



The Effect of E-Service Quality Dimensions on BCA Mobile User Satisfaction at PT. Bank Central Asia, Tbk KCU Palembang



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Abstract

This study aims to determine the effect of the dimensions of e-service quality, including efficiency, fulfillment, system availability, privacy, responsiveness, and contact, on the decisions of BCA Mobile users at PT. Bank Central Asia, Tbk. The population in this study were all K1 customers focused on individual BCA Mobile service users in the period 2019-2020 at PT. Bank Central Asia, Tbk KCU Palembang, totaling 1,203 customers. The sample in this study was 112 customers obtained through a purposive sampling technique with the criteria of respondents being taken as samples were K1 Individual Focus customers who used BCA Mobile services in 2019-2020. The data collection method used a questionnaire distributed to all consumers, and the data was processed using multiple linear regression analysis. The results of multiple linear analyses show that efficiency, fulfillment, system availability, privacy, responsiveness, and contact have a positive and significant impact on customer satisfaction using BCA Mobile at PT. Bank Central Asia, Tbk. The BCA Mobile application makes it easy for customers to carry out their banking transactions anytime and anywhere independently.

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1 Introduction

Transactions through digital payments in 2020 are proliferating. The Financial Services Authority (OJK) noted that four banks show rapid growth in digital payment transactions, including PT Bank Central Asia, Tbk (BCA), the largest private bank in Indonesia. This bank was founded in 1957. BCA recorded digital payment growth in 2020 of 20% to 30%, with account opening via video banking reaching 5,100 accounts per day. Digital payment is a method of payment using electronic media such as SMS (short message service) banking, internet banking, mobile banking, and electronic wallets.

One of the convenience transactions that BCA offers to its customers is the BCA Mobile facility introduced in October 2011. BCA Mobile is the first mobile banking service in Indonesia. Mobile banking is one of the innovations developed to carry out banking financial transactions through smartphones ranging from balance checks, fund transfers, bill payments, information, and other banking services that can be accessed anytime and anywhere.

Suwignyo Budiman said that over time there had been a change in the way customers make transactions. In the last ten years, the frequency of transactions at BCA has increased significantly from 4-5 million transactions per day to 30 million transactions per day. During the same period, ATMs' frequency decreased significantly from 62% to 24%, while mobile banking transactions increased from below 10% to 45%. Overall, at this time, mobile banking and internet banking account for 74% of all BCA transactions, while the remaining 2% are transactions through branch offices.

During the COVID-19 pandemic, BCA increasingly encouraged its customers to use digital payment services. This is indicated by an increase in the frequency of using BCA Mobile. Currently, BCA Mobile has become a customer's idol in transactions. As of June 2020, more than 160 million transactions were using BCA Mobile. This achievement exceeds the frequency of transactions through ATMs and branch offices as the most significant contributor to transaction frequency over the last ten years. Since mid-2019, data shows a significant shift in transaction frequency, with customers preferring to transact using BCA Mobile, followed by ATMs, EDCs, Klik BCA Individuals, and branch offices (Firatmaja, 2021).

Various technology-based banking services developed by BCA, one of which is BCA Mobile, is a realization of BCA's commitment to always be by the customer's side by providing the best transaction solutions for its customers, and this is one of BCA's strengths in serving customers with innovation and technological strength. It has. The strength of BCA's technology-based services is, of course, thanks to the current developments in information technology. Telecommunications has been embedded in everyday life and have contributed a lot in all fields. This happens because telecommunications can provide important information related to the business activities carried out. Cell phones have been inherent and cannot be separated in life, especially in Indonesian society (Ramadhani & Hidayat, 2018).

