The Effect of User Experience and Quality of Products on Customer Loyalty of Guna Bhakti Credit Products in BJB Batam

Mardiana, Maryani Septiana
Applied Business Administration, PoliteknikNegeriBatam
Jl. Ahmad Yani, Batam Centre 29461, Indonesia

Abstract: This research to examine the Effect of User Experience and Product Quality on Customer Loyalty for Guna Bhakti Credit Products at BJB Batam. Respondents from this research were customers of the BJB Batam who have used credit products for devotion at least 2 times. The population in this research were customers of credit products for the service of BJB with a total sample of 80 respondents. The sampling technique here uses purposive sampling method. In this research, data were collected through questionnaires given directly to respondents as well as through structured interviews to respondents by submitting several questions directly that had been prepared. The data analysis method used is a descriptive statistical analysis using multiple linear regression. The results of this research are two independent variables, namely user experience, and product qualitypartially and simultaneously affect customer loyalty.

1 INTRODUCTION

1.1 Background

user experience is a person's perception and response to the experience of using a product, system, or service. The user experience felt by customers is an impact of the quality of the products provided by the bank. Where product quality is the overall features and characteristics of the product or service that affect its ability to satisfy stated or implied needs.

Product quality will emerge when customers have gained experience from the products that have been used. If the product is of good quality for users, it will provide a good experience for users. With the user experience of each customer, as well as the quality of the products that support and provide good value to customers, it will create an attitude of loyalty to the use of the BJB products that have been offered.

The attitude of customer loyalty to always use the products offered by BJB will appear if customers experience a different service after using the product. The services provided are that BJB officers provide convenience in the credit application process, serve responsively, and so on. With this service, it will create a loyal attitude of customers to use BJB

products. Because customers feel the best quality service provided by BJB.

Currently, BJB offers credit products that have been widely used by people who are interested in these products. The credit product is in the form of guna bhakti credit, which this credit can help the community in meeting user needs. Guna bhakti credit is a credit facility provided by BJB for debtors whose salaries are payroll or non-payroll and agencies that already have cooperation with BJB (https://www.bankbjb.co.id/ina). Guna bhakti loans are addressed to prospective debtors who have jobs as government employees, BUMN, BUMD, TNI / POLRI. Based on the background description, the title in this study is "The Influence of User Experience and Product Quality on Customer Loyalty in Guna Bhakti Credit Products at BJB Batam".

2 REVIEW OF LITERATURE

2.1 Theoretical Review

2.1.1 Service

According to Kotler (2002) services are actions or activities that can be offered by one party to another,

which is essentially intangible and does not result in any ownership. Its products can be attributed or not associated with a physical product. eight fundamental aspects differentiate between services and physical goods, which are as follows:(1) The service products consumed cannot be owned by consumers. (2) A Service product is a performance product that is intangibles or intangible. (3) In the service production process, consumers have a greater role to participate in the processing compared to physical goods. (4) People involved in the service process play a role in the formation of services. (5) In terms of operationalizing inputs and outputs, service products are more varied. (6) Certain service products are difficult to evaluate by consumers. (7) Service cannot be saved. (8) Time factors in the service process and service consumption are relatively more considered.

2.1.2 User Experience

User Experience or commonly called UX is the perception and response of a person who is based on the use or anticipation of the use of the product, System, or service (Wiryawan, 2011). The user experience also explains how users experience enjoyment and satisfaction after using products, viewing, or holding products.

To get a good User Experience, then a product must have suitability between the product features to the needs of the user. This will determine whether the product is valuable or worth it later if it is easy to find and easy to use the first time, it can make the user's feeling happy when using it. Products must be easy to use to complete or do things that users want. In user experience there are 4 elements according to Frank Guo (2012) consisting of: (a) Value (Valuable), Features that exist on the product according to user needs. Even though a product is easy to use, if it does not fit the needs of users, it does not have valuable value. (b) Ease of access (adoptability), if a product is valuable and has value but is not easy to obtain, the product cannot be said to have a good user experience. The product is easy to process so users can easily borrow from the product. (c) Usability (Usability), users can easily make the desired loan through the product. For example, when a user wants to lend a loan for Bhakti, the user is only required to submit collateral in the form of an Employee Decree (Certificate). (d) Desirability related to emotional attractiveness. Users feel a pleasant experience when using the product. If the product meets four elements; the product has a good user experience

