

INTENTION TO USE ANALYSIS ON TWITTER AS A BANK CUSTOMER CARE IN JABODETABEK

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ABSTRACT

This study examines the interest of using Twitter as a consumer service media in local private banking companies. The purpose of this research is to find out the intention of using Twitter as a customer services media because Twitter considered as a good media for complain. This research is a quantitative study using DeLone & McLean, UTAUT dan TTF methodology that focuses on 3 local private banks which has verified status on their Twitter account and have customer data publications, which is BCA, Permata Bank and Panin Bank as research subjects. The results in this study concluded that the complaint itself is an individual's desire based on the customer services and is not influenced by the social environment. In addition, banking companies also need to build an image of "serving consumers closer" through better services so that customer are interested in making complaints and consulting through social media, especially Twitter.

Keywords : *Intention to Use, Media Sosial, Customer Services, DeLone & McLean, UTAUT.*

1. PRELIMINARY

Social media known as an excellent consumer service media for most company, but not all the companies are able to use social media as a media for consumer services optimally. The most users are given by communication through messaging service / chat by 24,7% and social media by 18,9% [1]. There are lot of social media in Indonesia, such as Facebook, Instagram and Twitter. Twitter with the concept of "tweet" is considered as the most effective media in making complaints and marketing [2], [3]. However, referring to APJII data as shown in Figure 1, Twitter users in Indonesia in 2018 only 1.7% [4].

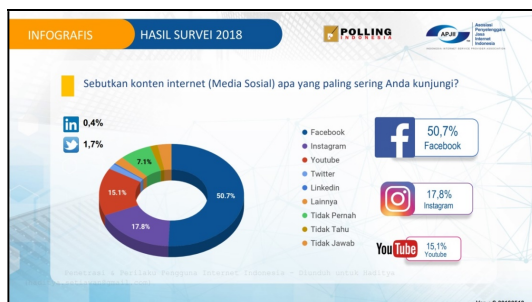


Fig. 1 The most visited social media in 2018 [4]

Customer service itself is an important factor for a company to increasing customer satisfaction [3]. By utilizing social media, companies can see customer loyalty and complaints [3]. In practice, IT companies isn't the only company that need to use social media as a customer service, but companies in other fields such as banking that require consumers / customers as the users of the bank's services. Based on data obtained from the Indonesian Consumers Foundation (YLKI), banking companies have the most complaints, about 23.1% [5] as shown in Figure 2 below.

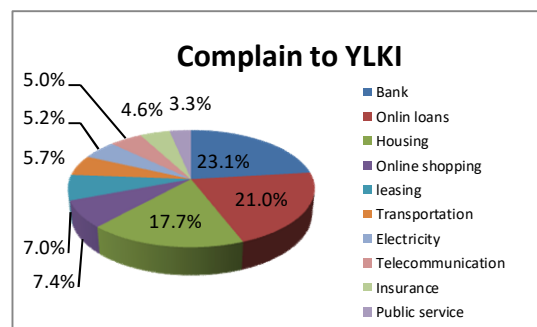


Fig. 2 YLKI complain graphic in 2019 [5]

According to YLKI, compared with other countries complaints, such as Singapore or Hong

Kong, There are no more complain on thus country like in Indonesia. Based on research conducted by Wanma & Anggraini [6] on 2 types of banks, state-owned banks and private banks, overall state banks have better performance compared to private banks. Based on author's observation, the statement is evident from 4 Twitter accounts of state-owned banks that have verified labels and have a number of followers of tons of thousands to millions of followers, namely BNI, BRI, Mandiri Bank and BTN.

On social media, especially Twitter, verified status is something important to signify the authenticity of an account [7]. In banking companies that use social media as a consumers media service, verified status is a marker of authenticity so that it can provide comfort and security for consumers in communicating with customer service (CS). Currently there are only 4 local private banks with verified status, namely BCA, Permata Bank, Panin Bank and Danamon Bank. And only 3 banks published customers number, BCA with 19 million customers [8] with 234,400 followers, Permata Bank with 1.78 million customers [9] with followers as much as 19,000 and Panin Bank with 1.2 million customers [10] and followers of 4,544. A comparison of the percentage of customers with bank followers can be seen in Figure 3 below.

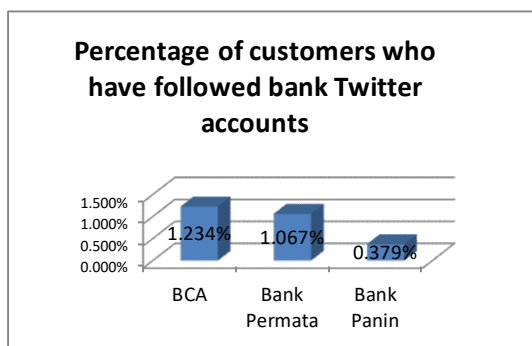


Fig. 3 Bank's follower chart on Twitter [8],[9],[10]

Customer service itself is an important factor for a company in increasing customer satisfaction [3]. By utilizing social media, companies can see customer loyalty and complaints [3]. In practice, IT companies isn't the only company that need to use social media as a customer service, but companies in other fields such as banking that require consumers / customers as users of the bank's services.

