

Analysis Of The Intention To Share Word-Of-Mouth Among Bank Syariah Indonesia Customers Using Tpb Perspectives

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Abstrak

Bank Syariah Indonesia (BSI) merupakan bank hasil merger yang diresmikan oleh Presiden Joko Widodo pada Februari 2021. Selain dampak positif dari merger tersebut, BSI menghadapi berbagai tantangan, seperti belum diterima oleh masyarakat luas dan masih kurang mendapat dukungan dari berbagai kalangan. . Oleh karena itu, BSI melakukan berbagai upaya untuk melakukan promosi. Salah satu promosi yang efektif adalah dari mulut ke mulut, yang dibagikan oleh orang-orang yang dapat dipercaya oleh penerima pesan. Dengan demikian, penelitian ini akan mempelajari niat nasabah BSI dalam berbagi pesan dari mulut ke mulut. Penelitian ini menggunakan Theory of Planned Behavior (TPB) sebagai kerangka teori dengan desain eksplanatori sekuensial metode campuran. Hasil penelitian kuantitatif menyatakan bahwa variabel sikap terhadap perilaku, norma subjektif, dan persepsi kontrol perilaku secara simultan berpengaruh terhadap niat berbagi pesan dari mulut ke mulut. Namun, hasil penelitian menyatakan bahwa, secara parsial, hanya norma subjektif yang tidak berpengaruh. Sedangkan hasil penelitian kualitatif menyatakan bahwa aspek emosional positif yang dibentuk oleh pelayanan BSI kepada nasabah merupakan faktor yang membangun niat untuk berbagi word-of-mouth. Oleh karena itu, BSI perlu meningkatkan upaya yang telah dilakukan dan lebih berinovasi dalam meningkatkan niat nasabah untuk berbagi pesan dari mulut ke mulut.

Kata kunci: Word-Of-Mouth; Teori Perilaku yang Direncanakan; Bank Syariah Indonesia; Campuran-Metode

Abstract

Bank Syariah Indonesia (BSI) is a merged bank that President Joko Widodo inaugurated in February 2021. Apart from the positive impact of the merger, BSI has encountered various challenges, such as not being accepted by the wider community and still lacking support from various groups. Therefore, BSI implements various efforts to carry out promotions. One effective promotion is word-of-mouth, which is shared by people the message recipient can trust. Thus, this research will study the intentions of BSI customers in sharing word-of-mouth messages. This study uses the Theory of Planned Behavior (TPB) as a theoretical framework with a mixed-method sequential explanatory design. The results of the quantitative research state that the variables of attitude towards behavior, subjective norms, and perceptions of behavioral control simultaneously affect the intention to share word-of-mouth messages. However, the study results stated that, partially, only subjective norms had no effect. Meanwhile, the results of the qualitative research stated that the positive emotional aspect formed by BSI's service to customers was a factor that built the intention to share word-of-mouth. Thus, BSI needs to increase the efforts that have been made and innovate more in increasing customer intentions to share word-of-mouth messages

Keywords: *Word-Of-Mouth; Theory Of Planned Behavior; Bank Syariah Indonesia; Mixed-Method*

INTRODUCTION

Bank Syariah Indonesia (BSI) is a bank resulting from a merger by President Joko Widodo on 1 February (Syahputra, Nasution, Razali, & Nadilla, 2021, p. 25). The union is meant to create a global competing market (Fatinah, Iqbal Fasa, & Suharto, 2021, p. 24). Bank Syariah Mandiri, Bank BNI Syariah, Bank BRI Syariah were banks merged to form Bank Syariah Indonesia (Febrianti, Hidayah, Abdullah, & Lawita, 2021, p. 3691). A large amount of capital obtained after the merger can achieve good profitability in the future (Porwati, Fasa, & Suharto, 2021, p. 40). Mergers help fundraising, operations, and spending runs more efficiently (Alhusain, 2021, p. 20). In December 2020, BSI's assets had reached Rp 239.56 trillion, so BSI became the 7th largest bank by assets in Indonesia (Kurniasari, 2021, p. 44). The merger has positively impacted Indonesia's development of the Islamic economy. However, BSI has several challenges, such as many Islamic communities still do not believe in Indonesian Islamic banks (Khasanah, 2020, p. 82). Coupled with community literacy is still relatively low, which is around 8% of the Indonesian sharia economy (Ulfa, 2021, p. 1104). The role of ulama, preachers, Islamic organizations, and academics in supporting Islamic banks is still lacking (Sirat, 2010, p. 157). This suggests that BSI still needs to seek a better approach to reaching the community. The consumer approach is expected to produce changes in knowledge, attitudes, and behaviors desired by the company (Kennedy & Soemanagara, 2006, p. 5). In approaching consumers correctly, it is necessary to understand and research consumer responses to a product or service.