2.1.3 Product Quality

According to Kotler and Amstrong (2015), product quality is the ability of a product in demonstrating its function, it includes the overall durability, reliability, accuracy, ease of operation and repair of the product also other product attributes in evaluating the satisfaction of a particular product, service, or company, consumers generally refer to various factors or dimensions. Here are eight dimensions of product quality revealed by Tjiptono (2000) in Mahmudi (2015), among others: (a) Performance is related to the functional aspects of an item and is the main characteristic that the customer considered in buying the item. (b) Features, are a useful aspect of forming to add basic functions, with regards to product options and images. (c) Conformance to specification (conformity to specifications), this is related to the level of conformity to specifications that have been predetermined based on customer desires. (d) Durability (durability), which reflects economic life in the form of a measure of durability or the lifetime of the goods. (e) Perceived quality (impression of quality) consumers do not always have complete information about product attributes. However, consumers usually have information about the product indirectly.

A product can be said to have good quality if the product is covered by these dimensions. With the existence of these dimensions in a product, it is expected that the product has more value than competing products.

2.1.4 Customer Loyalty

According to Tjiptono (2011) in Paendong, et al (2017) loyalty is a repurchase behavior solely regarding the purchase of the same specific brand repeatedly because it is indeed the only brand available, the cheapest brand and so on. Meanwhile, according to Jill Griffin (2015) in Nugraha and Rusmin (2019), customer loyalty is a buying behavior as a nonrandom purchase that is expressed from time to time by several decision-making units.
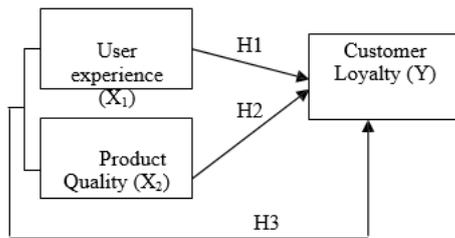
Griffin (2005) in Lestari and Yulianto (2018) put forward several indicators of loyalty as follows: (1) Transaction habits, how often customers make transactions. (2) Repurchase, the customer's willingness to make transactions by utilizing various other services provided by the operator. (3) Recommendations, verbal communication about the customer's experience to others in the hope that the person is willing to follow it. (4) Commitment, the customer's ability to continue to utilize the services

provided by operators in the future and are reluctant to stop as a customer

2.2 Conceptual Framework

Sugiyono (2014) defines that framework thinking will theoretically link a research variable between the dependent variables and the dependent variables. The thought frameworks in this study are as follows:

2.3 Hypothesis

Hypotheses are suspected or provisional answers to the research results that researchers will do. Hypotheses in this study include:
H1 = Allegedly user experience affects the loyalty of Guna bhakti credit customers at BJB Batam.

H2 = Allegedly the quality of the product affects the loyalty of Guna Bhakti credit customers at BJB Batam

H3 = Alleged User Experience and product quality simultaneously affect the loyalty of Guna Bhakti credit customers at BJB Batam.

3 METHOD OF RESEARCH

3.1 Research Design

In this study using quantitative descriptive methods through case studies by taking population samples at BJB Batam. Data collection was carried out using a questionnaire survey on credit customers to measure respondents' perceptions based on customer experience and product quality when interacting with Guna Bhakti credit products at BJB Batam.

3.2 Population and Sample

The population in this study were customers who used the Guna Bhakti credit BJB Batam at least 2 (two) times, totaling 350 (three hundred and fifty) customers. In this study, the sampling technique used

the Slovin and Husein formula with a sample size of 80 respondents.

3.3 Data Collection Technique

Data collection techniques used in this study are:
1. Questionnaire
The questionnaire is a technique implemented by providing a question or written statement to the respondent to be answered (Sugiyono, 2011). Every question or statement in the questionnaire will be measured using a Likert scale. In this case, the scale used is:
1. For SS answers, agree strongly, given a score=4
2. For S answer, agree given a score = 3
3. For TS answers, Disagree, given a score = 2
4. For STS answers, Strongly Disagree given a score=1

2. Interview
Collecting data sourced from parties related to the issues raised in the study by conducting a question and answer directly. In this study, the parts related to both the company and with users especially those who have used Guna Bhakti Credit Products? BJB Batam at least 2 times. In this study, the interview technique used is structured interviews where the interviewer submits several questions that have been prepared.