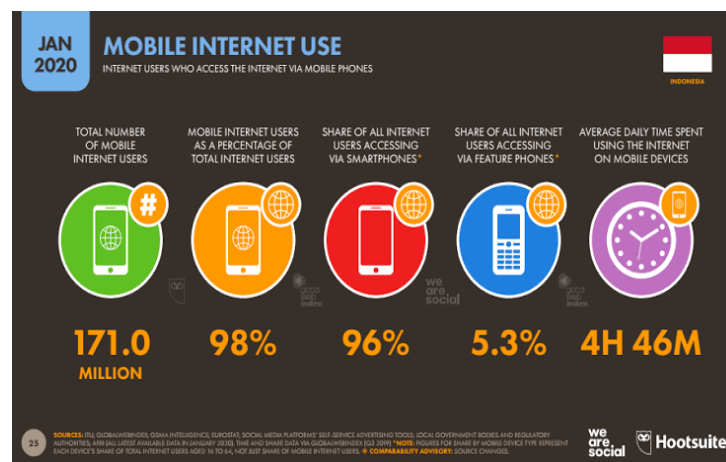


Figure 1. Number of mobile internet users in Indonesia in 2020

Source: www.teknoia.com, 2020

Based on Figure 1, the number of mobile internet users in Indonesia in 2020 was 171 million users; this number is 98% of the total internet users in Indonesia, which amounted to 174 million users. This shows that ordinary Indonesian

people already use mobile internet in their daily lives. Of the 174 million internet users in Indonesia, 96% of users access the internet using smartphones, with average daily internet access of around 4 hours 46 minutes.

Customer or customer satisfaction is a particular concern of BCA, where customer satisfaction is one of BCA's missions, namely "to understand the various needs of customers and provide appropriate financial services to achieve optimal customer satisfaction". Therefore, in achieving customer satisfaction, service quality is the key to measuring customer satisfaction (Mihelis et al., 2001; Agnihotri et al., 2016; Rusandy et al., 2018). If performance fails to meet expectations, customers will be dissatisfied. If performance matches expectations, customers will be satisfied. If performance exceeds expectations, customers will be delighted (Keller & Kotler, 2012; Zhang et al., 2018; Oliva, 2012; Gustafson et al., 2019). Since it was first launched in 2011, several incidents and customer complaints reflect customer dissatisfaction with the quality of BCA Mobile services. These events are listed in Table 1. below.

Table 1
Customer complaints against BCA mobile

No	Incident	Included in Dimension	Source
1	On October 30, 2020, a customer failed to purchase an internet quota three times through BCA Mobile.	<i>Fulfillment & System Availability</i>	www.mediakonsumen.com
2	On September 25, 2020, a customer failed to transfer funds to another bank via BCA Mobile.	<i>Fulfillment & System Availability</i>	www.mediakonsumen.com
3	On December 3, 2019, customers complained that BCA Mobile could not be accessed.	<i>Fulfillment & System Availability</i>	www.cnnindonesia.com
4	On August 12, 2019, there were many customer complaints regarding the failure of transfers to virtual accounts.	<i>Fulfillment & System Availability</i>	www.bisnis.tempo.com
5	On May 29, 2018, BCA Mobile failed to be accessed by customers.	<i>Fulfillment & System Availability</i>	www.kumparan.com

Source: From Various Sources, processed 2021

Customer complaints about the BCA Mobile service are national complaints. However, these complaints are still relevant to this research topic, which focuses on BCA Mobile users at BCA KCU Palembang because BCA Mobile is a nationally implemented service.

Question formulation

How do the dimensions of efficiency, fulfilment, system availability, privacy, responsiveness, and contact affect the satisfaction of BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang?

Purpose

It shows efficiency, fulfilment, system availability, privacy, responsiveness, and contact dimensions on customer satisfaction using BCA Mobile at PT. Bank Central Asia, Tbk KCU Palembang.

Practical benefits

From the results of this study, it is expected to know which dimensions of e-service quality have an influence on customer satisfaction of BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang.

Theoretical benefits

This research is expected to make a positive contribution to the development of science, especially in the field of marketing, regarding the importance of managing variables that can affect customer satisfaction of BCA Mobile users through e-service quality and can be used as additional reference or comparison for further research (Zavareh et al., 2012; Finn, 2011).

Literature review
Contumer satisfaction

Customer satisfaction is the result felt by buyers who experience a company's performance following their expectations (Kotler & Keller, 2016; Gustafsson, 2009). According to Fornell (1992), the dimensions of consumer satisfaction include 1) *general or overall satisfaction*; 2) *confirmation of expectations*; 3) *comparison with the ideal situation (comparison to ideal)*.

