

## **Electronic Banking Service Quality and Product Features on and Satisfaction Customer Loyalty Bank BJB Bandung Area**

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### **ABSTRACT**

*This research is motivated by the demands of the duties and obligations of the banking world, which not only make customers interested, but also make these customers a source of profit for the bank but also make customers loyal. The results of this research provide an overview of Bank BJB in its services to its customers. The population of this research is bank bjb customers with a research sample of 400 respondents. In order to achieve the objectives of this research, questionnaire data from respondents were tested using the Structural Equation Modeling (SEM) method using LISREL 8.8 software. Based on the research results, it was found that service quality and bjb Electronic Banking product features significantly influence consumer satisfaction, service quality influences customer satisfaction, product features influence customer satisfaction, customer satisfaction influences customer loyalty.*

**Keywords:** *Service Quality, Product Features, Customer Satisfaction, Customer Loyalty*

## **INTRODUCTION**

This section contains referenced literature and is related to research and hypothesis development. This section of finance plays a very significant role in spurring a country's economic growth. The financial sector is the locomotive for growth in the real sector through capital accumulation and technological innovation. More precisely, the financial sector is able to mobilize savings and distribute them to those in need through credit. They provide borrowers with a wide range of high quality and low risk financial instruments. This will increase investment and ultimately accelerate economic growth. On the other hand, the occurrence of asymmetric information, which is manifested in the form of high transaction costs and information costs in financial markets, can be minimized if the financial sector functions efficiently (Ingrid, 2018).

In Indonesia, the financial sector is driven by two financial institutions, namely banking institutions consisting of commercial banks and non-banking institutions consisting of capital markets, financial institutions, insurance, pension funds and pawnshops. The development of the financial sector, apart from being influenced by internal factors such as banking and capital market regulations, is also influenced by other factors, such as the development of the real sector, government regulations in the economic sector, social development of society, politics and democracy and the international world (Nugroho, 2018).

The revolution in information and communication technology has driven advances in products and processes, as well as the formation of an information society. Information and communication technology (ICT) is believed to be an important factor for the nation's progress in the current global era (Kling, 2015). Apart from being a production and economic factor, ICT also plays a role as a driving force in social change in various aspects, including in the banking sector. This development basically cannot be separated from the conditions of the knowledge society and knowledge-based society phenomena (Loermans and Fink, 2015: 97). This in turn requires socio-cultural transformation in life. In fact, digitalization in all fields seems increasingly unavoidable, including within the scope of applications in the banking sector (Aladwani, 2011: 205).

## **METHODS**

This research is descriptive and verification in nature. Descriptive research is research that aims to obtain a description of a research variable, namely electronic banking service quality, product features, customer satisfaction and customer loyalty. Meanwhile, the nature of verification research basically wants to test the truth of a hypothesis which is carried out through collecting data from the field. Considering that the nature of this research is descriptive and verification carried out through data collection in the field, the research methods used are the descriptive survey method and the explanatory survey method.

This research will be carried out at Bank Bjb in the Bandung Area. This research is planned to last for approximately one year.

Research design is all the processes required in planning and conducting research (Nazir, 2011). In this research, the process will be carried out as follows:

1. Identification and selection of research problems
2. Selection of a conceptual framework
3. Formulate the problem
4. Building an investigation or
5. Choose and define the measurement variables
6. Choose the sampling procedure and technique used
7. Develop tools and techniques to collect data
8. Make coding,
9. Analyzing data
10. Reporting research results,

Zikmund & Babin (2010:56) states "Research design is the main plan that formulates methods and procedures to collect and analyze the required information".

