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## **Quality of Omnichannel Integration and Perceived Value as Drivers of Customer Satisfaction and Loyalty Study at BNI Bank**

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### **Abstract**

Thus, this study investigates the relationship that exists between omnichannel integration quality, customer value and customer responsiveness, namely satisfaction and loyalty. This research was conducted at Bank BNI. More specifically, this research aims to evaluate whether the positive value created by the omnichannel system as perceived by customers and a higher level of integration quality (integrity quality) can be one of the important drivers of bank customer satisfaction and loyalty. The method used for this study is a quantitative method, which involves parameter estimation, hypothesis testing, establishing confidence intervals, and the relationship between two or more characteristics (variables) for parameters with a known distribution (normal distribution). Next, it was analyzed using validity and reliability and PLS hypothesis testing. The unit of analysis in this research was 148 BNI bank customers. The results of this study include the following: There is a significant relationship between the quality of omnichannel integration and perceived value at Bank BNI, there is a significant relationship between the quality of omnichannel integrity and customer satisfaction at BNI Bank, there is a significant relationship between omnichannel perceived value (perceived value) on customer satisfaction at bank BNI, there is no significant effect between the quality of omnichannel integration on customer loyalty at Bank BNI, there is a significant effect between the omnichannel perceived value on customer loyalty at Bank BNI, there is an influence significant relationship between satisfaction and customer loyalty at Bank BNI.

**Keywords:** Omnichannel Integration Quality, Perceived Value, Customer Satisfaction, Customer Loyalty

## INTRODUCTION

Customer behavior has undergone major changes in the evolving retail context characterized by the emergence of online channels and digital technologies (Bhalla, 2014; Hagberg et al., 2016; Huré et al., 2017). Customers are looking for new ways to search for information, make purchases, and connect with companies, and to achieve this, tend to use multiple channels and touchpoints simultaneously (e.g. physical stores, websites, mobile, social media, to complete more than one transaction (Taufique Hossain et al., 2017; Verhoef et al., 2015). According to Ostrom et al., (2015), omnichannel management is one of the 3 most important topics in service research. Academic research on omnichannel is still in its infancy (Saghiri et al., 2017). The omnichannel principle is to integrate all company communication channels with customers, which results in the sharing of the same data in each channel. Omnichannel can interact with companies through a wide range of communication channels according to their wishes, without having to repeat information when switching channels.

Research related to omnichannel management is gaining momentum with reports showing implementing omnichannel systems results in 250% higher purchase frequency, 13% more order value, 90% higher customer retention, and 13.5% more engagement rates compared to single-channel systems (Collins, 2019).

In general, companies today are aware of the importance of an omnichannel strategy to strengthen the harmonious relationship between the company and customers. Omnichannel customers assess that they can obtain better information and can use technology optimally.

Omnichannel marketing focuses on consumers/target audiences, seeking to deliver a holistic experience. According to Verhoef et al., (2015), omnichannel management is the synergistic management of various channels available at customer touchpoints, so that the customer experience across all channels can be optimized. Nevertheless, academics and professionals need to study this topic from a customer perspective, and most importantly, to

understand the results of omnichannel adoption and management on consumer behavior such as satisfaction or loyalty (Saghiri et al., 2017). Additionally, omnichannel channels are involved to ensure perfect coordination and synergy across all channels (Saghiri et al., 2017; Verhoef et al., 2015). In this sense, the concept of integration quality (IQ) originally advocated in a multichannel context (Sousa and Voss, 2006) appears to be more important in omnichannel. IQ has been advanced as a key element that enables integrated omnichannel experiences (Shen et al., 2018; Taufique Hossain et al., 2017) that will be highly valued by customers (Kabadayi et al., 2017), and can therefore lead to better company performance, especially through strengthening customer relationships (Huré et al., 2017). Thus, this research investigates the relationship that exists between the quality of omnichannel integration, customer value, and customer response, namely satisfaction and loyalty. This research will be carried out at BNI Bank. More specifically, this research aims to evaluate whether the positive value created by an omnichannel system as perceived by customers as well as a higher IQ level can be an important driver of bank customer satisfaction and loyalty.

