Proceeding of The First International Annual Conference on Economics, Management, Business and Accounting

Increasing Customer Satisfaction Through Digital Banking Technology Services And Service Quality At Bank Syariah Indonesia Kcp Nganjuk Yos Sudarso

Rizky Natalia Hartanti[1*], Dyah Suswanti Respatiningtyas[2], Rendi Dwi Apriansa[3], Wiwin Alief Bachtiar[4]
[1,2,3] Management Department, Sekolah Tinggi Ilmu Ekonomi Nganjuk
[4] Accounting Department, Sekolah Tinggi Ilmu Ekonomi Nganjuk

Article Info:

***Keywords*:**
Customer Satisfaction;
Digital Technology Services;
Service Quality;

Abstract

The purpose of this research was to provide empirical evidence to determine customer satisfaction in terms of digital services and service quality at Bank Syariah Indonesia KCP Yos Sudarso. This research method was a quantitative research with descriptive method. The population in this study were 93 respondents using a purposive sampling technique using the slovin formula, namely taking informants based on respondents who fit the research objectives with certain criteria from 1250 population to 93 responden. Data collection techniques were obtained by observing, interviewing questionnaires and documentation. Data analysis techniques used to data quality testing, classic assumption testing, and hypothesis testing. The result of the research is that digital technology services have a positive and significant effect on customer satisfaction at BSI KCP Yos Sudarso Nganjuk with a value of 4,412. Furthermore, service quality had a positive and significant effect on customer satisfaction at BSI KCP Yos Sudarso Nganjuk of 4,139. Furthermore, the contribution to the influence of digital technology services and service quality is R 0.834 or 83.4%. which had a very strong level of relationship because it correlation coefficient value in the range of 0.8-1. And for the adjusted R Square value of 0.688 or 68.8%, this indicated that digital technology services and service quality are factors that could affect customer satisfaction by 68.8%.

Article DOI :
http://dx.doi.org/

(*) Corresponden Author:
✉ Author Address, Department, Affiliation, City, Country.
Email: rizky.nataliahartanti@gmail.com

INTRODUCTION

Bank Indonesia (BI) noted that digital economic and financial transactions continue to grow in line with increasing public expectations and preferences for online shopping, the expansion of digital payments, and the acceleration of digital banking. BI stated that the value of digital transactions in the first and second quarters of 2021 increased 39.39 percent on an annual basis to IDR 17,901.76 trillion. BI projects that this transaction trend will increase 30.1 percent from year to year to reach IDR 35,600 trillion throughout 2021. In addition, Bank Indonesia data notes that the value of electronic money transactions during 2022 is predicted to increase to IDR 404 trillion or grow 32.27%. Meanwhile, the value of digital banking transactions is projected to increase by 30.19% from year to year to reach IDR 53,144 trillion (Dianka, 2021).

One of the banks that is transforming towards digital is Bank Syariah Indonesia. Sharia banks are banks that have special characteristics in their operations by implementing sharia, namely sharing profits and losses both in raising funds and financing as well as in service products. It is clear here that service products have a close relationship with services which will have an impact on customer satisfaction (Supriyadi, 2018).

In this research, two things that will be studied in influencing customer satisfaction are digital banking technology services and service quality. This research aims to determine whether there is an influence of digital banking technology services and the service quality provided on customer satisfaction at Bank Syariah Indonesia KCP Nganjuk Yos Sudarso.

Digital Banking Services are banking services or activities using electronic or digital facilities belonging to the bank, and/or through digital media belonging to prospective customers and/or bank customers, which are carried out independently. Digital banking is considered a new way of carrying out banking transactions because of its potential to save costs (Mutiasari, 2020). According to research (Mawardi & Hasmawaty, 2021) digital technology services do not have a significant effect on customer satisfaction. This is in contrast to research conducted by (Jannah et al., 2020) and (Yolanda et al., 2022) where digital technology services have a positive effect on customer satisfaction.

Service Quality or service quality is a form of assessment of the level of service provided by the bank to customers to meet customer needs and desires in accordance with expectations (Harahap & Amanah, 2019). Previous research at Bank Sumsel Babel Prabumulih Branch stated that service quality has an influence on customer satisfaction (Mawardi & Hasmawaty, 2021), in line with research conducted by (Seke et al., 2022) that Service Quality has a significant influence on customer satisfaction.