Determining the population must begin with a clear determination of the population that is the target of the research, which is the population that will be the scope of the research conclusions. The population in this study are savings customers Tandamata who have used the bjb DIGI application in the Bandung Area during 2021 there were 126,162 customers. The sample that is the target of the research is a member of the population. The sampling technique chosen is proportional cluster random sampling, namely the process of

selecting a sampling unit from a population taken proportionally so that each sampling unit in the population has a representativeness to be taken as a sample. The consideration for choosing cluster random sampling is that the variables to be examined are relatively homogeneous, namely bank bjb savings customers. Based on the calculations above, it can be stated that the number of samples for this study were 399 customer respondents. In this study, 400 respondents were taken with the consideration of avoiding sampling error, meaning that the larger the sample taken, the smaller the standard error.

## **RESULTS**

to answer it. Of the 30 question items, all of them were declared valid because the calculated  $r$  value for each item was greater than the  $r$  table value, namely 0.300, this indicates that all of the respondent's answer options were declared valid. This means that all the questions given to respondents are appropriate for measuring electronic banking service quality variables.

### **Test the Validity of Product Feature Variables**

Based on a theoretical review of product features as measured by 14 (fourteen) question items in the form of a questionnaire given to 400 respondents to answer them. Of the 14 question items all were declared valid because the  $r$  count value of each item was greater than the  $r$  table value of 0.300, this indicated that all of the answer options from the respondents were declared valid. This means that all the questions given to respondents

are appropriate for measuring product feature variables.

**Validity Test of Customer Satisfaction Variables**

Based on the study of customer value theory as measured by 17 (seventeen) question items in the form of a questionnaire given to 400 respondents to answer them. of the 17 question items all were declared valid because the rcount value of each item was greater than the rtable value of 0.300, this indicated that all of the answer options from the respondents were declared valid. This means that all questions given to respondents are appropriate to measure customer satisfaction.

**Test the Validity of Customer Loyalty Variables**

Based on a theoretical study of customer loyalty as measured by 18 (eighteen) question items in the form of a questionnaire given to 400 respondents to answer them. of the 18 question items all were declared valid because the rcount value of each item was greater than the rtable value of 0.300, this indicated that all of the answer options from the respondents were declared valid. This means that all the questions given to respondents are appropriate for measuring customer loyalty variables.

**Reliability Test**

To measure the level of reliability of measuring instruments at intervals, Cronbach's alpha value is used. Determining the magnitude of  $\alpha$  to determine whether a measuring instrument is considered reliable or not, in this research the reference  $\alpha > = 0.7$  is used as a criterion for the measuring instrument used to be good (reliable). Based on the results of the reliability test, the Cronbach's Alpha

value of the research instrument reliability coefficient was between 0.8161 – 0.899. This means that these results show that the Cronbach's Alpha value is greater than 0.700, which means that all research variables, namely electronic banking service quality, product features, customer satisfaction and customer loyalty, are declared reliable or meet the requirements.

**Data Normality Test**

To find out whether the data follows a normal distribution, various methods can be used, including the Kolmogorov Smirnov method and the Shapiro Wilk method. Based on test results with a significance level of 0.05, where Asymp. The significance obtained from the processing results for X1 = 0.137, shows significant results or the sample data comes from a population with a normal distribution or there is no difference between the sample data coming from a population with a normal distribution.

In the next stage, the index is calculated using the mean method, namely dividing the total score by the number of respondents. The index number shows the unified response of all respondents to each research variable.

Table 1. Interpretation criteria

INTERVALS	CRITERIA
1.00 – 1.80	Very Low (Very Not Good)
1.81 – 2.60	Low (Not Good)
2.61 – 3.40	High Enough (Not Good)
3.41 – 4.20	High (Good)
4.21 – 5.00	Very High (Very Good)

Results of responses from Tandamata savings customers who have used the bjb DIGI application for each variable, namely electronic

banking service quality, product features, customer satisfaction, customer loyalty in each dimension and statement item.