Based on the graphic data in Figure 3, BCA bank customers who follow official accounts on Twitter are only 1,234%. Whereas Permata Bank is only 1,067%. Then at Panin Bank only 0.379%. Based

on the data that has been obtained, the number of customers who have followed the bank's official Twitter account is so small that Twitter is perceived as a medium of consumer service at banking companies that has not been done effectively enough.

Based on this explanation, the authors are interested in conducting research to find out the interest of using Twitter social media as a consumer service media on 3 local private banking companies, BCA, Permata Bank and Panin Bank. This research will use the UTAUT, TTF and DeLone & McLean methodologies. The purpose of this research is to see what factor needs to be focused to increase the satisfaction of the Twitter user on banking companies, so the banking company can increase the satisfaction of it's user on social media especially Twitter.

The benefits of this research for companies that use Twitter as a customer service media are as a consideration to be more active in serving consumers on the social media platform Twitter, especially on several factors that are considered important in this study.

This research will be conducted on Twitter users as consumer service media on 3 local private banking companies that already have verified status on their Twitter accounts and have customer data publications, which is BCA (Bank Central Asia), Permata Bank and Panin Bank. This research will focus on the scope of Greater Jakarta and use the UTAUT, TTF and DeLone & McLean methodologies.

2. THEORITICAL BASIS

2.1 Social media

Social media is a communication trend using website or internet services as the media where the content discussed is created by other users who use similar services [11]. Social networks are part of social media where users are allowed to manage friends.

Some social media are specifically designed to meet certain needs [12], such as Facebook which is intended as a social interaction service, LinkedIn which is specifically designed for professionals and Twitter which is a type of Micro-blogging.

2.2 Social networks

Social networking can be defined as a web-based service that allows individuals to [12] :

1. Create a profile to be displayed to the public within the limits of a system.

2. Can display a list of other users and their connections.
3. Can see and browse the list of their relationships and those made by the system.

2.3 Customer service / Customer care

Customer Service (CS) / Customer Care is an important part of a company, especially a service-based company. Consumer service is an important activity in increasing customer satisfaction and minimizing problems. Consumer service refers to the support and services provided by the company in connection with consumer needs for the company's products or services that are being used for a certain period or during the use of the company's services [13].

2.4 Unified Theory of Acceptance and Usage of Technology (UTAUT)

Unified theory of acceptance and usage of technology (UTAUT) was proposed by Viswanath Venkatesh, et al in 2003 [14]. UTAUT model can be seen in Figure 4.

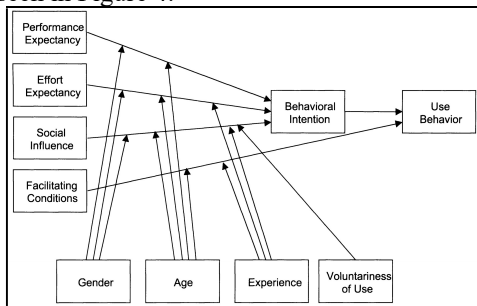


Fig. 4 UTAUT Model [14]

To identify the intention to use, the author uses three UTAUT factors :

- Performance expectancy, being able to understand current technological progress and through the use of an application is able to facilitate activities easier.
- Effort expectancy, users get ease in using an application

2.5 DeLone & McLean

DeLone & McLean is a research method to prove the success of an information system through the components of effectiveness that are interconnected [15].

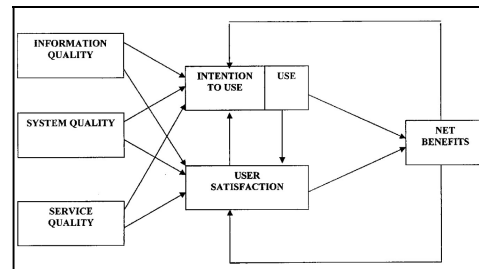


Fig. 5 DeLone & McLean Model [15]

2.6 Task-Technology Fit (TTF)

Task-Technology Fit (TTF) is a research method to prove the suitability of technology for tasks that affect the use and impact on individual performance [16].

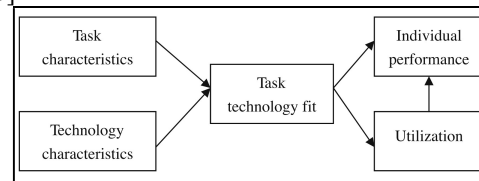


Fig. 6 TTF Model [16]

2.7 TTF, UTAUT and DeLone & McLean

The connection between TTF and UTAUT was explained by Zhou in his research [17]. The link between TTF and UTAUT can be through Task technology fit to Behaviour intention (Intention use), as seen in figure 7.

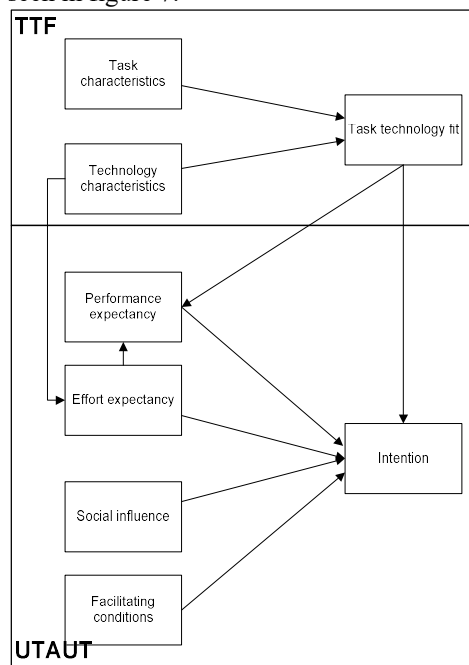


Fig. 7 TTF and UTAUT connections [17]

DeLone & McLean's connections with TTF was explained by Tam and Oliveira in their research [18] can be connected through System quality, Information quality, Service quality that is connected with Task technology fit. And also the connection between user satisfaction to intention to use as seen in figure 8.