3.4 Method of Data Analysis

The methods of analysis used in this study are:
1. Descriptive Analysis
Descriptive statistical analysis is used to support the analysis and provide a general description of the research variables. In this descriptive analysis, it will be investigated how the perception given by respondents through a questionnaire on each statement item, measured using a Likert scale. The results will be displayed in the form of a frequency distribution table of research variable items consisting of the frequency of respondents' answers.

2. Multiple Linear Regression Analysis
This multiple linear regression analysis is used to determine the effect of the linear relationship. In this study, researchers used Multiple Linear Regression analysis techniques to test the truth of the hypothesis, namely whether there is an influence of user experience and product quality on customer loyalty for Guna Bhakti credit products at BJB Batam.

3. Hypothesis Testing

Regression coefficient testing is intended to test the significance of the influence of independent variables (X), namely user experience and product quality. Both jointly (F test) and individually (t-test) onb the dependent variable (Y), namely customer loyalty of Guna Bhakti credit product BJB Batam. Thus, it will be known together whether the independent variables affect the dependent variable in this study.

4 RESULT AND DISCUSSION

4.1 Research Result Descriptive Statistics

4.1.1 Characteristics of Respondents

Respondents in this study were customers to Guna Bhakti credits, which used the product at least twice, amounting to 80 respondents. The characteristics of respondents including gender, age, job status, education, and long-time use of the product. Respondents by sex consisted of 36 women and 44 men. Respondents by age showed that most of the customers of the BJB Batam were aged 41-50 years old, as many as 37 people. While a small proportion of customers come from the age group> 51 years, which is as many as 2 people. This shows that most respondents are in the productive age category. Respondents based on employment status showed that most customers had employment status as PNS as many as 42 people, while a small proportion had BUMD employment status of as many as 6 people. This is because one of the requirements for credit loans at BJB Batam is to work as a civil servant and have a decree that can be pledged to the Bank. respondents based on education showed that most customers had S1 education, namely as many as 55 people, while a small proportion had S2 education. This is because Bachelor / S1 education is a requirement of PNS acceptance. So that most users of Guna Bhakti Credit products have Bachelor / S1 education and already have jobs as PNS. Respondents based on the length of the product have shown that the majority of customers who use the product for 5-10 years, as many as 51 people, while for customers who use the product for 11-15 years, as many as 29 people. This is because the majority of BJB customers who use Guna Bhakti Credit twice as many times are customers who have used products 5-10 years have felt the benefits provided by these products so that customers make repeated loans at BJB.

4.1.2 Respondents Responses

The results of the responses of respondents in each questionnaire on each research variable will be analyzed and sought the average value of respondents'answers so that it can be seen by respondents' perceptions as a whole on the variable user experience, product quality, and customer loyalty
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1. Respondents' Responses to User Experience Variables

The results of respondents' responses to the questionnaire used to measure user experience variables and the results of the average value of respondents' answers showed that respondents' ratings of user experience were quite good, with an average value of 3.21. The results of the respondents 'statement showed that the highest respondents' ratings were given regarding Guna Bhakti credit products that had a good function / use and by my needs which got a rating of 3.35. good and by the needs of customers., while getting the lowest rating contained in the statement in lending Guna Bhakti credit my data is kept confidential, so it makes me feel safe with an assessment of 3.13. This can be interpreted that the customer considers the product to have provided a fairly good experience.

2. Respondents' Responses to Product Quality Variables

The results of respondents' responses to the questionnaire used to measure product quality variables and the results of the average value of respondents' answers showed that respondents' ratings of product quality were quite good, with an average value of 3.25. The results of the respondent's statement show that the highest respondent's rating is contained in the statement I chose to do credit at BJB Batam because the interest given was low compared to other banks that received the highest rating of 3.35 and included very good. This shows that customers assess products with very good quality are products that have low interest compared to others. While the lowest valuation is in the statement, I feel that the Guna Bhakti credit can be used for more than 5 years to get a pretty good rating with a value of 3.15. This shows that product quality is a factor that influences customers in deciding the use of the product.