**Structural Equation Modeling (SEM) Analysis**

Furthermore, data analysis was

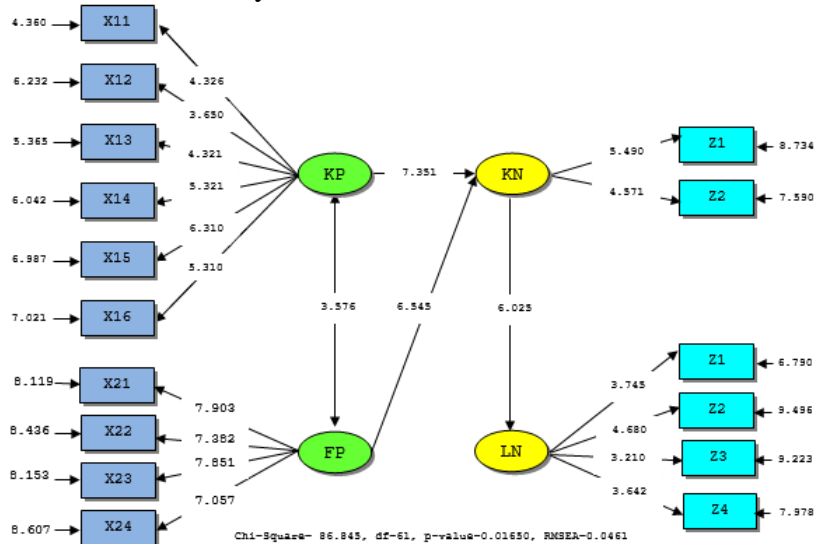


Figure 1. Diagram of Implementation of Electronic Banking Service Quality and Product Features on Customer Satisfaction and the Implications for Customer Loyalty (t-student)

In SEM, to see whether the model obtained meets the model accuracy measures (Goodness of fit measures/GOF) so that it can be said

carried out using Structural Equation Modeling (SEM) and statistical hypothesis testing was carried out. SEM is performed to analyze a series of relationships simultaneously so as to provide statistical efficiency.

that the model obtained from the comparison between data and model is good, it can be seen in the table below based on the following criteria:

Table 2. Model Accuracy Criteria Test Results

Ukuran GOF	Estimasi	Hasil Uji
Statistik Chi-Square ( $\lambda^2$ )	86,845	Fit
P-Value	0,0165	Fit
Non-Centrality Parameter (NCP)	25,854	Fit
Goodness-of-fit Index(GFI)	0,937	Good Fit
Root mean square error of approximation (RMSEA)	0,0461	Good Fit
Expected cross-validation index (ECVI)	0,738	Fit
Tucker-Lewis Index (TLI) atau Non-Normed Fit Index (NNFI)	0,960	Good Fit
Normed Fit Index (NFI)	0,905	Good Fit
Adjusted Goodness of Fit Index (AGFI)	0,906	Good Fit
Incremental Fit Index (IFI)	0,969	Good Fit
Comparative Fit Index (CFI)	0,968	Good Fit
Parsimonius Goodness of Fit (PGFI)	0,628	Fit
Parsimonious Normed Fit Index (PNFI)	0,708	Fit

Sumber: Diolah peneliti dengan program Lisrel 8.8 (2019)

Based on the Goodness of Fit test results in the table, it can be concluded that the Customer

Satisfaction variable model is declared fit or appropriate, so it can be used in the structural equation model

to find out whether electronic banking service quality ( $X_1$ ), product features ( $X_2$ ) influence customer satisfaction ( $Y_1$ ) and loyalty. customers ( $Y_2$ ).

**Hypothesis testing**

**1. Electronic Banking Service Quality and Product Features on Satisfaction Simultaneously**

Based on the calculations, the  $F_{count}$  value is 490.7361, where the criteria for rejecting  $H_0$  are if  $F_{count} > F_{table}$ , with degrees of freedom  $v_1 = 2$  and  $v_2 = 400 - 2 - 1$  and a confidence level of 95%, then from the F distribution table The  $F_{table}$  value obtained for  $F_{0.05}$ ,  $2.397 = 3.04$ . Because 490.7361 is greater than 3.04,  $H_0$  is rejected, meaning it can be concluded that there is a significant influence of electronic banking service quality and product features on satisfaction.

