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Evaluation of Service Quality and Quality of Financial Information Service System on Customer Satisfaction (Case Study at The Financial Services Authority Solo Office)

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Abstract---The objectives to be obtained from the results of this research are: 1) To measure and test the influence, both partially and simultaneously, of knowledge of Service Quality and FSA Financial Information Service System (FISS) Information Quality on Customer Satisfaction at the Solo FSA Office. 2) To find out the factors that have the most dominant influence on Customer Satisfaction at the FSA Solo Office. This research was conducted on approximately 100 FSA Solo Office customers in January. Then 50% or 50 customers were taken to be used as samples. The research results found that both partially and simultaneously there was an influence of Service Quality and FSA FISS Information Quality on Customer Satisfaction at the Solo FSA Office. From the two independent variables, it is known that Service Quality has the most dominant influence on Customer Satisfaction at the FSA Solo Office. Customer Satisfaction at the FSA Solo Office. Customer Satisfaction at the FSA Solo Office. The overall research concludes that there is a joint positive and significant influence between Service Quality and FSA FISS Information Quality on Customer Satisfaction at the FSA Solo Office. Customer satisfaction at the Solo FSA Office. Subject Service Quality and FSA FISS Information Quality on Customer Satisfaction at the FSA Solo Office. Customer satisfaction at the Solo FSA Office is influenced simultaneously by Service Quality and FSA FISS Information Quality on Customer Satisfaction at the FSA Solo Office. Customer satisfaction at the Solo FSA Office is influenced simultaneously by Service Quality and FSA FISS Information Quality by 81.6%, while the remaining 18.4% is influenced by other independent variables outside this research. **Keywords---** customer satisfaction, quality FISS, service quality and information.

Introduction

The definition of service quality can be interpreted as an effort to meet the needs and desires of consumers and the accuracy of delivery in keeping pace with consumer expectations Tjiptono. Tjiptono (2014), suggests that "the quality of Service is the level of Excellence (excellence) is expected and control over these advantages to meet customer desire (Tjiptono, 2014). "The difference is with the definition of service quality according to Parasuraman, Zeithmal, and Berry quoted by Sudarso who argued that: "Service quality is a global assessment or attitude regarding the superiority of a service."Then further research on service quality was put forward by Zeithmal quoted by Sudarso, which states that "service quality is a perceived benefit based on consumer evaluation of the interaction compared to the previously expected benefits" (Sudarso, 2016). According to Park (Handi 2021), expressing

customer satisfaction is a customer's feeling as a response to the product or service that has been consumed (Handi, 2021).

Kotler and Keller state customer satisfaction as follows "Satisfaction reflects a person's judgment of a product's perceived performance in relationship to expectations. If performance falls short of expectations, the customer is disappointed. If it matches expectations, the customer is satisfied. If it exceeds them, the customer is delighted" which means that satisfaction reflects a person's assessment of the product's perceived performance to expectations. If performance falls short of expectations, customers are disappointed. If performance meets expectations, customers are satisfied. If it exceeds expectations, the customer is happy (Kotler & Keller, 2016). Meanwhile, Tjiptono conceptualizes customer satisfaction as feelings that emerge as an output assessment of the experience of using a product or service (Tjiptono, 2014).

According to Jogiyanto, the quality of information is how information is presented in a complete and clear and can educate users. Information quality can be used to measure the output quality of Information Systems (Pan & Nguyen, 2015). The quality of information in the form of operational documents structured reports that have several characteristics, namely relevant, timely, accuracy, completeness, and concise. Information quality is a measurement model that focuses on the output produced by the system, as well as the value of the output for users so that it can reveal the performance of Information System users, while DeLone & McLean in his theory as quoted by Setyo (2015) explains that the quality of accounting information systems must meet reliability to improve their performance (DeLone & McLean, 2003). Romney and Steinbart stated that the quality of information refers to the information generated by Information Systems. For the information presented in the form of reports to be used as a basis for making decisions, it is required to be able to present relevant, accurate and timely information (Romney & Steinbart, 2018).

