The Influence of E-Service Quality on BRImo User's Customer Satisfaction in Kupang City

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Abstract. Improving service quality is one of the strategies used to provide satisfaction for customers. This research was conducted on BRI customers who use BRImo in Kupang City. This study aimed to evaluate the impact of the BRImo banking application on the quality of BRI's e-services. This research uses an associative approach method, which aims to determine the relationship between two or more variables. E-service quality is the development of service quality used by banks as an evaluation technique to assess customer expectations and perceptions of customer satisfaction with an electronic service through four dimensions: efficiency, reliability, fulfillment, and privacy. The findings indicated that customer satisfaction is impacted by the electronic service quality provided by BRImo. Based on the coefficient of determination, it is found that the E-service Quality variable (efficiency, reliability, fulfillment, and privacy) is able to explain customer satisfaction by 90.3%, additionally, factors outside the purview of this study affect the remaining 9.7%.

Keywords: Electronic Service Quality (Effciency, Realiability, Fulfillment, and Privacy), Customer Satisfaction.

1 Introduction

The globalization era has arrived on Earth. This is demonstrated by the advancement of information and communication technology, which has significantly altered the field of human life and is becoming more sophisticated globally. Humans benefit significantly from technology in a variety of areas, not just communication services. Some sectors that have experienced changes due to advances in information and communication technology include the economic, cultural, social, defense and security, education, and banking sectors. Banking is required to follow technological advances in order to compete. Banks also began to innovate by utilizing advances in information and communication technology so that banking management can be carried out more effectively and efficiently and can improve service quality (Anonim, 2023).

In addition, banking advances within the information technology industry will make it easier for customers to transact wherever they are, without the need to queue long and without being limited by space and time to make transactions with the cur-

rent technological sophistication, because banks provide electronic services (e-services), this is expected to increase customer satisfaction (Anonim,2023). Customer satisfaction is the degree to which an individual feels satisfied with the performance or outcomes concerning his expectations (Kotler & Keller, 2016). E-service is a development of service quality or service quality provided or implemented on the internet network (Sadiyah, Lailiyah, Yaumi, & Sawabi, 2023).

According to Hoffman (2014), an e-service is an electronic service that is connected via the Internet and can assist in solving problems, tasks, or transactions. E-services can be used by individuals and companies, and other e-services can be accessed through a wider network than traditional services. Parasuraman, Parsu, & Zeithaml in Tjiptono, 2011) suggest that e-servqual dimensions, including efficiency, which is the ease of accessing and using the site. Reliability, which is related to technical functionality, Fulfillment includes the fulfillment of service promises made by the provider as promised. Privacy, which is a guarantee that user data will not be given to other parties, Response, defined as the capacity to offer suitable information to clients when issues emerge, manage product returns, and offer warranties, Refunds, shipping, and product handling expenses are all included in the compensation. Contact reflects the requirement that clients be able to communicate with customer support representatives by phone or online. The e-servqual concept, consisting of seven dimensions, will then be simplified into four dimensions adapted to the e-servqual developed by banks, consisting of efficiency, reliability, fulfillment, and privacy. One form of e-service developed by banks is mobile banking.

A service that offers quick and simple access to the most recent financial activities and information in real-time is mobile banking Rian, et al. (2019). Mobile banking refers to a system that allows bank customers to access accounts and general information about bank products and services through SMS (short message service)-based mobile devices. Basically, an SMS is a written message that can be received and sent to mobile phone users. Banks use SMS to conduct banking transactions called mobile banking (m-banking) applications. M-banking allows all types of transactions that were once manual to now be completed electronically (Anonim, 2023). All types of banking services can be done by customers themselves, such as checking balances, viewing mutation lists, transferring accounts, making credit card payments, telephone and cellphone bills, electricity bills, and PDAM water bills, except those that directly involve cash, such as deposits.

Every bank is required to have excellence in both its products and services in order to generate public satisfaction or mobile banking users (Anonim, 2023). To create consumer contentment in the middle of technological advances, one of the banks in Indonesia, Bank Rakyat Indonesia (BRI), presents a mobile banking application called BRImo. All types of banking services can be done by customers themselves, such as checking balances, viewing mutation lists, transferring accounts, making credit card payments, telephone and cellphone bills, electricity, PDAM drinking water bills, and cash withdrawals.

