







Effect of Differentiation of Pospay Kiosk Services on the Decision to Use an Application as a Consumer Service (Case study: PT Pos Indonesia (Persero))

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Abstract. Technological developments are increasing rapidly, making payment system activity patterns continue to develop to become more practical by the lifestyle of today's modern era society. Consumers from every level of society today prefer payment systems that tend to be easy and fast, have many service features, and provide many benefits for them. Payment applications with user-friendly features or ease of use that can be accessed on electronic devices such as gadgets are starting to be developed, one of which is Pospay Kios. This research was conducted to examine the influence of Pospay Kios service differentiation on consumer decisions to use the application. Using an Associative Quantitative approach, this research included service differentiation variables as independent variables and competitive advantage as dependent variables. Data were collected through questionnaires and multiple linear analysis was used to evaluate the relationship between variables. The research results showed that there was a positive and significant influence between service differentiation and competitive advantage, indicating that the higher the service differentiation, the greater the competitive advantage. Descriptive analysis also showed that good service differentiation was considered important by consumers. This research provides new insights into how to increase consumer adoption and satisfaction through service differentiation.

Keywords: Behavior Formation, Competitive Advantage, Intention to Reuse Pospay Kios Services, Service Differentiation.

1 INTRODUCTION

In line with the rapid development of technology, the pattern and system of payment activities continue to change, especially in conducting transaction activities. Convenient and practical payments have become a way of life in today's modern era and are increasingly in demand by all elements of society. Customers generally prefer portable payment systems that are efficient, have many features, and provide more benefits. Not only that, but electronic service users also prioritize payment applications that are easier to use (user friendly), because the convenience of users when accessing the application

is a major factor that determines satisfaction with the service so that users do not hesitate to make transactions again. For example, the services provided by the Pospay Kiosk application where this application is used to make payments by providing more services and many benefits compared to other payment applications.

Pospay Kiosk application is an Android-based application that supports account-based financial service transactions on postal giro accounts carried out by collectors. Services available at Pospay Kiosk include payment of various bills such as electricity bills, electricity tokens, telephone bills, credit purchases, data packages, PDAM water bills, local taxes, land and building taxes (PBB), BPJS dues, top-up pospay balances, withdrawing pospay balances, and other payment services. The purpose of Pospay Kiosk is to make it easier for service users to carry out transaction activities via mobile phones in a mobile and practical manner. In addition, Pospay Kiosk will certainly create jobs, empower the micro economy, and acquire financial services transactions, and also increase financial transactions. Hence, Pospay Kiosk has a competitive advantage compared to other electronic payment applications because Pospay Kiosk service provides product differentiation that can make this service an option for the community.

The competitive advantages of Pospay Kiosk services include product differentiation, service differentiation, and image differentiation. Products with uniqueness and differentiation can become the hallmark of a company. Product differentiation is an activity carried out by a company in producing and marketing a product that is different from competitors' offerings. The differences created have more value and benefit advantages to meet customer needs [1].

Apart from having product differentiation, Pospay Kiosk also has service differentiation. Service differentiation is a form of service and quality improvement that contains different values in offering service to customers [2]. In addition, Pospay Kiosk service also has image differentiation. According to Marito and Radi [3], "Image differentiation is the act of designing a series of meaningful differences to distinguish a company's offerings from competitors' offerings, and can be expressed through symbols, media, atmosphere, and events".

Paryanti and Heriyanto [4] state that "the effect of differentiation strategy on competitive advantage is indicated when the implementation of differentiation strategy at Resty Menara Pekanbaru hotel can increase the hotel's competitive advantage". Job and Nyongesa [5] show that product differentiation strategy had a positive effect on competitive advantage. Malumbot and Oroh [6] state that service quality variables had a significant positive effect on competitive advantage variables. Zhang [7] and Erdil [8] also prove that the company's image would increase sales of a product because it had a positive company image".

