

Knowing Antecedent Customer Citizenship Behavior Using Mobile Wallet Link Aja in Indonesia 2020

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ABSTRACT

This paper target at examining a model antecedents toward customer Citizenship behavior (CCB). specifically, the primary goal of the paper is looking for effect of brand experience, brand trust and as an antecedent that affects consumer citizenship behavior within the use of mobile wallets in Indonesia in 2020 and as a part research disertation of the writer's dissertation for doctoral studies at Brawijaya university. 460 people as respondents throughout Indonesia using the machin formula because the variety of respondents is not recognised with certainty. The result this research show that brand experience has a negative effect on customer citizenship behaviour, a path coefficient of -0.005, but not significant, P-Values 0.474 > a significance level of 0.05. Brand experience has a positive effect on brand trust with a path coefficient of 0.229 and is significant, with a P- Values of 0.013 < a significance level of 0.05,

Brand trust has a positive effect on Customer Citizenship Behavior, with a path coefficient value of 0.246 and significant, with a P-Values of 0.029 < a significance level of 0.05. The finding of the study give new idea to marketing, in understanding the important factor that motivate CCB among using mobile wallet in Indonesia. Last and foremost a thank you to LPDP as a funder / sponsor of this reseach.

Keywords: Antecedents, brand experience, brand trust, brand and customer citizenship behavior.

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INTRODUCTION

Customer Citizenship Behavior (CCB) is seen as a new concept that can support companies in the field of product marketing. CCB can also form long-term relationships between companies and consumers that involve feelings, trust (brand trust) based on previous customer experience (brand experience). According to Jaydeep and Kasatria (2015) Customer Citizenship Behavior (CCB) is individual behavior that is willing to help, recommend to other customers and provide feedback to the company. CCB's behavior can influence the behavior of Indonesian people in the success of the National Non-Cash Movement (GNNT).

CCB behavior will occur positive information exchange in the community known as social exchange theory (Blau, 1964). This theory explains that if one party benefits from the other party then it will in turn provide benefits to the other. This behavior occurs because there is a reason that precedes it, namely the benefits of positive information that cause responses to forward information back to the other party. This is known as Theory of Reasoned Action. Mobile wallet supports GNNT in Indonesia towards Industry 4.0 in technology. Mobile wallet is a technology product that provides many conveniences for customers in transactions and other forms of financial services. The development of mobile wallet in Indonesia began in 2007, t cash mobile wallet was introduced as the first e-money in Indonesia developed by Indonesian telecommunications companies, continued in 2008 with Dompetku products, in 2012 in the form of XI Cash and in mid 2012 with Cimb mobile account, in 2013 the existence of BBM money was continued by Mandiri Ecash, in 2014 with Uangku products and in 2015 with Sakuku, continued in 2016 with the advent of Gopay and in 2017 a product called OVO.

The urgency of this research is as follows; Determine the main influence of customer citizenship behavior influenced By brand experience, brand trust, on existing mobile swallow products in Indonesia. This research will

use an online survey with 420 respondents with machin formula because the number of respondents of mobile wallet users in Indonesia is unknown. The principle reason of this paper is to recommend a conceptual version that illustrates the antecedent customer citizenship behaviour on the relationship between Brand experience and brand trust.

The location of this research is all regions in Indonesia because the spread of the use of mobile wallet transactions has spread throughout Indonesia (www.liputan6.com). This research was conducted by an online survey with consideration to reach all respondents in Indonesia without borders (borderless). Evan and Mathur (2015) state that online surveys are a tool to reach respondents borderlessly and also create comfort, convenience and security of respondent data. The unit of analysis in this study is the individual. This research is a sample research. The population used in this study is all mobile users in Indonesia. The characteristics of the study population are:

1. Respondents are Indonesian citizens who have used Mobile as a transaction tool. This is in accordance with previous research on brand experience by Huang (2017) which states that to examine brand experience must look for respondents who have used the product.
2. Gender of the respondents in this study were men and women aged between 18 and 30 years because they tended to emphasize diversity, experience, lifestyle and brand values than at other ages (Nusair et al., 2011) and ages between 18- 30 years has long been the target of companies that want to grow, by maintaining company and customer relationships that involve emotions or feelings towards the brand (Bush et al., 2004)

