

The Impact Of E-Service Quality To Wards Customre Satisfaction On The User Of Internet Banking In PT. Bank Rakyat Indonesia Tbk (Persero)

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Abstract.

This research aims to analyze the impact of electronic service quality which consists of efficiency, fulfillment, reliability, privacy, responsiveness, contact, and compensation towards the customer satisfaction on the user of internet banking in PT Bank Rakyat Indonesia, Persero. Customer satisfaction is an urgent matter in banking and is one of the company duty to create that satisfaction out of every single service provided. The sample used in this research are respondents which are customers who use internet banking service from BRI. The data used in this research is primary data collected by conducting online questionnaires to 150 respondents. Analyzing technique used is validity, reliability, classical assumption, multiple linear regression, t, F, and the coefficient of determination test. The result shows that simultaneously, electronic service quality which consists of efficiency, fulfillment, reliability, privacy, responsiveness, contact, and compensation do have an impact towards customer satisfaction on the user of internet banking service of BRI. The finding on partial test shows that efficiency, fulfillment, contact and compensation has an impact towards customer satisfaction whereas reliability, privacy, and responsiveness do not.

Key Words: E-service Quality, Customer Satisfaction, Internet Banking.

I. INTRODUCTION

The development of advanced businesses in banking nowadays has become very clear, in which every bank needs to be able to give excellent service for their customers. The excellent service provided is commonly in form of in-person services between the customer and the banker, but this has also started to be done in the form of online system and application which eases the customer to make transaction. The Covid-19 pandemic outbreak in Indonesia since March 2020 has forced the government to create a number of new policies which eventually limit the fulfillment of various aspects in life, especially in seeking information, purchasing and consuming. This change has affected the economic sector which caused a fallback, but it has since slowly started climbing back up with a long process.

Electronic service quality is a way used by the businessman in measuring the quality of services given by the company. The e-service quality dimension includes efficiency, fulfillment, reliability, privacy, responsiveness, compensation, and contact. These whole dimensions are used as a component in customer assessment especially in creating customer satisfaction. Service quality in a company plays an important role in creating good customer satisfaction because service is one of many urgent factors which directly related to customer assessment and also has a direct benefit for the customers.

II. LITERARY REVIEW ELECTRONIC SERVICE QUALITY

The high advance in technology, development in economy, as well as people's mobility nowadays indeed require easy access in every aspect as a support. Electronic service quality defined as the capability of one website from a company in providing help from shopping up to paying process in a transaction effectively and efficiently (Zeithan in Tarigan, 2013). Service quality given by the company becomes one of many ways to raise the awareness and utilization of the product for the customer, but the service in recent days is not only provided in-person, but also in electronic service which has become an important part in people's daily lives.

Service quality in a company holds an urgent role in creating a decision for customers, because it is one of many factors which relates directly towards the customer assessment and also has direct benefit that can be felt by the customers. In this case, the customers need to be supported by electronic facility provided by the company in the consumption process. Thus, it become very urgent for the company to understand what kind of service concept that best fitted for the customers in order to give excellent service.

ELECTRONIC SERVICE QUALITY DIMENSION

According to Parasuraman in Budiman, Yulianto and Saifi (2020), there are seven dimensions in e-servqual, as follow:

- a. Efficiency, is something related with the capacity of the customers in accessing the website or the electronic service that will be used and operated with minimum effort.
- b. Reliability, is the competency of the electronic service given by the company in providing an accurate and reliable service.
- c. Fulfillment, is how far the website or the electronic service is able to keep the promise about guarantying to give an accurate and punctual service for the customers.
- d. Privacy, is a form of trust from the customers in all the processes and services they do in every transaction which includes protection from deception risk and abuse of information and data to keep them safe.
- e. Responsiveness, is a form of service by giving accurate information towards the customers whenever they face an issue in transaction.
- f. Compensation, is a form of responsibility from the company given to the customers if they suffer a loss or if ever the company make mistake.
- g. Contact, is a medium provided by the company in attempt to conduct easy access to communicate with the customers in any kind, whether it is online or offline.

