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The Role Of Service Quality And Customer Satisfaction On Customer Loyalty Of Mobile Banking Product : An Empirical Study Of Banks In Jakarta

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Abstract

The purpose of this study was to analyze the relationship between service quality and customer satisfaction, to analyze the relationship between service quality and customer loyalty, and to analyze the relationship between customer satisfaction and customer satisfaction. Data analysis in this study used Structural Equation Modeling (SEM) analysis with SmartPLS software. The population in this study were bank customers using e-banking in Jakarta. The sample in this study was taken from the existing population. and at least have used a bank in the form of sms banking, call banking, ATM, and internet banking. The technique for taking the sample is using a non-probability sampling technique, in this case judgment sampling, which is a convenience sampling form. Thus, the number of samples in this study were 160 respondents who had used e-banking services. The results of this study are that there is a positive and significant relationship between service quality and customer satisfaction, there is a positive and significant relationship between service quality and customer loyalty, there is a positive and significant relationship between customer satisfaction and customer satisfaction.

Keywords: service quality; customer satisfaction; customer loyalty; bank; customer

Introduction

According to Adam et al. (2020) In this digital era and industrial revolution, an increase in economic activity is indicated by an increase in production, distribution, and consumption. This increase also encourages an increase in the financial sector, namely the need for institutions that provide money storage and credit needs as one of the drivers of community economic activity. Traditionally, money can be kept in a piggy bank, under a bed, or in a cupboard. However, along with the times, people are starting to get to know financial institutions. The banking industry has become very competitive in the services they provide. Information technology (IT) is widely used in a competitive environment in order to provide banking services to customers. In fact, the emergence of information system technology in particular has changed the consumption process of retail banking as community interaction in service delivery has become increasingly developed. Therefore, community or face-to-face interactions between customers and bank employees are replaced by customer interactions through technology. Even a large amount of IT is used to improve the efficiency and effectiveness of banking services. With consumer behavior patterns that continue to change with the increasing use of technology in banking services, it is necessary to foster customer confidence in using technology-based services, namely e-banking.

According to Djakasaputra et al. (2021) E-banking can be defined as bank services and products directly to customers through interactive electronic communication channels. E-banking includes a system that allows bank customers, both individuals and businesses to access accounts, conduct business transactions, or obtain information on bank products and services through private or public networks. According to Bock et al. (2016); Djakasaputra et al. (2021) Customers can access e-banking through smart electronic devices such as computers, laptops, mobile phones, landlines, or ATM machines. According to Goutam et al. (2021); Goutam et al. (2018); Haudi et al. (2022) Traditional banking or conventional banking is increasingly being replaced by technology-based banking, namely e-banking services such as the use of ATMs, internet banking, mobile banking and phone banking, which are part of the electronic banking services offered by banks to deliver more value than savings products for its customers. One of the important roles in the banking industry is that the unique value of the products and services offered is important to build an image in the minds of customers. Some of the benefits of using e-banking is that it can be used by anyone, anywhere, anytime twenty-four hours a day a week and is cost-effective. With the various attractive benefits of e-banking, banks hope that the performance of this service can improve and experience rapid development. According to Eryiğit et al. (2021);

Goutam et al. (2021) Although the world of banking business has experienced rapid development, this development is also followed by various kinds of complaints and various problems with the quality of service, especially transactions through e-banking, this arises after customers use and activate e-banking services which have an impact on dissatisfaction customer. Tight competition through the emergence of similar services offered by other banks with better services makes customers compare each of these e-banking services, which can definitely make customers switch to e-banking services at banks with better information technology system performance. In response to this e-banking service, banks are trying to improve and maintain the quality of the services provided to attract customers. According to Adam et al. (2020); Bock et al. (2016); Djakasaputra et al. (2021) Quality is seen as a tool to achieve competitive advantage, because quality is one of the main factors that determine the selection of products and services on the part of customers.