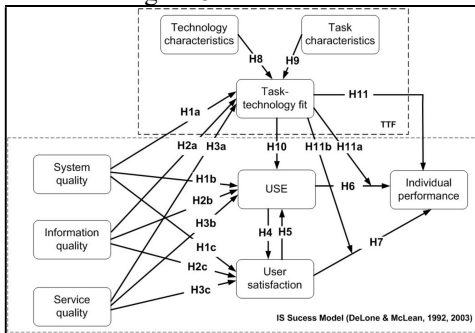


Fig. 8 DeLone & McLeann and TTF connections [18]

DeLone & McLean connections with UTAUT was explained by Mardiana et al in his study [19] connected through Intention to use / Use as seen in figure 9.

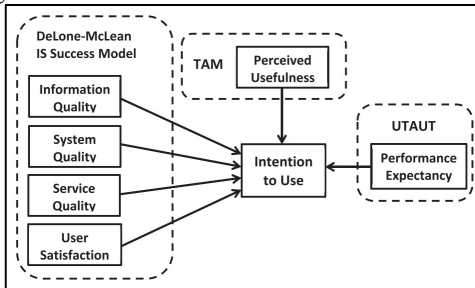


Fig. 9 DeLone & McLean and UTAUT connections [19]

Based on the previous theoretical basis and other literature that been used before, the proposed research model is

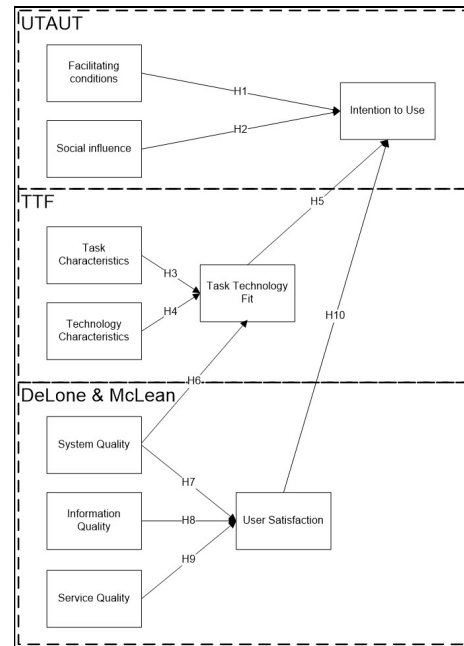


Fig. 10 Research model in this paper

2.8 Previous research comparison

The previous research has focused on Twitter communication patterns [1], customer interactions on Twitter [3], and analysis of the application of Relationship Maintenance Strategy on Twitter [20]. The focus of previous research is on consumer interactions with companies. In this research, author focus on analyzing the interest in using Twitter as a consumers media service in banking companies. In addition, in previous studies they used more netnographic methods or online observations of the language of communication made by consumers to banking companies, while this research uses quantitative surveys for Twitter users as consumer service media using the UTAUT, TTF and DeLone methodologies. & McLean to find satisfaction factors of the Twitter users. The research comparison as explained in figure 11 through fishbone diagram.

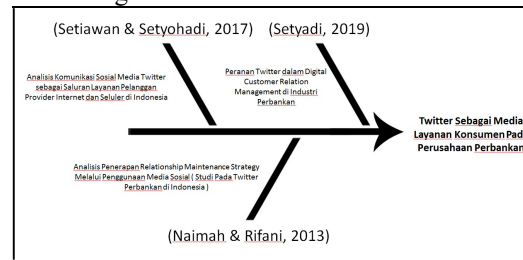


Fig. 11 Fishbone diagram for author and previous research comparison

3. RESEARCH

This research method uses a survey conducted for users who have used Twitter as a consumer service media at banking companies in Greater Jakarta.

3.1 Hypothesis

Based on the model on figure 10, the hypothesis of this study are:

H1. The facilitating conditions affects the Intention to use.

H2. The social influence affects the Intention to use.

H3. The task characteristics affects the Task technology fit.

H4. The technology characteristics affects the Task technology fit.

H5. Task technology fit affects the Intention to use.

H6. System quality affects the Task technology fit.

H7. System quality affects the User satisfaction.

H8. Information quality affects the User satisfaction.

H9. Service quality affects the User satisfaction.

H10. The user satisfaction affects the Intention to use.

3.2 Variable Identification

In this research it is necessary to see the usefulness of the Twitter as a consumer service media, then the variables to be used are as shown in table 1.