CUSTOMER SATISFACTION

Customer satisfaction continues to become the focus of marketing in every company. Satisfaction is an evaluation for the customers that in every transaction and the fulfillment of their needs is done in a good way, then it combines with several other transactions which at the end resulted in an evaluation as a whole (Anderson and Srinivasan in Prisanti, Suyadi and Arifin, 2017). Customer satisfaction will indeed become very influential towards the profitability of the company. A growing customer satisfaction becomes the aim of the company because the better it is, the more products or services will be made to fulfill the customer's need (Homburg in Kumar, 2017). Giving excellent service for the customers is the foundation of any company in receiving good satisfaction and loyalty from the customers. In the banking industry, the competition is not only about interest rates, appropriate products nor how many branches does one company have, but also one of them is about the service they provide which will enable the company to build a good and close relationship with its customers.

INTERNET BANKING

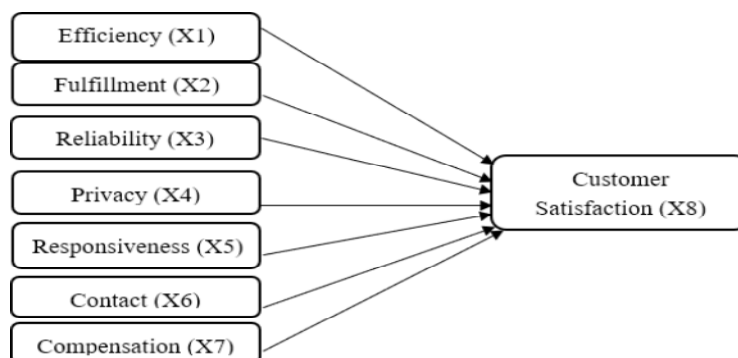
Banking as one of financial institutions should be able to maintain its existence in the economy industry. The continuing development of business condition and situation forces banking to move fast, to grow into a more mature and developed in order to compete competitively towards a more professional level. According to Kasmir in Safitri (2018), a bank is one of financial institutions which is licensed to accept deposits from the public and channel the back in the form of business activity or other banking services, one of which is internet banking as it is continue to be developed.

Internet banking is a banking activity which can be done everywhere as long as there is internet connection (Putra, 2016). The advantage of using e-banking is that it would make banking transaction a lot easier through facility service as well as it can cut up the operational fees. These advantages are provided by the bank company in order to increase their service effectively and appropriately, also to lure the public in becoming the customers.

In fulfilling the customer's needs, a bank needs to have a sufficient data on the customers such as age, sex and transaction habit which is being developed through a feature made in attempt on fulfilling the

customer's needs (Yoon in Keskar, in Reza, 2020). In the past, a bank has to have a number of branches in order to fulfill their customer's needs, which indeed also require a lot of money for maintenance and the staff's salary. As time goes by, there are many ATM in various places to help fulfill the customer's transaction activity which shows that the bank always try to be closer with their customers.

The existence of bank continue to increase when phone banking was launched, makes people do a number of transactions through their cell phones. Nowadays, the development has emerged into internet growth where accessing is becoming easier anywhere and everywhere made this one of banking innovations to break the limit of time and place. Based on that foundation, this research is done through a number of variables which are efficiency, fulfillment, reliability, privacy, responsiveness, contact and compensation towards the customer satisfaction, which will be explained schematically into a research model in the following.



Picture Research Method

Research Hypothesis:

H1: Efficiency, fulfillment, reliability, privacy, responsiveness, contact and compensation towards the customer satisfaction on internet banking user in *PT. Bank Rakyat Indonesia* simultaneously.

H2: Efficiency affected the customer satisfaction on internet bankin user in *PT. Bank Rakyat Indonesia* partially.

H3: Fulfillment affected the customer satisfaction on internet bankin user in *PT. Bank Rakyat Indonesia* partially.