One research study empirically investigates the relationship between IQ, customer perceived value, satisfaction, and loyalty in the context of omnichannel banking. This, not only enriches the limited existing research in the omnichannel literature by providing an overview of the resulting phenomenon from the customer perspective but also provides some insight to professionals in the retail banking context about how delivering omnichannel banking services can be experienced by their customers.

Several recent studies have attempted to investigate the use of customer intentions (Juaneda- Ayensa et al., 2016; Shen et al., 2018) and some customer responses (Zhang et al., 2018) around the world, the academic literature on omni-channels from the standpoint of customer perspective is still rare (Taufique Hossain et al., 2017).

BNI offers fund storage services and loan

facilities for both corporate, medium, and small segments. Some of the best products and services have been adapted to the needs of customers from childhood, adolescence, and adulthood, to retirement. Bank BNI's Omnichannel Strategy Omnichannel is a communication channel that is universal by combining various communication channels in one interface.

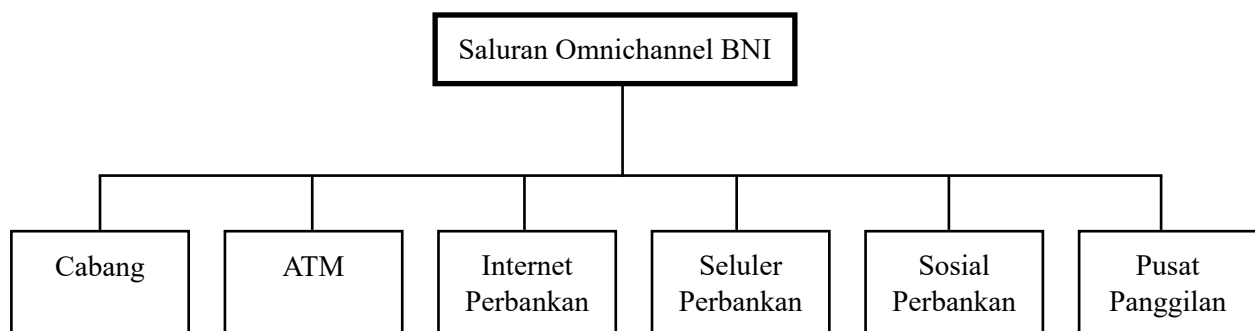
The strategy taken by Bank BNI in implementing the Omnichannel strategy is to provide services to customers through one complete platform. Digital development is not only carried out internally at the bank but also to facilitate third-party partners by using Application Programming Interface (API) services. By implementing the omni-channel strategy at Bank BNI, BNI also recorded an increase in the number of BNI Mobile Banking users which reached 9.9 million people with a growth of 46.6% YoY.

Apart from the significant increase in the number of users, the transaction value via BNI Mobile Banking has also reached IDR 447 trillion, or an increase of 33.4% YoY. Reporting from idxchannel.com In the future, BNI Mobile Banking features will continue to be improved with Omni Channel Experience, Personal Financial Management, and integrated MSME solution features.

As seen in the picture above, omnichannel can make it easier for consumers to make transactions and also the obstacles they face in banking. From the explanation above, the author is interested in conducting research with the title "Quality of omnichannel integration and perceived value as drivers of consumer satisfaction and loyalty. Study at Bank BNI Indonesia"

**Definition omnichannel**

This retail phenomenon can be interpreted as having "omnichannel" characteristics, which are based on the multichannel concept of the World Wide Web. The term "omni" comes from business people related to academia. However, Parker and Hand, (2009) and Ortis and Casoli, (2009) claim that "omnichannel" buyers evolved from multichannel consumers using all different channels simultaneously. Rigby, (2011 p. 65-76) first defined omnichannel retail as "the integration of a sales experience that combines the advantages of physical stores with the breadth of online shopping information and experiences". Omnichannel comes from the origin of the word omni, which means universality. In this sense, an omnichannel is a universal communication channel that combines different communication channels into one type