Thus, to approach consumers, BSI also needs to involve existing customers. An excellent customer approach through satisfactory service can encourage existing customers to invite other consumers to become BSI customers. Customers can give positive reviews to people they know, allowing them to be customers. However, in realizing this, BSI must stimulate customers to share positive reviews with people they know. Consumers sharing positive things about a product or service is regarded as word-of-mouth communication (Mukerjee, 2020, p. 491). In this case, BSI must ensure that its customers are willing to share word-of-mouth. People can also share their positive experiences with others (Lam, 2018, p. 12), meaning word-of-mouth can contain positive experiences when using a product or service. Additionally, since word-of-mouth is a personal or non-personal statement about a product or service shared by consumers outside the affiliated organization and conveyed by trusted senders, receivers can readily accept word-of-mouth messages (Sunyoto, 2018, p. 246). Hence, word-of-mouth is essential for organizations because people can easily accept the messages from word-of-mouth.

Informants who share word-of-mouth about a product or service have no affiliation with the associated company, making the information easy to make receivers believe (Ali Hasan, 2010, p. 25). Word-of-mouth gives the most valuable information about brands, products, and services because word-of-mouth can make people get information from others without purchasing (Cakim, 2010, p. 6). People do not need to bother buying a product to find the advantages and disadvantages, and information about a product can be obtained through word-of-mouth. Moreover, word-of-mouth is a promotional tool that is superior to other promotional tools (Nabilah & Miraza, 2021, p. 46). Furthermore, word-of-mouth senders can adjust any message they want to share, making the message suitable to the needs and wants of receivers. Hence, receivers can make a sound decision without conducting heavy research (Baer & Lemin, 2018, p. 8). Many perceive word-of-mouth as more credible and trustworthy than other promotional tools (Kuo, Hu, & Yang, 2013, p. 169), showing that credibility and trustworthiness are essential to persuade consumers to purchase a product or service. Word-of-mouth is advantageous because information sharing does not involve interference from commercial

and marketing entities (Petrescu, 2014, p. 5). A conversation about a product or service can occur informally, unplanned, unsolicited, and informal, encouraging receivers' purchase decisions (Fill, 2013, p. 53). Marketing activities, innovations, advertising, and promotion, including direct consumer experiences, can give willingness for consumers to share word-of-mouth (Petrescu, 2014). In this case, companies must strive to make consumers willingly share word-of-mouth, judging by these advantages.

Bank Syariah Indonesia needs to utilize word-of-mouth to get more consumers. Word-of-mouth has been known to be capable of making positive contributions to the success of a brand (Coker, 2016, p. 2). Word-of-mouth can help companies influence communities, encourage purchases, create a good image, and make consumers repurchase products (Saputra, Suryani, & Nurcahya, 2015, p. 529). Receivers consider word-of-mouth senders impartial (Stokes & Lomax, 2002, p. 2), meaning senders have no financial interest in the product or service sale (Baer & Lemin, 2018). Hence, research must be done beforehand to gauge consumers' intention to share word-of-mouth. Word-of-mouth is beneficial because it can influence people's intentions (Wangenheim, 2005, p. 68). Satisfied customers will share word-of-mouth messages with others about a product or service wholeheartedly (Prayustika, 2016, p. 170). When customers have positive experiences, they may voluntarily convey their positive experiences, meaning they share word-of-mouth with others (Kotler & Keller, 2015, p. 647). For example, word-of-mouth significantly influences travel intention and intention to purchase (Cam, Anh, Massoud, & Thanh, 2019, p. 85; Widjaja, 2016, p. 241). Thus, word-of-mouth as a promotional tool is necessary due to its influence on people's intentions.

