



Analysis of The Influence of Service Quality on Customer Satisfaction and Its Impact on Reuse Intention of Mobile Banking Payment in E-Commerce Transactions

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Abstract

This study intends to determine how consumer satisfaction with mobile banking services affects repurchase interest. Customers of Jabodetabek who utilize mobile banking make up the study's sample. Purposive sampling was used in this investigation, and a non-probability sample of 100 participants was used. Questionnaires will be used by researchers to collect data. The structural equation method of partial least squares, or SEM-PLS, is employed in this study. Higher-order formative and lower-order reflecting constructs were utilised in this study. According to the study's findings, the level of mobile banking services directly affects repurchase interest. The effectiveness of mobile banking services directly affects how satisfied customers are. Repurchase interest is directly influenced by customer satisfaction. Customer satisfaction has an indirect impact on repurchase interest through the quality of mobile banking services. Customer interest in repurchasing mobile applications for e-commerce payment services is influenced by service quality. Customers will be satisfied with good service quality in mobile applications, particularly in e-commerce payment services. It has been demonstrated that the positive indirect effect of mobile banking services is moderated by customers' satisfaction with e-commerce payment services provided by mobile banking.

Keyword: Customer Satisfaction, Mobile Banking, Repurchase Intention, Service Quality

1. INTRODUCTION

In this era of globalization, developments in technology and information are very useful indicators to support the success of a company, including the banking sector. The financial services and banking services sector is also one of the aspects affected by digitalization [1]. The presence of mobile banking applications and services is one answer to digitalization in the banking sector, changing businesses that previously focused on offline services into businesses with digital schemes [2]. The digital financial transaction model, which can be called financial technology (FinTech), is a form of realization of digital changes in business and financial transactions in response to the challenges of the current era of digitalization. The large development in the use of digital transaction services by both FinTech and banking companies has made digital transaction services themselves central to leading economic change today [3]. Digital transactions can provide convenience to customers because they can be accessed easily via applications with an internet network. The speed of digital transactions can run instantly because the transaction amount will be calculated and transferred automatically by the system. Digital transactions are also considered safer than physical theft or robbery. In the last pandemic era, the use of mobile banking was also increasingly popular because of its simplicity in carrying out transactions so that it could minimize interaction or movement of areas, and online shop payments were more dominated by online shops where payments could be made using mobile banking [4]. The COVID-19 pandemic has enhanced the level of digital penetration in the banking industry, and the results of the Inventor Indonesia study confirmed this. Digital banking services, such as internet/mobile banking and e-wallets, have also become more popular among consumers. It was recorded that 43.6% of respondents said

they preferred to often use internet or mobile banking features, while 25.6% of respondents said they used e-wallets more often after the COVID-19 pandemic [5].

The high use of mobile banking services shows that the presence of digital services in the banking sector can make things easier for customers. The existing digital transformation encourages innovation, especially in the sharia banking sector [6]. Quoting from the official financial.bisnis.com page, the object of this study is committed to developing digital services through mobile banking applications for ease of customer transactions. This development is carried out by continuing to add features to the mobile banking service. In fact, the company's mobile banking software will be developed into a super app [7]. This is solely to address the opportunities brought on by the expansion of e-commerce, as the societal constraints brought on by the COVID-19 epidemic have led to an explosion in the sector globally, including in Southeast Asia. As a result, the market research firm e-marketer predicts that Southeast Asia's e-commerce growth will reach 14.3% in 2021. In six Southeast Asian nations, e-commerce retail sales are anticipated to exceed US\$45.07 billion in 2021. The greatest country in Southeast Asia in terms of its contribution to that total was Indonesia, with US\$20.21 billion [8].