**Figure 1.** Main omnichannel components in banking

**Source:** (Cuesta et al., 2015; Ericsson et al., 2012; Liu et al., 2017; Suvarna dan Banerjee, 2014).

of interface. These combined communication channels allow companies to interact with their customers to create comprehensive schedules. Omnichannel is an advanced multi-channel strategy that allows users to experience real-time development. For stores, especially retailers, this omni-channel strategy makes it easier for customers to find information about the products they sell. Indirectly, this omni-channel strategy also facilitates interaction between entrepreneurs and their buyers. Simply put, omnichannel is a multi-channel sales approach that focuses on providing a seamless customer experience, whether customers are shopping online from a mobile device, laptop, or brick-and-mortar store.

### **Omnichannel banking**

Banking is one of the earliest sectors to adopt omnichannel by strengthening their physical and electronic channels by switching to digital channels (Liu et al., 2017). In addition, omnichannel potential is one of the top 3 pillars to further attract new bank customers and retain existing ones, thereby achieving a sustainable competitive advantage. In 2020, according to a study conducted by Helin and Sadowski (2017) on the prospects of banking. Omnichannel then becomes a new strategy in the banking industry that needs to be adopted by banks to remain competitive in the market (Bhalla, 2014). Whether from a PC (personal computer), through mobile devices, through ATMs or at branches, omnichannel banking makes it easy for customers to access various banking services smoothly (Liu et al., 2017). Omnichannel focuses on smooth and consistent interactions between a bank and its customers across multiple channels (Tang and Ofori-Boateng, 2014), for example, a customer starts an interaction with one channel, such as at a bank branch, and finishes it with another, such as mobile banking, through smartphone or tablet.

However, channels continue to diversify, due to continuous technological development, which will result in more complexity in system management for bank managers but will create added value for bank customers through more choices, not only to meet their current needs but

also to satisfy future needs. (Tang and Ofori-Boateng, 2014). However, as the number of channels increases, the need for tighter integration between omnichannels becomes more important than in multichannel banking (O'Brien, 2013). Banking, the distinction identified in the previous paragraph between omni- and multi- channel also applies to distinguish between multi- and omni-channel banking (Komulainen and Makkonen, 2018) where it is expected that the level of integration will be higher and the PV (perceived value) will be greater in the context of omni-channel banking (compared to multi-channel banking), which can improve customer outcomes. Therefore, this study aims to study empirically, in the context of omni-channel banking services, whether investment in channel integration and the added value of the omni-channel will affect the variables of customer satisfaction and loyalty.

### **Omnichannel integration quality**

Channel integration refers to the coordination between the various forms of interaction used by companies, such as websites, physical stores, and finally other channels (Seck and Philippe, 2013) to offer a seamless experience, characterized by easily moving from one channel to another, to customers during their interactions with the company (Goersch, 2002).

According to Saghiri et al., (2017) define omnichannel integration from three perspectives: integration between channel stages, because customers can move easily between all channel stages during their interaction process without confusion, loss of control, or inconsistencies in information related to product or service received; integration between channel types to ensure close collaboration between the various channel types used by enterprises such as online, offline and mobile channels to produce synchronous operations and decisions; and integration between channel agents, meaning that the information sent and the products and/or services offered by different channel agents are the same. According to Zhang et al., (2018) consider omnichannel quality integration as "the degree to which a retailer coordinates its various

channels to create synergies for the company and offer a seamless shopping experience to its customers". Omnichannel quality integrity aims to make it easier for customers to benefit from the advantages of each channel used and eliminate cannibalization by creating synergies between channels, which can result in increased company performance (Shen et al., 2018). Quality of omnichannel integration and perceived value