2 METHODS

This research used an associative quantitative approach. This research analyzed the effect of service differentiation on the competitive advantage of Pospay Kiosk. The independent variable in this study was Service Differentiation (Xi), and the dependent var-

able was Competitive Advantage (Y). Qualitative data used in this study were descriptions of respondents in the form of name, age, and education. Quantitative data used in this study were the number of people who have used Pospay Kiosks and distributed questionnaires to obtain data from consumer opinions. Primary data in this study were obtained from the distribution results of questionnaires to respondents. Secondary data in this study are books and leading journals that provide information on this research problem. The questionnaire was a tool for collecting data for this research. The population in this study were people who have used Pospay Kiosk services. The sample used in this study was every consumer who met the particular criteria and who has operated Pospay Kiosk products using a nonprobability sampling method with a purposive sampling technique. Consideration of the criteria used in selecting respondents was those who have used Pospay Kiosks. A survey method was conducted in this study and multiple linear analysis was used to analyze the data.

3 RESULTS AND DISCUSSION

Based on the research findings on Pospay user consumers, some data can be obtained. The number of respondents is 227 people of male gender accounting for 183 and women accounting for 44 people. Based on their educational background, it was found that 96 of them were from high school education, 32 of them were diplomas, 75 of them were bachelors, 20 of them were master's degrees, and 4 of them were doctoral degrees. Based on their age, 20 respondents were less than 22 years old, between the ages of 23 and 32 years were 60 people, between the ages of 33 to 52 years were 139 people, and above the age of 52 years were 8 people.

Based on the results of the normality test, the data are qualified with a significant value of 0.05. The results of multiple regression are:

$$Y = m + a(X) + b(X_1) + c(X_2) + d(X_3) + e(X_4) + f(X_5) + g(X_6) + h(X_7) + i(X_8) + j(X_9) + k(X_{10}) \quad (1)$$

$$Y = 0624 + 0.201 X - 0.052 X_1 + 0.002 X_2 - 0.03 X_3 + 0.019 X_4 + 0.006 X_5 - 0,125 X_6 + 0,093 X_7 + 0,032 X_8 + 0,068 X_9 + 0,002 X_{10} \quad (2)$$

The hypotheses presented are:

H₁: Ease of registration of Pospay Kiosks has a significant positive effect on Decision to use the Pospay Kiosk Service application.

H₂: The friendliness of the Pospay Kiosk sales team offer has a significant negative effect on decision-making to use the Pospay Kiosk application.

H₃: The sales team providing information/product knowledge related to Pospay Kiosk products has a significant positive effect on the decision to use the Pospay Kiosk application.

H₄: The completeness of the services available at Pospay has a significant negative effect on the decision to use the Pospay Kiosk application.

H₅: Ease of deposit in the Pospay Kiosk application has a significant positive effect on the decision to use the Pospay Kiosk application.

H₆: Admin fees at the Pospay Kiosk service have a significant positive effect on the decision to use the Pospay Kiosk application.

H₇: The fee provided by the Pospay Kiosk has a significant negative effect on the decision to use the Pospay Kiosk application.

H₈: The ease of using the Pospay Kiosk application has a significant positive effect on the decision to use the Pospay Kiosk application.

H₉: Complaint handling of postal officers, if there is a Pospay application error, has a significant positive effect on the decision to use the Pospay Kiosk application.

H₁₀: The stability (without error) of the Pospay Kiosk application and the completeness of the services available at Pospay Kiosk has a significant positive effect on the decision to use the Pospay Kiosk application.

4 CONCLUSIONS

There was a positive and significant influence between product differentiation (Xi) on Competitive Advantage (Y) at Pospay Kiosk Services, meaning that the higher the product differentiation, the higher the Competitive Advantage.

Based on the results of descriptive analysis, the overall service differentiation variable was categorized in the "good" category. This demonstrates that customers considered good service differentiation to be crucial when choosing and using Pospay Kiosks for Consumer Services.

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