In this study using the quality of information FISS FSA. FISS is an information system managed by the FSA to support the implementation of supervisory duties and information services in the financial sector. FISS can be used to facilitate the process of providing funds, implementing risk management or financing, assessing the quality of debtors, managing human resources on FISS reporters, verifying the cooperation of FISS reporters with third parties, and improving the discipline of the financial industry (Tsamenyi et al., 2006; Gorla et al., 2010).

The existence of FISS which replaces SID or BI Checking aims to expand access to historical Individual debtor information (IDI). Originally, access to historical IDI or BI Checking was limited to financial institutions banks and finance institutions (finance) (Iatridis, 2010).

The Financial Services Authority (FSA) has the task of regulating and supervising financial services activities in the banking sector, capital market sector, and IKNB sector. One of them in terms of Public Service. The Financial Services Authority (FSA) and the Ombudsman of the Republic of Indonesia (Ombudsman RI) agreed to strengthen cooperation in the implementation of public services in the financial services sector. The synergy is outlined in the Memorandum of understanding. Strengthening cooperation with the Ombudsman of Indonesia is expected to improve the quality of public services to prevent the occurrence of maladministration on any public complaints that go to the FSA. This is also one of the FSA's efforts to strengthen consumer protection in the financial services sector. The cooperation between FSA and Ombudsman RI includes socialization and education activities in the financial services sector including the joint implementation of public services between FSA and Ombudsman RI. The collaboration can be in the form of seminars, trainings, and focused discussions on standards and efforts to optimize public services to the community (Saputra et al., 2022).

Public services are all forms of services, both in the form of public goods and public services, which in principle are the responsibility and implemented of government agencies at the Center, in the regions, and within state-owned enterprises or regional-owned enterprises, to meet the needs of the community and to implement the provisions of legislation (Yang et al., 2005; Li & Shang, 2020).

This public service is becoming increasingly important because it is always in touch with a large public audience that has a variety of interests and goals. Therefore, public service institutions can be carried out by government and non-government. If the government is a bureaucratic organization in public service, then the bureaucratic organization of government is the leading organization related to public service (Zhao et al., 2012; Udo et al., 2010). In terms of government institutions providing services, the most important thing is how to provide assistance and convenience to the community to meet their needs and interests. A quality service provided to the community requires the efforts of all employees, not just from the officers in the "Front Office" (Jalil et al., 2016; Cronin Jr et al., 2000).

The effort is not only demanded from those who deal directly with the community in producing services that reflect the quality of the employee's attitude but also from the employees in the "Back Office" who produce behind-the-scenes services that are not visible to the community. The purpose of this study was to measure and examine the

effect jointly between the quality of Service and the quality of information FISS FSA to customer satisfaction in the Office of FSA Solo.

Research Methods

This type of research is quantitative using multiple linear regression tests. The population in this study was 96 customers from Solo Financial Services authorization customers from December 2023 to January 2024. The sample using the Simple Random Sampling technique amounted to 50 people. The sample was taken at random without regard to the levels present in the population. Variables in this study are customer satisfaction as a bound variable, service quality and information quality SLIK OJK be free variables. The method of data collection is through questionnaires with the same interval scale and using existing literature and archive data in the reference. Data analysis using test prerequisites analysis, which outlines several other tests including:

- 1) Multicollinearity test, multicollinearity test will be used Variance Inflation Factor (VIF) and tolerance. A regression model will be free from multicollinearity if the VIF value is less than 10 and the Tolerance value is more than 0.10 (Ghozali, 2018).
- 2) Autocorrelation test, to detect the presence or absence of autocorrelation the Durbin-Watson test statistic (D-W) with criteria or limits for autocorrelation, if the D-W number is below -2, means there is a positive autocorrelation, then if the D-W number is between -2 to 2, it means there is no autocorrelation, while if the D-W is above 2, it means there is autocorrelation (Ghozali, 2018: 95).
- 3) Heteroscedasticity test, this test can be detected by the Glacier test. If the p-value> 0.05, it passes the heteroscedasticity test, on the contrary, if the p-value < 0.05, it does not pass the heteroscedasticity test (Ghozali, 2018).
- 4) Normality test, data normality is one of the requirements in parametric analysis. The central limit theory states that the average distribution of the observed sample of data will have a normal distribution if the number of sample individuals is greater regardless of the form of the distribution of the observed data itself. Therefore, the data normality test in this study is intended to determine whether the data used in this study are normal or not. If the data used is normal then use a parametric statistical test otherwise if the data is not normal then the test equipment used non-parametric statistics. Testing the normality of the data will use Kolmogorov Smirnov test equipment with the help of SPSS. The Data has a normal distribution if the significance value is above 0.05 (Ghozali, 2018).
- 5) Multiple linear regression test, the results of the multiple regression test were then analyzed using several statistical tests with the help of a computer with an SPSS program.
- 6) T-test, if the value of significance < 0.05 then the independent variable significant effect on the dependent variable, and vice versa if the count with significance > 0.05 then the independent variable insignificant effect on the dependent variable.
- 7) F test, if the value of significance < 0.05 then the independent variables together (simultaneous) significant effect on the dependent variable, and vice versa if the value of significance > 0.05 then the independent variables together (simultaneous) insignificant effect on the dependent variable.
- 8) The coefficient of determination (R2), coefficient of Determinants is a value that describes the total variation of y (dependent variable) of a regression equation. The value of the coefficient of determination reflects how much variation of the dependent variable can be explained by the independent variable. If the value of the determinant coefficient is equal to 0, the variation of the dependent variable cannot be explained by the independent variable. Conversely, if the value of the coefficient of determination is equal to 1, then all variations of the dependent variable can be perfectly explained by the independent variable.

Research Results

Respondent description

	Total	Percentage
	Gender	
Female	21	42%
Male	29	58%
	Age	
17 уо – 25 уо	10	20%
26 yo – 35 yo	18	36%
> 36 yo	22	44%
-	Degree	
Elementary School	-	-
Junior High School	14	28%
High School	19	38%
Diploma	11	22%
Bachelor	6	12%
Magister	-	-
Total	50	100%

Table 1 Respondents by gender, age and education level

From Table 1. Showed that the majority of the sexes were men totalling 29 people (58%), and the majority of ages were in the age range of more than 26 years totalling 22 people (44%), while for the description of education, the majority of respondents were at the high school level totalling 19 people (38%).

Analysis of classical assumption test data

1. Multicollinearity Test

The multicollinearity test is intended to test whether the regression model is multicollinearity-free or not. The results of the multicollinearity test can be shown as follows:

Model	Collinearit	y Statistics			
	Tolerance	VIF			
1. (Constant)					
Quality Of Service	0.380	2.634			
Quality information SLIK OJK	0.380	2.634			
Source: processed Data, 2024					

Table 2Multicollinearity Test Results

Based on the table above, it can be said that the variable is free from multicollinearity because the value of the Variance Inflation Factor (VIF) < 10 and the Tolerance value > 0.10.

2. Autocorrelation Test

Aims to test whether, in a linear regression model, there is a correlation between the fault of the disruptor in period t, with the error of the disruptor in period t-1 (previous). Autocorrelation test results can be shown as follows:

Table 3 Autocorrelation Test Results

mouel Summary								
Mode I	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin- Watson			
1	.908=	.824	.816	1.296	1.781			
a. Predictors: (Constant), Kualitas Informasi SLIK OJK, Kualitas Pelayanan								

Model Cumman

b. Dependent Variable: Kepuasan Nasabah

Source: processed Data, 2024

From autocorrelation test showed a value of 1.781. Dw value is between -2 to 2 then the data is not autocorrelated.

3. Heteroscedasticity Test

Scatterplot



Figure 1. Heteroscedasticity Test Results Source: processed Data, 2024

The results of the heteroscedasticity test calculation output showed no clear pattern, as well as the points spread above and below zero on the Y-axis. This means that the regression model used does not occur heteroscedasticity.

4. Normality Test

This study used the Kolmogorov-Smirnov normality test with criteria, if the value of significance count is greater than 0.05, then the regression model meets the assumption of normality and vice versa if the value of significance < 0.05 then it does not pass the test. The results of the normality test can be shown as follows:

Table 4 Normality Test Results

		Unstandardiz ed Residual
N		50
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	1.26941525
Most Extreme Differences	Absolute	.079
	Positive	.046
	Negative	079
Kolmogorov-Smirnov Z		.561
Asymp. Sig. (2-tailed)		.912

One-Sample Kolmogorov-Smirnov Test

a. Test distribution is Normal.

