



Exploring The Factors Influencing The Intentions to Become A Rural Bank Customer in Jakarta Central Market

Andi Muhammad Sadat^{1*}, Sholikhah², Basrah Saidani³

Faculty of Economics
Jakarta State University, Indonesia

ABSTRACT: Retaining existing customers and obtaining potential new customers are the critical success factors for an enterprise. Therefore, choosing the target market and allocating organizational resources to support them are essential. As a bank with unique customer characteristics, the rural banks (Bank Perkreditan Rakyat/BPR) should pay attention to external and internal factors. This study intends to explore what factors influence the Intention to become BPR's customers. First, this research took 200 respondents who worked in seven central markets in Jakarta with a quota sampling approach to complete the questionnaire whose indicators were obtained from FGD (focus group discussion) and prior research. Data were analyzed by applying factor analysis techniques and linear regression by SPSS 24. The results show that factors, namely Attitude and Control over behavior, proved to have a positive correlation toward Intention, while Subjective norm affects negatively. Conclusion and suggestions for future study are provided.

Keywords: Customer intention, control, subjective, attitude

Submitted: 28 September; Revised: 29 September; Accepted: 30 September

*Corresponding Author: andims@unj.ac.id

INTRODUCTION

The existence of a business is primarily determined by its ability to reach consumers. The customer acquisition process itself consists of determining the target market and recruiting customers. Organizations must actively obtain market feedback and engage in real-time dialogue with customers (Visser & Kloos, 2021). However, finding the right target customers is certainly not a simple way, it will take an appropriate strategy to reach out the target consumers. If the company refuses to allocate its resources to undertake that then they will lose the opportunity. A company needs strong research support because implementing a significant strategy requires a scrupulous preparation. Lynn (2011) stated that one of the key successful marketing factors in the market is how a company implementing the STP (segmentation, targeting, positioning) strategy. The STP strategy encompasses a variety of activities and is highly relevant for the business of a rural bank or Bank Perkreditan Rakyat (BPR), which is the focus of this study. The activities such as identifying market segments, determining the target customers, conducting direct marketing to the target, building positioning strategy to the brand, offering attractive products to the target consumer are the essential activity for business growth.

One of the critical factors in the STP strategy is how marketers choose and focus only on certain target markets (consumers). This view is also emphasized by Romppanen (2021) who asserted that in implementing STP strategy marketers should decide to concentrate only on certain groups of consumers otherwise they will face impediment due to the different needs and desires among customer targets. Kotler et al. (2014) explained that the partition of mass-market into micro-markets will force marketers to create more specific marketing strategies. It means that companies need to be customized their marketing strategy to satisfy their customer segment. For this reason, companies and marketers need to understand the characteristics and value of the products that they offering to the market. They have to ensure that their product meets with the characteristic of consumers that may have their uniqueness.

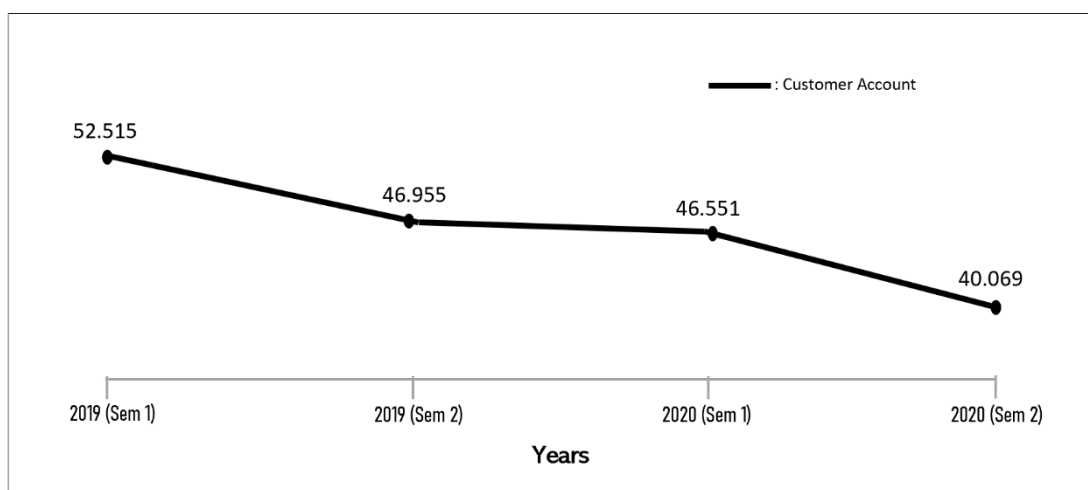
Unlike with marketing traditional that is only focus on transactional activities, service marketing focuses on how producers provide experiential marketing by emphasizing delight delivery process to build a long-lasting relationship with consumers. In this context, the unique characteristics of service require marketers to be more careful in determining product delivery strategy to fulfill their segments' need.