H4: Reliability affected the customer satisfaction on internet bankin user in *PT. Bank Rakyat Indonesia* partially.

H5: Privacy affected the customer satisfaction on internet bankin user in *PT. Bank Rakyat Indonesia* partially.

H6: Responsiveness affected the customer satisfaction on internet bankin user in *PT. Bank Rakyat Indonesia* partially.

H7: Contact affected the customer satisfaction on internet bankin user in *PT. Bank Rakyat Indonesia* partially.

H8: Compensation affected the customer satisfaction on internet bankin user in *PT. Bank Rakyat Indonesia* partially.

III. RESEARCH METHOD

Object and Population

The object in this research is *PT. Bank Rakyat Indonesia, Persero* with its customers who have utilized the internet banking service offered by the company as the subject. Population according to Sugiyono (2016) is a generalized area consists of the object or subject which owns certain quality and characteristic developed by the researcher to be studied and drawn conclusion. Based on that statement, the population in this research is every active user of internet banking service provided by *PT. Bank Rakyat Indonesia, Persero*.

SAMPLE

For this research, the researcher is going to use the non-probability sampling technique and the method chosen is purposive sampling. It is a sampling technique by selecting the sample based on certain consideration, which in this case is the user of internet banking service provided by *BRI*. Due to no information about the exact amount of the population, therefore the number of sample for this research

would be decided by following the manual stated by Lamshow as quoted in Wadiyarti (2017), and the number of sample after the calculation is as many as 150 respondents.

TECHNIQUE OF COLLECTING DATA

The data used in this research is a quantitative data which were collected through giving out online questionnaires to the respondents, as well as theories taken from the literary study on the electronic service quality towards customer satisfaction. The researcher used an SPSS software for Windows 24.0 version for analyzing technique.

ANALYSIS

This section covers the overview of the respondents in this research which include sex, age, education, occupation, income and how often they access the internet banking service provided by *BRI*. This data is also used as additional information in comprehending the result of a study.

Table 1. Respondents Based on Sex

Respondent	Total	Percentage
Male	73	49%
Female	77	51%

The data on the table above shows that there are more female respondent with 77 total or 51% in percentage than male respondent with only 73 total or 49% in percentage.

Table 2. Respondent Based on Age

Respondent	Total	Percentage
Under 20 years old	5	3%
20 – 30 years old	136	91%
Over 30 years old	9	6%

From 150 respondents, the most case is being in the age of 20 – 20 years old with 136 respondents in total or 91% in percentage, followed by the respondent over 30 years old as many as 9 or 6% in percentage, and the rest is respondents under 20 years old with only 5 people or 3% in total.

Table 3. Respondent Based on Education

Respondent	Total	Percentage
High School	9	6%
Bachelor Degree	139	93%
Master Degree	2	1%

From 150 respondents, the data above shows that the most user of internet banking has acquired bachelor degree with the total of 139 people or as much as 93% in percentage, followed by high school graduates with 9 people or 6% in percentage, and the least is master's degree graduates with only 2 people or 1% in percentage.

Table 4. Respondent Based on Occupation

Respondent	Total	Percentage
University Student	17	11%
Entrepreneur	22	15%
State-owned (<i>BUMN</i>)		8%
Employee	12	
Civil Servant	5	3%
Private Employee	94	63%

The majority of respondents work as private employees with as many as 94 people or 63% in total, followed by 22 respondents who are entrepreneur or as much as 15% in percentage, 17 respondents are university students or 11% in percentage, and the least works as civil servant with only 5 people or 3% in percentage.

Table 5. Respondent Based on Monthly Income

Respondent	Total	Percentage
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Up to Rp1.000.000	13	9%
Rp 1 mil - Rp 3,49 mil	30	20%
Rp 3.5 mil - Rp 5 mil	75	50%
Above Rp 5 mil	32	21%

Out of 150 respondents, 50% or as many as 75 people have income ranging between 3.5 – 5 million Rupiah per month, then 32 respondents or 21% in total have income above 5 million rupiah per month, followed by 30 respondents or 20% of the total who have income between Rp 1 – 3,49 million Rupiah, the least is only 13 people or 9% in percentage who have monthly income up to 1 million Rupiah.

