

Contribution of Information Technology through Consumer Engagement to Improve Market Growth of Credit Union

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Abstract- Credit Union (CU) cooperative in West Kalimantan continues to experience significant growth as one of the democracy strength. As a financial institution in the form of cooperative, the credit union had owned and controlled by the members who use its services. Professional management had made CU stronger with regard to solidarity aspect of the stakeholders in it. The use of information technology for service activity in order to keep the solidarity, members also had participated in the growth of the Credit Union, but there are some values of contribution that still unknown, such as the contribution of information technology and the participation of members. The research problem formulated to (a) produce new research on the influence of IT innovation, IT resource, IT service and the involvement of consumer in enhancing business growth; (B) create a hypothetical test design in order to know the influence of each variable in this research. This research aims to produce model and hypothetical test design to recognize the influence of IT innovation, IT resource, IT service and consumer involvement in enhancing business growth. This research was designed with unit explanatory survey that analyzed by organization. Furthermore, this research applied mixed methods (quantitative and qualitative) and triangulation strategy. The sample included 58 Credit Union is measured by using the formula Slovin. Credit Union (CU) determined by simple random sampling technique because it is based on the contribution of information technology and consumer involvement in business growth. This study only produces a research proposal model without providing results that illustrate the role of information technology and empirical consumer involvement.

Keywords- IT Innovation, IT Resource, IT Service, Consumer Engagement, Business Growth.

I. INTRODUCTION

Business today faces two different challenges that are adapt to business model for digitalize and develop new innovative business model based on current skill and competence. Innovative business model can create a new

market, or allow companies to create and make use on new opportunities in existing market. Business growth affected by the ability of management and information system, which means that weak management, marketing, and information technology skills of small business owners have a negative impact on the growth of small business[1]. Companies with the ability of information technology are likely to outperform in the many benefits and achievements of the performance[2] because of good information technology that fit with business needs will result in increased business growth[3]. As a business that is success with the consumer involvement, the company must find ways to keep the customers, because consumer involvement can improve product quality, increase customer satisfaction, reduce cost and risk[4]. In nowadays modern market, consumer involvement in the creation of value is acknowledged as a factor that makes it possible for any company to survive in the competition[5]. In a dynamic business environment, consumer involvement is a necessity in order to improve performance of the company, including sales growth and competitive advantage[6]. Consumer involvement in the business aspects has gained much attention in recent literature, this is due to consumer involvement that is associated with some indicators including sales growth, consumer involvement in product development and consumer feedback[7].

The presence of new technology has changed the people mindset in general and organizational culture in particular[8]. Therefore, more organizations that rely on the service of information technology to improve performance, developed to improve business process and to improve customer service[9]. Innovation in information technology is never easy, level of challenge that is presented to an organization is a function of the adaption time, that is, how the start of diffusion cycle with the whole organization involve the information technology and innovation[10]. Implementation of information technology and innovation in administration is believed to reduce staff time in performing administrative tasks, allowing them to more focus on providing direct services[11]. It can be said that information technology and innovation has a relationship with the business transformation where the application of innovative technologies need changes with the business model[12]. Most of the literature also supports the

organization's performance has a significant positive effect on the intention to use information technology and innovation[13]. Innovations in information technology can help to save costs through business process optimization[14]. And it caused the company to generate business value through improved business process.

The use of information technology resources have significantly affect the competitive performance on customer service[15] and can be the most effective in a service company if deployed to support employees in the service process[16]. Effective and efficient usage of information technology resources can improve the strategic management and can provide a more efficient way to gain input and feedback. Information technology resources continues to grow in the used by many entities and the most obvious reason for the use of information technology in the organization is its ability to reduce cost and make the data more easily and quickly accessible by users widely[17].

Small and medium enterprises in the world are acknowledged as a driver of the growth and the development of a country. Cooperative business geared to achieving the economic and social goals of members and wider local community. The success of cooperative in developing business because of there is common member goal as happened in Credit Union (CU) cooperative. In this case, empowerment of community and the business world becomes an urgent need. The role of Credit Union cooperative as a democracy economic strength becomes so significant. CU business activity are not for profit organizations but to provide consumer with a lower interest rate and higher interest deposit rates along with other services than generating higher profit[18].

