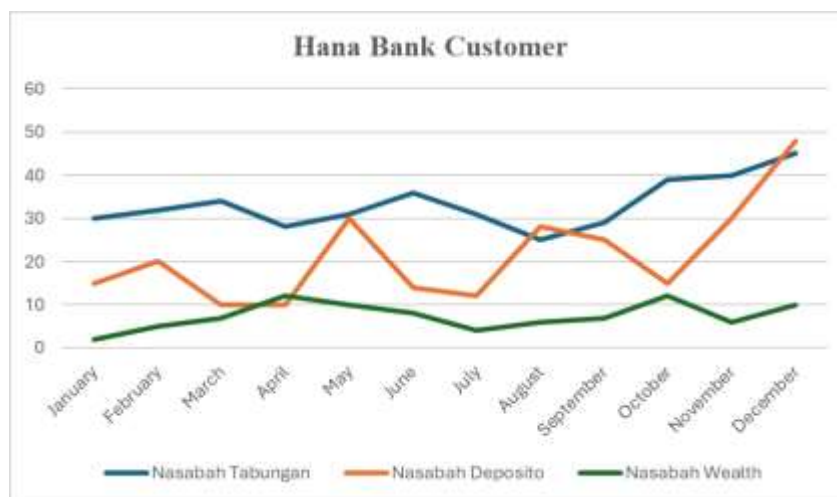
Picture 1. Hana Bank Customer, 2023
Source : Hana Bank Internal Data, 2023

Hana bank customers are divided into 3 types, namely Savings customers, deposit customers and Wealth customers. Hana Bank customers from January to December 2023 experienced fluctuations as shown in the figure above. The development of Hana Bank Lippo Cikarang Savings and Deposit customers in 2023 has always increased from January to December 2023, this increase is likely to occur due to the innovation of banking digital products and services felt by customers. Wealth customers are seen to experience fluctuations and do not meet the target. So the author limits

this research by focusing on Wealth customer loyalty.

1. Customer loyalty

According to Lusiah (2018), it states that customer loyalty is a commitment that is closely held by customers in buying or prioritizing a product or service continuously. According to the opinion of Kasmir (2017) in (Dewi, 2020), it is explained that customer satisfaction is a feeling of joy because they have bought a good or service where the goods are as expected. According to Tjiptono and Chandra, stating customer loyalty as a customer's commitment to a brand, store, supplier based on a very positive

attitude is reflected in consistent repurchases (Hartanto, 2019). According to Kotler and Keller, Customer Loyalty is a deeply held commitment to buy or re-endorse a preferred product or service in the future even though the influence of the situation and marketing efforts have the potential to cause customers to switch (Choiriah & Liana, 2019).

a. Indicator Customer loyalty

According to Tjiptono (Awaluddin, 2019), customer loyalty can be seen from several indicators, namely Repeat Purchases, Providing Referrals, Competitors (Loyalty). According to (Dwi Wahyuni 2017) indicators that can be used to measure consumer loyalty are Repeat purchases, Not intending to move, Recommending brands, Customers are not easily persuaded by competitors.

2. Pruduct Innovation

The company creates product innovation with a variety of product designs, thereby increasing alternative choices, increasing the benefits or value received by customers, so that product innovation is one of the company's ways in maintaining a competitive advantage Prajogo & Sohal, (2003) in (Noviani, 2020). According to Tjiptono and Fandy (2015) in (Octaviani & Batu, 2022) Innovation is a crucial factor in supporting the success of companies, both manufacturing service providers. Innovation leads to the introduction of new products. The new type of product is related to what strategy the company wants to achieve. Product innovation is the ability to apply creativity into something that can be implemented and provide added value to the resources owned. Product innovation is the emergence of something new, for example in the form of a new idea, a new theory, a new hypothesis, or a new method for the management of an organization and business Suryana (2014) in (Avriyanti, 2022).

a. Indicator Product Innovation

According to Setiadi's (2010) research in (Widanti et al., 2022), product innovation indicators include relative advantage, compatibility, and complexity. while according to (Vitantri, Saptianing, and Hermawan 2020) stated that product innovation consists of three indicators, namely new products, additions to existing products and improvements or revisions of existing products.