The population of this study is not known with certainty, sampling frames cannot be arranged at the proposal stage. The difficulty in compiling the

sampling frame causes this study to not be able to use random sampling techniques. The sampling technique that can be used is non-random sampling technique. The sample size in this study is based. The sample size in this study was determined using the formula of Machin and Campbell (1989). The use of this formula is because the study population is unknown. The formula for calculating the number of samples is as follows:

The first iteration formula:

$$U\rho = \frac{1}{2} \ln \left(\frac{1+\rho}{1-\rho} \right)$$

$$n = \frac{[Z(1-\alpha) + Z(1-\beta)]^2}{U\rho^2}$$

The second iteration formula:

$$U\rho = \frac{1}{2} \ln \left(\frac{1+\rho}{1-\rho} \right) + \left(\frac{\rho}{2(n-1)} \right)$$

Information:

$U\rho$ = standardized normal random variable corresponding to particular value of the correlation coefficient P

$Z1-\alpha$ = Constants obtained from normal distribution tables with a predetermined α

$Z1-\beta$ = Constants obtained from normal distribution tables with β that have been determined

P = estimated price correlation coefficient

Based on the consideration that the lowest p value is estimated to be $p = 30$, then $\alpha = 0,0005$ ($Z1-\alpha = 3,9205$) in two-way measurements and $\beta = 0,0025$ ($Z1-\beta = 2,8070$). Based on this formula, the sample taken was 420 respondents. The calculation can be seen below:

$$U\rho = 1/2 \ln \left(\frac{1 + 0,3}{1 - 0,3} \right) = 0,30951960$$

The first iteration formula:

$$n = \frac{(3,9205 + 2,807)^2}{(0,3095196)^2} + 3 = 419,410029$$

1) To calculate the second iteration, look for it first

$$U^2\rho = \frac{1}{2} \ln \left(\frac{1 + 0,3}{1 - 0,3} \right) + \frac{0,3}{2(419-1)} = 0,31021$$

The second iteration formula:

$$n = \frac{(3,9205 + 2,8070)^2}{(0,31021)^2} + 3 = 419,123$$

Based on the calculation of the Machin formula above, it shows that the result of the first iteration is 419.4 and the result of the second iteration is 419.1. In this study, the biggest iteration is 419.4 rounded up. So the sample of this study is 420 but this research collect 460.

The sampling technique used in this study was purposive sampling, which is the method of determining samples based on certain criteria. The intended sample is in accordance with the requirements or as a source of data needed in research. Sample requirements or criteria are referring to the target population or target.

The sampling technique is done online with the stages of online sampling are as follows: 1. Entering into social media that is often used by Indonesian people such as YouTube, Facebook, WhatsApp, Instagram, LINE and

Twitter (www.nataconnexindo.com) 2. Entering regional or provincial communities in social media such as buying and selling East Java, Central Java, etc. 3. Provide online questionnaire links to all of these social media. 4. Respondents' data will be collected online, over-lap data of respondents can be overcome by looking back at the identity of existing respondents.

This research is a survey research so the data used are primary data. Primary data is the main data that can be directly explored by research respondents who will be analyzed in this study. Primary data in this study were obtained from respondents, namely consumers who are Mobile wallet users in Indonesia

The instrument used to retrieve data in this study was a questionnaire. The questionnaire was prepared relevant to the data needed by researchers which contained a number of written questions that were closed in nature and asked consumer responses or perceptions about indicators related to brand experience, brand trust and customer citizenship behavior. The primary data collection steps for this study are as follows: 1. arranging a research questionnaire covering the characteristics of respondents and items for each research variable based on Sugiyono (2011), 2. Conducting a research instrument test that includes validity and reliability tests by distributing questionnaires to 30 respondents (Sugiyono, 2011) 3. If the research instruments are valid and reliable then continue to distribute questionnaires totaling 420 respondents. 4. Filling out the questionnaire is done online through social media

This analysis is used with the aim of testing the research hypothesis from the sample data obtained. In this research the data analysis method used is structural equation modeling-partial least squares (SEM-PLS) using WarpPLS software.

LITERATURE REVIEW

Brand Experience and Customer Citizenship Behaviour.