3. Respondents' Responses to Customer Loyalty Variables

The results of respondents 'responses to the questionnaire used to measure customer loyalty

variables and the results of the average value of respondents' answers showed that customer loyalty is quite good, with an average value of 3.22. The results of the respondent's statement indicate that the highest rating contained in the statement I intend to provide personal information about the performance of credit products/services for BJB service to my closest relatives who get the highest rating of 3.35 and is very good. This shows that the customers feel comfortable with credit products for BJB service so that the customer intends to provide personal information related to the performance of credit products/services for BJB Service. While the lowest rating is on the statement, I intend to add credit nominal or top up the credit platform on the BJB, with a value of 3.05 and is quite good. This shows that customers have different needs. So that not all customers will top up the platfo2rm or increase the nominal credit.

Multiple Linear Regression Analysis. To test the hypothesis proposed in this study using multiple linear regression, it is to know the influence of two or more free variables to its variables. In this study free variables include user experience and quality of products. The dependent variable is customer loyalty. Based on the results of the multiple linear regression analysis test, the equation of the multiple linear regression values can be obtained as follows:

$$Y = 3.311\alpha + 0{,}219\ X1 + 0{,}308\ X2$$

Information:
Y = Customer Loyalty (Dependent Variable)
X1 = User Experience (Independent Variable)
X2 = Product Quality (Independent Variable)

From this equation, it can be described as follows:
  a) α = constant number of the unstandardized coefficient which in this study is 3,311. This figure is a constant number which means that if the value of the variable user experience and product quality is equal to 0 (zero), then the amount of customer loyalty is 3,311 or it can be interpreted as customer loyalty for credit products to serve BJB has good loyalty.
  b) b) The value of the variable regression coefficient user experience (b1) positive value of 0.219 is that it can be interpreted that every user experience increases by 1 unit, it will increase customer loyalty of 0.219 units assuming another independent variable is fixed.
  c) c) The variable regression coefficient of product quality (b2) positive value, which is

0.308, can be interpreted that every product quality improvement is 1 unit, it will increase customer loyalty of 0.308 units assuming another independent variable value is fixed.

Hypothesis Testing
1. Significant Test Results t (Partial)
    The T-Test is a test tool to see whether individual independent variables affect the dependent variables. To test T-Test, the hypothesis used is as follows:

H1 = Allegedly user experience influences the loyalty of Guna Bhakti Credit customers at BJB Batam.

H2 = Allegedly the quality of the product affects the loyalty of Guna Bhakti credit customers at BJB Batam.

a) User experience variable
From the calculation result, the T value is 3,421 with a significance value of 0.001 <0.05, while the T table value is 1.991. This means that the value of T count is greater than T table. Thus, it can be concluded that the H1 proposed in this study is accepted, meaning that there is an individual influence of the user experience variable on customer loyalty Ghuna Bhakti credit products at BJB Batam

b) Product quality variables
From the calculation results obtained t value of 4.408 with a significance value of 0.000 <0.05 while the t table value of 1.991. This means that the calculated t value is greater than the table t value. Thus, it can be concluded that the H2 proposed in this study was accepted, meaning that there was an individual effect of product quality variables with customer loyalty for Guna Bhakti credit products at BJB Batam.

2. Significant F Test Results (Simultaneous)
 The F test is a testing tool to see whether the independent variables jointly (simultaneously) affect the dependent variable. The hypothesis is as follows:

H3 = Alleged User Experience and product quality simultaneously affect customer loyalty Guna bhakti credit at BJB Batam.

    From the calculation results obtained F value of 30,930 with a significance level of 0,000. while the F table value of 3.12 means that the calculated F value is greater than the F table, besides that the significance value also shows a number below 0.05. So, it can be concluded that H3 is acceptable, which

means that there is a simultaneous influence on the variable user experience and product quality on customer loyalty of Guna Bhakti credit products on BJB Batam.

4.2 Discussion

4.2.1 Effect of User Experience Variable on Customer

Loyalty of Guna Bhakti Credit Products BJB Batam Based on the formulation of problems and hypothesis testing results found that the user experience calculated T 3,421, while the table T is 1,991, which means that the table T Count > T (3,421 > 1,991) and the significance of < 0.05 (0.001 < 0.05) so that H1 is accepted which means there is an influence between user experience variables (X1) partly on customer loyalty credit

This research has supported the research conducted by S. Paendong et al (2017) under the title research Effect of Product Usage Experience, Product Quality and Promotion of Customer Loyalty at Bank Kawangkoan Bri Unit with the results of his research that the product experience variable has a significant effect on customer loyalty Bri Bank Kawangkoan Unit. The results of hypothesis testing have been proven that the experience of using the product has a t count of 3.073 with a significant level of 0.003 <0.005 so it can be concluded that Ho is rejected, and Ha is accepted, which means the experience of using the product has a significant effect on customer loyalty.