3. Digital Banking Services

According to (Egala et al., 2021), digital banking is a service that involves transitioning to technology-based banking where banking services are provided to customers through a series of open and special channels such as automated teller machines (ATMs) and through mobile, as well as through online/internet platforms. Following the shift towards digital banking, which can be an innovative service that has been observed among banking institutions globally. Digital channels can facilitate and offer greater convenience to customers, as well as build concrete emotional bonds with customers (Garzaro et al., 2021). According to Bank Indonesia Regulation Number 9/15/PBI/2007, electronic banking or banking services through electronic media is a service that allows bank customers to obtain information, communicate, as well as banking transactions carried out through electronic media such as ATMs, phone banking, bank internet.

a. Indicator Digital Banking Services

The research (Egala et al., 2021), adopts the E-S-QUAL and BSQ models where this combination can complement the understanding of dimensions that affect customer satisfaction through digital banking services, namely Ease of use, Efficiency, Interoperability, Privacy/Security, Responsiveness, Reliability.

4. Consumer Satisfaction

Consumer satisfaction is essentially stated as the same substance about consumer satisfaction. According to Kotler and Keller (2016:153) in (Ahyani, 2022) states that consumer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the expected Customer loyalty (result) of the product against the expected Customer loyalty. If the Customer loyalty is below expectations, consumers are not satisfied. If the Customer loyalty meets expectations, consumers are satisfied. According to Kotler in (Anggoro & Baskoro, 2023), customer satisfaction is the level of how

a person feels after comparing their perceived Customer loyalty or results compared to their expectations.

a. Indicator Consumer Satisfaction

The indicators of customer satisfaction according to (Lupiyoadi, 2014:39) in (Harahap & Pakpahan, 2021) are customer satisfaction, customer satisfaction dimension, Confirmation of expectations, Repurchase intention, Willingness to recommend. According to Ercis, et al (2012) in (Suntoro & Silintowe, 2020) the customer or customer satisfaction indicators that will be used in this study, are Equity (Satisfaction with the product), Value (Suntoro & Silintowe, 2020), Quality (Pleasure with the product).

METHOD

The type of research used in this study is causal type explanatory research that seeks to examine the influence between variables in a structural model to identify cause-and-effect relationships between predetermined variables. Using a causal type explanatory research approach, this study seeks to explain the extent to which certain variables can influence each other in a structural model. The research method uses a quantitative method by collecting questionnaire results and processed using SmartPLS 3.0. The population in this study is all customers related to banking at Hana bank Lippo Cikarang which totals 1123 people. The sample used using the sample cluster sampling method was 150 people.

RESULT and DICUSSION

The analysis method used in this study is the Partial Least Square (PLS) method using the SmartPLS 3.0 program. The Path Outer Model design functions to connect independent, mediator, and dependent variables. The design of the Path Outer Model in this study can be described In the following picture:
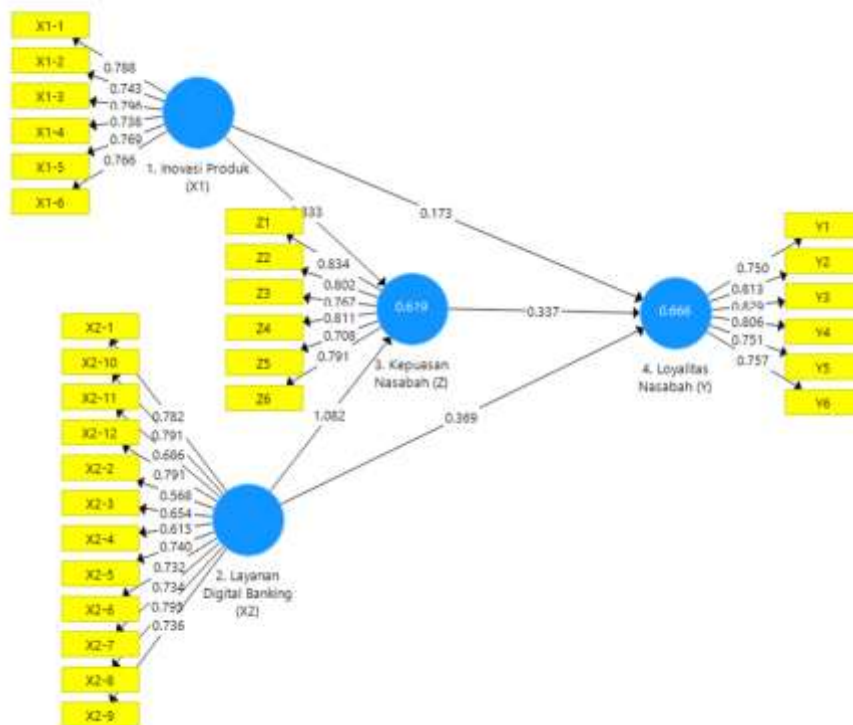
Source: Smart PLS 3.0 primary data, 2024
Picture 1. Path Outer Model