Credit Union and cooperative helps micro and small capitalization so that the society has begun to recognize the credit program given by CU to micro and small enterprise. Credit Union growth in West Kalimantan is quite fantastic. On the Study of Regional Economic and Finance in the first quarter some time ago, Bank Indonesia noted, total assets Credit Unions and cooperative in West Kalimantan reached Rp 8.5 trillion. This number is well above the combined total assets of 28 rural banks in West Kalimantan which is only Rp 1 trillion. Total assets of CU in West Kalimantan currently reach 17.71 percent of the total assets of commercial banks in West Kalimantan. Ease of administration, the speed of disbursement of funds, and the closeness of the community with the location is the main attraction. The credit Union performance has more potential if also facilitate the expansion of members in business development or their productive efforts[19].

The success and business growth cannot be separated from the participation of Credit Union members' in business process because the members are the organization owner also consumer output and input supplier in that organization. A member is also a source of fund credit request and offer. Based on the identification of the problem and the results of previous research, the research proposal formulated to (a) produce new research model on the influence of IT

innovation, IT resource and IT service on consumer involvement in enhancing business growth of the Credit Union; (B) create a hypothesis test design to determine the effect of each variable in this research. This study aims to produce model and hypothetical test design to determine the effect of IT innovation, IT resource and IT service on consumer involvement in improving Credit Union business growth.

II. LITERATURE REVIEW

A. *IT Innovation*

When manager make investment decisions on promises innovations, one of the main criteria that consider is the institutional environment where their companies are[20]. Information Technology (IT) innovation can be categorized in three models (1) involving a change in the system development process that limited to the core of functional information systems (IS). It affects other parts of the business indirectly; (2) involving the proceeds of the development process (service) that involve the core supporters administration of the organization's with using IT, such as financial accounting systems and the last; (3) IT innovation that based on, change the available computing capability, integrate IS product and service with the core business and affect technology business administration. IT innovation capabilities related to information centralization or standardization of business processes that enable revision in the control system of the organization[21]. With the advancement of globalization, manager and practitioner need to understand the user acceptance of information technology innovation in a business model that is basically connected with technology innovation[22]. The appropriate use of information technology innovation by Credit Union and Cooperative can facilitate efficiency and revision position of market competition[23]. In many studies, it was found that Credit Union and Cooperative can expand their business by taking proper advantage of innovation in information technology. Innovation in information technology has a positive effect on the organization's business performance, market share and value and productivity[24].

B. *IT Resources*

The business environment today is characterized by turbulence, increasing competition and advances in technology pose a threat and disrupt well-established product and market[25]. Information Technology resources has affected business performance directly and have the most impact on performance and assist management to focus the company's resources on the right priorities[26]. The potential of information technology resources to establish customer service and performance of the company has been recognized[27] and information technology resources can be most effective if deployed in a service company to support employees in the service process[28]. Information technology resources is one of the dominant technology that is effective in utilizing scarce resources to address the gap between the

solution provided by the methodology and demands of society[29].

C. *IT Services*

With the increasing competition in many markets, the manager suppress information technology infrastructure, demanding better solutions and faster with guaranteed quality and low cost[30]. In general, issues related to whether the employees of the information technology department embed confidence, and deliver consistent and relevant information for the client is the one that has the highest impact on internal client satisfaction with information technology service. Manager better should focus on training of the staff of their information technology, to create mechanisms to facilitate communication between information technology staffs and internal clients, and implement processes that allow deadlines to satisfy the needs of clients[31]. The use of self-service technology is already revolutionizing the delivery of various types of services, increasing consumer participation in the process[32]. Many organizations modern business today is highly depend on information technology (IT) to achieve those objectives-determined. Achieving customer satisfaction is the basic purpose, then one of the key success factors, especially for e-business is the effective use of information technology in order to improve business performance and ensure the competitiveness constantly. Therefore, a support organization to effectively use their IT services lead directly to performance optimization[33]. The success or failure of IT services has a significant impact on the national economy, the welfare of customers and service providers[34].