Furthermore, the banking business is one of the service industry that very close to human activities, it provides business facilities such as payment and repayment of bills, savings, loans, and remittances (Accattoli, 2019). Through those activities, customers can support their daily needs and keep the economy

growing. Research on applying marketing strategies to service industry has been carried out by several previous studies. They argue that the implementation of an accurate strategy will determine whether a company can achieve success in complex consumer situations (Theofanides & Livas, 2007). Therefore, in implementing segmentation strategy a company has to conceive some essential factors that can be divided into two sides, such as internal and external factors. Internal factors refer to the ability of a company to establish a comprehensive marketing information system, building the image, pay more attention of corporate culture, product innovation, creating a creative customer satisfaction program, etc. External factors include understanding customer preferences, regulatory rules, market changes, realizes the importance of the technical role to support service delivery, obtaining customer database from appropriate sources. Additionally, as we knew information technology has dished up big data which can be used for various purposes (Bell & Hindmoor, 2015).

As a part of business entity that provides banking services, BPR operates conventional banking services base with some restrictions due to the regulator had not allowed several activities such as saving deposits, insurance, and foreign currency. This uniqueness of BPR activities implies the kind of their customer segment that distinct from other banks. However, those restrictions also make BPR has difficulties to differentiate and diversify their services comparing with others new competitor such as internet-based loan, cooperative saving and loan, or other informal loans that available in the market. This situation has allegedly been causing the declining of BPR's customer account since 2019 as shown in figure 1 below:

Figure 1 The Amount of BPR's Customers Account
(Semester 1, 2019 to Semester 2, 2020 - DKI Jakarta)



Source: www.lps.go.id (2021)

Figure 1 above shows that the number of accounts, which also reflects the number of customers (at 24 BPRs in DKI Jakarta), continues to indicate a decline. This condition was espoused by the Perbarindo (Indonesian People's Credit Bank Association) that the growth of BPR customers across the country has experienced a significant decline since mid of 2016. BPR customer growth has declined significantly due to macroeconomic conditions such as lending and credit interest rate policies and increased competition among banks. The majority of the BPR market is the lower-class segment, and they are small and medium enterprises that will ultimately affect the BPR performance. Notably, during the current pandemic, BPRs are also unable to optimize their profits due to the decline in lending to their customers (Yasin & Fisabilillah, 2021).

From the elucidation above, it can be argued that many factors can influence the existence of BPR business. These factors include the internal and external aspects. The declining number of customers is a problem that must be addressed immediately through strategic actions. To respond this problem, the authors employ variables from the existing theory such as Theory of Planned Behavior (Ajzen, 2015) and Theory of Action-Reaction (Fishbein & Ajzen, 1977) which have been widely used by researchers in many fields to explain and predict consumer intentions. The authors expect the results of this study can contribute to enhancing knowledge and insights in marketing literature, especially for BPR practitioners to predict the factors that affect the intention to become a BPR's customer in Jakarta, Indonesia

THEORETICAL REVIEW

Service Concept

Kotler & Armstrong (2010) explained that service products have a vulnerability in nature because the benefits that offered by a marketer to customers are intangible and do not cause any transfer of ownership. For this reason, companies such as banks must fully understand the core of service marketing activities so that they can accommodate the interests of their target consumers. Furthermore, Lovelock & Wright (2016) revealed two facts of service business. First, although the process is like physical products, service performance cannot be seen or touched and does not result in any ownership. Second, service activities generate value and benefit at a certain time and place to consumers. From these facts, physical aspects are important as a bridge to obtain consumers' trust.