Source: processed Data, 2024

The results of data processing obtained a value of asymmp.sig (2-tailed) is 0.912 greater than 0.05 hence indicating normally distributed data.

5. Multiple Linear Regression Test

This test is intended to determine the effect of the independent variable (service quality and information quality Slik OJK) on the dependent variable (customer satisfaction) obtained from 50 respondents through a questionnaire, after being analyzed using multiple linear regression tests through the SPSS program can be shown the following results:

Table 5 Regression Test Results

		Unstandardize	d Coefficients	Standardized Coefficients			Collinearity	Statistics
Model		В	Std. Error	Beta	t	Siq.	Tolerance	VIF
1	(Constant)	2.235	1.232		1.814	.076		
	Kualitas Pelayanan	.550	.100	.544	5.477	.000	.380	2.634
	Kualitas Informasi SLIK OJK	.403	.097	.414	4.168	.000	.380	2.634

Coefficients^a

a. Dependent Variable: Kepuasan Nasabah

Source: processed Primary Data 2024

Thus obtained multiple linear regression equation, namely:

Y = 2.235 + 0.550 (X1) + 0.403 (X2)

The above equation can be deciphered as follows:

- 1) α : 2.235 indicates a positive customer satisfaction constant. This means that if the variable quality of Service and the quality of information SLIK OJK is equal to zero or fixed, then customer satisfaction is positive or increased.
- β1: 0.550, indicating a positive quality coefficient. This means that if the quality of Service is improved, then customer satisfaction will also increase assuming other variables, namely the quality of OJK SLIK information is constant.
- β2: 0.403, indicating a positive coefficient of information quality SLIK OJK. This means that if the quality of OJK SLIK information is improved, customer satisfaction will also increase assuming other variables, namely constant service quality.

6. T-test

Table 6 T-test results

	Coefficients ^a							
		Unstandardize	d Coefficients	Standardized Coefficients			Collinearity	Statistics
Model		в	Std. Error	Beta	t	Siq.	Tolerance	VIF
1	(Constant)	2.235	1.232		1.814	.076		
	Kualitas Pelayanan	.550	.100	.544	5.477	.000	.380	2.634
	Kualitas Informasi SLIK OJK	.403	.097	.414	4.168	.000	.380	2.634
-								

a. Dependent Variable: Kepuasan Nasabah

Source: processed Data, 2024

- 1) Service quality has a significance value of 0.000 < 0.05, so it can be concluded that the quality of Service has a significant effect on customer satisfaction at the OJK Solo office, thus hypothesis 1 is accepted.
- 2) The quality of OJK SLIK information has a significance value of 0.000 < 0.05, so it can be concluded that comfort has a significant effect on customer satisfaction at the OJK Solo office, thus hypothesis 2 is accepted.

7. F-Test

F test shows whether all the independent variables included in the model have an effect together (simultaneously) with the dependent variable. The results of the test using the SPSS program can be seen in the following table with a significance level of 5% ((3=0.05).

Table 7 F-Test Results

ANOVA ¹	•
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Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	368.661	2	184.330	109.721	.000 °
	Residual	78.959	47	1.680		
	Total	447.620	49			

a. Predictors: (Constant), Kualitas Informasi SLIK OJK, Kualitas Pelayanan

b. Dependent Variable: Kepuasan Nasabah

Source: processed Primary Data 2024

Based on the calculation of the F test obtained significance of 0.000 is smaller than 0.05. This means variable quality of Service and quality of information SLIK OJK together significantly affect customer satisfaction at the Office of OJK Solo.

