

The Influence of E-Servqual on Customer E-Satisfaction, A Case of A State-Owned Bank

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Abstract

The goal of this study is to determine the influence of e-servqual on customer e-satisfaction. The study took a case in a state-owned bank that has been applied digital service. It focused on a unit located in Semarang and used purposive sampling for selecting the respondents who use the bank's digital service of particularly BRIMO, QRIS, Brizzi, and SMS Banking. The data from 120 customers was gathered using questionnaire and was analyzed using multiple regression. E-servqual was measured using nine dimensions of efficiency, reliability, responsiveness, personal needs, fulfillment, security/trust, ease of use, site organization, and privacy. The results show that e-satisfaction is significantly influenced by the dimensions of e-servqual. However, of the nine dimensions, only site organization that has a negative effect on e-satisfaction.

Keywords: bank, digital services, e-servqual, e-satisfaction, satisfaction

INTRODUCTION

Service quality refers to evaluation of customers on the service provided by the organization. If customers perceive that the service provided meets their expectation, they will be satisfied, and if their perception does not meet what is expected, the customer is not satisfied. Parasuraman et al. (2005) developed a concept of e-servqual used to assess the quality of electronic services. Banks that apply electronic service can thus apply e-servqual to evaluate the quality of their services. Lovelock (2011) stated that well-managed service quality in the banking industry will result in e-satisfaction. E-servqual dimensions specifically for banking were developed by Kitchenham et al (2009). They cover efficiency, reliability, responsiveness, personal needs, site organization, fulfillment, security/trust, ease of use,

privacy. This study aiming to determine the effect of e-servqual on e-satisfaction used these dimensions to measure e-servqual.

The study addressed BRII (a disguised name for confidentiality reason), a bank that has been keenly focusing on digital services. However, based on the Top Brand Index 2022, BRII has not been able to fully attract its customers for using its services in digital banking. The digital services used by the customers are dominated by BRIMO, Brizzi, SMS Banking, and QRIS and their other digital services have not become the choice of the customers yet. Quality of the service provided can possibly be the reason for using and not using the digital services. In other words, customers are possibly not satisfy with the quality of the digital services and thus they do not use them. For this eason, the studyis intended to determine the effect of e-servqual on e-satisfaction in BRII.

LITERATURE REVIEW

Studies show different dimensions of e-servqual and the effect of e-servequal on e-satisfaction. Trisnawati and Fahmi (2017) found four dimensions of e-servqual consisting of efficiency, reliability, privacy, and fulfillment. All dimensions are proved to have a significant positive effect on customer satisfaction. Among the four, reliability shows the strongest influence on customer satisfaction.

Similar to Trisnawati and Fahmi (2017), Raza et al. (2020) also found the quality of digital services has a significant positive effect on customer satisfaction. They however used different dimensions in measuring e-servqual, which consist of efficiency, reliability, responsiveness, user friendliness, personal needs & site organization.

Table 1. The Dimensions and Indicators of E-Servqual

Dimension	Researcher	Indicator
Efficiency	Raza et al. (2020)	It's easy to find what I need in the digital banking It's easy to get anywhere in digital banking I can complete transactions quickly in digital banking
	Trisnawati & Fahmi (2017)	Ease of registration
Responsiveness	Raza et al. (2020)	Digital banking provides fast service I'm sure the digital banking servers are not too busy to respond to customer requests Digital banking must notify customers exactly when the service will be performed
	Trisnawati & Fahmi (2017)	Can be accessed anytime Timeliness accuracy and system accuracy
Reliability	Raza et al. (2020)	Transactions with digital banking are error-free Digital banking has adequate security Digital banking must get the service right the first time Digital banking must provide services at the promised time
	Trisnawati & Fahmi (2017)	Can be accessed anytime Timeliness accuracy and system accuracy
Personal Needs	Raza et al. (2020)	I feel completely safe when making transactions on digital banking I feel that my Personal Needs have been met when using digital banking Digital banking provides me with information and products according to my preferences I feel completely safe when making transactions on digital banking
	Raza et al. (2020)	Digital banking is visually appealing Digital banking user interface has a well-organized appearance
Security/trust	Zavareh et al. (2012)	There is no misuse of customer personal information Feel safe in digital banking transactions Confidence in digital banking services
Ease of Use	Zavareh et al. (2012)	Easily find what customers need in digital banking The graphical representation of the bank's digital banking helps customers to use digital banking services Able to use digital banking utilities without much effort
		Trisnawati & Fahmi (2017)
Privacy	Trisnawati & Fahmi (2017)	Can be trusted Security of personal information and transaction data

However, the research of Zavareh et al. (2012) on internet banking resulted in three dimensions of e-servqual that are different from the previous studies. The dimensions are security/trust, site aesthetics, and ease of use. They are proved to have a significant positive effect on customer satisfaction. Table 1 summarizes the dimensions of e-servqual.