In line with the above perspectives, Payne (1994) explained that a service is an economic activity that offers intangible values and benefits, involves interaction between consumers with benefits offered, but does not result in any

transfer of ownership. This unique situation makes the process of transferring services from companies to consumers is not a simple way. Solnet et al. (2019) argued that the service enterprise should develop relationships, interact with customers' preferences to create distinct service configurations. It means that service is a process to provide excellent experience that is expected to be satisfying target customers.

Based on the explanation above, it can be concluded that service is an economic activity offered by one party (producer) to another party (consumer) that is intangible, involves or does not involve physical elements, does not bring out of ownership transfer, and it is consumed at the same time as the services are created. Due to this nature, service companies like BPR requires carefulness in the implementation of their marketing strategies to retain and acquire customers.

Banking Service Quality

Superior service quality becomes a weapon to face competition. Therefore, it must be maintained by the marketer as well as possible. The competence to maintain the quality of services is one of the requirements winning the competition and obtaining customer loyalty. Lovelock & Wright (2016) defined quality as the extent to which services satisfy customers by fulfilling their needs, wants, and expectations. It can be interpreted that the quality is the degree to which services can satisfy customers, where wants, needs, and expectations can converge together. In the banking business, maintaining quality in all the time becomes necessary, customers who interact with the company have a variety of expectations that must be well translated by the company.

Parasuraman et al. (2005) states that two main factors affect the quality of services, namely expected service, and perceived service. If the perceived service matches the expected service, the quality of the service will be perceived as good or positive. If perceived service exceeds expected service, the service quality is perceived as ideal quality. Conversely, if perceived service is worse than expected service, the service quality will be perceived as negative or poor. Poor perception of banking services will cause customers to become uninterested in utilizing these services. They will complain and look for another bank that can meet their expectations. Therefore, whether or not service quality depends on the ability of service providers to fulfill customer expectations consistently. If this condition can be attained, then effort retaining and obtaining customers are most likely to achieve.

Theory of Planned Behavior and Intention

As explained earlier all industries including rural banks have to maintain their service offering properly. The companies need to underline that the next difficult task is not only retaining their current customers but also capturing the potential customers in the market with superior service quality. Therefore, the rural banks have to consider internal and external factors that have high possibility to influence their performance, so it is very important to find out and understand what variables that affect consumer intentions to become BPR customers.

According to Fishbein & Ajzen (1977), intention is the possibility that is subjective from someone to do something (behave). While Corsini (2002) defines intention as being at the stage of a decision to do something, whether consciously or not. Following several perspectives above then the authors argue that intention is not a decision to undertake something, but rather an aspect that precedes someone to do something, such as tendencies or desires that arise immediately before deciding to perform a certain behavior. This desire or tendency will remain until a person makes a real effort into behavior (Ajzen, 2015). To explain this process, Ajzen had introduced Theory of Planned Behavior (TPB) which explained three factors as the driver for intention namely attitude toward behavior, subjective norms and perceived behavioral control.

Previous studies showed that TPB has strong predictors for the intention to perform a certain behavior. For BPR, the predictive ability of the TPB variables can be a piece of fundamental information to understand the intention of his target customers. TPB is a refinement of its predecessor theory, namely theory of action-reaction (TRA) developed by Fishbein & Ajzen (1977) This theory intends to explain some factors that are far behind the intention. (Ajzen, 2015) believes that there are important factors that precede which are the reason why someone behaves. These variables attempt to bring up a psychological or mental element that should precede and become the main cause (motivation) for certain behaviors.