Sidi and Shaari (2017) research titled; Customer citizenship behavior (CCB): the role of brand experience and brand community commitment among automobile online brand communities in Malaysia, testing brand experience, Customer Citizenship Behavior (CCB) and Brand commitment. In the car-use community in Malaysia. Respondents were 273 car users with a purposive sampling technique and a 1-7 Likert scale. The brand experience measurement was taken from Brakus et al. (2009) consisted of 8 items, brand community commitment (Algesheimer et al., 2005, Jang, Olfman, Ko, Koh and Kim 2008 and Garbarino and Johnson 1999) consisting of 6 items and CCB measurements taken from Groth, (2005) consisted 3 dimensions (helping behaviors, service firm facilitation and recommendations). The result of this study is that there is a significant positive influence of brand experience with CCB with t value of 3.12 and there is a significant positive effect of brand experience with brand commitment with t value of 10.72.

for this study using reference measurements brand experience from research Dwivedi et al. (2018) due to the latest research and in accordance with the characteristics of the object of this study.

Proposition 1: Brand experience is significantly related to customer citizenship behaviour.

Brand Trust and Customer Citizenship Behaviour.

Sidi and Shaari (2017) studies titled; Antecedents of customer citizenship behavior among automobile online brand communities in Malaysia examined the effect of brand trust and customer citizenship behavior and examined the effect of brand love and customer citizenship behavior on car consumers in Malaysia. There were 172 respondents with purposive sampling technique and 1-7 Likert scale. The results of the study are the positive influence of brand trust and customer citizenship behavior and the positive influence of brand love and also customer citizenship behavior.

Measurement of brand trust variables taken from Delgado-Ballester (2004) consisted of 8 items while brand love from Carrol and Ahuvia (2006) consisted of 8 items and CCB measurements taken from Groth 2005 consisted of 3 dimensions (helping behaviors, service firm facilitation and recommendations).

for this study using reference measurements brand love from research Carroll and Ahuvia (2006) terdiri 6 item and brand trust from He, Li and Harris (2012) consist of 4 item.

Proposition 2: Brand Experience is significantly related to customer Brand trust.

Proposition 3: Brand trust is significantly related to customer citizenship behavior.

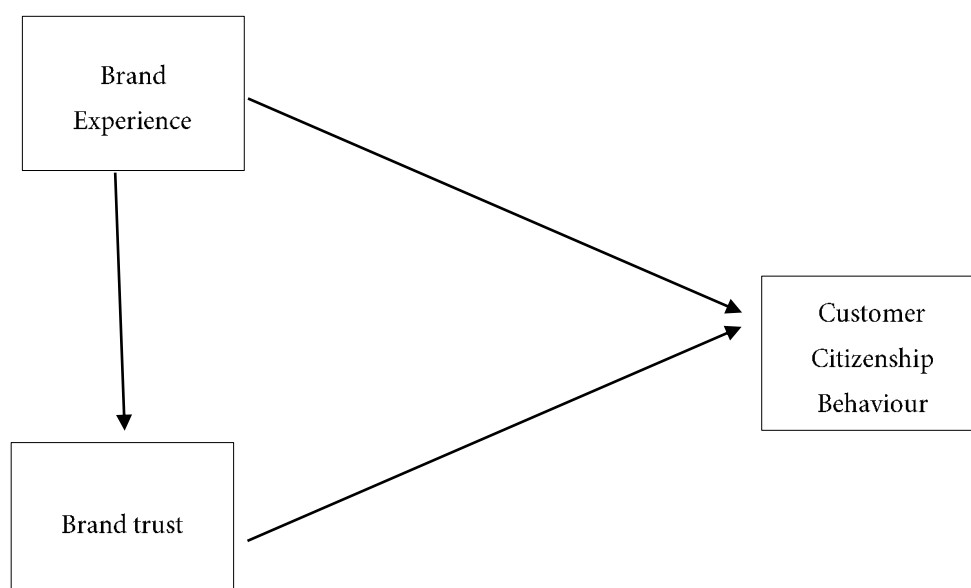


Figure 1. Model of research

Findings and Discussion

The profile of the respondents is presented in table 1. Table 1 shows that the majority of the respondents are male (51.4%) state in Jakarta (19%) aged between 26–35 years (40.2%) student (37%), Income 1–2, 9 Million IDR

(35%), How long have linkaja more than 3 years (26.1%), Number of transactions in 1 month 1 time (32.6%), Place often uses, commerce (10.9%) What's interesting is the use of LinkAja Product Discounts (32.6%). Most of the respondents are from Jakarta.

