Implementation of Service Recovery on Behavioral Intentions through Perceived Value in Banking Services During the Covid 19 Pandemic

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Abstract

Banking is a financial intermediary or liaison institution whose activities are aimed at collecting funds from the wider community (clients) and distributing them to people in need of funds. So that customer needs can be met, and bank growth and bank financing can be increased. The Covid-19 virus pandemic has affected several activities, including the banking sector. Therefore, in order for the banking sector to continue to operate and survive in the midst of the coronavirus pandemic, banks must be able to mitigate risks appropriately and carefully, as well as employ a variety of innovative strategies in the current uncertainty. First, Objectives of this study to identify and analyze the impact of partial and simultaneous service recovery and perceived value on behavioral intentions at BNI Malang. Second, identify and analyze the indirect impact of service recovery on behavioral intention through perceived value in BNI Malang. The type of research used is explanatory research. With the study site at BNI Malang, the study targets are people who have been at BNI Malang. The population in this study was 100 respondents. The data analysis methodology used quantitative descriptive analysis and path analysis.

1.   INTRODUCTION

In 2019, the new coronavirus was identified as an outbreak that originated in China. The Covid-19 pandemic was the first health crisis in the world. Many countries have decided to close colleges and universities, schools, public institutions, restaurants, and tourist attractions. Covid-19 is a new type of virus that is spreading very quickly. To break the chain of transmission, some countries have introduced lockdown policies to prevent the spread of the coronavirus. In Indonesia, PSBBs (Large Scale Social Restraints) have been introduced to combat the transmission of the coronavirus.

The Covid-19 outbreak was first announced in Indonesia in March 2020. Efforts by the Indonesian government to break the chain of this virus are through the implementation of the PSBB's policy of large-scale social restrictions aimed at limiting activities. Outside the

community home so that people can conduct activities from home. This policy should be submitted by the regional head to the central government. Areas where PSBB is permitted, are areas where Covid-19 cases are spreading rapidly. This pandemic has had a significant impact on the Indonesian economy due to government policies that prohibit people from getting together. Many markets that usually look overcrowded are empty, shopping malls are forced to close temporarily, and non-technology MSMEs struggle to generate income. The Covid-19 virus pandemic has affected several activities, including the banking sector. Therefore, in order for the banking sector to continue to operate and survive in the midst of the coronavirus pandemic, banks must be able to mitigate risks appropriately and carefully, as well as employ a variety of innovative strategies in the current uncertainty.

During the pandemic, the Indonesian government focused on three sectors, namely the health sector, the real sector, and the banking sector. The Covid-19 pandemic brings various problems to the banking world because it can cause problems in the real sector or the business world, which can cause problems in the banking sector because the banking sector is an intermediary or intermediary institution that acts to support the need for funds for business investment and Covid-19 poses different challenges for banks.

Banking activity, which is a service activity in which banking activity is carried out, is an activity based on service activity, where the role of service is the most important activity, so all lines of employees must provide good service, this is very well aware of the banking sector which still has to continue to improve, so banking has always been the people's choice, especially in Indonesia. Services with different forms of creativity in terms of product, technology, and serviceability are the banking method of retaining loyal customers.

2. LITERATURE REVIEW

Banking
Anything related to banks, including institutions, commercial activities, as well as the methods and processes of their commercial activities (Financial Services Authority). Banking is an industry that deals with cash, credit, and other financial transactions. Banking is defined as the business activity of receiving and holding funds belonging to individuals and legal entities and then lending this money to carry out economic activities such as making a profit or simply covering operating expenses. Banks provide a safe place to store extra cash and credit and offer savings accounts, certificates of deposit, and checking accounts. Banks use these deposits to provide loans. These loans include mortgages, business loans, and car loans.