According to Eryiğit et al. (2021); Goutam et al. (2021) The e-banking service products offered to bank customers are more or less standard in banking, banks feel the need to increase the need for banking services to differentiate themselves from competitors on other criteria that can affect customer satisfaction and loyalty. According to Goutam et al. (2018); Haudi et al. (2022) believe that service quality can bring potential strategic benefits, such as increased customer loyalty and company improvements in operating efficiency and benefits. Many researches on bank customer loyalty have examined so that there are already standards and measures that can be used to represent customer satisfaction with a bank's products and services. According to Eryiğit et al. (2021); Goutam et al. (2021); Goutam et al. (2018); Haudi et al. (2022) Customer satisfaction and loyalty have proven to be important for the bank's best performance in the long term. Based on the description above, this study intends to examine whether service quality has an effect on customer satisfaction and loyalty of e-banking users in Jakarta. The results of this study can be used for customers, especially e-banking users, for banks.

Literature Review

E-Banking

According to Hasanat et al. (2019) E-Banking Banks provide electronic banking or e-banking services to meet customer needs for alternative media for conducting banking transactions, other than those available at branch offices. With Electronic banking, Customers no longer need to waste time queuing at Bank offices, because nowadays many banking transactions can be done anywhere, anytime easily and

practically through electronic networks, such as the internet, mobile phones, and telephones. Examples are transfers of funds between accounts and between banks, payment of bills, purchases of top-up credit, or checking of mutations and account balances. According to LópezGarcía et al. (2019); Lou et al. (2021) Electronic banking is a bank service that allows customers to obtain information, communicate and conduct banking transactions through the network, and is not a bank that only provides banking services via the internet. One of them is by means of electronic banking. According to Lou et al. (2021) Electronic banking is a facility provided by banking companies through electronic objects (eg mobile phones, computers, and telephones) to replace the need for transactions which are usually carried out through branch offices. In other words, customers can perform banking transactions via mobile phones or the internet, such as transactions at ATM machines. Electronic banking opens a new paradigm, a new structure and a new strategy for retail banks, where banks are facing new clusters and challenges.

Service quality

According to Suharsono et al. (2021); Lin et al. (2015); Lopez Garcia et al. (2019); Lou et al. (2021) Service quality has been defined in the service marketing literature as the overall assessment of service by customers. Service quality is multidimensional According to Hasanat et al. (2019); Ilyas et al. (2021); Lopez Garcia et al. (2019); Lou et al. (2021)) in principle, service quality focuses on efforts to the needs and wants, as well as the accuracy of delivery to balance customer expectations. Santos argues that service quality is usually understood as a measure of how well the level of service provided meets customer expectations, in IliasSantouridis and PanagiotisTrivellas (2010: 333). Perceived service quality is believed to result from a comparison between customers' prior expectations about the service and their after-perceptions of actual experience of service performance. According to LópezGarcía et al. (2019); Lou et al. (2021) identified that there are ten main indicators in service quality, namely, reliability, responsiveness, competence, access, courtesy, communication, credibility, security, ability to understand customers and physical evidence, according to Hasanat et al. (2019); Ilyas et al. (2021); Suharsono et al. (2021); Lin et al. (2015) Service quality focuses on efforts to fulfill needs and desires, as well as the accuracy of delivery to balance customer expectations".

Loyalty

According to Muniesa et al. (2020) The Internet and other technological advances offer new and innovative ways to maintain customer relationships. But to be successful, these new strategies must be built on proven principles of loyalty. Recent research has shown that customers who engage in multi-

channel businesses exhibit deeper loyalty than single-channel customers. Loyalty is the percentage of someone who has bought in a certain period of time and is willing to repurchase since the first purchase. According to Muniesa et al. (2020); Orel et al. (2014); Riyadi, S. (2021) Consumers are the key to profit. These goals are in the form of maximizing profits by maintaining the company's survival, gaining market share in terms of quality, overcoming competition, carrying out social responsibility and so on. Consumer loyalty is not formed in a short time but through a learning process that is based on the experience of the consumer itself based on repeat purchases. So in this case it can be said that consumer loyalty has arisen. According to Riyadi, S. (2021).is a combination of the possibility of customers to repurchase from the same supplier in the future and the possibility to buy the company's products or services at various price levels. Many researchers have used service recommendations to other customers as a proxy for loyalty.