TABLE 1. Respondent's Profile

Category	Frequency	Percentage %
Gender		
Male	234	51
Female	226	49
State		
Bali	37	8
Jakarta	88	19
Jawa tengah	30	7

Jawa timur	35	8
Riau	60	13
Sulawesi selatan	50	11
Sulawesi tengah	34	7
Sulawesi utara	44	10
Sumatra barat	38	8
Sumatra utara	44	10
Age		
15-25	150	32.6
26-35	185	40.2
36-45	75	16.3
Above 45	50	10.9
Job		
Student	170	37.0
Student University	155	33.7
Business man	70	15.2
Civil servant	50	10.9
etc	15	3.3
Income		
1-2,9 Million IDR	164	35.7
3- 5.9 Million IDR	160	34.8
6-8.9 Million IDR	132	28.7
Above 9 Million IDR	4	0.9
How long have LinkAja		
Less a year	70	15.2
2 years	50	10.9
3 Years	160	34.8
more than 3 years	180	39.1
Number of transactions in 1 month		
1 time	150	32.6
2 time	100	21.7
3 time	90	19.6
more than 3 time	120	26.1
Place often uses		
E commerce (Agoda.com, Blibli.com etc)	50	10.9
Transportation (bus, train and plane)	189	41.1
Restaurat	83	18.0
Cinema	76	16.5
Indomaret	40	8.7
Alfamidi	10	2.2

Indikator	Y1	Y2	SE	P	AVE	CR
(Brand Experience) X1.1	0.050	-0.029	0.065	<0.001		
X1.2	-0.023	0.019	0.055	<0.001		
X1.3	-0.056	0.053	0.055	<0.001		
X1.4	0.006	0.005	0.056	<0.001		
X1.5	-0.042	-0.084	0.052	<0.001		
X1.6	0.014	-0.047	0.056	<0.001	0.638	0.955
X1.7	-0.015	0.003	0.051	<0.001		
X1.8	-0.004	0.074	0.050	<0.001		
X1.9	0.028	-0.028	0.060	<0.001		
X1.10	0.006	0.052	0.056	<0.001		
X1.11	0.015	-0.031	0.051	<0.001		
X1.12	0.019	0.011	0.053	<0.001		
(Brand Trust) Y2.1	0.087	-0.103	0.212	(0.790)		
Y2.2	0.020	-0.002	0.055	(0.854)		
Y2.3	-0.012	0.013	-0.050	(0.838)	0.689	0.917
Y2.4	-0.043	0.012	-0.077	(0.827)		
Y2.5	-0.046	0.074	-0.130	(0.839)		
(Customer Citizenship Behaviour) Y3.1	-0.009	-0.012	-0.003	0.013		
Y3.2	-0.021	-0.006	0.010	0.068	0.771	0.910
Y3.3	0.031	0.018	-0.006	-0.081		
Alfamaret			4			0.9
Post Office			3			0.7
Drugstore			5			1.1

What's interesting is the use of LInkAJA

Product Discounts	150	32.6
Transactional security	130	28.3
Comfort transaction	120	26.1
Ease of Trading	55	12.0
Lifestyle	2	0.4
Looking for new experiences	3	0.7

Validation and reability test

Validity Testing based on Loading Factors and Average Variance Extracted (AVE) and Reliability Testing based on Composite Reliability (CR)

TABLE 2. Indicator Test

Variable X1, there are 12 indicators. It is known that all indicators on variable X1 > 0.7, which means the indicators on variable X1 are valid in terms of reflecting variable X1, variable Y2, the number of indicators is 5 indicators. It is

known that all indicators on variable Y3 > 0.7, which means the indicators on variable Y3 are valid in terms of reflecting variable Y3.

TABLE 3. Validity and reliability test

	X1	Y1	Y2
R-squared		0.423	0.399
Composite reliab	0.955	0.917	0.910
Cronbach's alpha	0.948	0.887	0.851
Avg.var extrac.	0.638	0.689	0.771

The validity test results are based on the AVE value, known to all AVE values > 0.5. The recommended AVE value is above 0.5 (Mahfud and Ratmono, 2013). So that it has met the validity requirements based on AVE. Based on Table 4.2 and Figure 4.2, the results of reliability testing based on CR values are known to all CR values > 0.7. The

recommended CR value is above 0.7 (Mahfud and Ratmono, 2013). It is known that all CR values > 0.7, which means that they have met the reliability requirements based on CR. from the table it can also be concluded that X1 can affect Y1 by 0.423 % and X1, Y1 and affect y2 by 0.399%.