Customer satisfaction is the part related to customer value creation. Because creating customer satisfaction means providing benefits for the company, namely the relationship between the company and its customers being harmonious, providing a good basis and forming a word of mouth recommendation that benefits the company. So that customer interest arises in buying or using the company's services (Sasongko, 2021). This is in line with the aim of this research, namely to determine the influence of digital banking technology services and service quality on increasing customer satisfaction at Bank Syariah Indonesia KCP Nganjuk Yos Sudarso.

Previous research on average does not provide an explanation of the instruments used as research measuring tools and does not provide the total contribution of influence to each variable in the research results.

RESEARCH METHODS

In this research, a quantitative research method approach was used. Quantitative research methods are a process of discovering knowledge that uses data in the form of numbers as a tool to analyze information about what we want to know. Quantitative research is used to research certain populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative or statistical in nature with the aim of testing predetermined hypotheses.

In this research, data was obtained in various ways. The first way is by interview. Where the researcher conducted research directly at Bank Syariah Indonesia KCP Nganjuk Yos Sudarso and conducted direct interviews to obtain data related to the bank.

The second way is by distributing questionnaires at banks and via a link containing statements addressed to BSI KCP Nganjuk Yos Sudarso customers. A questionnaire is a data collection technique that is carried out by giving respondents a set of questions or written statements to answer.

Developing instruments by providing indicators for each variable. The indicators for the digital banking technology service variables used are, data, technology, risk management, collaboration, banking industry institutional structure. The service quality variable indicators used are tangible, reliability, responsiveness, assurance, empathy. The variable indicators for customer satisfaction used are conformity to expectations, interest in revisiting and willingness to recommend.

The first data analysis used is multiple linear regression analysis. Multiple linear regression is used by researchers, when the researcher predicts what the condition will be (up and down) of the dependent variable (criterium), if two or more independent variables as predictor factors are manipulated (increasing and decreasing their value). Second, using the coefficient of determination test, the coefficient of determination is needed to measure how much influence variable The fourth way uses the simultaneous significance test f, used to test the magnitude of the influence of all independent variables together on the dependent variable. The independent variables in this research are the banking technology digital service variable (x1), and the service quality variable (x2). The dependent variable used is the customer satisfaction variable (y). The four data analyzes were carried out using Statistical Product and Service Solutions (SPSS) version 26 software.

RESULT

The multiple linear regression equation is written taking into account the coefficients table output. Based on the output table coefficients, the regression equation can be written as follows:

Table 1. Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	9.537	3.521		2.709	.008
	Pelayanan Digital Teknologi	.271	.061	.451	4.412	.000

Service Quality	.244	.059	.423	4.139	.000

a. Dependent Variable: Kepuasan Nasabah

Source: Primary data was processed by researchers using SPSS 26

Based on the output results in the image above, it produces a constant or a value of 9.537 (positive), meaning that it has a unidirectional influence between variables Next, for the B value, namely the regression coefficient value for each variable %, then customer satisfaction will increase by 0.271 assuming other independent variables are considered constant. Likewise, if the service quality variable increases by 1%, then customer satisfaction will increase by 0.244. A positive sign means that it shows a unidirectional influence between the independent variable and the dependent variable. Next is the determination test shown in table 2 below.

Table 2. Determination Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.834[a]	.695	.688	3.502

a. Predictors: (Constant), Service Quality, Pelayanan Digital Teknologi

b. Dependent Variable: Kepuasan Nasabah

Source: Primary data was processed by researchers using SPSS 26

Based on the table above, the R value is 0.834 or 83.4%. This shows that the correlation between digital technology services, service quality and customer satisfaction is very strong because it has a correlation coefficient value in the range of 0.8-1. Then the R Square value is the percentage of influence that variable The adjusted R Square value is 0.688 or 68.8%, this shows that digital technology services and service quality are factors that influence customer satisfaction by 68.8% while the remaining 0.312 or 31.2% is explained by other factors not explained in this research. Next is the partial significance t test shown in table 3 below.

Table 3. Partial Significance Test (T-Test)

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	9.537	3.521		2.709	.008
	Pelayanan Digital Teknologi	.271	.061	.451	4.412	.000
	Service Quality	.244	.059	.423	4.139	.000

a. Dependent Variable: Kepuasan Nasabah

Source: Primary data was processed by researchers using SPSS 26

T calculation based on the results above shows the number 4,412 for the digital technology service variable, and 4,139 for the service quality variable.