Perceived Value by customers in multichannel systems has received particular attention from both academia and business, with a notable shift from an enterprise-centric view to a more customer-centric view of the value creation process (Banerjee, 2014). It seems that the value created, including saving money, time and effort, is the main reason that leads customers to use multiple channels (Hsiao et al., 2012). Many research studies argue that multichannel IQ (integration quality) has an influence on the PV (perceived value) of a multi-channel system (Wu and Chang, 2016; Yu et al., 2011). More precisely, high-quality multi-channel integration, which brings great synergy between channels and a seamless customer experience, will increase the perceived value of a subscriber multi-channel system (Gentile et al., 2007). These results have been well highlighted in the context of multi-channel banking (Kabadayi et al., 2017). Thus, this study proposes to examine the relationship in the case of omnichannel banking, especially with omnichannel systems, companies tend to improve the quality of their channel integration through more personalization of the shopping experience and offering great mobile value and ancillary services (Taufique Hossain et al., 2017).

### **Customer satisfaction**

Customer satisfaction is a key concept in consumer research (Oliver, 1980; Rust and Oliver, 1994). Customer satisfaction expresses "an individual's perception of product or service performance compared to expectations" (Torres and Kline, 2006). In the literature, two main conceptualizations of customer satisfaction are distinguished (Montoya-Weiss et al.,

2003) transaction-specific conceptualizations (Parasuraman et al., 1994). Then, this research focuses on banking, which is a service with a high level of involvement and is mostly characterized by frequent and long-term interactions (Narteh, 2018). Moreover, previous research conducted in the context of multiple channels considers satisfaction as "the result of successive experiences through all channels used" (Seck and Philippe, 2013). Among the most important antecedents of global customer satisfaction is perceived quality (Fornell et al., 1996). Indeed, several studies highlight a positive relationship between perceived quality and overall satisfaction (Cronin et al., 2000; Rust & Oliver, 1994). In particular, in multi-channel settings, channel quality has been considered a major driver of customer satisfaction (Montoya-Weiss et al., 2003; Sousa and Voss, 2006).

In fact, Seck and Philippe (2013) show that multichannel customers, who use at least two channels over the course of their experience with a company, develop their perceptions of quality across all channels, not just one of them, which, in turn, influences their satisfaction overall. Furthermore, in the case of multi-channel banking, perceived IQ (integrity quality) through the use of various banking service channels was found to be a determining factor in the formation of overall customer satisfaction (Krishnan et al., 1999).

Otherwise, and as suggested customer satisfaction in an omnichannel context will be greater because the perceived quality of channel integration is high (Juaneda-Ayensa et al., 2016; Lazaris and Vrechopoulos, 2014), Conversely, Perceived Value is also recognized as another variable of customer satisfaction (Cronin et al., 2000; Fornell et al., 1996). More precisely, as the customer value framework suggests, overall satisfaction is the result of customers' perception of the value they receive (Parasuraman and Grewal, 2000; Woodruff, 1997). In the multichannel retail context, a positive relationship exists between perceived value and customer satisfaction (Carlson et al., 2015). Huré et al. (2017)

## Loyalty

Loyalty can be defined as an attitude that refers to the attachment of the individual as a whole to a brand or company (Hallowell, 1996). In addition, loyalty can also be defined as behavior that reflects customers repeatedly buying the same product or service from the same company, even though other alternatives are available in the market (Lenka et al., 2009) for a long time, the behavioral component is considered the most important for understand consumer loyalty. This conceptualization was adopted in the case study of customer loyalty in the banking context (Kaura et al., 2015). In addition, several studies have shown that bank customer loyalty is positively related to customer perceptions of service quality (Kaura et al., 2015; Kumar et al., 2013; Narteh, 2018). In a multi-channel context, it has been argued that perceived higher quality of integration, realized through smoothness and transparency between various channels (Lazaris and Vrechopoulos, 2014), has a greater impact on customer loyalty (Schramm-Klein et al., 2011; Seck and Philippe, 2013). Therefore, in an omnichannel context where quality integrity should be at the highest level (Saghiri et al., 2017). Other studies have supported that perceived value significantly contributes to increasing customer loyalty (Kotler & Keller, 2016; Parasuraman & Grewal, 2000). Research by Carlson et al. (2015) and Swaid

and Wigand (2012) have shown these results in a multi-channel context because they found that the Perceived Value used by companies increases customer loyalty. In the omni-channel context, Huré et al. (2017) predict that omnichannels that are highly rated by customers will also encourage loyalty.