The TRA theory believes that two factors influence intention directly, namely attitude toward behavior and subjective norms. Attitude toward a behavior is a personal evaluation of certain behaviors. Hale & Morzillo (2020) defined attitude as probability of behaving to achieve a certain goal that can be evaluated whether good or not, whereas subjective norms is personal perception of social pressure to perform or not perform a certain behavior, or individual perception of the relationship between behavior and social group assessment toward a certain behavior (Shahroodi & Sayad, 2010).

Ajzen (2005) argued that an individual can take control of his behavior. Therefore, Ajzen added perceived behavioral control as another factor that influences intentions. This factor explains that a person's control perception over a particular behavior, for example, the perception of the ease or not to perform a particular activity. In other words, perceived behavioral control reflects the real control of someone who directly influences his intention and behavior. For this reason, Ajzen adds a regression model, where perceived behavior control has a direct relationship with behavior (Shahroodi & Sayad, 2010). TPB had been widely used to predict behavior in several fields such electric vehicle (Shalender & Sharma, 2021), and anti-littering behavior (Singh & Kaur, 2021).

METHODOLOGY

There are two main alternatives of research approach that can be applied to solve the problem namely qualitative and quantitative methods. This research approach used a mixed-method combining both. In the beginning, the authors applied a qualitative method to gather primary information. As we knew the qualitative approach is aimed to understand the social phenomena related problem that will be identified from the respondents' point of view which was very useful at the commencement of research (McMillan, 2000).

Furthermore, quantitative research is a method that obtains data in the form of numbers from various facts about respondents. In this case, the form of the questionnaire was employed to uncover the participant intention to become BPR customer. The results obtained will verify the theory used, determine the cause, and predict the intention (Castellan, 2010). In other words, a quantitative approach is research that emphasizes the element of objectivity. The authors who apply this method must think about the appropriate measuring instruments which have been tested for validity and reliability (Danim, 2002)). The quantitative approach allows the authors to assess the relationship between the independent and the dependent variables in a study and enabling authors to explain descriptively (Sadat & Lin, 2020).

Method of collecting data

As mentioned above this study begins with a qualitative approach. Firstly, the authors explored some literature to collect information about the rural banking industry, competitive environment, government regulations, technology, market, and product segmentation, as well as some literature that discussed customer behavior. The purpose of these activities was to find out the position of BPR among the banking industry in Indonesia, including his customer characteristics and the opportunities and challenges associated with government regulations. To ameliorate the information, the authors applied the second stage

by conducting direct interviews with several respondents in three wholesale markets in Jakarta, namely Keramat Jati, Jatinegara, and Pasar Minggu to enrich the authors' perspective that may not found in the literature.

Based on all information above then the authors conducting a formal focus group discussion (FGD) to explore the potential factors that influence customer intention to become a BPR customer. The FGD was divided into two groups, consisting of eight participants. Each group accompanied by a rural banking practitioner, and an academic/marketing expert. The FGD results then transformed into questionnaire indicators using five Likert scales, starting from 1 = STS (Strongly Disagree) to 5 = SS (Strongly Agree). The questionnaire was then distributed back to the initial respondents and some target customer in several wholesale markets in Jakarta to check the understanding and readability of the questionnaire contents before being distributed to the real samples. Table 1 below presents the indicators were adapted from FGD.