Since word-of-mouth is vital to generating consumers' intention to become customers of Bank Syariah Indonesia, this study will attempt to study the intentions of existing consumers in sharing word-of-mouth. This study will investigate the things Bank Syariah Indonesia customers prefer that can encourage the distribution of word-of-mouth messages. Also, this study will examine existing customers' perceptions of their intention to share word-of-mouth messages with people they know. Customers can share word-of-mouth when they positively perceive a product or service (Hasan & Neela, 2021, p. 11). In that case, this research will determine their perception of Bank Syariah Indonesia. Exploring customers' perceptions of Bank Syariah Indonesia, including their perceptions of the intention to share word-of-mouth, is necessary for Bank Syariah Indonesia to make decisions. The company can know this customer perception through research, and research needs to be involved before making decisions (Sunyoto, 2018). The company can use the research as consideration for approaching existing customers and persuading them to share word-of-mouth messages. When they successfully foster the intention to become customers, this will bring a positive outcome for Bank Syariah Indonesia.

Previous studies have also examined the factors that encourage people to share word-of-mouth messages. A study states that a sense of belonging, reputation in online consumer-opinion platforms, and enjoyment of helping influence the intention to share word-of-mouth messages (Cheung & Lee, 2012, p. 224). On the other hand, a study proves that offline conversations are strongly associated with the intention of re-sharing word-of-mouth (Baker, Donthu, & Kumar, 2015, p. 22). These studies demonstrate that studying consumer intentions in sharing or transmitting word-of-mouth can be done. However, the difference between previous studies and this research lies in theory. This study will apply the theory of planned behavior to study Bank Syariah Indonesia customers' perceptions of the company and their perceptions of sharing word-of-mouth messages with others. This theory measures the intention to perform a behavior (Alam & Sayuti, 2011, p. 11). This theory has three

variables used as a framework for understanding consumer perceptions. The three variables are attitude toward behavior, subjective norms, and perceived behavioral control.

Attitude toward a behavior is a functional belief that perceives the consequences of a behavior, and subjective norms are perceptions about whether other people approve or disapprove of certain behaviors (Ajzen, 2020, p. 315). In comparison, perceived behavioral control is a control belief that includes a person's capacity or ability to perform a behavior (Ajzen, 2005, p. 125). Therefore, these three variables from the theory of planned behavior are used to understand people's perceptions regarding their intention to perform a particular behavior. A study that used the theory states that attitude and subjective norms did not positively correlate with the intention to transmit word-of-mouth. However, perceived behavioral control negatively correlates with the intention to communicate word-of-mouth (Ajina, 2019, pp. 1562–1563). Additionally, another study with the same theory proves that the intention to share positive word-of-mouth is from attitudinal factors. In contrast, subjective norms influence the intention to share negative word-of-mouth. Perceived behavioral control also affects the intention to share word-of-mouth (Fu, Ju, & Hsu, 2015). Hence, the theory can determine the intention to share word-of-mouth messages.

Examining word-of-mouth sharing intentions is an important thing to learn (Sun, Nazlan, Leung, & Bai, 2020, p. 457). The goal is to know the factors that influence these intentions and consider how to stimulate consumer intentions by sharing word-of-mouth. When the company can grow the intention to share word-of-mouth and consumers do it, the company obtains various positive benefits. For example, word-of-mouth can increase retention and attract new customers (East, Romaniuk, Chawdhary, & Uncles, 2017). This benefit can be obtained if existing customers have the intention to share the word-of-mouth message. Thus, before determining what approach or strategy is essential to shape customer intentions in sharing word-of-mouth, this research is the first step to learning from consumers. The theory of planned behavior is used to understand how customers perceive Bank Syariah Indonesia and the intention to share word-of-mouth messages. This study aims to find out in-depth to provide a clear picture of the perceptions of Indonesian Islamic Bank customers. Word-of-mouth is chosen because this promotional tool can be a reliable tool to persuade consumers (Vasan, 2020, p. 246), meaning the potential of word-of-mouth cannot be rejected.