According to the marketing literature, customer loyalty is highly valued through satisfaction (Hallowell, 1996). However, satisfied customers may seek offers from other companies to obtain a higher level of service or to benefit from more competitive prices, whereas dissatisfied customers may choose not to leave the company and repeat their purchase because they believe there is no alternative in place. others (Mittal and Lassar, 1998). Studies conducted in the banking sector (Kaura et al., 2015; Kumar et al., 2013), as well as in multichannel environments (Wallace et al., 2004), highlight empirically that increasing satisfaction has been shown to have an impact on increasing customer loyalty.

## Conceptual framework and hypothesis development

Based on the analysis of all dimensions described in the omnichannel integration quality in bank, omnichannel perceived value, customer satisfaction, and customer loyalty.

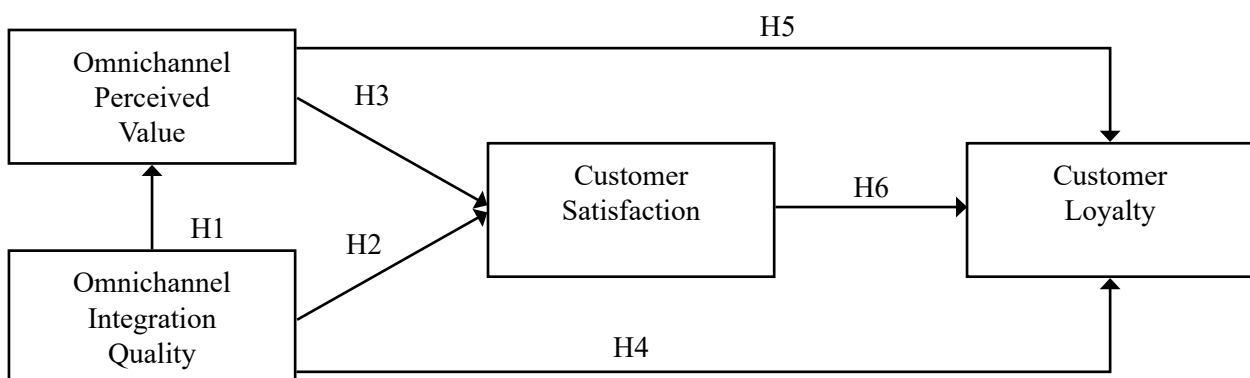


Figure 2. Hypothesis Model

Furthermore, to build on the findings of the literature review and expand the limited knowledge about the quality of omnichannel integration, this study conducted a quantitative analysis.

Based on the explanation above, the model hypothesis in this study are:

H1: There is a significant influence between the quality of omnichannel integration on the perceived value at Bank BNI

H2: There is a significant relationship between the quality of omnichannel integrity and BNI bank customer satisfaction

H3: There is a significant relationship between omnichannel perceived value and customer satisfaction at BNI bank.

H4: There is a significant influence between omnichannel quality integrity on customer loyalty at BNI Bank

H5: There is a significant influence between omnichannel perceived value on customer loyalty at Bank BNI.