Anderson and Srinivasan (in Budiman et al., 2020) said that online satisfaction that is commonly referred to as e-satisfaction refers to customers assessment on online transactions. E-satisfaction is the contentment of a consumer with respect to his or her prior purchasing experiences with a given retail-oriented website. It fulfills customer needs for feelings of pleasure through experiences in transaction with online media. Table 2 summarizes e-satisfaction indicators according to Alawneh et al (2013).

Table 2. E-Satisfaction Indicators

Indicator	Indicator
Safe & comfortable	Improve user search capabilities
Confidentiality of personal information	Information media
Don't abuse	Enough information
Data security	Keep the promise of its users
Comply with Personal Data Protection Act	Data security
Collect data according to its function	Encouraging online transactions
Don't misuse information from users	Fast
Maintain user Privacy	Improve the performance
Can be trusted	Finish in fewer steps
Increased usage by customers	Clear & easy to understand
Personal information security	Easy
Grab the user's attention	Can do tracking
Can trust the benefits provided by the company	Error-free transactions
Efficient	Reuse
Clear procedures & instructions	A problem-solution platform is available
Interactive	Recommend to others
Interesting	Safe & comfortable

METHODS

The study used purposive sampling to select sample members from the population with certain considerations (Sugiyono, 2016). It addressed a unit of BRII located in Semarang. There were 120 customers of who use the digital service provided by the bank particularly BRIMO, QRIS, Brizzi and SMS Banking used for the sample.

Table 3. The Result of Validity Test

Item	Pearson correlation	Sig.	Item	Pearson Correlation	Sig.
X1.1	0.827	0.000	Y1	0.874	0.000
X1.2	0.843	0.000	Y2	0.880	0.000
X1.3	0.862	0.000	Y3	0.880	0.000
X1.4	0.438	0.000	Y4	0.853	0.000
X2.1	0.587	0.000	Y5	0.853	0.000
X2.2	0.800	0.000	Y6	0.874	0.000
X2.3	0.797	0.000	Y7	0.879	0.000
X2.4	0.704	0.000	Y8	0.874	0.000
X3.1	0.883	0.000	Y9	0.820	0.000
X3.2	0.879	0.000	Y10	0.752	0.000
X3.3	0.816	0.000	Y11	0.867	0.000
X4.1	0.534	0.000	Y12	0.721	0.000
X4.2	0.562	0.000	Y13	0.779	0.000
X4.3	0.654	0.000	Y14	0.735	0.000
X5.1	0.721	0.000	Y15	0.524	0.000
X5.2	0.525	0.000	Y16	0.783	0.000
X6.1	0.562	0.000	Y17	0.661	0.000
X6.2	0.635	0.000	Y18	0.361	0.000
X7.1	0.977	0.000	Y19	0.401	0.000
X7.2	0.982	0.000	Y20	0.632	0.000
X7.3	0.959	0.000	Y21	0.383	0.000
X8.1	0.889	0.000	Y22	0.642	0.000
X8.2	0.859	0.000	Y23	0.397	0.000
X8.3	0.853	0.000	Y24	0.476	0.000
X9.1	0.985	0.000	Y25	0.312	0.000
X9.2	0.985	0.000	Y26	0.455	0.000
			Y27	0.270	0.000
			Y28	0.528	0.000
			Y29	0.667	0.000
			Y30	0.369	0.000
			Y31	0.656	0.000

Questionnaire was used to gather the data from the respondents. It covers 9 dimensions of e-servqual from the previous studies: efficiency, reliability, responsiveness, personal needs,

site organization, fulfillment, security, ease of use, and privacy with total 26 items. Meanwhile, e-satisfaction covers 31 items. Each item in the questionnaire was tested for their validity using the Pearson Correlation. The test with significant level of 5% or 0.05 resulted in each item is valid (see table 3). Applying Cronbach's Alpha, the questionnaire is declared as reliable with the alpha of 0.969.