The Effect of Service Quality on Satisfaction

Research According to Eryiğit et al. (2021); Goutam et al. (2021); Goutam et al. (2018); Haudi et al. (2022) stated that service quality was found to be a strong predictor of customer satisfaction. Research in different industries has investigated the relationship between service quality (dimension) and telecommunications customer satisfaction. Hospitals, hotel services, travel agents, and internet services. All existing research achievements further verify that service quality can increase customer satisfaction. Several industries in the traditional retail banking dimensions of service quality, relational performance, core performance and performance features were found to be significant predictors of customer satisfaction. According to Goutam et al. (2018); Haudi et al. (2022) believe that service quality can bring potential strategic benefits, such as increased customer loyalty and increased company operating efficiency and benefits. Therefore, we conclude from the traditional area that e-service quality has a positive effect on customer satisfaction and loyalty. Various studies have been conducted in the same area, which in the dimensions of banking service quality have been tested as a predictor of customer satisfaction. However, it is currently argued that product and service quality will also affect customer satisfaction directly. In terms of service quality dimensions, automated banking has been found to affect customer satisfaction.

The hypotheses in this study are:

H1: The Effect of Service Quality on Customer Satisfaction

The Influence of Service Quality on Loyalty

Research According to Eryiğit et al. (2021); Goutam et al. (2021) suggest that recommendations are being used in many studies as a proxy for customer loyalty, and have empirically shown that service quality has a direct effect on recommendations. According to Haudi et al. (2022) believe that service quality can bring potential strategic benefits, such as increased customer loyalty and increased company operating efficiency and benefits. Therefore, we conclude from the traditional area that the quality of e-service will have a positive effect on customer satisfaction and loyalty. According to Eryiğit et al. (2021); Goutam et al. (2021); Goutam et al. (2018); Haudi et al. (2022) The effect of different service quality dimensions on loyalty was also tested in the different service contexts of package tour operators, call centers, multi-service scenarios and internet services. In addition, customer satisfaction also affects customer loyalty. Previous research has suggested that the service quality of customer experience helps them to develop positive value perceptions about service providers.

The hypotheses in this study are:

H2: The Effect of Service Quality on Customer Loyalty

The Effect of Satisfaction on Loyalty

Research According to Eryiğit et al. (2021); Haudi et al. (2022) stated that satisfaction has a positive effect on customer loyalty. Satisfaction is a target and a marketing tool where it is hoped that the perceived satisfaction will make consumers loyal to the product or service. Research conducted by According to Eryiğit et al. (2021); Haudi et al. (222) showed that satisfaction with online businesses has a positive effect on customer loyalty

H3: The Effect of Customer Satisfaction on Customer Loyalty

Method

Data analysis in this study used Structural Equation Modeling (SEM) analysis with SmartPLS software. Descriptive analysis aims to provide an overview of the respondent's profile and before conducting field research the researcher will first test the statement items in the questionnaire with validity and reliability tests and reliability tests can be said to be reliable if the variable gives a Cronbach alpha value > 0.6 (Purwanto et al, 2021). The population in this study were bank customers using e-banking in Jakarta. The sample in this study was taken from the existing population. and at least have used a bank in the form of sms banking, call banking, ATM, and internet banking. The technique for taking the sample is using a non-probability sampling technique, in this case judgment sampling, which is a

convenience sampling form. So, the number of samples in this study is 160n respondents who have used e-banking services

The hypotheses in this study are:

H1: The Effect of Service Quality on Customer Satisfaction

H2: The Effect of Service Quality on Customer Loyalty

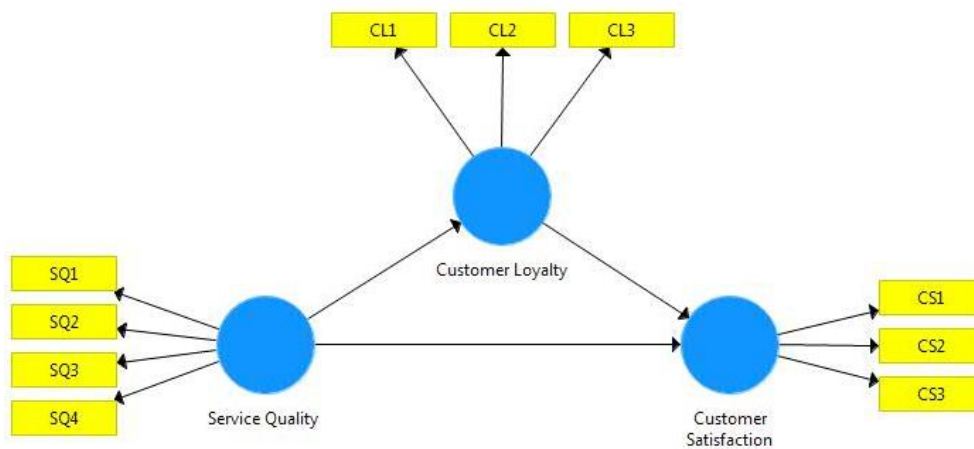H3: The Effect of Customer Satisfaction on Customer Loyalty