Table 6. Respondent Based on Duration

Respondent	Total	Percentage
1 - 3 years	75	50%
Over 3 years	44	29%
Up to 1 year	31	21%

The data in the table above shows that the average user of internet banking for as long as 1-3 years is at 50% or 75 respondents in total, while the duration of use up to 1 year is at 29% or 44 respondents, and the user with over 3 years duration is at 21% or as many as 31 respondents in total.

Validity and Reliability Test

Validity test intended to ensure that the statements in each variable is can be clarified in the appointed variables. This research used a significance level of 5% with the criteria as follow:

1. If $r_{count} > r_{table}$ or $r_{count} > 0,160$, therefore the statement is declared valid.
2. If $r_{count} < r_{table}$ or $r_{count} < 0,160$, therefore the statement is declared invalid.

The reliability test is done by calculating the value of Cronbach's Alpha in each instruments of one variable. The value to measure reliability of an instrument is a value of Cronbach's Alpha which is higher than 0, 60 (Tarigan, 2016). Based on the result from the two tests, it can be stated that in this research every component of statement from the questionnaire has fulfilled the requirement of validity and reliability.

Multiple Linear Regression Analysis

Regression analysis is done to test the hypothesis on the influence partially independent variable towards dependent variable. The result of the test is shown in the table as follow:

Table 7. Multiple Linear Regression

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-6,712	2,835		-2,367	,019
	Efficiency	,335	,148	,176	2,264	,025
	Fulfillment	,250	,116	,163	2,154	,033
	Reliability	,155	,113	,108	1,375	,171
	Privacy	,103	,149	,045	,689	,492
	Responsiveness	,070	,139	,032	,505	,614
	Contact	,724	,216	,240	3,347	,001
	Compensation	,301	,103	,226	2,917	,004

a. Dependent Variable: Customer satisfaction

Based on the data shown in the above table, it is known that the regression equation formed is in the following:

$$\text{Customer Satisfaction} = -6,712 + 0,335 (\text{Efficiency}) + 0,250 (\text{Fulfillment}) + 0,155 (\text{Reliability}) + 0,103 (\text{Privacy}) + 0,070 (\text{Responsiveness}) + 0,724 (\text{Contact}) + 0,301 (\text{Compensation})$$

The constant value of -6,712 shows that the average customer satisfaction of the internet banking user

provided by *BRI* will decrease before being affected by efficiency, fulfillment, reliability, privacy, responsiveness, contact and compensation. As a whole, the data shows that the result of coefficient value is positive meaning that if all variables of efficiency, fulfillment, reliability, privacy, responsiveness, contact and compensation is rising, the customer satisfaction will also increase.

Hypothesis Test

F Test (simultaneous)

F test is a hypothesis testing used to find out the influence on the entire independent variables which are efficiency, fulfillment, reliability, privacy, responsiveness, contact, compensation towards dependent variable which is customer satisfaction altogether. The result of F test can be seen in the following table.

Table 8. F Test Result (Simultaneous)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	363,565	7	51,938	15,709	,000b
	Residual	469,475	142	3,306		
	Total	833,040	149			
a. Dependent Variable: Customer satisfaction						
b. Predictors: (Constant), Compensation, Responsiveness, Privacy, Efficiency, Contact, Fulfillment, Reliability						

The calculation shows that by using certainty level of 95% and $\alpha = 5\%$, df_1 (total variable of -1) = 6 and df_2 (n-k-1) or $150-7-1 = 142$ (n is the amount of sample and k is the amount of independent variable), then we get the number of f-table in 2, 16. The result from statistic test shows that the value of f count is $15,709 > 2, 16$ f table. The significance value is 0,000 of significance limit used is 0, 05 thus it acquired a significance level lower than 0, 05. This means that H1 is accepted, meaning that simultaneously efficiency, fulfillment, reliability, privacy, responsiveness, contact and compensation does have impact towards the customer satisfaction on the internet banking user provided by *PT Bank Rakyat Indonesia*.