Service Recovery
According to (Mathew et al., 2020), service recovery, in general, can be implemented in three main ways, namely distributive justice, procedural justice, and interactive justice. Service recovery plays an important role in achieving customer satisfaction (Setyorini et al., 2021). Satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance (result) of a conceived product with the expected performance (result) (Rachmawati et al., 2020). Service recovery undertaken by banking companies must first carefully understand expectations and needs. In this way, a company can increase customer satisfaction by maximizing pleasant customer service and minimizing or eliminating unpleasant customer experiences (Pratama et al., 2021). (Rachmawati et al., n.d.) provide recommendations for improving service quality across the service industry, one of which is recovery, where service companies encourage customers to complain (and make it easy for them) to satisfy customers who experience service problems. Respond

quickly and personally and develop a problem-solving system. Service recovery is an action taken by a service provider to eliminate or compensate for negative customer reactions to service outages (Weber & Hsu, 2022)(Sommovigo et al., 2019)(Cheung & To, 2016).

Perceived Value

Perceived value is conceptually a trade-off between quality and sacrifice that impacts where quality is positively related to value and sacrifice is positively related to perceived value (Xie et al., 2021)(El-Adly, 2019). The consumer assessment of a service depends on the expectations and benefits of the product. If consumers get more benefits from a product than they expect, the consumer will feel satisfied after making a purchase. On the other hand, if the benefits received are lower than their expectations, consumers will become dissatisfied and ultimately remain dissatisfied (Agarwal & Teas, 2004). Consumers' judgments about what they get and what sacrifices they have to make to get a product or service. According to (Sandrio et al., 2020), perceived value is the value of a set of benefits expected to be received by customers from certain products or services. Perceived value is a consumer's overall assessment of the benefits of a product based on what they get and what they provide (Shodiq et al., 2018)(Cheung & To, 2016).

Behavioral Intention

According to (Jang & Namkung, 2009) (Rachmawati et al., 2020), Behavioral Intent is the behavior of consumers who are loyal or loyal to a company so that they are willing to recommend it to others because they received good service from the company. (Kotler, 2017) Behavioral intention is a state in which customers have an intention or attitude to be loyal to a brand, product, and company and willingly share their superiority with others. Meanwhile, (Schiffman et al., 2009) explained that behavioral intention determines the likelihood that consumers will take certain actions in the future. (Dharmesta, 2012) defines behavioral intention as the behavior or attitude of consumers who have a desire to consistently use a service. (Hariyanti et al., 2020) define behavioral intent as the ability of customers to exhibit certain behaviors, such as positive word of mouth about a service provider to others, intent to buy back, and loyalty to service providers. From several opinions on behavioral intent, it can be concluded that the ultimate goal is the behavioral intent variable. If the product has a favorable behavioral intent, the company can survive and win the competition. One useful behavioral intent is to be positive about the supplier of a product or service. This positive attitude can translate into positive word of mouth. This word of mouth is low-cost advertising and has a huge impact on the survival of the company. If our consumers share good news with other people or their friends, will stimulate shopping. Positive behavioral intention also has many benefits for companies. One is that consumers become more loyal to the products or services they use. Loyalty is a company's goal in relation to a product or service. Many companies use whatever means they can to make consumers loyal to their brand or product (Hidayatullah, Windhyastiti, et al., 2020).

3. HYPOTHESIS

(Thi Phuong Nguyen & Vo Chi Tran, 2020) In the study "Perceptions of Banking Customers: Impact of Service Denial and Service Recovery Strategy on Behavioral Intentions," the results show that the two independent variables have a significant effect on the dependent variable. This means that the occurrence of a service outage followed by a positive service recovery strategy will result in behavioral intent. In other words, if the client is dissatisfied, then the bank corrects the dissatisfaction, then the client will intend to remain a client using the services of the bank.

(Othman et al., 2013) explore the importance of service restoration for the restaurant industry, especially in Malay restaurants. From this empirical evidence, it is concluded that service restoration strategies have an impact on determining future behavioral intentions. The verbal recovery strategy is the most important strategy that Malaysian restaurants should use. Verbal service recovery is important to support this and should therefore be used frequently for free during an outage incident. Second, it concludes that when offering recovery services, restaurants need to ensure that customers are satisfied with the recovery strategy because satisfaction is a strong force influencing behavioral intentions. Some of these results confirm previous studies by (McCollough, 2009), (Thomas & Rk Vyas, 2016) (and Duffy et al., 2006) conducted under various conditions. Different perceptions of these attributes, especially among restaurant-goers, have a significant impact on Malay restaurant operators.