Figure 1. Research Model

RESULT AND DISCUSSION

The results of processing questionnaire data using smartPLS3.0 software are as follows:

Table 1. Items Loadings, Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE)

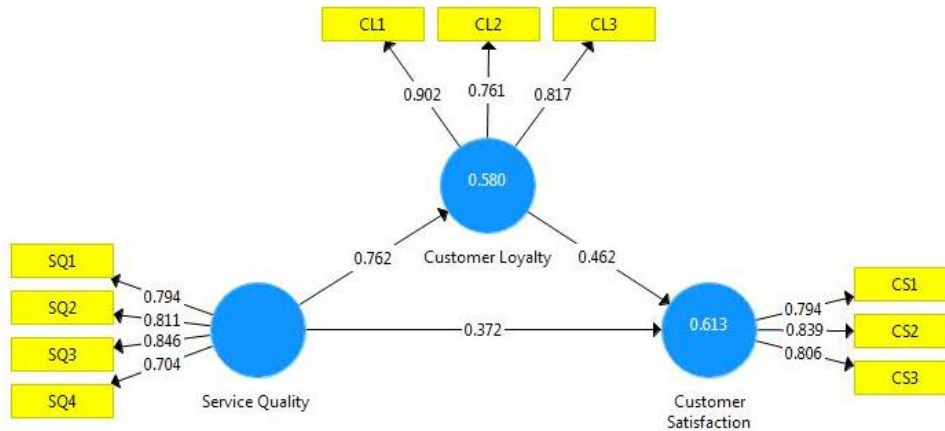| Variables	Cronbach's Alpha	Composite Reliability	AVE
Customer Loyalty	0.770	0.868	0.687
Customer Satisfaction	0.748	0.854	0.661
Service Quality	0.799	0.869	0.625
Customer Loyalty	0.770	0.868	0.687

Figure 2. Validity and Reliability

Validity test is measured from the AVE (Average Variance Extracted) value. The AVE value > 0.5 means that the variable is able to describe the variance of each indicator (Purwanto et al. , 2020). The reliability test was measured from the composite reliability value (Purwanto et al. , 2021). Composite reliability value > 0.7 means that all question items in this study are reliable.

Table 2. R Square

	R Square	R Square Adjusted
Customer Loyalty	0.580	0.576
Customer Satisfaction	0.613	0.605

The value of R Square can be seen in Table 2. This study has a relevant value where 58.00% of customer loyalty variable can be explained by customer satisfaction and service quality variables while 42 % is explained by other factors. 61.3% of the customer satisfaction variables can be explained by service quality variables while 38.7% are explained by other factors.
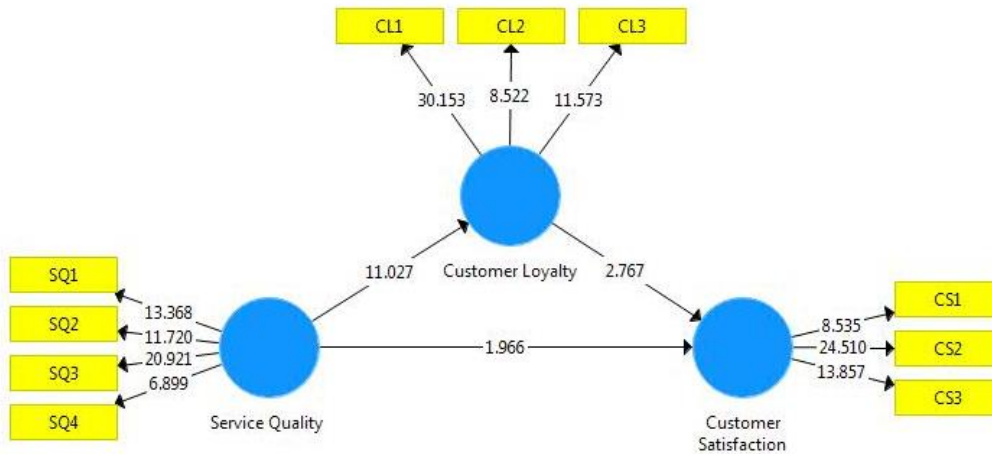
Fig 3. Hypotheses Testing