Coefficient Of Determination

The value of the coefficient of determination reflects how much the variation of the dependent variable can be explained by the independent variable or the contribution of the influence of the independent variable on the dependent variable. Based on the results of data processing using SPPS obtained the following results:

Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin- Watson
1	.908 =	.824	.816	1.296	1.781

Model Summary^b

a. Predictors: (Constant), Kualitas Informasi SLIK OJK, Kualitas Pelayanan

b. Dependent Variable: Kepuasan Nasabah

Source: processed Primary Data 2024

Based on the calculation using the SPSS program, the value of adjusted R square is 0.816, this means that it is known that the influence exerted by the independent variable on the dependent variable is 81.6% while the remaining 18.4% is influenced by other variables that are not included in this study such as convenience, safety and comfort.

Discussion

Based on the results of the data analysis that the author did and has passed the test prerequisites analysis or classical assumptions, then the discussion can be done for each hypothesis that has been formulated in the previous chapter as follows:

1. The First Hypothesis.

The first hypothesis of this study is that there is a positive and significant effect of service quality on customer satisfaction in the Office of OJK Solo. The hypothesis can be interpreted that good service quality can increase customer satisfaction.

Based on the results of regression tests showed that the quality of Service has a positive and significant effect on customer satisfaction at the OJK Solo Office. This can be seen from the magnitude of the regression coefficient of 0.550. This means that if the quality of Service is increased by 1 unit, it will result in increased customer satisfaction by 0.550 (1 x 0.550), assuming other factors are constant.

2. The Second Hypothesis.

The second hypothesis of this study is that there is a positive and significant effect of SLIK OJK information quality on customer satisfaction at the OJK Solo Office. The hypothesis can be interpreted that the good quality of OJK SLIK information can increase customer satisfaction.

Based on the results of regression tests showed that the quality of information SLIK OJK positive and significant effect on customer satisfaction in the Office of OJK Solo. This can be seen from the magnitude of the regression coefficient of 0.403. This means that if the quality of OJK SLIK information is increased by 1 unit, it will result in increased customer satisfaction by 0.403 (1 x 0.403), assuming other factors are constant.

3. The Third Hypothesis.

The third hypothesis of this study is the factor of service quality is the most dominant influence on customer satisfaction in the Office of OJK Solo.

Referring to the results of the T-test on variable X1 (quality of service) of 0.550, and variable X2 (quality of information SLIK OJK) of 0.403, the value of Standardized Coefficients Beta (SCB) is known that the largest SCB is the quality of Service is 0.550. Thus, the service quality variable is the most dominant factor affecting customer satisfaction at the OJK Solo Office.

4. The Fourth Hypothesis.

The fourth hypothesis of this study is that there is a positive and significant influence jointly between the quality of Service and the quality of information SLIK OJK to customer satisfaction in the Office of OJK Solo. The hypothesis can be interpreted as the quality of Service and the quality of information SLIK OJK increased together can improve customer satisfaction at the Office of OJK Solo.

The result of the Anova table calculation shows that this regression model has a value of F count 109.721 with a significance value (p. value) of 0.000 < 0.01. Thus, it can be concluded that the variables of service quality and Information Quality Slik OJK simultaneously interact with customer satisfaction in the Office of OJK Solo.

Furthermore, it can be seen the effect of service quality and Information Quality of OJK SLIK simultaneously interacting with customer satisfaction at OJK Solo Office. can be explained by regression finding a number (Adjusted square/R2) of 0.816. Thus the number 0.816 shows only about 81.6% of customer

satisfaction variables are influenced by variables of service quality and Information Quality Slik OJK. While the remaining 18.4% were influenced by other factors outside the independent variables in this study.

Conclusion

Based on the results of multiple linear regression test, t-test, F test and coefficient determination tests produced: 1) the results of multiple linear regression test show that the quality of Service and information quality SLIK OJK positive effect on customer satisfaction in the Office of OJK Solo. 2) service quality is the most dominant variable affecting customer satisfaction at the OJK Solo Office. 3) partially the quality of Service and information quality and information quality of OJK SLIK together have a significant effect on customer satisfaction at OJK Solo Office. 5) based on the calculation of the coefficient of determination (R2) shows the value of adjusted R square of 0.816, this means it is known that the influence exerted by the independent variable on the dependent variable of 81.6% while the remaining 18.4% influenced by other variables that are not included in this study such as convenience, safety and comfort.

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