4.2.2 Effect of Product Quality Variable on Customer Loyalty of Guna Bhakti Credit Products BJB Batam

Based on the formulation of the problem and the results of the hypothesis testing found that the value of the calculated product quality T is 4,408, while the table T value is 1,991, which means t count > T table (4.408 > 1.991) and the significance of < 0.05 (0.000< 0.05) so that H2 is accepted which means there is an influence between product quality variables (X2) partially towards customer loyalty.

This research has supported the research conducted by Prabhata (2017) with the title Effect of Service Quality and Quality of SME Credit Products on Customer Loyalty of PT BPR Kerta Raharja Bandung with the results of his research that the product quality variable significant effect on customer loyalty, which means the product quality

variable has a strong influence on customer loyalty at PT. BPR Kerta Raharja.

Proven results of testing the hypothesis that has been done that the product quality has a significance value <0.05 (0.00 <0.05) this shows that the product quality factor has a strong influence in relation to customer loyalty at PT. BPR Kerta Raharja.

4.2.3 Effect of Variable User Experiencer, and Product Quality Simultaneously on the Customer Loyalty of Guna Bhakti Credit Products BJB Batam

Based on the problem formulation and the results of the hypothesis testing found that there is an influence between user experience variables and the simultaneous product quality to customer loyalty of credit products to Bhakti BJB Batam. This is reinforced by obtaining a Fcount of 30,930 and a Ftable of 3.12 meaning Fcount> Ftable (30,930>3.12) so that H3 in this study was accepted because Fcount> Ftable is 30,930>3.12.

The value of regression calculations known from the coefficient of determination obtained in 0445 means that the user experience relationship and product quality to customer loyalty is 44.5% and the rest is influenced by other variables not examined in this study.

5 CONCLUSION & RECOMMENDATION

5.1 Conclusion

Based on the results of research on the Influence of User Experience and Product Quality on Customer Loyalty of Guna Bhakti BJB Batam Credit Products, the conclusions of this study are as follows: (1). User Experience affects customer loyalty, the user experience variable partially influences customer loyalty of guna bhakti BJB Batam credit products. This is evidenced by the t count of 3,421 with a significance level of 0.001 <0.05, which means that the better the user experience the customer gets, the better customer loyalty to the product. This can be seen from the functions and uses of credit products according to user needs, thus making customers loyal to the product. (2) Product quality affects customer loyalty, the variable product quality partially affects the customer loyalty of the credit product guna bhakti BJB Batam. This is evidenced by the t count value of 4.408 with a significance level of 0.000 <0.05, which means that the better the quality of the product

provided, the higher the customer loyalty will be. This can be seen from the low-interest rates given by credit products that make customers loyal. (3) User experience and product quality jointly affect customer loyalty. Guna Bhakti BJB Batam credit products. This is evidenced by the F count value of 30,930 with a significance level of 0.000 <0.05, which means that if the two variables are simultaneously increased, customer loyalty will also increase. This can be seen from the function and usefulness of the product and the low interest given by the Bank. So that it will increase customer loyalty to the product.

5.2 Recommendation

Based on the conclusions above, it is suggested several things as follows:

A. Practical Recommendation
(1). User Experience towards guna bhakti loan customer loyalty to BJB Batam is good enough, so it is expected that the guna bhakti BJB credit product and bank officers can maintain and improve the service and quality of the product. (2) The quality of the product towards the customer loyalty of guna bhakti credit to BJB Batam is quite good, so it is hoped that the product of BJB guna bhakti credit and bank officers can maintain and improve the service and quality of the product. (3) BJB Batam must make innovations by the times and technology in a pandemic situation like this in product development and promotion because in the Batam area various types of new banks have started to emerge.

B. Theoretical Recommendation
The independent and intermediate variables in this study are very important in influencing customer loyalty so that it is hoped that the results of this study can be used as a reference for further researchers to develop other research by considering other variables that can affect customer loyalty. As well as using other research objects. This aims to obtain more varied research results.

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