TABLE I
VARIABLES AND INDICATORS

VARIABLE	DEFINITION	INDICATOR
Facilitating conditions (FCD)	Facilities that can be used to support the activities.	Perceived behavioural control.
		Facilitating conditions.
		Compatibility.
Social influence (SOC)	Social influences have an impact on the use of a system.	Subjective norm.
		Social factors.
		Image.
Task characteristics (TAC)	The level of suitability of an assignment to existing technology.	Knowledge.
		Planning.
		Work.
Technology characteristics (TEC)	The technology used by users in completing tasks.	User friendly.
		Innovative.
		Variance of technology

VARIABLE	DEFINITION	INDICATOR
Task technology fit (TTF)	The suitability of the function of a technology to the needs of its users.	Flexibility access.
		Technology as needed.
		Real time feedback.
System quality (SSQ)	The ability of the system to provide information in accordance with the needs of its users.	Ease of learning.
		Response time.
		Security.
Information quality (INQ)	Output quality in the form of information generated by the system used.	Comprehension.
		Accuracy.
		Ease of access.
Service quality (SVQ)	To identify the level of service quality of technology providers in helping to solve problems.	Tangibility.
		Responsive.
		Assurance.
User satisfaction (USS)	To identify the level of user satisfaction with the use of technology in completing work	Satisfaction
		Effectiveness.
		Usefulness.
Intention to use (ITU)	Interest in using the application.	Want to use
		Easy to use
		Still using

3.3 Research Data Analysis Techniques

This study uses SEM with basic reasons :

- 1) SEM has the ability to estimate relationships between variables that are multiple-relationship [21].
- 2) SEM has the ability to describe the pattern of relationships between latent constructs and manifest / indicator variables [21].

3.4 Data and Sources

This study uses primary data that obtained through a questionnaire that targeted to Twitter users as a consumers media service in banking companies in Greater Jakarta with the following criteria :

- A local Indonesian private bank.
- Has a Twitter account with verified status to convince its customers as official customer service from the bank.

- Has the publication of financial statements and the number of customers to do a sample calculation.

Based on the above criteria, the author chose 3 banks.

BCA as much as 19 million customers [8], Permata Bank as much as 1,78 million customers [9] and Panin Bank as much as 1,2 million customers [10]. Based on this population, the authors calculate the percentage of the sample and get the following sample number.

BCA with 346 participants, Permata Bank with 32 participants and Panin Bank with 22 participants. The following is a proportional sample table.

TABLE II
PROPORTIONAL SAMPLE TABLE

Bank	Population	Percentage	Sample
BCA	19 million	86,44%	346
Permata Bank	1,78 million	5,46%	32
Panin Bank	1,2 million	8,10%	22
Total Sample			400

3.5 Data collecting technique

Data on this research will be collected through a questionnaire which will be distributed using online survey and physical questionnaire that will be distributed to Twitter users in the Greater Jakarta area.

The measurement scale used in the questionnaire is Likert 1-5 [22], the used scale is:

- (1) Strongly Disagree
- (2) Disagree
- (3) Neutral
- (4) Agree
- (5) Strongly Agree.

3.6 Twitter communication process

Twitter has several ways of communicating, via tweet, tweet reply and direct messaging. For things that are important, Twitter users usually use direct messaging especially in terms of customer service.

Figure 12 showing Twitter flowchart about register, login, Tweet, follow and direct messaging.

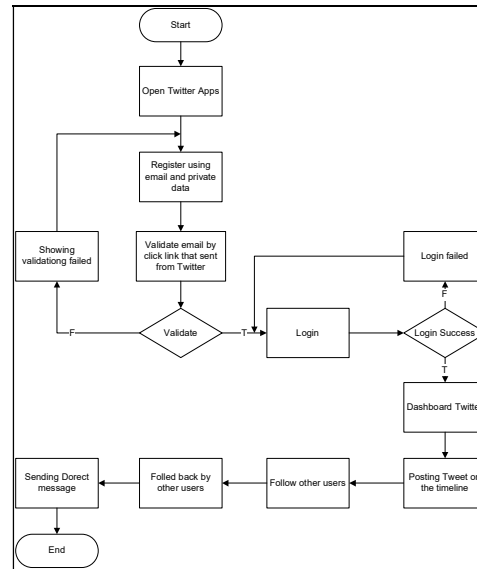


Fig. 12 Twitter flowchart

3.7 Respondent identifications

Respondents in this study are individuals who are in the Greater Jakarta area, and based on the questionnaire collected will be obtained demographic data of respondents consisting of gender, respondent age, age of using the Twitter application as a media service for consumers in banking companies and education levels. Participant data that will be used only participants who have used Twitter as a consumer service media.

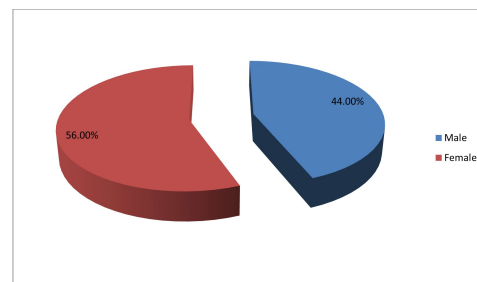


Fig. 13 Demographic by gender

As shown in Figure 13, most Twitter users who use it as a consumer service media at banking companies in Greater Jakarta are more dominated by female as much as 56%.

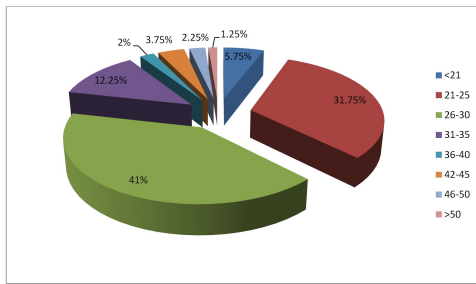


Fig. 14 Demographic by age

In figure 14, it appears that Twitter users who use it as a consumer service media at banking companies in Greater Jakarta mostly dominated by young people in the age range of 21 to 30 years. This is indicated by the percentage of respondents in that age range of 71.75%.