**2. Electronic Banking Service Quality on Satisfaction**

For the path coefficient of electronic banking service quality to electronic banking service quality of 0.469, a  $t_{count}$  value of 7.351 is obtained by taking a significance level  $\alpha$  of 5%, then the value of  $t_{table}$  or  $t_{0.05,397} = 1.972$ , so because  $t_{count} = 7.351$  is greater than  $t_{table} = 1.972$ , then  $H_0$  is rejected or in other words product features affect satisfaction with a path coefficient of 0.469 so that every increase in the quality of electronic banking services will increase satisfaction by 0.469.

**3. Product Features Against Satisfaction**

For path coefficients product features to satisfaction of 0.411, a  $t_{count}$  value of .545 is obtained by

taking a significance level of  $\alpha$  of 5%, then the t table value or  $t_{0.05,397} = 1.972$ , so because  $t_{count} = 6.545$ , greater than  $t_{table} = 1.972$ , then  $H_0$  is rejected or in other words product features has an effect on customer satisfaction with a path coefficient of 0.411 so that every increase product features it will increase customer satisfaction by 0.411.

**4. Satisfaction with Customer Loyalty**

For satisfaction path coefficient to customer loyalty of 0.867, the  $t_{count}$  value is 3.576 by taking a significance level of  $\alpha$  of 5%, so the  $t_{table}$  or  $t_{value}$  is  $t_{0.05,397} = 1.972$ , so because  $t_{count} = 3.576$  is greater than  $t_{table} = 1.972$ . Then  $H_0$  is rejected or in other words satisfaction influence at bjb bank with a path coefficient of 0.867. If satisfaction perceived as satisfied or better then customer loyalty rose by 0.867. Table 3. Recapitulation of Data Processing Results

Information	Variable	Results
Path coefficient value of exogenous to endogenous variables	$\xi_1 \rightarrow \eta_1$	0.469
	$\xi_2 \rightarrow \eta_1$	0.411
	$\eta_1 \rightarrow \eta_2$	0.867
Influence of exogenous variables on endogenous variables	$\xi_1 \rightarrow \eta_1$	38.1%
	$\xi_2 \rightarrow \eta_1$	33.0%
R2	$\xi_1, \xi_2 \rightarrow \eta_1$	71.2%
	$\eta_1 \rightarrow \eta_2$	75.2%

Service to student word of mouth results in a negative relationship, therefore it can be interpreted

Description of Electronic Banking Service Quality. From the research results, it can be seen that the quality of electronic banking services

ranges from bad to good criteria. When compared between dimensions, the website design dimension provides the best description, while the responsiveness dimension provides the lowest description. The highest average value is an indicator regarding fast web page loading, internet banking website design helps customers to complete transactions quickly and website features are easy to understand while the lowest average value is an indicator regarding problems while using internet banking services, website design internet banking does not make it easy to understand which buttons to click and internet banking services are not quick enough to respond.

The quality of website information which is categorized as part of the quality of website content offers true information to customers. Thus, the information presented can meet the need for information knowledge that is easy to understand and is always updated, so that it can convince customers to use internet banking facilities. The more accurate the information displayed on the website with the level of accuracy of information that can be trusted, and always up to date, and adapted to client needs, the more it will affect the level of customer expectations.

The quality of website interaction, in theory, is needed in shaping the quality of website content with the intention of having an interactive (user friendly) website which turns out to be necessary. The interaction between the system and website users is of great concern to banks providing online services, because the aim of creating the

system is to make it easier for customers to manage their needs. The website system is maximally designed to meet customer needs in terms of interaction, for example; a website address that is easy to remember, a site that is easy to learn, and easy to use. Apart from that, the effectiveness of the website, such as the information search function and the effectiveness of the time required to process each website page, must receive minimal attention in a system created for user convenience.