1. Convergence Validity Test

A research indicator will be considered valid if it has an outer loading value above 0.7 in each instrument. However, an outer loading value of 0.5 is still considered sufficient Ghozali, 2006 in (Hasrizal & Games, 2023). When the value outer loading <0.5, then the question item must be eliminated. However, there are also those who use

the guideline <0.6, so the statement item must be
eliminated.

Table 1. Outer Loading

Variable	Indicator	Outer Loading	Description
1. Product Innovation (X1)	X1-1	0,788	Valid
	X1-2	0,743	Valid
	X1-3	0,796	Valid
	X1-4	0,738	Valid
	X1-5	0,769	Valid
	X1-6	0,766	Valid
2. Digital Banking Services (X2)	X2-1	0,782	Valid
	X2-10	0,791	Valid
	X2-11	0,686	Valid
	X2-12	0,791	Valid
	X2-2	0,568	Valid
	X2-3	0,654	Valid
	X2-4	0,615	Valid
	X2-5	0,740	Valid
	X2-6	0,732	Valid
	X2-7	0,734	Valid
	X2-8	0,795	Valid
	X2-9	0,736	Valid
3. Customer Satisfaction (Z)	Z1	0,834	Valid
	Z2	0,802	Valid
	Z3	0,767	Valid
	Z4	0,811	Valid
	Z5	0,708	Valid
	Z6	0,791	Valid
4. Customer Loyalty (Y)	Y1	0,750	Valid
	Y2	0,813	Valid
	Y3	0,829	Valid
	Y4	0,806	Valid
	Y5	0,751	Valid
	Y6	0,757	Valid

Source: Smart PLS 3.0 primary data, 2024

Based on Table 1, the conclusion is that the AVE value of all research variables > 0.5. This shows that all variables have met and each variable has a high level of validity.

2. Validity of Discrimination

The Discriminant Validity value is a cross loading value that serves to determine whether a construct has adequate discriminant.

Discriminant Validity can be seen in the value of the square of Average Variance Extracted (AVE). Discriminant Validity or correlation value is said to be achievable or valid if the AVE value > 0.5 and the correlation value is declared invalid if the AVE value < 0.5 Ghozali, 2006 in (Hasrizal & Games, 2023).

Table 2. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Product Innovation (X1)	**0,588**
Digital Banking Services (X2)	**0,522**
Customer satisfaction (Z)	**0,618**
Customer loyalty (Y)	**0,616**

Source: Smart PLS 3.0 primary data, 2024

3. Cronbach Alpha Reliability

The reliability test is assessed through 2 (two) methods, namely Cronbach's Alpha and Composite Reliability. A variable can be said to have good reliability if the value of Cronbach's Alpha > 0.6. Ghozali, 2006 in (Hasrizal & Games, 2023).

Table 3. Cronbach's Alpha

Variable	Cronbach's Alpha
Product Innovation (X1)	0,861
Digital Banking Services (X2)	0,915
Customer satisfaction (Z)	0,876
Customer loyalty (Y)	0,875

Source: Smart PLS 3.0 primary data, 2024

In Table 3 above, It can be concluded that the Cronbach's alpha value of all constructs is > 0.6 which means that all constructs meet the criteria of Cronbach's alpha and each construct in this study has a reliability value that tall.

4. Reliabilitas Composite Reliability

The reliability test is assessed through 2 (two) methods, namely Cronbach's Alpha and Composite Reliability. A variable can be said to have good reliability if the Composite Reliability value has a value of > 0.7.