H6: There is a positive and significant influence between satisfaction and customer loyalty at Bank BNI

## **METHODS**

### **Research population and sample**

The population in this research are customers who have made Tokopedia purchases. Sampling was carried out using non-probability sampling, namely that each respondent has the population criteria and does not have the same opportunity to become a sample. More precisely, this

sampling method is convenience sampling, that is, members of the population are selected based on the researcher's judgment. The researcher selects respondents based on the researcher's knowledge and views who assess that someone who is a member of the population is worthy of being a sample in this research. The number of respondents was 148 customers who had made transactions at BNI bank

### **Data analysis techniques**

This study uses the SEM Partial Least Square (PLS) method. SEM PLS can also analyze reflective and formative measurement models as well as latent variables. PLS-SEM can work efficiently with small sample sizes and complex models. In addition, the assumption of data distribution in the Stages of analysis in using SEM Partial Least Square. (Hair, Joseph F; Hult, G. Tomas. M., Ringle, Christian & Sarstedt, 2013), suggesting several stages that are passed to evaluate the model structurally, the first by conducting a multicollinearity test, followed by analyzing the relationships in the model and estimating the predictive ability of the model. The first stage after testing the validity and reliability is to ensure the level of collinearity.

## **RESULTS**

### **Validity test**

The measures of the construct should be highly correlated. An individual reflexive measure is said to be high if it correlates more than 0.7 with the construct to be measured (Ghozali & Latan, 2015).

**Table 1.** Validity test

Variable	Indicator	Outer Loading	Information
	IQ.1	0,901	Valid
	IQ.2	0,899	Valid
	IQ.3	0,763	Valid
	IQ.4	0,820	Valid
	PV.1	0,878	Valid
	PV.2	0,879	Valid
	PV.3	0,859	Valid
	PV.4	0,852	Valid
	PV.5	0,825	Valid
	Sat.1	0,926	Valid
	Sat.2	0,931	Valid
	Sat.3	0,891	Valid
	Loy.1	0,785	Valid
	Loy.2	0,878	Valid
	Loy.3	0,888	Valid
	Loy.4	0,880	Valid
	Loy.5	0,881	Valid

Based on the data in Table 1, it is known that each variable indicator of omnichannel integration quality, omnichannel perceived value, customer satisfaction, and customer loyalty has an outer loading value of >0.7, which means the data

above shows that each variable indicator in this research has been declared valid. Discriminant validity is tested with reflective indicators, the criteria seen are the cross-loading values for each variable must be >0.7 (Ghozali & Latan, 2015).

**Table 2.** Validity discriminant

Indicator	Omnichannel Integration Quality (IQ)	Omnichannel Perceived Value (PV)	Customer Satisfaction (SAT)	Customer Loyalty (LOY)
IQ.1	0,901	0,704	0,717	0,597
IQ.2	0,899	0,652	0,605	0,518
IQ.3	0,763	0,533	0,502	0,496
IQ.4	0,820	0,584	0,643	0,541
PV.1	0,649	0,878	0,690	0,629
PV.2	0,673	0,879	0,742	0,697
PV.3	0,632	0,859	0,649	0,577
PV.4	0,639	0,852	0,660	0,586
PV.5	0,553	0,825	0,677	0,604
SAT.1	0,710	0,754	0,926	0,699
SAT.2	0,683	0,725	0,931	0,717
SAT.2	0,623	0,713	0,891	0,741
LOY.1	0,608	0,692	0,853	0,785
LOY.2	0,508	0,608	0,611	0,878
LOY.3	0,504	0,581	0,605	0,888
LOY.4	0,512	0,574	0,594	0,880
LOY.5	0,575	0,616	0,644	0,881

Based on the data in Table 2 above, it is known that the cross-loading value of each latent variable has a large loading value > 0.7. These data indicate that all latent variables in the research instrument are stated to be discriminantly valid.

**Construct reliability and validity**

Another method that can be used to measure discriminant validity is by comparing the root value of the Average Variance Extracted (AVE) for each construct with the correlation between other constructs in the model. An indicator is considered valid if it has an AVE value above 0.5 (Hair, 2012). It can be seen in Table 3 that the AVE value is >0.7 for each variable, including omnichannel integration quality, omnichannel perceived value, customer loyalty, and customer

satisfaction. This shows that there is good validity.

The criteria for reliability are seen from Cronbach's alpha and composite reliability, namely the accepted limit value for the composition reliability level, namely >0.70 (Hair, 2012). From the table below the composite variable value is > 0.9 and the Cronbach alpha value is > 0.8, this shows that the reliability is well-received.