E-Service quality

E-service quality is an extension of the ability of a site to provide facilities for shopping, purchasing, and distribution activities effectively and efficiently (Jacobs et al., 2004). According to Zaithaml et al. (2005), there are seven dimensions in the quality of electronic services (e-service quality), namely: 1) *efficiency*, 2) *fulfillment*, 3) *system availability*, 4) *privacy*, 5) *responsiveness*, and 6) *contact*.

2 Materials and Methods

The population in this study were all K1 Individual Focus customers who used BCA Mobile services in the period 2019-2020 at PT. Bank Central Asia, Tbk KCU Palembang, totaling 1,203 customers. The research sample is part of the population. The population in this study was 1,203 K1 Individual Focus customers who were BCA Mobile service users in the period 2019-2020 at PT. Bank Central Asia, Tbk KCU Palembang. To determine the size of the sample used in this study, the author uses the opinion of Slovin (Sanusi, 2011).

Based on the sample calculation using the Slovin formula, the sample used in this study is 111.96, which is rounded up to 112 respondents who are K1 Individual Focus customers who use BCA Mobile services. The sampling technique in this study used a purposive sampling technique. The criteria for respondents who were taken as samples were K1 Individual Focus customers who used BCA Mobile services in the period 2019-2020 at PT. Bank Central Asia, Tbk KCU Palembang, who was informed by telephone, WhatsApp, or direct visit by distributing questionnaires via a google form.

3 Results and Discussions

Table 1
Multiple linear regression analysis results

Model	Coefficients				
	Unstandardized Coefficients	Std. Error	Standardized Coefficients	Sig.	
1	B		Beta		
	Constant	1.887	.789		.020
	<i>Efficiency</i>	.136	.057	.179	.018
	<i>Fulfillment</i>	.195	.064	.238	.003
	<i>System Availability</i>	.121	.046	.161	.010
	<i>Privacy</i>	.150	.059	.185	.013
	<i>Responsiveness</i>	.121	.053	.149	.025
	<i>Contact</i>	.157	.070	.187	.026

$$Y = 1,887 + 0,136X_1 + 0,195X_2 + 0,121X_3 + 0,150X_4 + 0,121X_5 + 0,157X_6 + e$$

- a) The constant value shows a positive value with a value of 1.887. This shows that customer satisfaction on BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang is considered without the influence of efficiency, fulfillment, system availability, privacy, responsiveness, contact, and customer satisfaction variable is 1.887.

- b) The regression coefficient value of the efficiency variable is 0.136, which states that efficiency positively affects customer satisfaction. This shows that the higher the efficiency, the higher the customer satisfaction will be for BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang.
- c) The value of the fulfillment variable regression coefficient of 0.195 states that fulfillment positively affects customer satisfaction. This shows that the higher the fulfillment, the higher the positive impact, namely the higher customer satisfaction for BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang.
- d) The regression coefficient value of the system availability variable is 0.121, which states that system availability positively affects customer satisfaction. This shows that the higher the system availability, the higher the positive impact, namely the higher customer satisfaction for BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang.
- e) The regression coefficient value of the privacy variable is 0.150, which states that privacy positively affects customer satisfaction. This shows that the higher the privacy, the higher the positive impact, namely the higher customer satisfaction for BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang.
- f) The regression coefficient value of the responsiveness variable is 0.121, which states that responsiveness positively affects customer satisfaction. This shows that the higher the responsiveness, the higher the positive impact, namely the higher customer satisfaction for BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang.
- g) The regression coefficient value of the contact variable is 0.157, which states that contact positively affects customer satisfaction. This shows that the higher the contract, the higher the positive impact, namely the higher customer satisfaction for BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang.

Result of Correlation Coefficient (r) and Coefficient of Determination (R²)

Table 2
Model Summary^{a,b}

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.843	.710	.694	.544

Based on the output model summary in Table 2, the results of the correlation coefficient test (r) show that the magnitude of the influence of the e-service quality (X) variable, which includes efficiency, fulfillment, system availability, privacy, responsiveness, contact on customer satisfaction is 0.843 or 84,3%. The number of R square (R²) is 0.710 or 71%; this number is used to see how e-service quality (X) which includes efficiency, fulfillment, system availability, privacy, responsiveness, contact affects customer satisfaction (Pooranam & Nandhini, 2018). This figure means how the variables of efficiency, fulfillment, system availability, privacy, responsiveness, and contact show the factors that influence customer satisfaction for BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang together by 71% while other factors influence the remaining 29%.