Word-of-mouth possesses a strong persuasion ability in promoting products and services (Nurlatifah & Masykur, 2017, p. 181). This happens because word-of-mouth is shared by people whom receivers can trust (Indra, 2018, p. 2). For example, friends and family members (Herold, Tarkiainen, & Sundqvist, 2016, p. 64). Word-of-mouth can influence consumer behavior (Pedersen, Razmerita, & Colleoni, 2014, p. 112). In this case, if Bank Syariah Indonesia can use word-of-mouth properly, it can benefit the company. Thus, this study examines word-of-mouth to provide an understanding that can be used as company considerations for decision-making. In short, this study aims to give insight regarding how to persuade consumers to share word-of-mouth capable of influencing the recipient of the message.

METODE

This research method uses a combination of qualitative and quantitative data to obtain more in-depth and comprehensive results (Şahin & Öztürk, 2019, p. 308). The combination of deductive and inductive data can allow researchers to understand reality more clearly (Leavy, 2017, p. 164). This research design is sequential explanatory, which uses quantitative studies as the first step and is followed by qualitative studies (Wipulanusat, Panuwatwanich, Stewart, & Sunkpho, 2020, p. 1). The

paradigm that becomes the philosophical basis of this research is pragmatism. This paradigm views reality from the point of view of its usefulness. In other words, if something is useful, it is acceptable. Pragmatism allows researchers to use various approaches and methods to obtain the desired results (Creswell, 2014, p. 38). Thus, this study implements a mixed-method approach. The quantitative method involves the use of questionnaires with 5 points Likert Scale. On the other hand, the qualitative method uses interviews involving one head of the bank and two customers.

The quantitative method uses multiple linear regression and correlation tests on the questionnaire. Respondents are customers of BSI in Jakarta Pemuda office. Multiple linear regression is used to determine the effect of more than one independent variable on a dependent variable (Siregar, 2020, p. 301). Additionally, the qualitative method uses a data analysis technique consisting of condensation data, display data, and drawing conclusions (Miles, Huberman, & Saldana, 2014, p. 31). Verification in quantitative research uses validity and reliability tests, and a validity test aims to gauge whether the instrument can get the desired results. On the other hand, a reliability test is to know the consistency of the instruments in getting results (Suryadi, Darmawan, & Mulyadi, 2019, p. 184). Meanwhile, qualitative data verification uses triangulation of data sources by collecting data from different groups, settings, or times (Daymon & Holloway, 2011, p. 92). This research will combine qualitative and quantitative data to obtain conclusions.

HASIL DAN PEMBAHASAN

Since the respondents is 79, then $N = 79$, meaning $df = (79-3)$ and it gets 76. The calculation uses 0.05 as the significance value, making the R table value 0.1876. Accordingly, the validity test in this research uses Pearson Correlation. The result shows that the questionnaire attitude variable consists of 0.881, 0.911, and 0.928. Hence, all the items are regarded as valid because all are greater than 0.1876. The calculated validity test results of the subjective norms variable consist of 0.881, 0.911, and 0.928. Thus, all the items are valid. The perceived behavioral control validity test shows 0.882, 0.913, and 0.887, meaning all the items are valid. The intention variable is also valid because the results show 0.948, 0.962, and 0.959.

This research uses Cronbach's Alpha to check the variables' reliability. A correlation coefficient of less than 0.3 indicates a weak connection, 0.3–0.5 indicates a moderate correlation and higher than 0.5 indicates a strong association (Heale & Twycross, 2015, p. 67). The reliability test shows that the attitude variable questionnaires have 0.867, 0.857, and 0.799, meaning the questionnaires are reliable. The questionnaires of subjective norms are 0.705, 0.758, and 0.584. As a result, all are reliable. Perceived behavioral control questionnaires consist of 0.833, 0.797, and 0.834, meaning all are reliable. Intention questionnaires are also reliable because the results show 0.937, 0.926, and 0.920.