E-commerce is essentially a place where manufacturers, customers, sellers, and purchasers who want to conduct online transactions via the internet network can come together. Online transactions for purchasing and selling are now simple for consumers [9]. Services must be quick and simple in the globalized era. In the modern day, e-commerce, which serves as a conduit between buyers and sellers, is beginning to take off. In e-commerce, buyers and sellers can conduct transactions over the internet and use mobile banking to make online payments [10]. With the advancement of technology, banking services have experienced numerous modifications. Banks are thought to be playing an expanding role as Indonesian banking services struggle to keep up with FinTech, which is believed to be quite advanced in Indonesia. For businesses to remain competitive in the global market, e-commerce is crucial [11]. E-commerce systems are gradually being adopted by businesses, which is considered as a staged process where businesses eventually outgrow the motivations for e-commerce adoption. E-commerce has a number of benefits over traditional commerce that are generally applicable to all businesses. For instance, e-commerce causes supply chain disintermediation, enabling businesses to cut expenses by getting rid of pricey sales agents. E-commerce also gives access to markets that are far away because it is thought to blur international borders [12].

Using e-banking or mobile banking, for example, banks is developing payment services that are flexible and may be made at any time. Customers have unlimited access to banking services around-the-clock and can make non-cash payments [13]. Even today, banks has partnered with numerous e-commerce businesses to offer multiple layers of security for online payments, notably for cross-currency international transactions. It is important for e-commerce to work more closely with banks in order to give customers the convenience of being able to choose from a variety of online payment methods. Banking services assist e-commerce in carrying out transactions as well. Electronic payment methods, sometimes known as e-payment, will advance significantly as the population grows [14]. The millennial generation is one of the demographic benefits through possibilities and difficulties for national development, which influences the development and use of financial technology services, particularly in payment transactions (digital e-payman). Millennials make up 68% of users of digital wallets. According to statistics from 2017, 88 million Indonesians, or 33.75% of the country's overall population, are currently classified as belonging to the millennial generation, which includes those between the ages of 20 and 40. Sharia banking must not turn a blind eye to the opportunities and challenges of digital payments [15]. The growth of mobile banking transactions up to July 2021 was 46.4 million transactions, or an increase of 97.4% annually (YoY). This increase in mobile transactions was driven by the presence of new habits among Indonesian people during the pandemic as well as customers' financial transaction activities in shopping on e-commerce. Unfortunately, many customers in Aceh do not feel there is an equal distribution of services. after receiving transaction complaints from a number of customers, said that many people in Aceh were complaining. It was stated that the public complained that bank services were chaotic because recently tourists experienced problems with bank transactions in Aceh; M-banking transactions and CS services in the Mobile Banking application were indicated to be indifferent [16]. What's worse is that there are reports of balances being deducted unreasonably, for example, from credit purchases. The balance was deducted, and the credit didn't come in [17].

Customer satisfaction is the main thing that can be made a priority, especially in banking services. Customer satisfaction is also an aspect that can lead a company to receive good reviews. This is also the bank's strategy to satisfy its customers [18]. Ultimate Service is a service transformation that seeks to provide the best service to customers by prioritizing digital solutions and the uniqueness of Sharia Bank services. However, several reports from mediakonsumen.com report that there are several obstacles experienced by customers when carrying out e-commerce transactions on mobile banking software [19]. After completing the transaction, I was surprised because I received an SMS from the bank saying that there had been a withdrawal of funds that the customer didn't know about, amounting to IDR 500,000, while the customer did not feel like pressing the donation button to the Zakat Amil institution at the end of the transaction [20]. To get satisfaction, customers

must receive the best quality service from the service provider. This means that good service quality from the company will increase user satisfaction; in this case, the quality of mobile banking services from the bank will be in direct line with customer satisfaction as users of the mobile banking service itself [21].