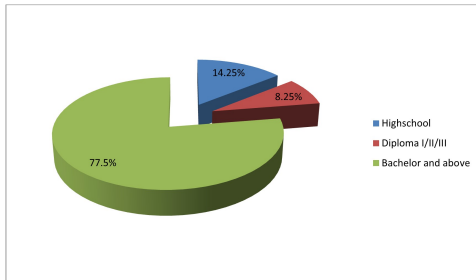


Fig. 15 Demographic by education

As shown in figure 15, 8,25% Twitter users is at education level of high school, 14,25% is at diploma I/II/III and 77,50% is at Bachelor or above.

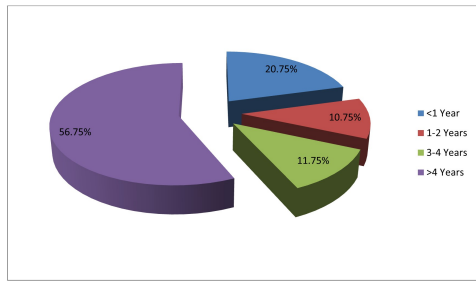


Fig. 16 Demographic by age of using the Twitter

As shown in figure 16, most Twitter users who use it as a consumer service media at banking companies in Greater Jakarta are more dominated by people who use it for more than 4 years as much as 56,75%.

3.8 Descriptive analysis statistics

Based on the results of the collected questionnaire, an analysis of the frequency of respondents answering choices 1 to 5 obtained the results as shown in the following table.

TABLE III
DESCRIPTIVE ANALYSIS STATISTICS

Code	Questionnaire results (%)				
	1	2	3	4	5
FCD1	13.5%	48%	33%	4.5%	1%
FCD2	15.5%	47.5%	32.3%	4.3%	0.5%
FCD3	15.5%	47.5%	32.3%	4.3%	0.5%
SOC1	24.3%	45.3%	27.3%	2.3%	1%
SOC2	27.5%	50.7%	18.5%	2.5%	0.8%
SOC3	19.8%	46.5%	3%	3.3%	0.5%
TAC1	9.8%	41.5%	38%	9.8%	1%
TAC2	8.8%	36%	43.5%	11.3%	0.5%
TAC3	18.8%	54.3%	23.5%	3.3%	0.3%
TEC1	19.5%	51.5%	26.3%	2.8%	0%
TEC2	11.3%	44%	33%	7.2%	4.5%
TEC3	26%	54.8%	18.3%	1%	0%
TFF1	28.5%	56.3%	13.8%	1.5%	0%
TFF2	14.5%	51.7%	30.8%	2.8%	0.3%
TFF3	18%	49%	3%	2.5%	0.5%
SSQ1	19%	55.3%	21.8%	3.8%	0.3%
SSQ2	20.5%	49.5%	28.5%	1.5%	0%
SSQ3	15.5%	36.5%	42.3%	5%	0.8%
INQ1	15.5%	47.5%	32.3%	4.3%	0.5%
INQ2	9.8%	37.8%	47.5%	4.5%	0.5%
INQ3	18.3%	54.3%	26.3%	1.3%	0%
SVQ1	12%	51%	35.8%	0.8%	0.5%
SVQ2	16.8%	42.5%	37.5%	2.5%	0.8%
SVQ3	2%	41.8%	35.8%	2.3%	0.3%
USS1	13.3%	48.8%	33.5%	4%	0.5%
USS2	12%	47.5%	36.3%	3.8%	0.5%
USS3	13%	50.2%	33.8%	2.8%	0.3%
ITU1	15.3%	48.3%	30.3%	5%	1.3%
ITU2	16.3%	49.8%	3%	3.3%	0.8%
ITU3	14.5%	46.3%	33%	4.5%	1.8%

3.9 Validity test

Validity test is used to measure the validity of the questionnaire. Data to be tested is data obtained from questionnaires distributed both online and offline. Testing the validity of the questionnaire using the SPSS application to help with calculations. Validity test is done by comparing the value of r Count with r Table. By measuring 400 respondents. Value of r Table of 0.0983 each statement is considered valid if it has a value of r Count equal to or greater than 0.0983.

The following table contains the validity coefficient calculations for each research variable.

$$n = 400 \text{ respondents}$$

$$df = n - 2 = 398$$

$$r \text{ Table} = 0.0983$$

TABLE IV
VALIDITY TEST

Indicators	r Count	r Table	Description
FCD1	0.572	0.0983	Valid

Indicators	r Count	r Table	Description
FCD2	0.613	0.0983	Valid
FCD3	0.673	0.0983	Valid
SOC1	0.485	0.0983	Valid
SOC2	0.460	0.0983	Valid
SOC3	0.615	0.0983	Valid
TAC1	0.626	0.0983	Valid
TAC2	0.472	0.0983	Valid
TAC3	0.702	0.0983	Valid
TEC1	0.700	0.0983	Valid
TEC2	0.435	0.0983	Valid
TEC3	0.581	0.0983	Valid
TTF1	0.576	0.0983	Valid
TTF2	0.769	0.0983	Valid
TTF3	0.711	0.0983	Valid
SSQ1	0.632	0.0983	Valid
SSQ2	0.691	0.0983	Valid
SSQ3	0.531	0.0983	Valid
INQ1	0.691	0.0983	Valid
INQ2	0.668	0.0983	Valid
INQ3	0.676	0.0983	Valid
SVQ1	0.728	0.0983	Valid
SVQ2	0.682	0.0983	Valid
SVQ3	0.612	0.0983	Valid
USS1	0.839	0.0983	Valid
USS2	0.806	0.0983	Valid
USS3	0.831	0.0983	Valid
ITU1	0.809	0.0983	Valid
ITU2	0.800	0.0983	Valid
ITU3	0.730	0.0983	Valid

