

## The Effect of E-Service Quality on E-Customer Satisfaction

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**Abstract.** Technological advances facilitate all forms of business activities, including in the banking sector. The role of technology in the banking sector gave birth to digital business terms such as E-Service Quality, E-Customers Loyalty, and E-Customers Satisfaction so that it presents the phenomenon of changes in transaction activities occurring where transactions do not have to be present in one place or transactions in cash. Along with the development of technology, people can now make non-cash transactions. Simply using a mobile device that is connected to the internet, the transaction process can be done quickly, effectively and efficiently. This research was conducted to determine the Effect of E-Service Quality on E-Customer Satisfaction. This research uses quantitative methods with descriptive and causal research types. Sampling was carried out by purposive sampling method with the number of respondents as many as 158 people. Based on the results of the analysis, E-Service Quality has a significant positive effect on E-Customer Satisfaction.

**Keywords:** E-Service Quality, E-Customer Satisfaction, Bank

### Introduction

The industrial revolution 4.0 made a major change in the field of technology that caused changes in various other fields. At this time the system is directed into digital form with the help of a network (internet). The use of the internet in Indonesia already covers various areas of life such as government, transportation, education, and economy.



Image 1. Internet Users In Indonesia, 2021.

The research, which was released in January 2021, stated that the number of internet users in Indonesia had reached 202.6 million (up 15.5% or around 27 million from 2020), while the total population of Indonesia was 274.9 million (up 1.1% or around 2.9 million population from 2020). The development of internet users that continues to increase, requires every service provider company to continue to innovate, meet consumer needs and be able to continue to compete and survive from its competitors (Istiana, 2021).

According to (Rodríguez, P. G., Villarreal, R., Valiño, P. C., & Blozis, 2020), the banking industry must improve the quality of its services so that customer satisfaction also increases. This improvement can be done by increasing the competence and consistency of employees and company management in handling customer complaints. Something quality will be a motivation for customers in building strong and long-term relationships. Thus, there is a close relationship between E-Service Quality and E-Customer Satisfaction.

### Literature and Research Results

#### E-Service Quality

According to (Zeithaml, V. A., Bitner, M. J., & Gremler, 2018) E-service quality is defined as the level of efficiency and effectiveness of a website facilitating in terms of shopping, purchasing and the process of delivering products and services. According to (Fazria & Rubiyanti,

2019), E-service quality is defined as an assessment that has advantages and quality of electronic services offered in the virtual market. A company in increasing customer satisfaction, is not enough to create quality products, but the company must also maintain the quality of service in order to always create customer comfort in shopping. Service quality in e-commerce is called e-service quality defined as how much the ability of a website to provide a shopping experience, payment, and product delivery effectively and efficiently.

(Handrianto, 2016) developed four dimensions of other e-service quality, namely: Efficiency, Fulfillment, System availability, and Privacy. The E-Service Quality indicators used in this study are:

System Availability, Technical functions of the system corresponding to the item a) This site does not crash, b) The site is always available for business, c) Availability of e-banking solutions and the ability to run smoothly when processing transactions,

Fulfillment, The level of accuracy of product depictions on the website, the level of accuracy in processing orders with items, a) Internet banking transactions are always accurate, b) The internet banking section of the website is launched and executed immediately, c) Accurate promises about the services delivered,

Privacy, Protection provided to consumers from the risk of fraud and financial loss from the use of their financial information with items, a) Feel secure in my transactions with this website, b) The Site does not share personal information, c) The Site protects bank card information and online payments,

Efficiency, Ease and speed of accessing and using the site with items, a) Easily find what is needed on this site with a few clicks, b) Allows to complete transactions quickly, c) Allows to continue use easily,

Ease of use (ease of use), Search function, download speed, design, and layout of a website perceived by consumers with items, a) Able to use internet banking website utilities without much effort, b) Ease of moving between pages, c) Ease of navigation within a page.

### E-Customer Satisfaction

According to (Linas Salwa et al., 2022), E-Satisfaction is defined as the accumulation of satisfaction that consumers get on every purchase and the experience of consuming goods or services from time to time on an online site. From the definition above, we can conclude that E-Customer Satisfaction is an assessment of satisfaction by consumers as shown from the experience of online transactions. eSatisfaction is the result of consumer evaluation of emotions related to whether or not consumer expectations are met based on the online shopping experience. The indicator to measure this variable refers to Oliver's (1980) opinion in (Sujito, 2011) as follows:

1. Consumers are satisfied with the decision to make a purchase through the company's website
2. If I make another purchase, I feel different on this site
3. The decision to buy from the site is wise
4. I think I did the right thing by buying on this site
5. I feel unhappy when making purchases on this site

**Table 1.** Table title. Table captions should always be positioned *above* the tables.

Model	Beta	t	Sig.
E-Service Quality	,764	4,156	,000

From the results of the data that has been processed, it is obtained that the E-Service Quality on E-Customer Satisfaction has a significant result, which is less than 0.05 ( $p < 0.05$ ) and the E-Service Quality on E-Customer Satisfaction shows a positive direction. Such conditions indicate that the E-Service Quality has a positive and significant effect on E-Customer Satisfaction. So the higher the E-Service Quality, the higher the E-Customer Satisfaction.

Parasuraman, Zeithaml, and Malhotra in their research through a Theory or Model known as the "SERVQUAL Service Quality Model", which can also be applied to electronic services, explained that, customer satisfaction is influenced by their perception of five dimensions of service quality, namely reliability, responsiveness, assurance, empathy, and physical evidence. If customers perceive that electronic services meet or exceed their expectations in terms of these dimensions, then customer satisfaction will increase.

Many consumers assume that the existence of the Application owned by the Bank in Indonesia is able to improve the consumer experience in using the application, the Bank

Application is also proven to be safe, and can maintain consumer privacy. In addition, the interface features of the Bank Application are also considered attractive, and easy to operate by all consumers. Thus, the level of customer satisfaction, which is reflected in the variable E-Customer Satisfaction becomes higher.

Consumer Behavior Theory plays an important role in increasing e-customer satisfaction. An understanding of consumer behavior helps Bank Jateng management understand customer preferences, needs, and expectations in the context of an electronic service experience. Consumer behavior theory also emphasizes the importance of personalization and user experience in creating customer satisfaction. In the context of e-services, organizations can use customer data and information to provide customized experiences and meet individual needs. This can include personalizing content, relevant product recommendations, or customizing the user interface. By providing a personalized and relevant experience, Bank Jateng can increase customer satisfaction.

Based on previous theories and research, states that consumer behavior theory also provides a foundation for measuring and managing customer satisfaction in the context of electronic services through the Application. Bank management can use survey methods, customer feedback, and data analysis to understand the level of E-Customer satisfaction and identify areas where improvements may be needed. By continuously monitoring and managing E-Customer satisfaction, management can identify opportunities to improve its services, as well as create a more satisfying experience for the Bank's customers.

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