In the category of sharia general banks, bank's mobile banking software won the award for best mobile banking. The Infobank Digital Brand Awards 2022 honor the bank for its dedication to growing Indonesia's digital-based sharia banking sector by giving it this award. This means that Sharia Bank has good service quality. Although service quality, also known as SERVQUAL, is a variable used to gauge customer happiness, it still has limitations when applied to evaluating the caliber of digital services [22]. A more advanced version of SERVQUAL called E-SERVQUAL can be used to evaluate the caliber of digital services. The five components of E-SERVQUAL are tangibility, reliability, responsiveness, assurance, and empathy [23]. E-SERVQUAL is a hypothesis that can be used to gauge how well-served a digital product is, including mobile banking payment services. Responding to several things mentioned above, the bank is committed to developing digital services through mobile banking applications for ease of customer transactions. This development is carried out by continuing to add features to the mobile banking service. In fact, the company's mobile banking application will be developed into a super app [24]. However, there are complaints that there are obstacles that occur when QRIS mobile banking scan transactions do not go to Bukalapak partners. One of the aims of the mobile banking facilities provided to customers is to ensure that customers continue to use the products and services offered by the bank [25]. Customers can easily move from one bank to another because of trust, satisfaction, and the service provided by the bank. With the trust felt by customers, interest in repurchasing can occur. Repurchase interest occurs if a customer has previously purchased or consumed a product or service and then made an assessment [26]. Repurchase interest is the stage of the tendency to take action after the customer feels satisfied. With the sense of satisfaction felt by the customer, it will give rise to a positive response to the product used. If the customer gets positive things from the past actions they received, it will enable the individual to make repeat purchases.

2. MATERIALS AND METHOD

Customers of Jabodetabek who utilize mobile banking make up the study's sample. An approach to non-probability sampling was utilized in this study, allowing elements or population members to be chosen at random and given the same opportunity. Purposive sampling was the method of choice, and 100 respondents made up the research sample. Through a questionnaire, researchers will gather information from samples of users of the mobile banking app. In this questionnaire, the researcher will use a Likert scale. This research uses the structural equation method of partial least squares, or SEM-PLS. The researcher chose to use SmarPLS 3 Student because the features used were sufficient for research needs, and the limitation of 100 data points was in accordance with the number of samples the researcher wanted to take. In conducting data validity tests, researchers will use SPSS software using bivariate analysis methods that are Pearson-correlated. In conducting data reliability tests, researchers will use SPSS software using the scale-reliability analysis method, which is two-tailed. In this research, researchers used lower-order reflective and higher-order formative constructs. The method of this research (figure 1).

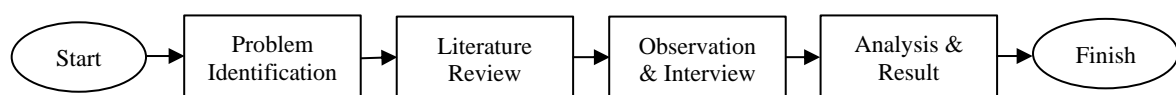


Figure 1. Research of Methodology

3. RESULTS AND DISCUSSION

Based on the research results obtained from 100 respondents, the amount of data used for both genders was 42 male and 58 female respondents, with percentages of 42% and 58%. The same number of genders was taken so that the research results were more neutral and representative of both genders, both men and women. The domicile of all research respondents in the community of Jabodetabek is known. With the explanation that Jakarta is 40%, Bogor 11%, Depok 7%, Tangerang 33%, and Bekasi 9%. So this research can be continued because each respondent has represented their domicile. The majority of respondents were students, with 77 respondents with a percentage of 72%, followed by teachers with 11 respondents with a percentage of 11%. Students, as the majority of respondents, are considered relevant because they are well educated as users and represent Gen-Z (20–24 years), which represents the largest majority of Indonesian society, amounting to 22,577,300 million people based on the 2021 census results. The highest score (score 5–4) for the Mobile Payment Service Quality variable is TAN1 (Mobile banking has a modern application appearance equipped with sophisticated features) of 91%. While the lowest value is REL2 (mobile banking transactions never have errors), it amounts to 42%. This implies that although mobile banking looks to have a beautiful interface, users frequently encounter difficulties when completing transactions. The highest value in the Mobile Banking Customer Satisfaction variable is (MBK1) (customers are interested in using e-commerce payment services

with Mobile Banking in the future), amounting to 95%, and the lowest value is (KM2) (customers recommend e-commerce payments via Mobile Banking because they feel they have more benefits), amounting to 75%. This explains that, in payments, customers are interested in continuing to use it, but because they feel the benefits provided are lacking, customers have no interest in recommending mobile banking. Then, for the repurchase intention variable, the highest value is KP1 (customers believe in using mobile banking for the future), with a value of 93%, and the lowest is RBU1 (customers plan to pay for their purchases in e-commerce by mobile banking onwards), with a value of 70%. This concludes that customers believe in using mobile banking payment services in the future, but most customers have no plans to use these services again.

