# The Influence of Digital Banking Services (E-Chanel) on Customer Loyalty of PT Bank Central Asia Jakarta Branch

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| ARTICLEINFO | ABSTRACT |
|---|---|
| | Banking institutions play a crucial role in the economy by enabling resource allocation and credit provision, with Bank Indonesia focusing on monetary stability. This study explores how digital banking services affect customer loyalty at PT Bank Central Asia (BCA). A quantitative approach was adopted, utilizing SPSS Statistics 23 for data analysis from a sample of 100 BCA customers using digital banking services. The findings reveal that digital banking services significantly and positively impact customer loyalty, both individually and simultaneously. This research emphasizes the importance of efficient digital banking services in maintaining customer loyalty.<br><br> |

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## 1. INTRODUCTION

The presence of banking is necessary to control very rapid economic progress. In the dynamics of rapid development, banking has become the most important pillar in maintaining the balance and direction of economic development.

Banking is not only an economic actor providing financial services to the community, but also a pioneer in supporting economic development.

Ningsih (2021: 2) explains that there are two types of banks in Indonesia, namely conventional banks and sharia banks. Since the start of conventional banking in 1957, BCA has developed into one of the leading banks in Indonesia. Ayu (2022: 10) explains that BCA is one of the leading banks in Indonesia which focuses on transaction banking, providing credit facilities and financial solutions for the corporate, SME, commercial and consumer segments.

Quoting Wardhana, Triayudi and Hayati (2022, 86) BCA itself is a pioneer in opening online accounts (pemol), thereby encouraging other banks to create and develop programs like BCA. The e-channels owned by BCA Bank are,

**Table 1**. BCA Bank E-Channel

| *E-Channel*Bank BCA | Description |
|---|---|
| BCA Mobile | Mobile Application for banking transactions anywhere from mobile devices |
| ATM BCA | An electronic device where customers can carry out financial transactions such as cash withdrawals, deposits, and balance checks, without needing a bank teller. |

| hello BCA | Help desk and product services for BCA customers and non-customers that can be accessed at any time. |
|---|---|
| E-Branch | An application that can be used by Users to fill out Online Forms and/or Reservations (eBranch Apps only) before making transactions at a branch. |
| Click BCA | Complete transaction services electronically via the internet on PC or smartphone anywhere |
| CS Digital | The latest service that provides convenience for customers for various customer service transactions via self-service at BCA branches. |
| E-Service | Self-service device where customers can print savings books, replace savings books, activate Mobile Banking, and various other banking services. |
| BERTA | Self-service machine where customers can make deposit and cash withdrawal transactions, BCA transfers more quickly |
| Star Teller | A machine to speed up special cash deposit and withdrawal transactions at the teller |

E-channels at BCA branches include CS Digital services which enable customers to carry out customer service transactions independently, e-service as a self-service device for printing passbooks, replacing passbooks and activating mobile banking, as well as BERTA self-service machines which enable Transfer transactions, deposits and cash withdrawals are faster. There are also special Star-Teller machines that speed up cash deposits and withdrawals at the teller. All of this is intended to provide easy access and efficiency of various banking services at BCA branches. It is hoped that by providing BCA Bank with the best digital e-channel service facilities for its loyal customers, customers will always use and maintain the use of financial transactions at every opportunity.

## 2. METHOD
In this study, the author uses a quantitative research method. Sampling was carried out randomly through data collection Using Instruments and Statistical Data Analysis. According to (Sugiyono, 2021:199), a questionnaire is a method Data collection is carried out by presenting to respondents A series of written questions or questions to be answered.The study employs a quantitative research method, gathering data from 100 BCA customers engaged with the bank's digital services. SPSS Statistics 23 was used to analyze the data. Purposive sampling was applied to select respondents, focusing on those who regularly use BCA's digital banking services.

## 3. RESULT AND DISCUSSION
The results indicate a significant positive relationship between digital banking services towards customer loyaltyl to foster long-term customer relationships in the digital banking sector. Table 2 confirms the t test results

### Coefficients[a]

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | -3.002 | .991 | | -3.030 | .003 |
| | X1 | .479 | .090 | .559 | 5.328 | .000 |

a. Dependent Variable: Y

Based on the results of the T Test ( T hitung 3,765), digital banking services have a significant influence (0.00) on customer loyalty. Triyanti, Kaban and Iqbal (2021) added that improving facilities that can facilitate and provide satisfaction for customer transactions at banking companies cannot be done without involving technology. This is in line with research by Marwanah

and Shihab (2022) that trust and electronic or digital banking services have a positive and significant effect on customer loyalty.

## 4.    CONCLUTION

The study concludes that digital banking services (E-Chanel) influencing customer loyalty at BCA. Future research could further explore the specific aspects of digital services that most contribute to building trust and loyalty among customers.

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