Although BRImo provides services with various conveniences for customers, it can be seen that BRImo users still complain and feel dissatisfied with the services that have been provided by BRImo. This can be seen from direct observations by re-

searchers on BRImo users in Kupang City. The complaints felt include an unstable internet network when in certain places, making it difficult to log in. In addition, there are complaints based on a summary of reviews and ratings given by BRImo users on the Play Store. From the summary of customer reviews about BRImo, it can be seen that many BRImo user customers complain about several problems, such as not being able to access or log in, frequent errors such as exiting the application by itself, and not being able to make transactions. This is also supported by research conducted by Imelda and Huwaida (2019), which mentions several complaints when using BRImo, such as a monotonous display, late notification SMS, and difficult reactivation if you change your phone number. This will result in the perception of BRImo's quality decreasing and will make customers reluctant to use BRImo because complaints like this affect the quality of service felt by customers as well as customer satisfaction in using BRImo.

The results of previous research conducted by Alawiyah and Ariyanti (2019) show that BRImo's e-servqual in 2019 is in the good category in all sub-variables, with an overall average percentage of 74.1%. This indicates that respondents in this study agree that the overall quality of BRImo's electronic services (e-servqual) is fairly good. Based on the background and problems above, to measure customer satisfaction in using BRI Mobile (BRImo) in Kupang City, the researcher is interested in conducting research with the title "The Effect of E-Service Quality on Customer Satisfaction of BRImo Users in Kupang City".

2   Literature Review

2.1   Customer Satisfaction

Kotler & Keller (2016) state that customer satisfaction is the emotion that a person experiences when contrasting the apparent performance of a product with what was anticipated, including indicators, namely:
   a. customer satisfaction with the credibility of m-banking services
   b. customer satisfication with accuracy in m-banking services
   c. customer satisfaction with the speed of m-banking transactions
   d. customer satisfaction with the security of m-banking services.

Kasmir (2012) argues that customer satisfaction provided by the bank will have a very large impact on increasing bank profits, or, in other words, the customer will remain devoted to the bank if they are happy with the services they purchased repeat the purchase of its products, buy other products from the same bank, and provide free word of mouth.

Daryanto & Setyobudi (2014) state that customer satisfaction refers to the subjective evaluation made by customers after using products that fulfill their wants and expectations. This opinion is supported by Kotler & Armstrong (2012), who states that customers will make a selection based on their perception of the value and satisfaction of the product or service and its service delivery, and customers will form expectations regarding value and satisfaction so that the service offering will be purchased accordingly.

2.2   E-service Quality

Parasuraman, at al. (2011) state that e-servqual is the level of how effectively and efficiently a website can provide convenience to customers in the shopping process, the purchasing process, and the process of delivering products and services.

The E-Servqual dimensions proposed by Parasuraman in Tjiptono (2011) are as follows:

1. Efficiency, which is the ease of accessing and using the site. Customers have the ability to do things like visit a website, find out information related to the product they want, and also leave the site with very little effort. This dimension consists of several indicators, namely:
    a. speed of access
    b. make work easy
    c. service features are clear and easy
    d. ease of accessing the menu or navigation
2. Reliability relates to the concerned website's technological functionality, that is, how accessible and well-functioning the website is. This dimension consists of several indicators, namely:
    a. alternatives in transactions
    b. informative
    c. ease of receiving a response
    d. make users more efficient.
3. Fulfillment includes the fulfillment of service promises made by the provider as promised. This dimension consists of several indicators, namely:
    a. accuracy of service promises
    b. ease of use of applications on smartphones
    c. more effective banking transactions
    d. service becomes practical.
4. Privacy: a guarantee that user data will not be given to other parties; service providers protect consumer data. This dimension consists of several indicators, namely:
    a. security of personal data information
    b. security of transaction information
    c. security is more guaranteed than conventional
    d. trustworthy

Service quality, which is widely used as a marketing research reference, is the servqual (service quality) model. Servqual gauges how well a service meets the needs and expectations of the client. Service quality refers to consumer expectations based on the experience and reputation of a company. Service quality serves as a benchmark for the interpretation of service quality, which reflects whether actual service performance has met or failed to meet customer expectations. This is supported by Heryanto & Sutawidjaya (2017), who state that e-servqual is an evaluation technique to assess the expectations and perceptions of the customer towards an electronic service.

3 Method

3.1 Types of research

Survey research was the methodology employed in this investigation. Sugiyono (2016) states, in survey research, researchers collect information from respondents using questionnaires.

3.2 Research Approach

This research uses an associative method to find the correlation between two or more variables (Sugiyono, 2016).