3.10 Reliability test

Reliability testing is needed to measure consistency in each statement compiled in a questionnaire. Reliability testing uses the Cronbach’s alpha value. Reliable indicators are indicators that can be processed to the next stage, namely indicators with a minimum value of 0.70. Then cronbach’s Alpha checks are performed with values ≥ 0.70 to ensure the reliability of these indicators.

TABLE V
REALIBILITY TEST

Indicators	Cronbach’s Alpha	Description
FCD1	0.959	Reliable
FCD2	0.959	Reliable
FCD3	0.958	Reliable
SOC1	0.960	Reliable
SOC2	0.960	Reliable
SOC3	0.959	Reliable
TAC1	0.959	Reliable
TAC2	0.960	Reliable
TAC3	0.958	Reliable
TEC1	0.958	Reliable
TEC2	0.961	Reliable

Indicators	Cronbach’s Alpha	Description
TEC3	0.959	Reliable
TTF1	0.959	Reliable
TTF2	0.958	Reliable
TTF3	0.958	Reliable
SSQ1	0.959	Reliable
SSQ2	0.958	Reliable
SSQ3	0.959	Reliable
INQ1	0.958	Reliable
INQ2	0.958	Reliable
INQ3	0.958	Reliable
SVQ1	0.958	Reliable
SVQ2	0.958	Reliable
SVQ3	0.959	Reliable
USS1	0.957	Reliable
USS2	0.957	Reliable
USS3	0.957	Reliable
ITU1	0.957	Reliable
ITU2	0.957	Reliable
ITU3	0.958	Reliable

Based on the results of the reliability test, each variable has a reliability coefficient above the cronbach's alpha coefficient, so it can be concluded that the questions formed are very reliable.

3.11 Evaluation of Research Models

This research model consists of 10 indicators, each of which is a latent variable. The following is a reflective indicator table from this research.

TABLE VI
INDICATOR REFLECTIONS

Variable	Indicator count	Indicators Reflections
Facilitating conditions	3	FCD1, FCD2, FCD3
Social influence	3	SOC1, SOC2, SOC3
Task characteristics	3	TAC1, TAC2, TAC3
Technology characteristics	3	TEC1, TEC2, TEC3
Task technology fit	3	TTF1, TTF2, TTF3
System quality	3	SSQ1, SSQ2, SSQ3
Information quality	3	INQ1, INQ2, INQ3
Service quality	3	SVQ1, SVQ2, SVQ3
User satisfaction	3	USS1, USS2, USS3
Intention to use	3	ITU1, ITU2, ITU3

3.12 Convergent validity test

Convergent validity will be tested at the indicator level and its latent variables. Convergent validity test is done by evaluating the value of the

loading factor. According to Iskandar [23], the criteria are valid in the Confirmatory Factor Analysis (CFA) analysis if the loading factor is greater than 0.30 if using 400 sample populations.

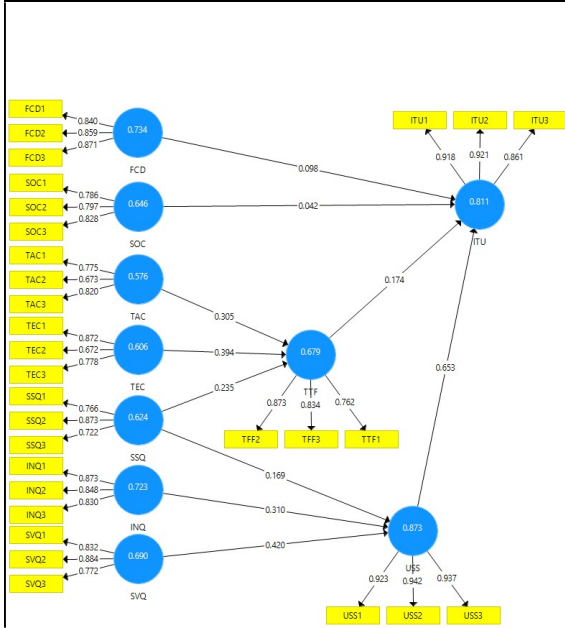


Fig. 17 Path diagram

Based on figure 17, the loading factor is as shown in table VII.