(Pratama et al., 2021) (Hossain et al., 2021) investigated the analysis of the effect of service quality on behavioral intentions with perceived value and customer satisfaction as intermediate variables in higher education, and the results of this study show that service quality has a positive and significant impact on perceived values. And behavioral intentions, whose values are perceived positively and significantly affect customer satisfaction and behavioral intentions, and customer satisfaction positively and significantly influences behavioral intentions. The results of this study also showed that perceived value and customer satisfaction as intervention variables failed to mediate the relationship between service quality and behavioral intentions.

(Suhartanto et al., 2020) (Rosman et al., 2020) conducted a QoS study in the case of Islamic banking service failure and service recovery strategy and found that two independent variables had a significant impact on the dependent variable. This means that the occurrence of a denial of service followed by a positive service recovery strategy will lead to behavioral intent. In other words, if the customer experiences dissatisfaction, then the bank corrects the dissatisfaction, then the customer will intend to remain a customer who uses the service. Bank services.

Based on the description above, the hypothesis of this study is as follows:
H1. It is suspected that service recovery affects the perceived value.
H2. It is suspected that there is an impact of service recovery on behavioral intent.
H3. It is suspected that there is an influence between perceived value and behavioral intent.
H4. It is suspected that service recovery has an indirect effect on behavioral intentions through perceived value as an intermediate variable.

Based on the theoretical basis that has been described, the writer can formulate a research model and hypothesis in this study.
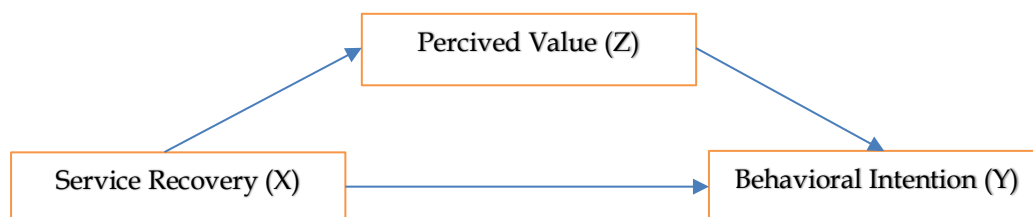

Figure 1. Research Model

4.   RESEARCH METHODS

This research method is a quantitative, descriptive study by looking at a picture of a situation or event. The variables used in this study consisted of an independent variable (Service recovery), a dependent variable (Behavioral intent), and an intermediate variable (Perceived value). Data were collected through surveys, the distribution of questionnaires,

and literature reviews. The population in this study were clients of BNI Bank in Malang City. In the study sample, since the population is unknown, the researchers used opinion (Hair, Jr, 2015). When determining the number of samples used in this study, the use of the Malhotra formula can be considered appropriate since a large number of samples taken can be determined by multiplying the number of indicators by (5-10 indicators). The indicators in this study were 10, so the maximum sample is 10 x 10 = 100 respondents. The analysis used is a path analysis (path model).

5. ANALYSIS AND RESULT

Variable Measures

Table 1. Demographic Statistics

Characteristic Respondents	Item	N	%
Gender	Male	38	38
	Female	62	62
Age	18 – 29	23	23
	30 – 42	44	44
	43 – 55	19	19
	56 – 65	10	10
	> 65	4	4
Job	Government Employee	14	14
	Privat Employee	30	30
	Entrepreneur	26	26
	Student/College	14	14
	Others	16	16
Last Education	Students	12	12
	Diploma	22	22
	Bachelor	41	41
	Master/Doctoral	25	25

The characteristics of the respondents in this study are shown in Table 1, where most of the sexes are dominated by women, the age range from 30 to 42 years prevails, then the occupation of the respondents is dominated by private employees and in the educational background of the respondents dominated by bachelor degree.