Table 1. Indicators obtained from FGD

No	Indicators	Codes
1	I believe that becoming a BPR customer will profitable	Q1
2	I believe BPR will provide satisfying services	Q2
3	I feel safe saving money at BPR	Q3
4	I felt It was the right decision to become a BPR customer	Q4
5	I believe BPR will provide me multiple benefits	Q5
6	BPR employees are friendly and kindly	Q6
7	Saving money in BPR is very convenient	Q7
8	Money loan in BPR is very simple	Q8
9	I don't have time to look for information about other commercial banks	Q9
10	Being a BPR customer makes me happy	Q10
11	People around supports me saving money in BPR	Q11
12	People around do not support me to become a BPR customer	Q12
13	I hear BPR from a formal presentation	Q13
14	BPRs are just as well-known as other commercial banks	Q14
15	According to my friends and family, it is not profitable for me to become a BPR customer	Q15
16	BPRs' reputation is very good, so I want to be a part of them	Q16
17	None around me is a BPR customer	Q17
18	I have experienced doing transactions at the bank	Q18
19	People who come from my village have chosen to collect money in a certain bank	Q19
20	Most businesspeople in my place do not choose BPR	Q20
21	I don't have the time to find out the BPR profile	Q21
22	BPR has sophisticated facilities to support my activities	Q22
23	Becoming a BPR customer is very easy	Q23

**a five-point Likert scale was used to assess all the indicators.*

Furthermore, to measure behavioral intention variable, the authors adopted four indicators from previous studies (AbuShanab & Pearson, 2007; Yang et al., 2015), and one indicator was drawn from FGD. All intentional indicators present in table 2 below.

Tabel 2. Intention indicators

No	Indicators	References	Code
1	I intend to keep my saving at the BPR	(FGD)	IN1
2	I intend to use BPR services in the next few months	(Abu Shanab & Pearson, 2007)	IN2
3	I predict that I would use BPR services in the next few months		IN3
4	I plan to use BPR services in the future		IN4
5	I have very seriously thought of starting to be the BPR customer	(Yang et al., 2015)	IN5

**a five-point Likert scale was used to assess all the indicators.*

Research sample

The samples of this study are businesspeople in some wholesale market in Jakarta, namely Keramat Jati, Perumnas Klender Market, Tanah Abang, Jatinegara, Cipulir, Pasar Minggu, and Glodok that had been targeted by BPR as its market. The selection of wholesale markets based on the consideration of BPR practitioners who have been targeting them as segments, but so far has not shown a significant contribution. Respondents were selected by convenience sampling technique with a quota approach, namely 30 respondents in each wholesale market so it will be 210 respondents in total. The selected sample was those who were at least 20 years old and have been active in the wholesale market for at least one year. However, after data collected there were 10 samples cannot be employed due to 55% are blank, as a result, only 200 samples can be processed in the next stage.

RESULTS

Participant Profile

From the descriptive statistical analysis of business, actors indicate that the majority of participants were aged between 41-60 years as presents in table 3 below.

Table 3. Respondent Ages

	Freq.	Percent	Valid Percent	Cum. Percent
Ages	21-40	17	8.5	8.5
	41-60	176	88.0	96.5
	> 60	7	3.5	100.0
Total	200	100.0	100.0	

The prior study performed by (Sadat, 2017) indicates that the average age of BPR customers is between 40-50 years. It was nearly similar to this research finding that the majority of participant age in between 41 to 60 years. For educational background, most of respondent's educational level was equivalent to junior high school. Only six respondents have undergraduate level, and it also appeared that the sex ratio between male and female in this study was the same, each of them has 50% as indicated in table 4 below:

Table 4. Crosstab between Sex and Education

		Education				Total
		Primary	Junior	Senior	Undergraduate	
Gender	Man	11	54	31	4	100
	Female	14	60	24	2	100
Total		25	114	55	6	200

Furthermore, table 5 shows that 50% of respondents are entrepreneurs who have been involving in the wholesale market since more than 16 years ago which are the majority of them have 6 to 10 workers as presented below.