Table 3. Hypotheses Testing

Hypotheses	Relationship	P Values	Decision	
H1	Customer Loyalty -> Customer Satisfaction	0.006	Supported	
H2	Service Quality -> Customer Loyalty	0.000	Supported	
H3	Service Quality -> Customer Satisfaction	0.050	Supported	

Discussion

The Effect of Service Quality on Customer Satisfaction

Based on data analysis using the SmartPLS software, it was found that the p value was 0.000 < 0.050, so it was concluded that there was a significant relationship between service quality and customer satisfaction..This condition explains that creating customer satisfaction cannot necessarily be achieved through good service quality alone. There are other factors of service quality that also affect customer satisfaction. This research has the same direction as the previous research, namely the research According to Adam et al. (2020); Bock et al. (2016); Djakasaputra et al. (2021); where when consumers are confident about knowledge about e-banking it will lead to satisfaction. that when the customer has adequate knowledge of e-banking services, is comfortable and safe in the use of e-banking, the customer will be confident to use the service. This helps reduce the risk that customers feel in using

technology-based banking services which in turn will instill their trust in the service. The results of this study are in line with Adam et al. (2020); Bock et al. (2016); Djakasaputra et al. (2021); Eryiğit et al. (2021) who state that service quality can bring potential strategic benefits, such as increased customer loyalty and increased company operating efficiency and benefits. Based on the results of the questionnaire in the field when what has been done by researchers on respondents on the effect of service quality on customer satisfaction using e-banking services, although it has a positive effect, the results of the analysis show that the effect is not significant. That is, by increasing the quality of service for large e-banking users, it does not always lead to an increase in customer satisfaction. There are several other factors outside of customer satisfaction variables such as respondents' knowledge of e-banking and experience of using e-banking. It can be concluded that service quality on customer satisfaction with the use of e-banking still has a very small effect.

The Effect of Service Quality on Customer Loyalty

Based on data analysis using the SmartPLS software, it was found that the p value was 0.050 < 0.050, so it was concluded that there was a significant relationship between service quality and customer loyalty.In this case, the customer believes that the bank that provides e-banking services is able to provide good e-banking services. The results of this study indicate a significant condition, which means that the higher the quality of e-banking services in Jakarta means that they are related and always increase customer loyalty, the higher the customer loyalty of e-banking users. This condition explains that to create customer loyalty can certainly be achieved through good service quality. There is a factor of service quality that affects customer loyalty. This study has the same direction as the previous research, namely the research of Goutam et al. (2018); Haudi et al. (2022) where when customers become loyal to the bank only if the technology provided is easy to use and reliable and comfortable it will lead to loyalty. Significant results in this study indicate that improving service quality will certainly increase customer loyalty to e-banking users in Jakarta. The service quality factor alone affects the creation of customer loyalty. This is because most of the e-banking users in Jakarta are students and the e-banking service used is ATM banking. Schooling or lecture needs such as paying for school and so on have used e-banking so that their routine needs cannot be separated from e-banking. The results of this study agree with Eryiğit et al. (2021); Goutam et al. (2021); Goutam et al. (2018); Haudi et al. (2022) believe that service quality can bring potential strategic benefits, such as increased customer loyalty and increased company operating efficiency and benefits. While the research of Djkasaputra et al. (2021); Eryiğit et al. (2021); Goutam et al. (2021); Goutam et al. (2018); Haudi et al. (2022) said that only if you

look at technology channels for easy use and reliability, the customer's consumption experience will be positive and customers will be satisfied with the use of technology from the Bank so as to give a boost to customer confidence. Based on the results of the questionnaire in the field, what has been done by the researcher on the respondents on the effect of service quality on the loyalty of users of e-banking services has a positive effect and the results of the analysis show that the effect is significant. This means that the increasing quality of service for e-banking users in Jakarta will always lead to an increase in loyalty.