The hypothesis used in this study is that the variable attitude, subjective norms, and perceived behavioral control influence intention. If the significance value in the ANOVA table is less than 0.05, there is an effect (Setra & Puspitasari, 2021, p. 109). Thus, the results of the F test state that there is an influence between attitude, subjective norms, and perceived behavioral control on the intention to share word-of-mouth. The F table value derived from the F distribution table states that the F table value is 2.49. Compared with the calculated F value of 84,408, the calculated F is greater than the F table. This suggests that the variables of attitude, subjective norms, and perceived behavioral control positively influence the intention to share word-of-mouth.

Table 1. F Test Result

	Sum of Squares	Df	Mean Square	F	Sig
Regression	313.776	3	104.592	84.408	.000
Residual	94.174	76	1.239		
Total	407.950	79			

Sources: (SPSS Test, 2021)

The value of Adjusted R Square is 0.769, meaning that attitudes, subjective norms, and perceived behavioral control simultaneously influence 76.9% of the intention to share word of mouth. The results of this study are in line with research that studied the purchase intention of domestic food in Norway. The study states that attitudes, subjective norms, and perceived behavioral control positively influence purchase intention (Vabø & Hansen, 2016, p. 2372). Measurement of the influence of attitude, subjective norms, and perceived behavioral control on the intention to share word-of-mouth also includes the partial effect.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.877 ^a	.769	.760	1.11316

Sources: (SPSS Test, 2021)

T test is involved to understand the partial influence of each variable on the intention to share word-of-mouth. This research uses the statement where there is influence when the significance value is below 0.05. In other words, if the significance value is higher than 0.05, there is no influence. Hence, based on the table below, attitude and perceived behavioral control partially influence the intention to share word-of-mouth. On the other hand, the intention to share word-of-mouth is not partially influenced by subjective norms due to the significance value is more than 0.05.

	Unstandardized B	Coefficients std. Error	Standardized Coefficients Beta	t	Sig
(Constant)	2.383	0.644		3.703	0.000
Attitude_Total	0.455	0.075	0.531	6.059	0.000
Subjective_Total	-0.096	0.099	-0.100	-0.973	0.334
PBC_Total	0.472	0.096	0.498	4.925	0.000

Sources: (SPSS Test, 2021)

Based on the results of an interview with one of Bank Syariah Indonesia's (BSI) leaders, Mirwan, BSI carried out various promotions through newspapers, banners, and electronic media. Mirwan said, "Regarding the promotional media, initially using newspapers, electronic media. I can't measure the effectiveness of the promotion too deeply, but what the plan is doing is both physically, both banners near branch offices and also through social media. Because all social media has also changed to BSI, both from Facebook, Instagram and also using local selebgrams because I said the roll out is partial per

region, BSI looks up for local selebgrams with quite a lot of followers." These efforts are BSI's way of promoting to the public.

BSI holds various events that can attract people to become customers. "Usually there are many live events, for example those organized by BSI, such as the sharia economy festival (spesyar) or ISEF and property exhibitions. We always have special sales but not like SPG, we don't have outside sales but we take advantage of marketing personnel. If there is an event, we usually issue promotional media or more budget, for example there is a tumblr, doll, flashdisk. That is for certain events, so for certain events we actually spend more budget, the aim is to introduce BSI to the general public, especially to participate in exhibitions." Mirwan's statement indicates that BSI has plans to hold events at certain times.

This research also includes interviews with representatives of BSI customers, namely Andra and Dandi. According to information from Dandi, he invited Andra to register as a BSI customer. "For example, Mr. Andra, he did not have a BSI account before. Because I already had a BSI account, and Mr. Andra was also interested at that time. Because Mr. Andra entered the sharia insurance business as well, so Mr. Andra is also looking for a sharia bank. From there, I finally introduced myself to my financial manager. Finally, Mr. Andra registered with the BSI bank." Information from Dandi proves that there have been positive talks or positive word-of-mouth that can invite other people to become customers.

Andra stated that BSI cares about himself as a customer. "Until it was my son's birthday, Mr. Mirwan (the head of BSI) came to my house carrying a kind of goodie bag. I saw that it was not the nominal but his attention to me that if I think there are many customers out there who have more funds than me, they pay so much attention. Moreover, those who have large funds, BSI will definitely pay more attention to its customers. Until it was my son's birthday, BSI paid attention, even though my son didn't have an account." Andra's confession proves that BSI has made efforts that can touch the emotional side of customers.