3.3 Source and Type of Data

The study's data types include quantitative data and qualitative data. The quantitative information in this research is questionnaire data distributed to BRI Bank customers in Kupang City who use BRImo electronic services. Qualitative data is obtained from company websites, journals related to the journals studied, references from books, and information obtained from other parties related to the research problem.

Primary and secondary data sources were utilized in this study. Primary data in this study is information that is directly from the results of distributing questionnaires to respondents as a source of information. Books, theses, journals, and other sources are used as secondary data in this study.

3.4 Technique for Gathering Data

The data collection technique in this study was by utilizing questionnaires. The questionnaire is a method of gathering data in which the participants are provided with a list of written questions to complete (Sugiyono, 2016).

3.5 Data Analysis Technique

Multiple linear regression analysis, coefficients of determination, and testing hypotheses, namely the T and F tests.

4 Results and Discussion

4.1 Research Analysis

Multiple Linear Regression Analysis
Multiple linear regression aims to find out the relationship between a dependent variable and independent variable (Sugiyono, 2016). The result of the analysis of a multiple linear regression:

Table 1. Multiple Linear Regression Analysis Test Results Coefficients*

Model	Unstandardized Coefficients		Standard-ized Coeffi-cients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.403	1.649		-.244	.808		
Efficiency	.080	.119	.048	.668	.005	.191	5.239
Reability	.417	.155	.227	2.697	.008	.138	7.254
Fulfillment	.669	.135	.361	4.942	.000	.183	5.459
Privacy	.697	.145	.363	4.813	.000	.171	5.847

The multiple linear regression equation can be stated as follows using table 1 as a basis:

$$Y = -0.403 + 0.080\ X1 + 0.417\ X2 + 0.669\ X3 + 0.697\ X4$$

The following is an explanation of the regression equation:

1) The constant value (a) of -0.403 means that if the value of efficiency, reliability, fulfillment, and privacy is 0 (none), then the coefficient value of customer satisfaction is -0.403.
2) The regression coefficient (b1) of the efficiency sub-variable (X1) of 0.080 means that if efficiency is increased by 1 unit, then customer satisfaction will increase by 0.080.
3) The regression coefficient (b2) of the reliability sub-variable (X2) of 0.417 means that if reliability is increased by 1 unit, then customer satisfaction will increase by 0.417.
4) The regression coefficient (b3) of the fulfillment sub-variable (X3) of 0.669 means that if fulfillment is increased by 1 unit, then customer satisfaction will increase by 0.669.
5) The regression coefficient (b4) of the privacy sub-variable (X4) of 0.697 means that if privacy is increased by 1 unit, then customer satisfaction will increase by 0.697.

Coefficient of Determination

The determination coefficient measures how far the model is able to explain variable dependency (Ghozali, 2011).

Table 2. Test Results of The Coefficient of Determination (R2) Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.953ᵃ	.907	.903	2.85574
a. Predictors: (Constant), Privacy, Efficiency, Fulfillment, Reability				
b. Dependent Variable: Kepuasan Nasabah				

Based on Table 2, the adjusted R square value is 0.903. This means that after the research is done, it is known that 90.3% of BRImo user customer satisfaction in Kupang City is influenced by E-Service Quality (Efficiency, Reliability, Fulfillment, and Privacy), with other factors outside the purview of this study influencing the remaining 9.7%.

Hypothesis Test

The t-test was used to calculate the influence magnitude, individually or partially, of the e-service quality variable on customer satisfaction (Ghozali,2011).

Table 3. Results of T-Test (Partial)

Model	Unstandardized Coeffiecient		Standardized Coefficients	T	Sig.	Collinearity Statictics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.403	1.649		-.244	.808		
Efficiency	.080	.119	.048	.668	.005	.191	5.239
Reability	.417	.155	.227	2.697	.008	.138	7.254
Fulfillment	.669	.135	.361	4.942	.000	.183	5.459
Privacy	.697	.145	.363	4.813	.000	.171	5.847

Based on Table 3, the results of the t-test (partial) are as follows:
1. The Effect of Efficiency Subvariables on Customer Satisfaction
   a) Determine the statistical hypothesis
   H0: E-service Quality in the form of efficiency has no discernible impact on client satisfaction among BRImo users in Kupang City.
   Ha: E-service quality in the form of efficiency has a notable impact on customer satisfaction among BRImo users in Kupang City.
   b) Comparing   tcount   and   ttable   (Sig   and   α)
   tcount (0.668) is smaller than ttable (1.6605), and significance (0.005) is smaller than α (0.05), or tcount < ttable and significance < α. This means that e-service quality in the form of efficiency does not have a significant effect on customer satisfaction among BRImo users in Kupang City.