TABLE VII
RELIABILITY TEST RESULTS

Indicator	Loading Factor	Description
FCD1	0.840	Valid
FCD2	0.859	Valid
FCD3	0.871	Valid
SOC1	0.786	Valid
SOC2	0.797	Valid
SOC3	0.828	Valid
TAC1	0.775	Valid
TAC2	0.672	Invalid
TAC3	0.778	Valid
TEC1	0.872	Valid
TEC2	0.672	Invalid
TEC3	0.778	Valid
TTF1	0.762	Valid
TTF2	0.873	Valid
TTF3	0.834	Valid
SSQ1	0.766	Valid
SSQ2	0.873	Valid
SSQ3	0.722	Valid
INQ1	0.873	Valid
INQ2	0.848	Valid
INQ3	0.830	Valid
SVQ1	0.832	Valid
SVQ2	0.884	Valid
SVQ3	0.772	Valid

Indicator	Loading Factor	Description
USS1	0.923	Valid
USS2	0.942	Valid
USS3	0.937	Valid
ITU1	0.918	Valid
ITU2	0.921	Valid
ITU3	0.861	Valid

Based on the table above, 2 of the 30 indicators tested have coefficient values below 0.70 which is the minimum limit for an indicator that can be said to be valid [24]. So the 2 indicators are considered invalid and need to be issued to be able to continue the next stage. After the 2 indicators are removed, it will be repeated using only 28 indicators that have values above 0.70 and the following are the results.

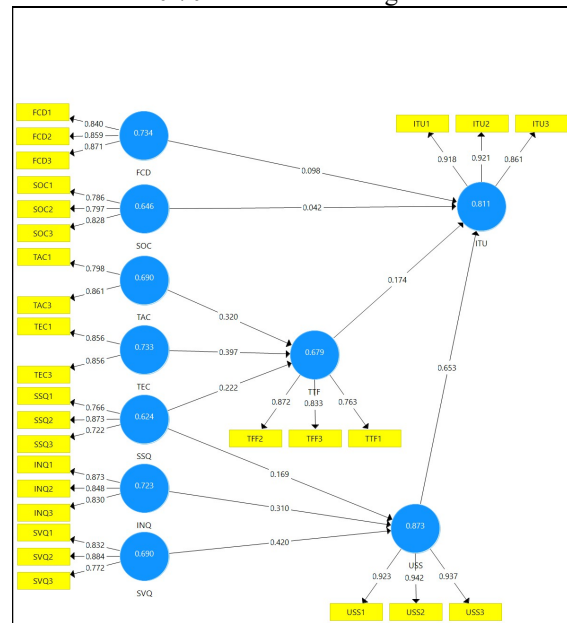


Fig. 18 Path diagram (re-executed after remove 2 invalid indicators)

Based on the results of the path diagram execution by eliminating 2 indicators with values below 0.70 as shown in figure 18, the loading factor values are as shown in table IIX.

TABLE IIX
RELIABILITY TEST RESULTS 2ND EXECUTION

Indicator	Loading Factor	Description
FCD1	0.840	Valid
FCD2	0.859	Valid
FCD3	0.871	Valid
SOC1	0.786	Valid
SOC2	0.797	Valid
SOC3	0.828	Valid
TAC1	0.798	Valid
TAC3	0.861	Valid
TEC1	0.856	Valid
TEC3	0.856	Valid
TTF1	0.763	Valid

Indicator	Loading Factor	Description
TFF2	0.872	Valid
TFF3	0.833	Valid
SSQ1	0.766	Valid
SSQ2	0.873	Valid
SSQ3	0.722	Valid
INQ1	0.873	Valid
INQ2	0.848	Valid
INQ3	0.830	Valid
SVQ1	0.832	Valid
SVQ2	0.884	Valid
SVQ3	0.772	Valid
USS1	0.923	Valid
USS2	0.942	Valid
USS3	0.937	Valid
ITU1	0.918	Valid
ITU2	0.921	Valid
ITU3	0.861	Valid

From the results of the re-estimation above, all indicators have a loading factor value greater than 0.70 which indicates that all indicators have met the convergent validity requirements.

According to Liu [25], at the variable level discriminant validity was assessed using Average Variance Extracted (AVE) > 0.5 to be declared valid. The following is the AVE table.

TABLE IX
AVE

Variable	AVE	Description
FCD	0.734	Valid
SOC	0.646	Valid
TAC	0.690	Valid
TEC	0.733	Valid
TTF	0.679	Valid
SSQ	0.624	Valid
INQ	0.723	Valid
SVQ	0.690	Valid
USS	0.873	Valid
ITU	0.811	Valid

Reliability test can be seen from the value of Cronbach's alpha and composite reliability, where both are declared reliable when the construct value > 0.70.

However, according to Sharma [26], alpha coefficient values have a range with Excellent information ($\alpha > 0.9$), Good ($0.9 > \alpha > 0.8$), Acceptable ($0.8 > \alpha > 0.7$), Questionable ($0.7 > \alpha > 0.6$), Poor ($0.6 > \alpha > 0.5$) and Unacceptable ($0.5 > \alpha$). So that the Cronbach's alpha value > 0.5 can still be accepted with the Poor condition in accordance with the alpha value range. Following is the Cronbach's alpha table.

TABLE X
CRONBACH'S ALPHA

Variable	Cronbach's Alpha	Description
FCD	0.819	Good
SOC	0.736	Acceptable
TAC	0.553	Poor
TEC	0.635	Questionable
TTF	0.764	Acceptable
SSQ	0.696	Questionable
INQ	0.808	Good
SVQ	0.774	Acceptable
USS	0.927	Excellent
ITU	0.883	Good

TABLE XI
COMPOSITE RELIABILITY

Variable	Cronbach's Alpha	Description
FCD	0.892	Reliable
SOC	0.845	Reliable
TAC	0.816	Reliable
TEC	0.846	Reliable
TTF	0.864	Reliable
SSQ	0.832	Reliable
INQ	0.887	Reliable
SVQ	0.869	Reliable
USS	0.954	Reliable
ITU	0.928	Reliable

In the Cronbach's alpha table above, the grey background is the Cronbach's value that is below 0.7 but above 0.5 and is still considered acceptable. While the value in the Composite reliability table shows a value above 0.7 so it is considered as reliable.