Table 5. Crosstab between Business Ages and The Number of Workers

		The Number of Workers				Total
		< 6	6-10	11-15	16-20	
Business Ages	< 16	9	90	0	1	100
	16-30	2	46	1	1	50
	31-45	2	37	4	2	45
	46-60	0	5	0	0	5
Total		13	178	5	4	200

Factor Analysis and Linear Regression

Related to analysis the authors were applying factor analysis and linear regression in four stages as explaining below: Firstly, the 23 indicators from FGD were analyzed by performing factor analysis that available in SPSS Statistics 24 to find out which indicators that grouped together and fit with the statistical standard that is the loading factor higher than 0.5 (Bartholomew et al., 2008). After running four times by excluding some indicators which are value lower than 0.5, then the process produced three new factors with KMO values above 0.75, it means that factor analysis results can be accepted. All accepted loading factors value (bold) for each indicator in each component as presented in table 6.

Tabel 6. Component Matrix of FGD Indicators

Indicators	Component		
	1	2	3
Q1	0.81	-0.12	0.06
Q2	0.75	-0.13	0.13
Q3	0.88	-0.23	0.09
Q4	0.86	-0.23	0.07
Q5	0.87	-0.17	0.13
Q12	0.43	0.29	0.68
Q15	0.06	0.20	0.53
Q17	0.39	0.35	0.65
Q13	0.14	0.70	0.29
Q14	0.28	0.63	-0.01
Q18	0.24	0.76	0.27

Extraction Method: Principal Component Analysis.

The second stage is to perform a factor analysis for the intention indicator group. At this step, the authors conducted two times of process, and after excluding one item due to its loading value below 0.5 in the first process, it was found that only one factor formed with KMO value was above 0.6. It means that the process was accepted. All indicators with each loading value can be seen in Table 7 below.

Tabel 7. Component Matrix Intention

Indicators	Component
	1
IN2	0.72
IN3	0.64
IN4	0.63
IN5	0.75

Extraction Method: Principal Component Analysis.

The third stage is naming the new factors based on the results of the factor analysis. The naming process, particularly for the FGD based indicators, was carried out through consideration and discussion with some raters. This process refers to previous studies and suggested by several scholars (Bartholomew et al., 2008). Then the authors were assisted by three raters namely one BPR practitioner and two academics. Based on discussions and applying related theories (Fishbein & Ajzen, 1977; Ajzen, 2005; Clement et al., 2014), then three names for a new factor were agreed, namely: *Attitude* represented by the items: Q1, Q2, Q3, Q4, Q5 ($\alpha = 0.81$); *Control* represented by the items: Q13, Q14, Q18 ($\alpha = 0.73$), and *Subjective* represented by the items: Q12, Q15, Q17 ($\alpha = 0.78$). Since the intention

variable was only formed by one factor that represented by IN2, IN3, IN4, IN5 ($\alpha = 0.79$), then the naming process was not necessary. Furthermore, the reliability test of all variables indicates Cronbach Alpha score > 0.7 , this means all factors are accepted (Hair et al., 2006).

The fourth stage is applying the Linear Regression (SPSS version 20) between all the three independent variables (Attitude, Subjective, and Control) to the dependent variable (Intention). Interestingly, this study shows different results from some prior studies that applied TPB as a theoretical base that indicated all three independent variables in TPB, namely: attitude toward behavior, subjective norms, and perceived behavioral control had a positive correlation with intentions. Contrary, this study found Subjective variables that represent external factors had a negative correlation toward intention, as indicated by table 8 below.

Table 8. Pearson Correlations

		REGR factor score 1 for analysis 2	REGR factor score 1 for analysis 1	REGR factor score 2 for analysis 1	REGR factor score 3 for analysis 1
Pearson Correlation	REGR factor score 1 for analysis 2	1.000	0.51	0.30	-0.41
	REGR factor score 1 for analysis 1	0.51	1.000	.000	.000
	REGR factor score 2 for analysis 1	0.30	0.00	1.000	.000
	REGR factor score 3 for analysis 1	-0.41	0.00	0.00	1.000
Sig. (1-tailed)	REGR factor score 1 for analysis 2	.	0.00	0.00	0.00
	REGR factor score 1 for analysis 1	0.00	.	0.50	0.50
	REGR factor score 2 for analysis 1	0.00	0.50	.	0.50
	REGR factor score 3 for analysis 1	0.00	0.50	0.50	.
N	REGR factor score 1 for analysis 2	200	200	200	200
	REGR factor score 1 for analysis 1	200	200	200	200
	REGR factor score 2 for analysis 1	200	200	200	200
	REGR factor score 3 for analysis 1	200	200	200	200