**Structural model evaluation**

Structural model testing is the development of a model based on theoretical concepts in order to analyze the relationship between exogenous and endogenous variables. The stages of testing the structural model (inner model) can be done using the fit model. The results of measuring the fit model in this study can be seen in table 4.

**Table 3.** Validity and reliability

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Customer Loyalty	0,914	0,920	0,936	0,745
Customer Satisfaction	0,904	0,904	0,940	0,839
Omnichannel Integration Quality	0,868	0,879	0,910	0,718
Omnichannel Perceived Value	0,911	0,913	0,933	0,737

**Table 4.** Model fit

Goodness Model Of Fit	Saturated Model	Estimated Model	Explanation
SRMR	0,070	0,070	Model Fit
d_ ULS	0,752	0,752	Model Fit
d_ G	0,536	0,536	Model Fit

Source: Smart PLS Versi 3.

From table 4 of the fit model it can be seen that the SRMR value is referred to as Standardized Root Mean Square Residual, this value explains the level of error in the prediction of the independent variable on the dependent variable. The estimated residuals in this study are smaller (<0.1) and d\_ULS (The Squared Euclidean Distance) and d\_G (The geodesic distance) means that a good research model must have a value greater than 0.05 (if using confidence 95% interval or > 0.01 (if using a 99% confidence interval) means that the research model has a low residual distribution. Next is the coefficient of determination whose results can be seen from the value of R Square. The coefficient of determination is a percentage value that shows the contribution of the influence of the predicting variable to the variable it predicts. The higher the number indicates the higher the contribution of these independent variables in influencing the decrease or increase of the dependent variable.

**Hypothesis test result**

**Table 6.** Path coefficient

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( OSTDEV )</b>	<b>P Values</b>
Customer Satisfaction -> Customer Loyalty	0,552	0,551	0,099	5,564	0,000
Omnichannel Integration Quality -> Customer Loyalty	0,053	0,056	0,083	0,638	0,262
Omnichannel Integration Quality -> Customer Satisfaction	0,322	0,328	0,069	4,685	0,000
Omnichannel Integration Quality -> Omnichannel Perceived Value	0,734	0,748	0,065	11,314	0,000
Omnichannel Perceived Value -> Customer Loyalty	0,243	0,245	0,105	2,310	0,011
Omnichannel Perceived Value -> Customer Satisfaction	0,561	0,561	0,077	7,301	0,000

**Source:** Smart PLS Versi 3.

**R-square**

The criteria for the R-Square value are, an R-Square value of 0.67 indicates that the model is strong, 0.33 indicates a medium model, and 0.19 indicates a weak model (Ghozali & Latan, 2015).

**Table 5.** R square

<b>Variable</b>	<b>R Square</b>	<b>R Square Adjusted</b>
Customer Loyalty	0,642	0,635
Customer Satisfaction	0,684	0,679
Omnichannel Perceived Value	0,539	0,536

**Source:** Smart PLS Versi 3.

Based on the data in the table above, it is known that the R-Square value for customer loyalty is 0.642, indicating the model is being strong, and the customer satisfaction variable is 0.684, indicating a strong model and the omnichannel perceived value model is 0.539.

## DISCUSSION

Based on the structural model and hypothesis testing, following the two-phase SEM technique, the measurement model results are used to test the structural model including the research construction path. In addition to testing the structural model, we investigate the statistical significance of the research hypothesis. Table 4.7 Path Coefficient summarizes the results of hypothesis testing.

### **H1: There is a significant relationship between the quality of omnichannel integration and perceived value at Bank BNI**

This supports research on the value created, including saving money, time and effort, are the main reasons that lead customers to use multiple channels (Hsiao et al., 2012). Many research studies argue that multichannel IQ (integration quality) has an influence on the PV (perceived value) of a multi-channel system.