3.13 Inner model structural test

Evaluation of structural models is carried out to see the level of significance of the relationship between dependent and independent variables, evaluation of structural models can be done after evaluating the measurement model shows good results. The structural model is evaluated using R-Square (R²) and also an analysis of the significance value of the path coefficient.

To see the level of relationship between variables, a regression analysis was performed using the SmartPLS application. According to Araujo et al [24] the analysis calculation process is carried out using the following conditions:

1. The relationship between the dependent and independent variables are stated to have a significant relationship if the value of P Value < 0.05 and T Statistics > 1.966.
2. The relationship between dependent and independent variables is stated to have a

positive relationship if it has a positive original sample (O) value.

- This figure also applies to measure the relationship between the dependent and independent variables moderated by the moderator variable.

The following figure shows the path diagram of model that runs on Smart PLS after bootstrapping as shown in figure 19.

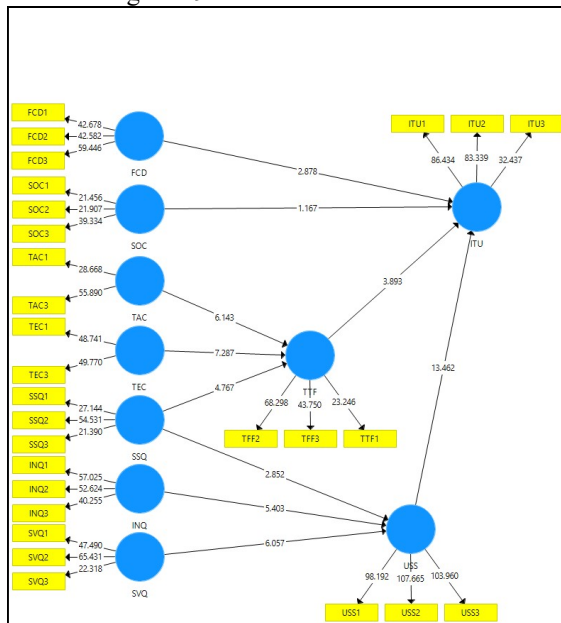


Fig. 19 Path diagram (after bootstrapping)

After bootstrapping, the following table encloses the path coefficient regression test and resulting T-Statistics. T-statistics and T-tables compared to find out whether the relationships between variables will be accepted or rejected as shown in table XII below.

TABLE XII
T-STATISTICS COMPARISON

Hypothesis	Variable relations	T Statistic > 1.966	Concl.
H1	FCD → ITU	2.878	Accepted
H2	SOC → ITU	1.167	Rejected
H3	TAC → TTF	6.143	Accepted
H4	TEC → TTF	7.287	Accepted
H5	TTF → ITU	3.893	Accepted
H6	SSQ → TTF	4.767	Accepted
H7	SSQ → USS	2.852	Accepted
H8	INQ → USS	5.403	Accepted
H9	SVQ → USS	6.057	Accepted
H10	USS → ITU	13.462	Accepted

Based on table XII, hypothesis 2 is rejected due the T-statistics less than 1.966.

The R-Square (R^2) value of the dependent variable is used to assess the power to explain the model used in the study (explanatory power). As shown in the following R-Square table.

TABLE XIII
R-SQUARE

Variable	R-Square (R^2)
Task technology fit	0.681
User satisfaction	0.653
Intention to use	0.785

The results of R-Square show that Task-technology fit has an R-Square value of 68.1%, user satisfaction has an R-Square value of 65.3% and intention to use has an R-Square value of 78.5%. Task-technology fit is influenced by System quality, task characteristics and technology characteristics by 68.1% and also influenced by 31.9% by other variables that need further investigation. user satisfaction is influenced by Information quality, system quality and service quality by 65.3% and also influenced by 34.7% by other variables that need to be further investigated. intention to use is influenced by System quality, task characteristics and technology characteristics of 78.5% and also influenced by 21.5% by other variables that need further investigation.

4. CONCLUSION

Based on the discussion above, it appears that some variables are accepted or rejected so that it shows what factors need to be considered to be focused.

Twitter it self is actually capable enough to use as a consumer service media for banking companies. This can be proven in the above hypothesis test, the Twitter user basically feels quite satisfied to use it as a complain media because of the ease of use, security, and CS that are considered capable of directing consumers in solving problems. This factor can be more focused to improve the services banking company gives to their customers.

On the other hand, the social influence rejected because complaints that made by users isn't something based on trends, but based on the user's needs in making complaints / asking about banking services that are felt personally. So that social influence does not significantly influence at it.

Author think, banking companies also need to build an image of "serving consumers closer" through better service quality, so consumers are interested in making complaints and consulting through social media, especially Twitter.

For further research, related research can be done on other social media platforms and can conduct research other than banking companies because of the increasingly widespread use of social media so that it can support a variety of company activities.

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