Table 8 indicates all the three independent variables (attitude, subjective, and control) correlate with intention ($p < 0.05$). Attitude and control variables have a positive correlation, in contrary subjective has a negative correlation. The correlation coefficient of each variable is consecutively attitude = 0.508; subjective = 0.406; and control = 0.302. The first two correlation values are less than 0.5 can be explained that the number of respondents is less representative. Furthermore, the correlation between all independent variables and intention shows in table 9 below. The regression coefficients of all three independent variables have a significant correlation with intention ($p < 0.005$).

Table 9. Regression Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	3.575E-019	0.05		.000	1.000		
REGR factor score 1 for analysis 1	0.51	0.05	0.51	10.21	0.000	1.000	1.000
REGR factor score 2 for analysis 1	0.30	0.05	0.30	6.07	0.000	1.000	1.000
REGR factor score 3 for analysis 1	-0.41	0.05	-0.41	-8.16	0.000	1.000	1.000

a. Dependent Variable: REGR factor score 1 for analysis 2

The value of R (0.717) in table 10 below explains how strong the correlation between all the independent variables and intention. R-value > 0.5 indicates the strong correlation formed between them. While the value of $R^2 = 0.514$ means that the dependent variable can be explained by the independent variable of 51.4%, or in other words, the increase and decrease of the independent variable (attitude, subjective, and control) can predict intention. Likewise, the Anova results in table 11 show p-value < 0.005 indicates the regression model formed is significantly able to predict the intention.

Table 10. Model Summary of R² Value

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.717 ^a	0.514	0.507	0.70223259

Table 11. Results of ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	102.346	3	34.115	69.181	0.000 ^b
	Residual	96.654	196	0.493		
	Total	199.000	199			

a. Dependent Variable: REGR factor score 1 for analysis 2

b. Predictors: (Constant), REGR factor score 3 for analysis 1, REGR factor score 2 for analysis 1, REGR factor score 1 for analysis 1

DISCUSSION AND CONCLUSION

Based on the explanation above, it appears that the characteristics of the actors in the central market as the participants in this study are relevant to the BPR target market. Also, in line with the segments that mentioned by the Financial Services Authority (OJK) as micro and small-sized enterprises. Less than half indicators that were obtained from the FGD have a significant influence on the intention to be a BPR customer. This was in line with studies that directly applying TPB as a theoretical basis. Statistical results show that the intention to become BPR customers can be predicted by three variables, namely the Attitude of the participants toward behavior, Subjectivity, or the influence of people around them, and Control toward behavior that perceived by participants to become a BPR customer.

Interestingly, the emergence of a negative correlation between subjective and intention indicates that the less environmental support to become a BPR customer the more intention to perform that behavior. This situation is in line with Shahroodi & Sayad (2010) who studied banking customers and founded that subjective norm had not correlated significantly with intention. The authors argue that further research needed to find out the reason why subjective norms have a negative correlation. Finding the answer is necessary for BPR practitioners due to the intention will drive them to become or not become BPR customers. In other words, the higher intention, the higher tendency to perform a certain behavior.

LIMITATION AND FUTURE RESEARCH

There are several limitations in this research that can be improved in the next studies. Firstly, the independent variables were formed from indicators that obtained from FGD is necessary to be tested widely on different customer context. Next, Future studies need to consider the number of respondents to improve analysis and interpretation. Lastly, investigating the reason why subjective norm had a negative influence on intention, and exploring other potential variables that possibly have important roles to find out a more comprehensive picture.

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