2. The Effect of Reliability Sub-Variables on Customer Satisfaction
   a) Determine the statistical hypothesis
   H0: E-service Quality in the form of reliability has no significant effect on customer satisfaction among BRImo users in Kupang City.
   Ha: E-service quality in the form of reliability has a significant effect on customer satisfaction among BRImo users in Kupang City.
   b) Comparing   tcount   and   ttable   (Sig   and   α)
   tcount (2.697) is greater than ttable (1.660), and significance (0.008) is less than α (0.05), or tcount> ttable and significance < α. This means that e-service quality in

the form of reliability has a major impact on client satisfaction among BRImo users in Kupang City.

3. The Effect of Fulfillment Subvariables on Customer Satisfaction
   a) Determine   the   statistical   hypothesis
   H0: E-service Quality in the form of fulfillment does not have a significant effect
   on   the   customer   satisfaction   of   BRImo   users   in   Kupang   City.
   Ha: E-service quality in the form of fulfillment has a significant effect on customer
   satisfaction among BRImo users in Kupang City.
   b) Comparing   tcount   and   ttable   (Sig   and   α)
   tcount (4.942) is greater than ttable (1.6605), and significance (0.000) is less than α
   (0.05), or tcount > ttable and significance < α. This means that e-service quality in
   the form of fulfillment has a significant effect on customer satisfaction among
   BRImo users in Kupang City.

4. The Effect of Privacy Subvariables on Customer Satisfaction
   a) Determine   the   statistical   hypothesis
   H0: E-service Quality in the form of privacy has no significant effect on customer
   satisfaction   among   BRImo   users   in   Kupang   City.
   Ha: E-service quality in the form of privacy has a significant effect on customer
   satisfaction among BRImo users in Kupang City.
   b) Comparing   tcount   and   ttable   (Sig   and   α)
   tcount (4.813) is greater than ttable (1.6605), and significance (0.000) is less than α
   (0.05), or tcount > ttable and significance < α. This means that e-service quality in
   the form of privacy has a significant effect on customer satisfaction among BRImo
   users in Kupang City.

Ghozali (2011) states the f test was used to determine how the independent variable, e-service quality, affected the regression model, which consists of sub-variables Efficiency, Reliability, Fulfillment, and Privacy, together (simultaneously), on Customer Satisfaction, the dependent variable.

Table 4. F Test Result (Simultaneous)

ANOVAᵃ					
Model	Sum of Squares	f	Mean Square	F	Sig.
Regression	7585.409		1896.352	32.531	.000ᵇ
Residual	774.751	5	8.155		
Total	8360.160	9			
a. Dependent Variable: Kepuasan Nasabah					
b. Predictors: (Constant), Privacy, Efficiency, Fulfillment, Reability					

Based on Table 4, the stages of hypothesis testing can be elucidated in this manner:

a) Determine the statistical hypothesis

H0: E-service Quality in the form of efficiency, reliability, fulfillment, and privacy has no significant effect on customer satisfaction among BRImo users in Kupang City.

Ha: E-service quality in the form of efficiency, reliability, fulfillment, and privacy has a significant effect on customer satisfaction among BRImo users in Kupang City.

b) Comparing   Fcount   and   Ftable

Fcount (232.531) is greater than Ftabel (3.94) and significance (0.000) is smaller than α (0.05), or Fhitung > Ftabel and significance < α. This means that e-service quality in the form of efficiency, reliability, fulfillment, and privacy simultaneously has a positive relationship and has a significant effect on the customer satisfaction of BRImo users in Kupang City.

5   Conclusion

Based on the results of the T-test, there is one sub variable namely efficiency, which has no effect on customer satisfaction. This is due to tcount (0.668) is smaller than ttable (1.6605), and significance (0.005) is smaller than α (0.05), or tcount < ttable and significance < α. It can be understood that efficiency in the quality of electronic services has not fully met the criteria of customer satisfaction. While the other sub-variables, reliability, fulfillment, and privacy, each have a significant impact on customer satisfaction, this means that the quality of electronic services through reliability and privacy has met the customer's satisfaction standards in using BRImo in Kupang City.

Based on the coefficient of determination, the E-service Quality variable (efficiency, reliability, fulfillment, and privacy) is able to explain customer satisfaction by 90.3%, additionally, factors outside the purview of this study affect the remaining 9.7%. Therefore, future researchers are expected to use other sub-variables that affect the quality of BRImo electronic services, such as tangible, assurance, and empathy.

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