Table 4. Composite Reliability

Variable	Cronbach's Alpha
Product Innovation (X1)	0,895
Digital Banking Services (X2)	0,928
Customer satisfaction (Z)	0,906
Customer loyalty (Y)	0,906

Source: Smart PLS 3.0 primary data, 2024

5. Inner Model Analysis

After conducting validity tests and reliability tests, it can be continued by testing structural models or inner models. The analysis of the Inner Model can be assessed through the R-Square test. Next is the R-Square value of this research:

Table 5. R Square

Variable	R Square	R Square Adjusted
Customer satisfaction (Z)	0,619	0,613
Customer loyalty (Y)	0,666	0,659

Source: Smart PLS 3.0 primary data, 2024

Based on table 5 above, the R-Square value of Customer satisfaction (Z) of 0.619 can be explained that the influence of the competency variables (X1) and Digital Banking Services (X2) on Customer satisfaction (Z) gives a value of 0.619, with the interpretation that the variables of the Customer satisfaction construct can be explained by the variables of Product Innovation (X1) and Digital Banking Services (X2) with a percentage of 61,9%, the remaining 38,1% is explained by other variables outside this study, while the R-Square of Customer loyalty (Y) of 0.666 can be explained that the influence of the competency variables (X1) and Digital Banking Services (X2) on Customer loyalty (Y) gives a value of 0.666, with the interpretation that the Customer loyalty construct variable can be explained by the variables of Product Innovation (X1) and Digital Banking Services (X2) with a percentage of 66.6% and the remaining 33,4% explained by other variables outside this study.

6. Hypothesis Analysis

The hypothesis test in this study can be seen in the Path table Coefficient which serves to test whether a hypothesis can be accepted or rejected. The Path Coefficient criterion is 5%, t = 1.65. If the t-statistic value is greater (>1.65), then the hypothesis is significant or H0 is rejected and Ha is accepted. The Path Coefficient table of this study is as follows:

Table 6. Path Coefficient

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Product Innovation (X1) -> Customer Satisfaction (Z)	-0,076	-0,082	0,133	0,571	0,568

Product Innovation (X1) -> Customer Loyalty (Y)	0,173	0,187	0,136	1,274	0,203
Digital Banking Services (X2) -> Customer Satisfaction (Z)	0,833	0,843	0,108	7,682	0,000
Digital Banking Services (X2) -> Customer Loyalty (Y)	0,393	0,378	0,148	2,658	0,008
Customer Satisfaction (Z) -> Customer Loyalty (Y)	0,320	0,328	0,062	5,187	0,000

Source: Smart PLS 3.0 primary data, 2024
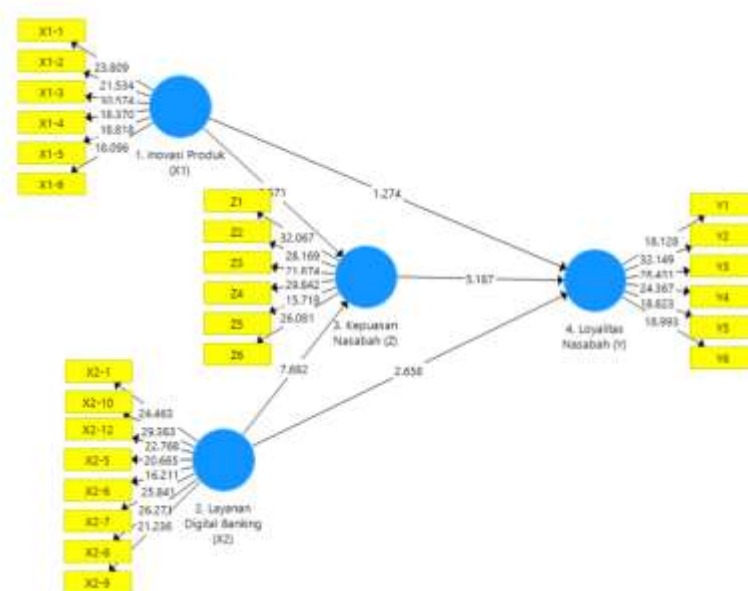
Source: Smart PLS 3.0 primary data, 2024
Picture 1. Results of the Boostrapping Hypothesis

H1:

The coefficient parameter t-statistic for the relationship between Product Innovation and Customer loyalty has a P-Value of 0,203 and a t-statistic of 1,274. Since the t-statistic is lower than the t-table value at the 5% significance level (1.65), this result is declared not significant. Thus, Ho is accepted and Ha is rejected, indicating that Product Innovation not significantly affects Customer loyalty.