D. *Customer Engagement*

Customer engagement emerged as an action or rather the behavior. Customers would have involved performing certain actions and is largely depends on what is possible for the company and what technology allows[35]. The concept of engagement has been widely explored by various researches from different disciplines, including management, social psychology, marketing, and information systems[36]. From a consumer perspective, customer engagement can be derived from the fact that their needs are met during their participation, or from the benefit of their relationships with others[37].

E. *Business Growth*

The majority of companies belong micro, small and medium enterprise, at the same time the company plays an important role in the economic world[38]. Business growth is measured by the change in sales growth, market share and employee's growth[39]. Business growth consists of five stages: growth through creativity, growth through the direction, growth through delegation, growth through coordination, and growth through collaboration[40]. Indicators that can be used to measure whether or not the business is evolving are business results, business output, capacity and qualitative indicators[41]. Business growth is a complex phenomenon that involves careful planning and thinking of

entrepreneurs. Development and growth of existing business is a process with many social benefits, including job and wealth creation and advancement of innovation. Business growth is very important in a small business, even survival essentially depends on their strength to participate in the market with other large companies. Growth will reduce the possibility of the closure of small business[42]. Growth as the change during the specified timeframe is important to the survival of small businesses[43].

III. PROPOSED RESEARCH METHOD AND HYPOTHESIS

This research is design by survey explanatory unit and analyze by Credit Union in West Kalimantan, Indonesia. This research is descriptive and was verified also applied interviews and questionnaires that answered by the Credit Union cooperative board. This study used mixed methods (quantitative and qualitative) and triangulation strategy at the same time. Only phase is taken when collecting data and performing calculations and analysis. Then the data obtained were compared to see which one that can be combined or distinguished[44]. The population consisted of 103 West Kalimantan Credit Union with a total membership of over 1000 people. The sample included 58 Credit Union is measured using Slovin formula[45]. Credit Union is determined through a simple random sampling technique because it is based on the perspective of the IT used. Data were collected using a "one snapshot" Cross-sectional time scale. This research activity begins by defining the background of the problems and objectives. Review of relevant literature further developed into a model with hypotheses. In addition, this method was developed by the determination unit analyzed as research objects. Primary data was collected through interviews and questionnaires to a number of administrators Credit Union. Data showed consumer engagement research, IT innovation including perceived benefits, perceived ease of use of the IT services, IT resources, including the availability of IT resources and business growth.

Meanwhile, secondary data obtained through the publication of information growth in members, assets, loans, deposits and products available. Furthermore, the analysis and interpretation of the data collected do to get the results. The analysis itself is statistical, descriptive and inferential and applied using SEM (Structural Equation Modeling) and approach PLS (Partial Least Square), then ends with giving conclusions and suggestions.

The framework aims to make this research systematically through good method based on the research problem and its purpose. The conceptual framework should be comprehensive that designed through a fact orientation of the current problems, the relationship between variables, previous research, and testing methods of analysis. Within the framework of this research, there are five basic concepts (a) consumer involvement has a direct influence on the growth of the business; (B) consumer involvement has two antecedents that has a direct impact on IT innovation and IT resources; (C)

IT innovation has a direct influence on consumer engagement and indirectly to business growth; (D) IT resources have a direct impact on consumer engagement and not directly to business growth; (E) IT Services has a direct influence on consumer engagement and indirectly on business growth. This study focused on the exploration and discovery that occur between variables influence of IT innovation, IT resources and IT services with consumer engagement to improve business growth. Consumer engagement is an intervening variable, while IT services are mediating variables. The proposed research has a novelty focus through on four important variables such as IT innovation, IT resources, IT services, consumer engagement and business growth (see Figure 1).