Andra even stated that BSI did the same thing to other customers. "If you ask my friends who have BSI, I think it's only to me because we will meet for a month for socialization, it turns out that my friend also feels the same way. My friend, his wife's birthday, BSI still gives a surprise in the form of a goodie bag. That I think is a wonderful little thing for the customer." Andra said that he did not hesitate to offer BSI to others. "For example, if there is a friend who asks "do you have a recommendation for a sharia bank?". I will definitely recommend him to BSI." This statement is proof that BSI has succeeded in forming the intention to share word-of-mouth.

Dandi also said that he had invited his driver to save at BSI. "At that time my driver, I recommend him BSI and finally he also saved at the BSI bank." Even the driver invited his family and neighbors to save at BSI. "It turned out that my driver invited his family and neighbors to save at the BSI bank, meaning it creates a downline. Even though when we recommend, we don't get anything directly, but we just want to recommend it." What Dandi said is in line with the general definition of word-of-mouth, namely delivering messages voluntarily.

Various promotional activities that BSI has carried out aim to introduce BSI to the public and existing customers. Based on the AISAS model, consumers who see a promotion or anything that makes consumers familiar with a product, then that consumer can potentially be interested in the product. If they are interested in a product, consumers can search for more in-depth information, consume or use it, and share information (Sugiyama & Andree, 2011, p. 81). Referring to this understanding, when consumers have shared information with others about BSI, it can be stated that

they have seen and are interested in BSI.

Customers can see and become interested due to the promotions or efforts made by BSI to attract customers. The advantage of BSI is to make efforts that touch customers' emotional side. For example, paying attention to family birthdays from customers and giving gifts. This effort is effective because it can make customers voluntarily spread positive word-of-mouth. When consumers have a pleasant experience, the experience will trigger them to share word-of-mouth (Hasan & Neela, 2021, p. 11). Therefore, it is not surprising that customers do not hesitate to share positive word-of-mouth about BSI because this banking company has made efforts to touch their emotional side.

The attitude variable influences the intention to share word-of-mouth based on the quantitative results. Attitude is an assessment of behavior (Conner, 2020, p. 1), which can be either a favorable or unfavorable assessment (Yoon, 2011, p. 406). The result states an effect, which means that the research respondents perceive that sharing word-of-mouth messages with others about BSI is a positive thing to do. In comparison, perceived behavioral control is the perception that someone can carry out a behavior (Yzer, 2012, p. 102). The influence of perceived behavioral control on the intention to share word-of-mouth is a sign that customers perceive that they can share word-of-mouth messages.

Although the quantitative results show a simultaneous effect on these three variables, subjective norms have no partial influence. This means subjective norms as a standalone variable do not influence the intention to share word-of-mouth. Subjective norms can be regarded as an individual perception about whether or not people around that individual agree when that person performs a certain behavior (Ajzen, 2006, p. 3). In other words, if people around that individual approve of the action, this individual will do the behavior. Conversely, when the individual feels that other people disprove the action, this individual will not act.

Based on the results of the interviews, it can be seen that the interviewed customers did not share word-of-mouth on orders or approval from others. In other words, they do it voluntarily. There is no coercion or direction from others, let alone the company, to share word-of-mouth with the closest people. This interview explains why subjective norms do not affect the intention to share word-of-mouth messages. The obvious reason is that customers share word-of-mouth messages voluntarily, not because of approval from others. This finding indicates that although there are parties who approve of the act of sharing word-of-mouth messages about BSI, the customers in this study will continue to do so.

Consumers who have a sense of belonging and enjoyment of helping can encourage to share word-of-mouth messages (Cheung & Lee, 2012). The emotional factor is the aspect that triggers the consumer's intention to share word-of-mouth messages (Lovett, Peres, & Shachar, 2013, p. 2). In other words, positive messages about a product, service, brand, or company are shared by consumers voluntarily (Cheung & Lee, 2012). Therefore, BSI customers do not need approval from other people just to share positive messages about BSI. As revealed in interviews, namely, consumers do this voluntarily, emphasizing the statement where approval of others is unnecessary for them to share word-of-mouth messages.