Meanwhile, the t table can be seen in table 4.14 below, dk = (n-k-l)= 93-2-1 = 90, sig 0.05. Based on the t table calculation value above, the t table value is 1.98667. This means that the digital technology service variable has a t value of 4.412 > 1.98667 with a significance of 0.00 and the service quality variable has a t value of 4.139 > 1.98667 with a significance of 0.00. Based on the rules, if tcount > ttable and the significance value is less than 0.05, then $H0$ is rejected and Ha is accepted. This means that there is a significant influence of variable So in the partial t test of this research it can be concluded that:

a. digital technology service variables have a significant effect on customer satisfaction,
b. the service quality variable has a significant effect on customer satisfaction.

Next is the simultaneous significance test t shown in table 4 below.

The F test is a statistical testing method used to test the magnitude of the influence of all independent variables together on the dependent variable.

Table 4. Simultaneous Significance Test Results (F-Test)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2517.804	2	1258.902	102.650	.000[b]
	Residual	1103.766	90	12.264		
	Total	3621.570	92			

a. Dependent Variable: Kepuasan Nasabah

b. Predictors: (Constant), Service Quality, Pelayanan Digital Teknologi

Source: Primary data was processed by researchers using SPSS 26

Based on the results of the ANOVA table output, it can be seen that the calculated F is 102,650. And F table is 3.10. So 102,650 > 3.10 means that F calculated is greater than F table, then $H0$ is rejected and Ha is accepted. This shows that there is a significant influence of the independent variable on the dependent variable. You can also look at the significance, namely 0.000 < 0.05, which also means that $H0$ is rejected and Ha is accepted. Calculation of F table = F(k ; n-k) = F (2 ; 93-2) = 2 ; 91 with sig. 0.05, obtained a result of 3.10. So the result is Fcount 102,650 > Ftable 3.10 and the significance value is 0.000 less than 0.05, then $H0$ is rejected and Ha is accepted. This means that there is a significant influence between digital technology services and service quality together on customer satisfaction.

DISCUSSION

The Influence of Digital Banking Technology Services on Customer Satisfaction

The result of the positive regression coefficient value is 0.271. For the 〖Coefficients〗^a table, the t_calculated value for the digital banking technology service variable is 4.412. This value is compared with the t_table of 1.98667. Because the t_count value is greater than t_table, it can be stated that digital technology services have a positive and significant effect on customer satisfaction. Customers don't need to bother going to the bank to verify data and the

confidentiality of customer identities is guaranteed. This is added to by the respondent's answer to the banking technology indicator, namely customer satisfaction regarding the sophisticated BSI mobile. Apart from that, respondents said that there was no high risk in making transactions using BSI mobile or e-banking because the security was high, so they trusted to become customers at BSI.

These results also support previous research conducted by (Jannah et al., 2020) that digital banking technology services have a significant effect on customer satisfaction at BNI Syariah Banda Aceh branch and research (Yolanda et al., 2022) that digital technology services have a positive and significant effect on customer satisfaction at Bank Syariah Indonesia KCP Masbagik.

The Influence of Banking Service Quality on Customer Satisfaction

The result of the positive regression coefficient value is 0.244. For the 〖Coefficients〗^a table, the t_calculated value for the digital banking technology service variable is 4.139. This value is compared with the t_table of 1.98667. Because the t_count value is greater than t_table, it can be stated that service quality has a positive and significant effect on customer satisfaction. The neat and polite appearance of employees is important in providing service, besides that the speed in responding to customers also has an influence. In this case, BSI employees are able to properly direct customers regarding finances and services. Then what impressed the customers was that the employees always mentioned the name of the customer in question and did not differentiate between their customers. This means that the Tangible, Reliability, Responsiveness, Assurance and Empathy values of BSI KCP Nganjuk employees are good, thus influencing BSI customer satisfaction.

These results also support previous research conducted by (Mawardi & Hasmawaty, 2021) that service quality has a significant effect on customer satisfaction at Bank Babel Prabumulih Branch, research conducted by (Seke et al., 2022) shows that service quality has a significant effect on customer satisfaction at Pegadaian Megamas Branch, Manado City.