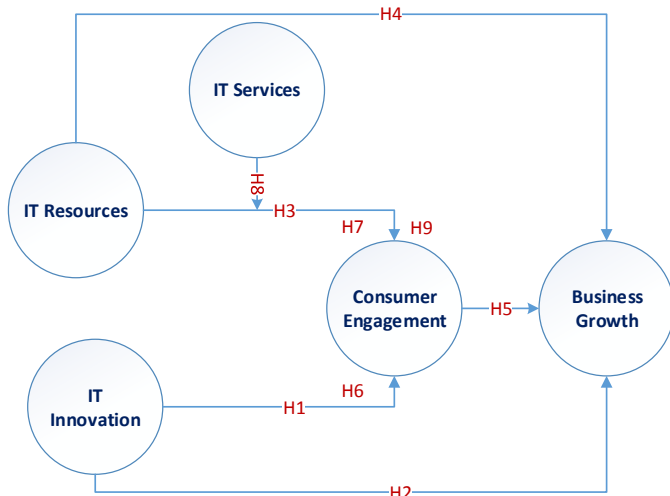


Fig. 1. Proposed Research Model

The literature reviews and previous studies showed that there was no specific research on consumer involvement of Credit Union (CU) and cooperative, including in the use of information technology in improving business growth. There is more research on business growth, but not related to consumer engagement, IT services, IT innovation and IT resources. Innovative approach to implementing new technologies can have a significant impact on the company or institution[46]. Information technology (IT) provides a greater contribution to the development of all the important sectors, improving the performance of the market and contributes to national economic growth[47]. Consumer engagement can take place in an offline or online environment while consumer engagement online have gained increased attention because of the support of technology information services[48]. Consumer engagement can be realized in the cognitive, affective, behavioral or social. The elements of the cognitive and affective of consumer engagement combining the experience and feelings while elements of social behavior and consumer participation captured by both inside and outside the exchange situation[49].

Referring to the previous framework required the formulation of hypothesis testing. Hypothesis testing is a very important part in the research. Analysis of the data collected does not produce proven and unproven hypothesis. It can support or not support the hypothesis. To prove that

hypothesis test result is significant or not, needs statistical hypothesis. A null hypothesis showed no difference between the population data and samples tested[50]. There are several steps that must be taken to test the hypothesis. At first, the null hypothesis and the alternative hypothesis formulated. Second, the degree of confidence selected. Third, the statistical test equipment selected. Fourth, the hypothesis is accepted or rejected. The hypothesis tested in this study is as follows:

- a. H1: Applied IT Innovation is able contribute its use value thus directly affecting Consumer Engagement at Credit Union (CU) of West Kalimantan.
- b. H2: Applied IT Innovation is able contribute its use value that directly affects the Business Growth in Credit Union (CU) of West Kalimantan.
- c. H3: Applied IT Resources is able to contribute its use value thus directly affecting Consumer Engagement at Credit Union (CU) of West Kalimantan.
- d. H4: Applied IT Resources is able to contribute its use value that directly affects the Business Growth in Credit Union (CU) of West Kalimantan.
- e. H5: Consumer Engagement is able to contribute and influence directly to the Business Growth in Credit Union (CU) of West Kalimantan.
- f. H6: Innovation IT is able to contribute to the user and has a direct influence on business growth through consumer engagement at Credit Union (CU) of West Kalimantan.
- g. H7: Resources IT is able to contribute to the user and has a direct influence on business growth through consumer engagement at Credit Union (CU) of West Kalimantan.
- h. H8: IT services are able to contribute to the mediation between IT resources and consumer engagement.
- i. H9: IT services are able to contribute to the user and have a direct influence on business growth through consumer engagement at Credit Union (CU) of West Kalimantan.

IV. CONCLUSION AND PERSPECTIVES

This research produce new proposal in the form of a model on consumer engagement to increase Credit Union (CU) business growth through the influence of IT innovation, IT resources and IT services. The novelty of the research lies in the IT services variable that is a mediating variable for IT resources with consumer's engagement. The perspective results of this study have important contribution to Credit Union (CU) cooperative in efforts to increase business growth through the contribution of information technology and consumer engagement as well as the owners of capital in the cooperative. The information technology service is expected to give more positive belief, so consumer will be able to feel the benefits and advantages of the service.

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