The effect of attitude, subjective norms, and perceived behavioral control simultaneously is 76.9%, which means other factors influence the rest. Thus, this could mean emotional factors such as belonging, altruism, a pleasure to help, or other factors not discussed in this study. However, 76.9% stated that attitude toward the behavior, in this case, sharing word-of-mouth, subjective norms, and perceived behavioral control, had a significant influence in encouraging the intention to share word-

of-mouth messages. However, this research is complemented by the results of interviews that can answer why BSI customers have the intention to share word-of-mouth messages.

Some of the reasons that can be seen are BSI's efforts to pay attention to customers. This attention makes customers loyal to BSI. Loyalty has a positive influence on the intention to share word-of-mouth messages. In other words, the greater the loyalty, the greater the intention to share word-of-mouth messages. Efforts that touch the emotional side of consumers can form customer engagement. Generally, customer engagement is defined as any behavioral manifestation other than purchasing, implying that customers do not merely transact (van Doorn et al., 2010, p. 254). When consumers voluntarily share positive messages about BSI because they are loyal, it means that customer engagement has been well-formed.

Satisfaction, participation, interaction, and loyalty are the components of customer engagement. Satisfaction and loyalty are aspects that affect the intention to share word-of-mouth messages. This means that customer engagement needs to be established and maintained because it can trigger an intention to share word-of-mouth messages about BSI. The quantitative research results prove that the intention to share word-of-mouth is influenced by attitude toward the behavior, subjective norms, and perceived behavioral control. In comparison, the results of qualitative research describe what forms of intention to share word-of-mouth messages are.

The intention is to share word-of-mouth messages with family, friends, and even people who work with BSI consumers. The interview results also explained that the voluntary intention occurred because they felt happy with BSI's services which touched their emotional side. Hence, the results of this interview provide a more comprehensive explanation that is not just an attitude towards sharing word-of-mouth messages, thoughts on whether other people agree or disagree with this being done, and a sense of ability, but also an emotional factor provided from the excellent service from the bank. In other words, emotional factor plays its role in generating intention to share word-of-mouth messages.

SIMPULAN

This study proves that BSI customers view that sharing positive word-of-mouth messages about BSI is a good thing. Therefore, attitude toward behavior positively influences the intention to share word-of-mouth messages. Subjective norms have no effect because customers do not need approval from others to do so. In other words, these results corroborate the statement that they share word-of-mouth messages voluntarily. Furthermore, they also see that they can share word-of-mouth messages with others. It is proved that the perceived behavioral control variable influences intention. On the other hand, this study explains why the intention to share word-of-mouth messages exists because of the emotional factor. BSI has built a good emotional attachment to its customers. BSI's attention to its customers, such as giving gifts when a customer's family birthday, is an effective effort to create customer engagement. This is proven by their involvement in sharing positive word-of-mouth messages based on the interview results.

Quantitative research proves that customers have an intention to share word-of-mouth messages and are influenced by attitudes toward behavior, subjective norms, and perceived behavioral control. Moreover, qualitative research proves that the intention has been executed because the interviewed customers have implemented it by inviting friends and family. The qualitative research with interviews here does not represent that all BSI customers have realized their intentions. However, the results of this interview explain the description of the realization of the intention. Based

on interview results, one of the customers even shared a positive message about BSI with the driver so that the driver shared it with his family. Thus, word-of-mouth messages became widespread. The results of this study indicate that BSI customers already intend to share word-of-mouth messages. Therefore, BSI must implement various strategies and efforts to increase customer intention to share positive word-of-mouth messages. This research also opens space for further research, such as research that studies other antecedent factors. Moreover, this research also provides space for further research.

For example, a study aims to understand the emotional aspect's influence on the intention to share word-of-mouth or other antecedent factors. The limitation of this study is that this study did not specifically study the influence of the emotional aspect on the intention to share word-of-mouth. However, this study states that the reason for the intention to share word-of-mouth messages is the contribution of positive emotions felt by consumers because of BSI's good service to them. However, this study does not state that it is only the emotional aspect because the attitude toward behavior, subjective norms, and perceived behavioral control simultaneously have effect on intentions. Therefore, research on other factors that can influence the intention to share word-of-mouth messages needs to be applied.

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