T Test (Partial)

T test is a hypothesis testing used to find out the influence of the entire independent variable which are efficiency, fulfillment, reliability, privacy, responsiveness, contact and compensation towards the dependent variable which is the customer satisfaction individually (partial). T test is done by comparing the value between t count with t table in the significance level of 5%, degrees of freedom (df) n-k-1 or $150-7-1 = 142$. Thus, it is acquired that the value of t table is at 1,976. The result of t test can be seen in the following table.

Table 9. Test Result (Partial)

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	-6,712	2,835		,019
	Efficiency	,335	,148	,176	,025
	Fulfillment	,250	,116	,163	,033
	Reliability	,155	,113	,108	,171
	Privacy	,103	,149	,045	,492
	Responsiveness	,070	,139	,032	,614
	Contact	,724	,216	,240	,001
	Compensation	,301	,103	,226	,004
a. Dependent Variable: Customer satisfaction					

Based on the above test result, efficiency variable has t count value of 2.264 higher than t table and

with significance level of $0,025 < 0,05$. The efficiency of a service, especially online service needs to be able to make the user feel that they are getting an excellent service. The better service efficiency in services offered by *BRI*, the more increase also its customer satisfaction. Fulfillment has t count value of 2.154 higher than t table with significance level of $0,033 < 0,05$. Fulfillment, or the capability of a website in delivering excellent service has already been done by *BRI* such as giving the customer exactly what they need including punctuality in online service, accuracy in data and information as well as supported by readable interface. Contact has t count value of 3.347 higher than t table with significance level of $0,001 < 0,05$. This facility becomes one of many other urgent attribute in services towards the customers or consumers. The management should maintain or even upgrade this service in order to more fulfill the customers' needs. Compensation variable has t count value of 2.917 higher than t table with significance level of $0,004 < 0,05$. Compensation from the company needs to be prepared if ever something goes outside the plan. Compensation is related to the term and condition policy needs to be written clearly and comprehensively, supported by a security system as a protection to prevent any loss in both sides. However, the other three variables left do not show a significant result which says that they do not influence customer satisfaction positively and significantly. Reliability has t count value (X3) of 1.375 lower than t table (1,976) with significance level of $0,171 > 0,05$. Privacy has t count value (X4) of 0.689 lower than t table (1,976) with significance level of $0,492 > 0,05$. Whereas responsiveness has t count value (X5) of 0.505 lower than t table (1,976) with significance level of $0,614 > 0,05$. These three variables do not have significant impact to increase the services provided for the customers. It has to be more special in each component for the customers to feel that depositing their money in this branch is the right decision.

IV. CONCLUSION

Based on the result, data analysis and work through that has been discussed in this research, the researcher can conclude that the entire variable which are Efficiency, fulfillment, reliability, privacy, responsiveness, contact and compensation is simultaneously or altogether does have impact towards customer satisfaction on the internet banking service user provided by *BRI*. The result of t test (partial) shows that Efficiency, fulfillment, contact and compensation do have positive and significant impact towards customer satisfaction, wherein reliability, privacy and responsiveness do not have any impact towards customer satisfaction on the internet banking service user provided by *BRI*.

The finding of this research may become a recommendation policy to increase customer satisfaction which tells that Efficiency, fulfillment, contact and compensation are the characteristics which have positive impact towards customer satisfaction on the internet banking service user provided by *BRI*. This positive impact that is acquired from Efficiency, fulfillment, contact and compensation will be able to raise the customer's loyalty which will force them to trust *BRI* in handling all of their financial needs. Also for the internal party of *BRI*, this may become a suggestion to keep increasing their online services in order to fulfill all aspect of the customer's needs, especially in recent circumstance after the outbreak of COVID-19 pandemic where people have to limit their mobility outside.

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