The Effect of Customer Satisfaction on Customer Loyalty

Based on data analysis using the SmartPLS software, it was found that the p value was 0.006 < 0.050, so it was concluded that there was a significant relationship between customer loyalty and customer satisfaction.However, the results of this study indicate an insignificant condition, which means that higher customer satisfaction does not mean unrelated but does not always increase customer loyalty. This study has the same direction as the previous research, namely the research of Tobing et al. (2021); Viswanathan et al. (2020); Willis et al. (2020) where when only if the customer is satisfied with the previous transaction with the technology channel then he will reuse it in the next transaction. Customer satisfaction from e-banking services in this study is not significant for loyalty and is different from previous studies. The insignificant results in this study indicate that an increase in satisfaction alone does not necessarily increase customer loyalty for e-banking users in Jakarta. In addition to satisfaction, several other factors also affect the creation of customer loyalty. Most of this is due to an inappropriate choice for customers due to the compulsion of customers who are demanded to use e-banking services from those appointed by the company or institution for employees for reasons of salary payment transactions for employees and students for tuition payment purposes. The results of this study do not agree with Sholeh et al. (2021); Tobing et al. (2021); Viswanathan et al. (2020); Willis et al. (2020) show that customer satisfaction with their online business has a positive effect on their loyalty. Meanwhile, research by Riyadi, S. (2021); Sholeh et al. (2021); Tobing et al. (2021); Viswanathan et al. (2020); Willis et al. (2020) said with their findings that customer satisfaction has a positive and significant influence on loyalty. Based on the results of the questionnaire in the field, what has been done by researchers on the respondents on the effect of customer satisfaction on the loyalty of e-banking service users, although it has a positive effect, the results of the analysis show that the effect is not significant. This means that the increasing satisfaction of e-banking users in Jakarta does not always lead to an increase in loyalty. According to Muniesa et al. (2020); Orel et al. (2014); Riyadi, S. (2021); Sholeh et al. (2021); Tobing et al.

(2021); Viswanathan et al. (2020); Willis et al. (2020) There are several other factors that affect customer loyalty. It can be concluded that customer satisfaction on customer loyalty to the use of e-banking still has a very small effect. This means that even though customers feel that the e-banking services provided by the Bank are good and then feel that e-banking is a trusted form of service, it is not necessarily that customers who use e-banking will continue to use the services of the Bank even though there are other e-banking services available. better, and use it in the future and provide recommendations to others.

Based on the research that has been done, this study has several limitations, including the difficulty in finding respondents who carry out e-banking transactions proportionally between the use of ATMs, internet banking and phone banking so that most respondents have only made transactions through ATMs, this will be a limitation. in conveying the opinion of respondents in filling out the questionnaire. This research was only conducted on e-banking users in Jakarta, who were disproportionately so that it was possible that the results would be different and also carried out proportionally. In this study, it is lacking in the number of variables that are too few so that when processing into the SEM program some modifications need to be made to get the appropriate model. Suggestions that can be submitted if it can be useful for related parties: Suggestions for banks, based on data processing on service quality variables there are the lowest respondents' responses on technology indicators in convenience, then banks must need to improve the quality of network systems and the accuracy of internet banking services, for example minimizing damage machine or weak internet network. Suggestions for future researchers need to review and add other variables that may affect e-banking customer loyalty.

CONCLUSION

The conclusion obtained in this study is that service quality has no significant positive effect on e-banking customer satisfaction in Jakarta. This study shows an insignificant condition which means that the higher the quality of service does not mean it is not related but does not always increase customer satisfaction. This condition explains that creating customer satisfaction cannot necessarily be achieved through good service quality. Service quality has a significant positive effect on customer loyalty, customers believe that e-banking service providers are able to provide good e-banking services. The results of this study indicate a significant condition, which means that the higher the quality of e-banking services in Jakarta means that they are related and always increase customer loyalty, the higher the customer loyalty of e-banking users in Jakarta. Customer satisfaction has no significant positive

effect on customer loyalty, which means that higher customer satisfaction does not mean unrelated but does not always increase customer loyalty. The insignificant results in this study indicate that increased satisfaction alone does not necessarily increase customer loyalty to e-banking users in Jakarta.

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