The data was analyzed by applying multiple linear regression analysis to test if the dimensions of e-servqual treated as variables affect significantly e-satisfaction of the customers of BRII.

RESULTS AND DISCUSSION

The Result

Table 4 presents the respondents grouped by age, gender, job, and education. It shows that majority of the respondents are aged 30-50 years, with the education high school and bachelor. They work in wide variety jobs, but majority of them are entrepreneurs and employees of an organization.

The regression resulted in positive influence of the dimensions of e-servqual on e-satisfaction, except the dimension of site organization. This means that higher or better quality of the digital service provided by the bank results in higher customer satisfaction. The contrary happened to site organization that has a negative effect on the e-satisfaction of the bank's customers. Their influence are significant indicating with sig <0.05 (table 5).

Table 4. Characteristics of the Respondents

Characteristic		%	Characteristic		%
Gender	Male	55.83	Job	Employee	30.83
	Female	44.16		Entrepreneur	32.50
Age	>20 – 30	15.83		Civil Servant	2.05
	>30 – 40	24.16		Pensioner	4.16
	>40 – 50	34.16		Teacher	2.50
	>50 – 60	22.50		Security guard	0.83
	>60 – 70	3.33		Doctor	0.83
Education	Junior High School	5.00		Housewife	4.16
	High School	50.83		Farmer	0.83
	Bachelor	44.16		Household Assistant	0.83
				Soldier	0.83
				Laborer	3.33
				Police	0.83
				Housewife	0.83
				Student	4.16
				Radio Broadcaster	0.83
				Night guard	0.83
				Chef	0.83
				Ustad	0.83
				Others	6.66

Table 5. Multiple Linear Regression Result

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-9.722	13.292		-.731	.466
	Efficiency	1.403	.390	.197	3.601	.000
	Reliability	.945	.430	.111	2.196	.030
	Responsiveness	.924	.393	.122	2.350	.021
	Personal Needs	1.709	.591	.125	2.889	.005
	Site Organization	-2.120	.937	-.089	-2.261	.026
	Fulfillment	2.289	.844	.100	2.712	.008
	Security/trust	2.110	.482	.321	4.375	.000
	Ease of Use	1.234	.528	.105	2.338	.021
	Privacy	2.592	.749	.234	3.460	.001

Effect of E-Servqual on E-Satisfaction

The results indicate that e-servqual consisting of the dimensions of efficiency, reliability, responsiveness, personal needs, fulfilment, security/trust, ease of use, and privacy influence significantly e-satisfaction. This implies that quality of digital service provided by the bank can influence the customers' satisfaction. Satisfaction can thus be created through experience in using the digital services of BRIMO, ATM, Brizzi, and QRIS provided by the bank. The results of this study support the previous studies, such as Raza et al. (2020), Trisnawati and Fahmi (2017) who found that positive effect of e-servqual on e-satisfaction.

However, the dimension of site organization has a negative effect on satisfaction of the customers of the bank. This indicates that better look of the site surprisingly lowers the customers' satisfaction. In other words, the customers pay more attention to other factors than the aesthetics/beauty of the digital services. This is in line with the study of Baber (2019) that noted that site organization is not important dimension because bank customers do not choose a bank based on ambience/atmosphere and aesthetics of the digital service.

CONCLUSION AND IMPLICATIONS

The study concludes that satisfaction of the customers of BRII is significantly in line with the influence of the e-servqual which consists of the dimensions of efficiency, reliability, responsiveness, personal needs, fulfillment, security/trust, ease of use, and privacy. Nevertheless, the dimension of site organization has a negative significant effect on e-satisfaction.

To increase the use of digital services provided by BRII, it is necessary to carry out several innovations. The bank can create customer service for digital services that helps elderly customers to learn the digital services of the bank easily and quickly without having long

queue to be served. The approach must be different from that provided to younger customers. This way can cover the dimensions of e-servqual in terms of reliability, responsiveness, personal needs, fulfillment, security/trust, and ease of use. For increasing efficiency and privacy, the bank can implement features for doing transfer internally to fellow BRI users or between banks using a mobile number and for doing transfer to several users at once.

Future research may involve customer retention as the factor influencing e-satisfaction of BRI digital services. In addition, it is necessary to consider innovations that can be carried out to increase e-satisfaction based on the level of innovation.

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