E-Banking is one of the sectors affected by banking information and communication technology. E-banking can be defined as bank services and products directly to customers via electronic, interactive communication channels. E-banking includes systems that enable bank customers, both individuals and businesses, to access accounts, carry out business transactions, or obtain information on bank products and services via the Internet network. Customers can access e-banking via electronic smart devices such as computers/PCs, laptops, PDAs, ATMs or telephones. The emergence of electronic banking itself is not only related to banks, but also collaborates with cellular operators. So it can be seen that the existence of electronic banking provides benefits to all groups, such as banks, cellular operators and bank customers who use electronic banking. The following are products from e-banking services, including: 1. Internet Banking. 2. Mobile Banking 3. SMS Banking. 4. Telephone Banking. 5. Automated Teller Machine (Fernanda and Embun, 2018)

Overview of Electronic

Banking Product Features Electronic banking product features range from poor to good criteria. When compared between dimensions, the feature quality dimension gives the best picture, while the feature importance dimension gives the lowest picture. The highest average value is an indicator regarding bjb mobile banking providing services as promised, e-banking providing various banking transactions that customers need and the bjb mobile banking login process is fast while the lowest average value is an indicator regarding the bjb mobile banking application which can be accessed by fast, account mutations can be done quickly in bjb mobile banking and complaints about bjb mobile banking are responded to quickly.

The diversity of transaction services can be measured by the number and types of services available to process corporate customer financial transactions. Because of the importance of meeting users' needs and answering their questions, feature services have a direct impact on an indication of feature diversity. The advantages of user distraction and a contemporary, sophisticated user experience can be reflected in feature indicators. The characteristics of a product are its unique characteristics, and these characteristics often provide an advantage to the buyer.

Features are something that someone can also consider when using a product. Someone will always align the features of the product with the estimates offered. If the customer feels satisfied and their needs can be met by the service features in the Mobile Banking menu, this will

influence the customer's use of Mobile Banking. Ease of use is an important factor that customers must pay attention to when using banking services. It is not uncommon for customers to also consider mobile service users. (Bastian Amanullah, 2016).

Service features in using internet banking are things that customers can do (Kotler and Keller, 2016). Ability to innovate in dealing with customer needs with the availability of different features on the website. Apart from that, it is hoped that various types of interesting features will increase customer interest in using internet banking. To attract the interest of the millennial generation as internet banking users, sharia banks must be creative and innovate in knowing the needs, desires and tastes of the millennial generation so that they have confidence in using sharia banking services. Because interest is one of the important things for the Islamic banking sector (Ida et al., 2020).

Description of Customer Satisfaction Customer satisfaction is in the criteria of bad to good criteria. When compared between dimensions, the performance dimension provides the highest description while the hope dimension provides the lowest description. The highest average value is an indicator that the understanding provided by bank bjb regarding e-banking services can be understood easily, knowledge of the services provided by bank bjb electronic banking can be accessed well and the understanding provided by bank bjb regarding e-banking services can be understood easily while the lowest average value is an



indicator of great need and can be done easily at any time on the bjb electronic banking service,

According to Kim and Mauborgne (2017), there are 4 action frameworks that a company must have to maintain the quality and quality of its service performance. The framework consists of 1). Eliminate, namely the management of BJB bank can delete applications that are rarely used by customers because the existence of these applications rarely gets a response or is rarely used, but customers prefer to carry out transactions through officers at each service office, 2) . Increase (Raise) refers to research results that what needs to be improved are information and capability programs. The information provided in order to increase customer satisfaction is by providing information that is as clear as possible and with maximum internet banking capability or browsing capacity so that customers can access internet banking anywhere and anytime and under any conditions internet banking can be easily achieved according to customer needs. , 3). Reduce (Reduce), namely BJB bank management can reduce products that are less popular with customers so that the company's operational level can also be reduced, and 4). Create, namely by carrying out innovations related to internet banking or you can also collaborate with several new companies, for example by collaborating with several internet-based transportation operators to make payments via internet banking.