H2: The coefficient parameter t-statistic for the relationship between Digital Banking Services and Customer loyalty has a P-Value of 0,008 and a t-statistic of 2,658. Since the t-statistic is greater than the t-table value at the 5% significance level (1.65), this result is declared significant. Thus, Ho is rejected and Ha is accepted, indicating that Digital Banking Services significantly affects Customer loyalty.

H3: The coefficient parameter t-statistic for the relationship between Product Innovation and Customer satisfaction has a P-Value of 0,568 and a t-statistic of 0,571. Since the t-statistic is lower than the t-table value at the 5% significance level (1.65), this result is declared

not significant. Thus, Ho is accepted and Ha is rejected, indicating that Product Innovation not significantly affects Customer satisfaction.

H4: The coefficient parameter t-statistic for the relationship between Digital Banking Services and Customer satisfaction has a P-Value of 0,000 and a t-statistic of 7,682. Since the t-statistic is greater than the t-table value at the 5% significance level (1.65), this result is declared significant. Thus, Ho is rejected and Ha is accepted, indicating that Digital Banking Services significantly affects Customer satisfaction.

H5: The coefficient parameter t-statistic for the relationship between Customer satisfaction and Customer loyalty has a P-Value of 0,000 and a t-statistic of 5,187. Since the t-statistic is more than the t-table value at the 5% significance level (1.65), this result is declared significant. Thus, Thus, Ho is rejected and Ha is accepted, indicating that Customer satisfaction significantly affects Customer loyalty.

To test the hypothesis between the innovation Product to Customer loyalty variable

mediated by Customer satisfaction, and the Digital Banking Services to Customer loyalty variable mediated by Customer satisfaction, a

Bootstrapping -> Special Indirect test was conducted:

Table 7. Path Coefficient

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Product Innovation (X1) -> Customer satisfaction (Z) -> Customer loyalty (Y)	-0,024	-0,028	0,046	0,532	**0,595**
Digital Banking Services (X2) -> Customer satisfaction (Z) -> Customer loyalty (Y)	0,267	0,278	0,070	3,832	**0,000**

Source: Smart PLS 3.0 primary data, 2024

H6: The magnitude of the t-statistical parameter coefficient for Product Innovation -> Customer satisfaction -> Customer loyalty has a P Values of 0.595 and a statistical t of 0.532, then it is declared significant (t table of significance 5% = 1.65) or it can be stated that Ho is accepted and Ha is rejected, meaning that Product Innovation has not significant effect on Customer loyalty through Customer satisfaction.

H7: The magnitude of the t-statistical parameter coefficient for Digital Banking Services -> the Customer satisfaction -> Customer loyalty has a P Values value of 0.000 and a statistical t of 3,832, then it is declared significant (t of the significance table 5% = 1.65) or it can be stated that Ho is rejected and Ha is accepted, meaning that Digital Banking Services has a significant effect on Customer loyalty through Customer satisfaction.

CONCLUSION

Based on the results of data testing using SmartPLS 3.0, it can be concluded that digital banking services have a significant influence on customer loyalty, both directly and through customer satisfaction mediation. On the other hand, product innovation does not show a significant influence on customer loyalty either directly or through customer satisfaction mediation. The author's suggestion for Hana Bank based on the results of the research that has been carried out is that considering that digital banking services have a significant influence on customer satisfaction and loyalty, Hana Bank needs to continue to develop and improve the quality of digital banking services. Although product innovation did not show a significant influence on customer loyalty and satisfaction in this study, Hana Bank still needs to evaluate and improve its products to better

suit customer needs. Suggestions for Next Researchers are that the next researcher may consider adding or replacing other independent variables that may have a significant influence on customer loyalty, such as service quality, price, or brand perception.

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