TABLE 4. Result of analysis

Variables	Path coefficient	p- value	Meaning
Brand Experience to CCB	-0.005	0.474	No significant effect
Brand Experience to Brand Trust	0.229	0.013	Significant effect
Brand Trust to CCB	0.246	0.029	Significant effect

Note: <significance level of 0.05

Brand Experience and Customer Citizenship Behavior.
Hypothesis H1: Brand Experience has a negative effect on Customer Citizenship Behavior., With a path coefficient of -0.005, but not significant, P-Values 0.474 > a significance level of 0.05. (Kimand Choi, 2013) said that customer-to-customer interaction quality affects brand experience on CCB, so interaction among consumers in searching for brand experience and exchanging good information is what drives CCB but in this study the influence of experience does not encourage CCB occurrence customer interaction is lacking and living in large cities, thereby reducing the influence of CCB.

Brand Experience and Brand Trust

H2 Hypothesis: Brand Experience has a positive effect on Brand trust with a path coefficient value of 0.229 and significant, with a P-Values of 0.013 < a significance level of 0.05. The findings indicate that brand experience has a positive relationship with Brand Trust, Customer experience develops and strengthens with time, knowledge, and direct exposure with products, where customers are given the opportunity to find out more about the product (Search and Cova, 2003; alba and Hutchinson, 2003; Hoch and Deighton, 1989), evaluate it and then loyalty can developed so have positive effect to brand trust.

Brand Trust and Customer Citizenship Behavior

Hypothesis H3: Brand Trust has a positive effect on Customer Citizenship Behavior, with a path coefficient value of 0.246 and significant, with a P-Values of 0.029 < a significance level of 0.05. The findings indicate that brand trust has a positive relationship with CCB, in line with the discovery of Ho (2014), who attested the influence of brand trust on the extra-role behaviour. in short that Brand Trust has a positive effect on Customer Citizenship Behavior.

Contribution of the study

The objective of this study is to examine the factor that influences CCB among mobile wallet link aja communities in Indonesia 2020. The findings indicate that brand experience has a negative effect on customer Citizenship behavior., With a path coefficient of -0.005, however not significant, P-Values 0.474 > a significance level of 0.05. (Kimand Choi, 2013) stated that customer-to-customer interaction best affects brand experience on

CCB, so interaction among consumers in looking for brand experience and exchanging right information is what drives CCB but in this study the have an effect on of experience does no longer encourage CCB occurrence customer interaction is lacking and living in large cities, thereby lowering the have an impact on of CCB.

Brand experience has a high quality impact on Brand trust with a path coefficient cost of 0.229 and significant, with a P-Values of 0.013 level of 0.05. The findings suggest that brand experience has a positive relationship with brand trust, customer experience develops and strengthens with time, understanding, and direct publicity with products, where customers are given the opportunity to find out more approximately the product (search and Cova, 2003; alba and Hutchinson, 2003; Hoch and Deighton, 1989), compare it after which loyalty can advanced so have wonderful impact to brand trust.

Brand trust has a positive impact on customer Citizenship behavior, with a path coefficient value of 0.246 and tremendous, with a P-Values of 0.029 level of zero.05. The findings indicate that brand trust has a positive relationship with CCB, consistent with the discovery of Ho (2014), who attested the impact of brand trust on the greater-function behaviour. in short that emblem agree with has a superb impact on customer Citizenship behavior.

Limitation and Future Research

Several limitations in this study need to be acknowledged. First, the sample of this study is limited to the brand community LinkAja. Future studies need to consider other brand communities, such as OVO as trending mobile wallet nowadays and other international mobile wallet brands in order to generalise the developed framework. Future research could also consider other determinants including brand satisfaction as other factors to influence CCB.

CONCLUSION

Therefore, the basic contribution of this paper lies in the antecedent behavior of the citizenship citizenship shows Brand Experience has a negative effect on Customer Citizenship Behavior., With a path coefficient of -0.005, but not significant, P-Values 0.474 > a significance level of

0.05. Brand Experience has a positive effect on Brand trust with a path coefficient value of 0.229 and significant, with a P-Values of 0.013 < a significance level of 0.05. Brand Trust has a positive effect on Customer Citizenship Behavior, with a path coefficient value of 0.246 and significant, with a P-Values of 0.029 < a significance level of 0.05. Again, Last and foremost a thank you to LPDP as a funder / sponsor of this research.

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