Description of Customer Loyalty Loyalty of bank bjb customers is in the criteria of bad to

good criteria. When compared between dimensions, the repeat purchase dimension gives the best picture, while the repeat purchase dimension of other product lines gives the lowest picture. The highest average value is the question regarding repurchasing products and making transactions again with bank bjb, interested in using ebanking in the future and remaining loyal to being a bank bjb consumer while the lowest average value is the question based on experience so far, less satisfied with internet banking products and services,

Realizing the importance of increasing customer loyalty, bank bjb in delivering banking services has taken a revolutionary approach through electronic banking (e-banking) media to provide convenience for customers in transactions. E-banking is the automatic delivery of bank services and products directly to customers via electronic, interactive communication channels. E-banking is a system that enables 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, including the internet.

Clarke (2019) says that e-banking is the provision of banking services in the retail and small-scale sectors through electronic channels. The complexity of industrial competition causes every company to focus on customer desires and satisfaction. The relationship between the company and the customer is very important, not only regarding increasing sales and sales reputation

but also regarding long-term development.

Loyalty is a situation where there is a strong commitment to consistently repurchase or reuse goods or services, even though the influence situation and marketing efforts have the potential to cause behavior to change. Oliver (2017) is a. When information technology is able to accommodate all customer needs, a close and even personal relationship can be established between the banking industry and customers (Lang and Colgate, 2014). Taylor and Cacanua (2016) found that customer satisfaction can have a significant influence on loyalty. This opinion is supported by Hallowell (2015) who stated that customer satisfaction is a prerequisite for customer loyalty. Customer satisfaction is a critical issue of the success of any business system, traditional or online. A basic understanding of the factors that impact web-based customer satisfaction has great importance in e-commerce. The need for research on web-based customer satisfaction is focused on the growing demand for long-term profitability (Balasubramanian et al., 2015).

## CONCLUSION

Based on the results of research that has been carried out on the analysis of the Effect of Electronic Banking Service Quality and Product Features on Satisfaction and Its Implications for Customer Loyalty (A Survey on bank bjb Savings Customers in the Bandung Area) the findings are as follows:

1. The quality of electronic banking services at bank bjb is in the

criteria from not good to good criteria. When compared between dimensions, the website design dimension provides the best description, while the responsiveness dimension provides the lowest description. There are several indicators suggested to be the focus of improvement, namely there are problems while using internet banking services, the internet banking website design is not easy and internet banking services are not fast enough to respond to requests.

2. Electronic banking product features at bank bjb are in the criteria of bad to good criteria. When compared between dimensions, the feature quality dimension gives the best picture, while the feature importance dimension gives the lowest picture. There are several indicators that are recommended as a focus for improvement, namely the bjb mobile banking application is less accessible quickly, and the bjb mobile banking application is designed to be less attractive and informative.
3. Customer satisfaction with the quality of electronic banking services at bank bjb is in the criteria of dissatisfaction to satisfaction criteria. There are several indicators that are recommended to be the focus of improvement, namely unsatisfactory experiences after making transactions on bank bjb electronic banking and complaints about bank bjb e-banking not being responded to quickly.
4. Customer loyalty at bank bjb

ranges from disloyal to loyal criteria. So it can be interpreted that the loyalty of bank bjb savings customers is not completely loyal to electronic banking services.

5. The magnitude of the influence of electronic banking service quality and product features on bank bjb customer satisfaction, both simultaneously and partially, is as follows:

- a. Electronic banking service quality and electronic banking product features have a simultaneous effect on bank bjb customer satisfaction, namely 71.20%.
- b. Electronic banking service quality has an effect on bank bjb customer satisfaction, both direct and indirect, namely 38.15%.
- c. Electronic banking product features have an influence on bank bjb customer satisfaction, both direct and indirect, namely 33.05%.

Customer satisfaction has an effect on increasing bank bjb customer loyalty by 75.2%..

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