Individual Parameter Significance Test (t-Test)

Table 3
Model T-test

Model	Coefficients			t	Sig.
	Unstandardized Coefficients	Standardized Coefficients			
1	B	Std. Error	Beta		
Constant	1.887	.789		2.336	.020
Efficiency	.136	.057	.179	2.396	.018
Fulfillment	.195	.064	.238	3.028	.003
System Availability	.121	.046	.161	2.632	.010
Privacy	.150	.059	.185	2.541	.013
Responsiveness	.121	.053	.149	2.271	.025
Contact	.157	.070	.187	2.260	.026

- 1) The efficiency variable (X1) has a beta value of 0.136 with a significant value of 0.018, which is smaller than 0.05. This shows that the efficiency variable has a positive and significant effect on customer satisfaction for BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang. This proves that the first hypothesis on the efficiency variable has a positive and significant effect and can be accepted.
- 2) The fulfillment variable (X2) has a beta value of 0.195 with a significant value of 0.003, which is smaller than 0.05. This shows that the fulfillment variable has a positive and significant influence on customer satisfaction for BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang. This proves that the second hypothesis on the full-filament variable has a positive and significant effect and can be accepted.
- 3) Variable system availability (X3) has a beta value of 0.121 with a significant value of 0.010, smaller than 0.05. This shows that the system availability variable has a positive and significant effect on customer satisfaction for BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang. This proves that the third hypothesis on the system availability variable has a positive and significant effect and can be accepted.
- 4) The privacy variable (X4) has a beta value of 0.150 with a significant value of 0.013, which is smaller than 0.05. This shows that the privacy variable has a positive and significant influence on customer satisfaction for BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang. This proves that the fourth hypothesis on the privacy variable has a positive and significant effect and can be accepted.
- 5) The responsiveness variable (X5) has a beta value of 0.121 with a significant value of 0.025, more diminutive than 0.05. This shows that the responsiveness variable has a positive and significant influence on customer satisfaction for BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang. This proves that the fifth hypothesis on the responsiveness variable has a positive and significant effect and can be accepted.
- 6) The contact variable (X6) has a beta value of 0.157 with a significant value of 0.026, more diminutive than 0.05. This shows that the contact variable has a positive and significant effect on customer satisfaction for BCA Mobile users at PT. Bank Central Asia, Tbk KCU Palembang. This proves that the sixth hypothesis on the contact variable has a positive and significant effect and can be accepted.

Discussion

E-service quality has a positive and significant effect on customer satisfaction. The results of this study are in line with the results of research from [Gunawan \(2020\)](#); [Ghani \(2020\)](#); [Ahmed et al. \(2020\)](#); [Karim \(2020\)](#); [San et al. \(2020\)](#); [Surekha \(2020\)](#); [Vetrivel et al. \(2020\)](#); [Amalia \(2020\)](#); [Surya & Saragih \(2020\)](#); [Singh \(2019\)](#); [Rita et al. \(2019\)](#); [Pratiwi & Hutasuhut \(2019\)](#); [Tambusai et al. \(2019\)](#); [Irwansyah & Mappadeceng \(2018\)](#); [Hammoud et al. \(2018\)](#); [Rahayu \(2018\)](#); [Prasetya & Wardati \(2018\)](#); [Wyer & Mells \(2018\)](#); [Puriwat & Tripopsakul \(2017\)](#); [Nyoni et al. \(2017\)](#); [Sundaram et al. \(2017\)](#); [Della Prisanti \(2017\)](#); [Sativa & Sri \(2016\)](#); [Asadpoor & Abolfazli \(2017\)](#); [Laurent \(2016\)](#); [Parasuraman et al. \(2005\)](#); shows the results that e-service quality has a positive and significant effect on customer satisfaction.