Table 2. Variable, Indicator, And Validity

Variable	Indicator	Validity Result
Service Recovery	Distributive Justice	Valid
	Procedural Justice	Valid
	Interactional Justice	Valid
Perceived Value	Functional Value	Valid
	Social Value	Valid
	Emotional Value	Valid
	Epistemic Value	Valid
Behavioral Intention	Word Of Mouth (WOM) Communication	Valid
	Purchase Intention	Valid
	Complaining Behavior	Valid

The test results in Table 2 are used to measure the level of accuracy of the scores that measure the variable, and Table 2 shows whether the instrument used is valid to measure the variables under study.

Analysis

Table 3. Regression Results of Service Recovery (X) and Perceived Value (Z) with Behavioral Intention (Y)

Independent variable	B	Beta		Account	Sig
Service Recovery	.240	.166		1.916	.058
Perceived Value	.572	.484		4.438	.000
Dependent Variabel	Behavioral Intention (Y)				
Constant	1.509				
R	.481				
R_2	.231				
R_2 Adjusted	.219				
F hitung	19.118				
Probability	.000				
Line Equation	Y = 0,166X + 0,484Z + ε_2				

In this study, according to the results of regression analysis, it was proved that the variable of service recovery (X) does not directly affect the variable of behavioral intention (Y), as evidenced by a significant value of 0.58 (greater than a significant value of 0.05). The variable of perceived value has been proven to have a significant effect on the variable of behavioral intention (Y) with a significant value of 0.000.

Table 4. Regression Results of Service Recovery (X) with Perceived Value (Z)

Independent variable	B	Beta		Tcount	Sig
Service Recovery	.517	.440		5.539	.000
Dependent Variabel	Perceived Value (Y)				
Constant	.933				
R	.440				
R_2	.193				
R_2 Adjusted	.187				
F hitung	30.680				
Probability	.000				
Line Equation	Z = 0,440X + ε_1				

In this study, based on the results of regression analysis, it was proved that the variable of service recovery (X) has a significant impact on the variable of perceived value (Z) with a significant value of 0.000.
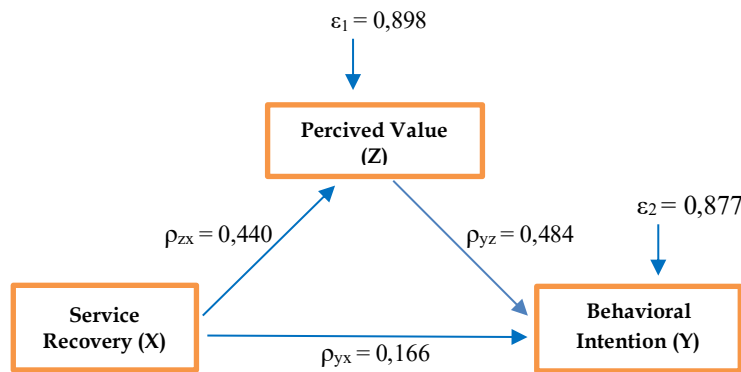
Figure 2. Path Analysis Model

In fig. 2 of this study, the values of direct and indirect influence on the studied variables were found. For the direct effect shown on the service recovery variable (X) on the behavioral intention variable (Y) 0.166 or 16.6%, and for the indirect effect on this variable with the perceived value variable (Z) as the mediating variable, it can be proven by multiplying the path coefficients (ρzx) and (ρzy) = 0.440 x 0.484 = 0.213, and it is known from the multiplication that the indirect effect is 0.213 or 21.3%.

Table 5. Output Regression Results

Variable	Direct Effect		Indirect Effect	Total Effect
	Z	**Y**		
X	0,440	0,166	0,213	0,379
Z		0,484		

The results of this study can be seen in Table 3, where the value of the direct effect of the service recovery variable (X) on the behavioral intent variable (Y) is 0.166. Then the value of the indirect impact of the service recovery variable (X) on the behavioral intention variable (Y) through the perceived value variable (Z) as mediation is 0.213. And according to the results of this study, which are presented in Table 3, it was found that if the value of the indirect effect was greater than the value of the direct effect, then the results of this analysis showed that the service recovery variable was significant. The influence on the variable of behavioral intention through the variable of perceived value and the overall effect of the study is 0.379 or 37.9%.