According to the study's findings, the t-statistics score for the association between service quality and intention to repurchase (X and Y) was 2.1, with a p-value of 0.04. We can say that the t-statistics value exceeds the t-table. This is consistent with earlier research, which demonstrates that service quality has a big impact on the likelihood of repurchasing. Repurchase intentions are significantly impacted by service quality. Repurchase intention was also found to be significantly influenced by service quality. Therefore, it can be argued that either Ho1 is accepted and Ha1 is rejected, or service quality has a substantial direct impact on repurchase intention. The link between service quality and repurchase intention (X and Z) has a t-statistics score of 10.7 and a p-value of 0.000. We can say that the t-statistics value exceeds the t-table. This is consistent with earlier study, which discovered that customer happiness is significantly impacted by service quality. Customer satisfaction is significantly impacted by service quality. Thus, it can be argued that either Ho2 is accepted and Ha2 is rejected, or service quality has a strong direct impact on customer satisfaction. The association between customer satisfaction and repurchase interest (Z and Y) has a t-statistics score of 3.12 and a p-value of 0.002. We can say that the t-statistics value exceeds the t-table. This is consistent with earlier studies, which demonstrated that customer happiness significantly influences the likelihood of repeat purchases. Repurchase interest and customer satisfaction have a big impact on one another. Therefore, it may be argued that either Ho3 is accepted and Ha3 is rejected, or consumer power has a direct and considerable influence on repurchase intention.

The link between service quality and repurchase intent as measured by customer satisfaction (X1, Z, and Y) has a t-statistics score of 2.7 and a p-value of 0.007. We can say that the t-statistics value exceeds the t-table. Through customer satisfaction, the relationship between service quality and repurchase interest has a major and indirect impact. Therefore, it can be argued that either Ho4 is accepted and Ha4 is rejected, or service quality has a strong indirect effect on repurchase intention through customer satisfaction. In other words, the customer satisfaction variable (Z) can mediate an indirect influence relationship between e-service quality (X) and repurchase interest (Y), according to the results of this hypothesis test, which show that e-service quality (X) in mobile payments has an influence on repurchase interest (Y) through customer satisfaction (Z) as the intervening variable. The interest in repurchasing mobile banking application services is thus influenced by the quality of e-commerce payment services in mobile banking, which is also mediated by client satisfaction with bank services.

3.1 The Influence of Service Quality on Repurchase Intention

The results of the research show a significant correlation between service quality and brand perception, as shown by the t-statistics score $>$ t-table. This is consistent with earlier research, which demonstrates that service quality has a big impact on the likelihood of repurchasing. Repurchase intentions are significantly impacted by service quality. Repurchase intention was also found to be significantly influenced by service quality. Therefore, it can be argued that either Ho1 is accepted and Ha1 is rejected, or service quality has a substantial direct impact on repurchase intention. The aforementioned justification leads to the conclusion that the effectiveness of mobile banking services can affect customers' repurchase interest. It can be interpreted that the existence of good mobile banking e-commerce payment services from banks via the mobile banking application can create a feeling of interest in repurchasing via mobile banking. Thus, the implementation and maximization of good and quality services in mobile banking will direct users to reuse e-commerce payments via mobile banking.