### **H2: There is a significant relationship between the quality of omnichannel integrity on BNI bank customer satisfaction**

This supports research, in the case of multichannel banking, IQ (integrity quality) perceived through the use of various banking service channels was found to be a determining factor in forming overall customer satisfaction (Krishnan et al., 1999). If not, and as suggested customer satisfaction in an omnichannel context will be greater because the perceived quality of channel integration is high (Juaneda-Ayensa et al., 2016; Lazaris and Vrechopoulos, 2014)

### **H3: There is a significant relationship between perceived value and customer satisfaction at BNI bank**

The research results support that the Perceived Value variable is also recognized as another customer satisfaction variable (Cronin et al., 2000; Fornell et al., 1996). More precisely, as the customer value framework suggests, overall satisfaction is the result of customers' perception of the value they receive (Parasuraman and Grewal, 2000; Woodruff, 1997). In the multichannel retail context, a positive relationship exists between perceived value and customer satisfaction (Carlson et al., 2015).

### **H4: There is no significant influence between omnichannel integration quality and customer loyalty at BNI Bank**

This research does not support the hypothesis, namely that there is no significant influence between omnichannel quality integrity mediated by customer satisfaction on customer loyalty at BNI Bank through smoothness and transparency between various channels (Lazaris and Vrechopoulos, 2014), having a greater impact on customer loyalty (Schramm-Klein et al., 2011; Seck and Philippe, 2013). Therefore, in an omnichannel context where quality integrity should be at the highest level (Saghiri et al., 2017).

### **H5: There is a significant influence between omnichannel perceived value on customer loyalty at Bank BNI**

The hypothesis support the research, there is a significant influence of omnichannel perceived value on customer loyalty at Bank BNI. Other studies have supported that perceived value makes a significant contribution to increasing customer loyalty (Kotler & Keller, 2016; Parasuraman & Grewal, 2000).

### **H6: There is a significant relationship between satisfaction and customer loyalty at BNI Bank**

This hypothesis supports studies conducted in the banking sector (Kaura et al., 2015; Kumar et al., 2013), as well as in multichannel environments (Wallace et al., 2004), highlighting empirically that increasing satisfaction has been shown to impact increasing loyalty customer.

Of the 6 hypotheses that have been proposed by the author there are 5 hypotheses that support and 1 hypotheses that do not support, among others; there is no significant influence between omnichannel quality integrity on customer loyalty at Bank BNI.

This research variable omnichannel integration quality through mediation customer satisfaction, can impact for customer loyalty. This supports studies conducted in the banking sector (Kaura et al., 2015; Kumar et al., 2013), as well as in multichannel environments (Wallace et al., 2004), highlighting empirically that increasing satisfaction has been shown to have an impact on increasing loyalty customer.

## CONCLUSION

There is a significant relationship between the quality of omnichannel integration and the perceived value at Bank BNI. There is a significant relationship between the quality of omnichannel integrity and BNI bank customer satisfaction. There is a significant relationship between perceived value and customer satisfaction at BNI Bank. There is no significant influence between omnichannel quality integrity and customer loyalty at BNI Bank. There is a significant influence between omnichannel perceived value on customer loyalty at Bank BNI. There is a significant relationship between satisfaction and customer loyalty at BNI Bank. Based on the data in the table above, it is known that the R-Square value for customer loyalty is 0.642, indicating the model is strong, and the customer satisfaction variable is 0.684, indicating a strong model and the omnichannel perceived value model is 0.539.

This research has a weakness in that the sample size is only 148 BNI customer respondents. It is hoped that future research will have a larger sample. The research results of the omnichannel integration quality variable do not have a direct effect on customer loyalty. There is a customer satisfaction factor. To increase consumer loyalty, there must be satisfaction with omnichannel integration quality in BNI bank customers. The research results of the omnichannel perceived value variable do not have a direct effect on customer loyalty, there is a customer satisfaction factor that can increase consumer loyalty among BNI bank customers. Further research can add factors to consumer loyalty in banking.

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