CONCLUSION

This research produces the following conclusions: 1) Digital technology services have a positive and significant effect on customer satisfaction at BSI KCP Yos Sudarso Nganjuk. This means that the presence of good digital technology services that meet the standards expected by customers will influence customer satisfaction at BSI KCP Yos Sudarso Nganjuk. 2) Service Quality has a positive and significant effect on customer satisfaction at BSI KCP Yos Sudarso Nganjuk. This means that the higher the quality of service to customers, the greater customer satisfaction at BSI KCP Yos Sudarso Nganjuk. 3) Digital technology services and service quality simultaneously have a positive and significant effect on customer satisfaction at BSI KCP Yos Sudarso Nganjuk. This means that digital technology services and service quality together are factors that influence customer satisfaction. In this case the contribution is 68.8% and the rest is other factors outside the research.

The findings in this research have several important implications, both for readers as an educational and informative experience in the future world of work, as well as for BSI KCP Nganjuk Yos Sudarso in its efforts to increase customer satisfaction. To increase customer satisfaction, what BSI KCP Nganjuk Yos Sudarso can do is to strive for maximum digital technology services, guaranteed customer data security and friendly, informative and objective service quality to its customers,

thereby increasing trust in BSI KCP Nganjuk Yos Sudarso. It is hoped that in the future customer satisfaction can be reflected in the form of returning visits and subscriptions to BSI KCP Nganjuk Yos Sudarso as well as recommending BSI KCP Nganjuk Yos Sudarso to colleagues and customers' families.

This research is still limited to: 1) The number of respondents is only 93 customers and in the future more respondents can be added so that the data is more objective, 2) The research object is only focused on BSI KCP Yos Sudarso Nganjuk and the results of this research cannot be used as an illustration The general influence of digital service technology and service quality variables on customer satisfaction is the same in BSI KCPs in other cities, because each region has different cultural and respondent characteristics.

REFERENCE

Demirel, D. (2022). The Effect of Service Quality on Customer Satisfication in Digital Age: Customer Satisfication Based Examination of Digital CRM *Journal of Business Economics and Management*, 23(3), 507-531. https://journals.vilniustech.lt/index.php/JBEM/article/view/15328

Dianka, A. A. (2021). Wow, Transaksi Digital Banking per Kuartal II-2021 Tumbuh 39,39 persen tembus Rp.17,901,76 triliun. *TrenAsia*. https://www.trenasia.com/wow-transaksi-digital-banking-per-kuartal-ii-2021-tumbuh-39-39-persen-tembus-rp-17-901-76-triliun

Harahap, D. A., & Amanah, D. (2019). Kajian Kualitas Pelayanan dan Loyalitas Nasabah Perbankan di Indonesia. *Jurnal Bisnis Dan Ekonomi*, *26*(1).

Jannah, I. F., Djakfar, I., & Dianah, A. (2020). Pengaruh kualitas digital banking terhadap kepuasan nasabah pada BNI Syariah Cabang Banda Aceh. *JIHBIZ: Global Journal of Islamic Banking and Finance*, *2*(1), 1–17.

Mawardi, A., & Hasmawaty, A. R. (2021). Pengaruh Pelayanan Digital dan Pelayanan Konvensional terhadap Kepuasan Nasabah Bank Sumsel Babel Cabang Prabumulih. *Jurnal Nasional Manajemen Pemasaran & SDM*, *2*(3), 126–137.

Mutiasari, A. I. (2020). Perkembangan industri perbankan di era digital. *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, *9*(2), 32–41.

Sasongko, S. R. (2021). Faktor-faktor kepuasan pelanggan dan loyalitas pelanggan (literature review manajemen pemasaran). *Jurnal Ilmu Manajemen Terapan*, *3*(1), 104–114.

Seke, P. C., Tumbel, T. M., & Mukuan, D. D. S. (2022). Pengaruh Kualitas Pelayanan terhadap Kepuasan Nasabah Pengguna Aplikasi Pegadaian Digital Cabang Megamas Kota Manado. *Productivity*, *3*(3), 234–239.

Supriyadi, A. (2018). Bank Syariah Dalam Perspektif Filosofis, Yuridis Dan Sosiologis Bangsa Indonesia. *MALIA: Journal of Islamic Banking and Finance*, *1*(1).

Yolanda, V., Mas'ud, R., & Hasanah, S. M. (2022). Pengaruh Teknologi Keuangan dan Kualitas Layanan Digital Terhadap Kepuasan Nasabah Pada Bank

Syariah Indonesia KCP Masbagik. *IQTISHADUNA*, *13*(1), 63–83.