3.2 The Relationship between Service Quality and Customer Satisfaction

Based on research, the t-statistics value $>$ t-table demonstrates a significant correlation between service quality and customer satisfaction. Customer satisfaction is significantly impacted by service quality. Customer satisfaction is significantly impacted by service quality. Thus, it can be argued that either Ho2 is accepted and Ha2 is rejected, or service quality has a strong direct impact on customer satisfaction. The aforementioned rationale leads to the conclusion that customer happiness will be influenced by the bank's service quality. One interpretation is that customers will feel more satisfied while making purchases because to the easier, more convenient, quicker, and anywhere payment process offered by mobile banking. Customer reviews at the application provider demonstrate how customer happiness will rise as a result of upgrades and improvements to the quality of services offered through mobile banking.

3.3 The Relationship between Customer Satisfaction and Repurchase Intention

Customer happiness and brand perception are significantly correlated, according to research-based t-statistics value $>$ t-table. Repurchase interest is significantly influenced by customer satisfaction. Repurchase interest and customer satisfaction have a big impact on one another. Therefore, it may be argued that either H_03 is accepted and H_a3 is rejected, or consumer power has a direct and considerable influence on repurchase intention. According to the justification provided, customers' interest in making another purchase will rise if they are satisfied with the financial services offered through mobile banking. Customer pleasure can be viewed as increasing repurchase interest in mobile banking and e-commerce payment services. If customers are satisfied with the services provided, such as fast and multifunctional payment processes, they will have a preference for mobile banking as their e-commerce payment option when shopping. Good opinions and reviews from customers are a form of satisfaction with mobile banking services, and satisfaction with mobile banking services will increase e-commerce customers' interest in repurchasing mobile banking as the service provider.

3.4 The Relationship between Service Quality and Repurchase Intention Through Customer Satisfaction

Based on research, the t-statistics value $>$ t-table demonstrates that there is a considerable indirect association between service quality and brand perception of the business through customer satisfaction. Through customer satisfaction, the relationship between service quality and repurchase interest has a major and indirect impact. Therefore, it can be argued that either H_04 is accepted and H_a4 is rejected, or service quality has a strong indirect effect on repurchase intention through customer satisfaction. With the help of the aforementioned justification, it can be said that service quality and repurchase interest are successfully mediated by customer pleasure. It was found that customers' perceived convenience, speed, and functionality of mobile banking payment services on the mobile banking application can enhance interest in utilizing or repurchasing payment services via mobile banking. The degree to which clients are happy with mobile banking services also has an indirect impact on this, where the consumer must come first and where satisfied or dissatisfied customers will depend on the quality of the bank's services. Therefore, development and innovation in service quality are needed in the hopes that customers will be consistent and continue to use e-commerce payment services in mobile banking because of the sense of satisfaction they experience. This will increase interest in reusing or repurchasing services in mobile banking for e-commerce customer transactions.

4. CONCLUSION

Repurchase interest is directly impacted by the quality of mobile banking payment services. Customer happiness is directly impacted by the quality of the mobile banking payment services. Repurchase interest is directly influenced by customer satisfaction. Customer satisfaction has an indirect impact on repurchase interest through the quality of mobile banking payment services. Customer interest in repurchasing e-commerce payment services on the mobile banking application is influenced by the high quality of service provided by the mobile banking application. Customer pleasure will be provided via high-quality mobile banking services, particularly in e-commerce payment services. It has been demonstrated that consumer happiness with mobile banking's e-commerce payment services mediates the indirect impact of the services' high quality. Banks must continue to foresee faults when operating mobile banking, especially in future e-commerce payment service features, in order to improve the performance of digital services. The study's findings revealed that service quality affects consumers' intentions to make additional purchases. Repurchase interest may rise given the existing caliber of mobile banking services. However, after further evaluation, there are still indicators of service quality that should be taken into account for improvement, considering that the score is the lowest compared to other indicators, namely that customers think that mobile banking services have not sufficiently exceeded customer expectations, so banks still need to make efforts to improve service quality by minimizing the possibility of the occurrence of errors in applications and customer service at certain times. Future researchers are advised to develop and add other variables such as sales promotion, sales promotion, and product diversity. For the bank, the research results obtained can be used as input to improve the quality level of digital payment mobile banking services in the future in order to always maintain customer satisfaction, as is currently the case.

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