E-service quality is an extension of the ability of a site to provide facilities for shopping, purchasing, and distribution activities effectively and efficiently ([Jacobs et al., 2004](#); [Udo et al., 2010](#); [Bressolles et al., 2014](#)). This internet-based service makes customers feel more efficient in conducting transactions in terms of time and cost. Likewise, the availability of information and smooth transactions is the customer's choice for transactions through the availability of adequate internet systems and network facilities and guarantees for the confidentiality of customer data ([Ramadhana, 2019](#)). Thus, the e-service quality provided by the company will satisfy or not satisfy the customer because the quality of the service provided by the company affects the level of customer satisfaction ([Komara & Ariningrum, 2013](#)). According to [Zaithaml et al. \(2005\)](#), there are seven dimensions in the quality of electronic services (e-service quality), namely efficiency (efficiency), fulfillment (fulfillment of needs), system availability (system availability), privacy (privacy), responsiveness (responsive) and contact (contact).

Efficiency (efficiency) is the customer's ability to access the website, search for the desired product and information related to the product, and leave the site in question with minimal effort ([Zaithaml et al., 2005](#)). Without interaction with customers, online customers need to find information about the product or service they are looking for. If customers are often confused during the search process, then they will stop. This study indicates that the BCA Mobile application indicator can be opened quickly (fast loading time) shows the lowest value with an average number of respondents' responses, which is 4.64. This shows that the BCA Mobile application still has problems for customers using it; for example, it is constrained by an internet network that is less stable or experiencing maintenance problems or application updates. The transaction indicator using BCA Mobile can be done quickly, showing the highest score by showing the average number of respondents' responses of 4.81. This shows that the existence of the BCA Mobile

service can make it easier for customers to make transactions more quickly because the BCA Mobile application can be accessed via smartphones which makes it easier to use and save time for customers.

The fulfillment variable with the BCA Mobile indicator always displays the desired item (such as costs incurred during transactions), showing the lowest value indicated by the average number of respondents' responses, which is 4.67. It is suspected that the BCA Mobile service display displays the cost items displayed, which are not attractive to customers because the transaction fees set are almost the same as for all banks. The indicator that BCA Mobile can meet the needs of customers' mobile transactions shows the highest score, with the average number of respondents being 4.84. This shows that BCA Mobile can meet customer needs in conducting mobile transactions.

In the System availability variable, the BCA Mobile application indicator never crashes shows the lowest value by showing the average number of respondents' responses, which is 4.47. It is suspected that there are still disturbances that occur in using the BCA mobile application. In the indicators that the BCA Mobile application operates well, it shows the highest score, with the average number of respondents being 4.82. This shows that the BCA Mobile application can operate properly and can be easily used by customers.

Privacy relates to how a website can be trusted to store the personal data of its customers. Online services that are done well and smoothly can build trust and confidence in customers. The indicator that customer personal data is not shared with other parties shows the lowest value with an average number of respondents' responses, which is 4.68. It is suspected that some customers still have doubts about the customer's data that will not be shared with other parties. The indicator of information on customer transaction habits through BCA Mobile safely maintained shows the highest score with an average number of respondents' responses of 4.83. This shows that customers feel that the security in transaction data can be maintained safely.

On the variable responsiveness indicator, call center BCA (Halo BCA), which can be contacted at any time (24 hours a day and seven days a week), shows the lowest value indicated by the average number of respondents' responses, which is 4.59. It is suspected that some customers still find it difficult to contact the Halo BCA call center. The BCA Call Center (Halo BCA) indicator provides clear instructions/information when transaction problems occur through BCA Mobile, which shows the highest score with an average number of respondents' responses of 4.83. This shows that if customers contact the call center, they will be able to provide solutions and information according to customer expectations.

In the contact indicator variable, BCA provides several options for contacting the call center (Halo BCA) (Telephone, WhatsApp web, email), showing the lowest value by showing the average number of respondents' responses, which is 4.62. This shows that it is suspected that the many options provided in contacting the call center do not have much effect on customer satisfaction. Meanwhile, the indicator BCA provides call center services shows the highest score, with the average number of respondents being 4.90. This shows that the existence of this call center service will make it easier for customers to contact BCA if a problem occurs.

4 Conclusion

Based on the results of research and analysis that has been done, it can be concluded that the dimensions of efficiency, fulfillment, system availability, privacy, responsiveness, and contact have a positive and significant impact on customer satisfaction using BCA Mobile at PT. Bank Central Asia, Tbk KCU Palembang.

Conflict of interest statement

The authors declared that they have no competing interests.

Statement of authorship

The authors have a responsibility for the conception and design of the study. The authors have approved the final article.

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