Result

In this study, a new conclusion was made: it turned out that the variable of service recovery (X) on behavioral intention (Y) does not have a direct meaning, and the presence of a mediating variable, namely, perceived value (Z), shows that this study is significant. Indirect effect. In this study, new data on service recovery based on behavioral intent can be found, where a previous researcher (Rosman et al., 2020) (Hidayatullah, Ardianto, et al., 2020) (Riandi et al., 2021) with the heading "Customer perception of banking services: the impact of service failure strategy and service recovery strategy on behavioral intent" shows the studied variables have a significant impact. The results also differ from those of a previous study by (Luarn & Lin, 2005)(Hossain et al., 2021), entitled Customer Behavioral Intentions: Impact of Service Disruption and Service Recovery in Malay Restaurants, where this study had a significant impact on complications. This is also not consistent with a study by (Djaka Suryadi, 2020) entitled "Quality of Service in Case: Denial of Service (Denial of Service) in Islamic Banking and Service Recovery Strategies," where

two explanatory variables have a significant impact on the dependent variable. However, according to a study by (Trixie Nova Bella Tandijaya, 2018) entitled "Analysis of the Impact of Service Quality on Behavioral Intentions with Perceived Value and Customer Satisfaction as Intermediate Variables in Higher Education," it was found that perceived value variables have a significant effect on behavioral intention, where the perceived value variable is also a mediating variable.

The researchers found new data on the variables being studied, where this study was confirmed by a global change due to the impact of a virus that has hit the entire world, called covid-19. Changes are taking place all over the world, where everyone who was originally obligated to communicate must stop it due to the covid-19 virus. Not only does this happen to everyone, all kinds of services that require everyone to meet, talk and shake hands must be temporarily stopped due to the covid-19 virus. One of the impacts is banking services, where banking services must change the form of services that could previously be closer to customers. Ultimately, they must adapt to the emerging conditions.

Implementing service recovery directly on behavioral intent does not appear to be material unless BNI Malang's banking services experience adverse customer perceptions as a result of the impact of the COVID-19 pandemic, so there have been no complaints of damage to BNI in the city of Malang. However, implicitly, the implementation of service restoration on behavioral intent has a significant impact when perceived value is the mediating variable, in which case the bank will have a negative impact unless it is wise or inappropriate in setting the policy caused by the impact. COVID-19 pandemic. The client will directly evaluate the form of service provided by the bank. Where if the form of service is not suitable, it will have negative consequences and may damage BNI in Malang City.

5.   CONCLUSION, LIMITATIONS, AND SUGGESTIONS

Findings from this study: 1) Service recovery has a positive and minor effect on Behavioral Intent. This means that changes in the form of services provided by Bank BNI in Malang city as a result of the impact of the COVID-19 pandemic will not affect customers as customers will continue to accept changes in these services. 2) Service recovery has a positive and significant impact on perceived value. This means that customers are still receiving the services provided by the BNI bank in Malang city as a result of the impact of the Covid-19 pandemic, and if the services provided by the bank are inadequate, it will negatively impact BNI. Bank in Malang city. 3) Perceived value has a positive and significant impact on behavioral intent, proving that customer evaluation of all forms of service provided by BNI Bank in Malang will have a significant impact as a result of COVID-19 exposure. A pandemic where customer attitudes will also affect BNI Bank in Malang. 4) Service recovery affects behavioral intention through perceived value. This study found that the variables studied indirectly affect the services of BNI bank in Malang, with the form of service restoration caused by the impact of the Covid-19 pandemic will affect the customer's attitude if it is followed by the value or benefit received by the buyer. This means that the form of services provided by the bank will be well received by clients, if appropriate, and vice versa.

The limitation of this study is only focused on management studies in the banking sector, especially those related to banking services, with a different implementation of service recovery influencing perceived value and behavioral intentions during the COVID-19 pandemic at BNI Bank in Malang City.

There are many more factors affecting banking services during the Covid-19 pandemic beyond those considered by the authors. In addition, the results obtained by researchers with the same variables can also have different results when applied elsewhere, it depends on location, time, and characteristics of the bank, so it is expected that other researchers may develop different variables and location definitions.

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