The Influence E-Service Quality and Complain Handling BSI Mobile on Customer Satisfaction

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Abstract: This study aims for know the influence of e-service quality and complaint handling of BSI Mobile banking on satisfaction office BSI customers Asia Afrika branch, Bandung. Type research conducted is study associative causal. This study conducted at Bank BSI Asia Afrika branch which is located at JL. Asia Afrika No. 107, City of Bandung. Data used in study this is the primary data collected through questionnaire. The sample used in study this are 30 customers of BSI Asia Africa. Deep data analysis techniques study this is analysis multiple linear regression with use IBM SPSS version 25 software assistance. Research results this disclose that good in a manner Partial nor simultaneous there is positive and significant influence from e-service quality and complaint handling on satisfaction customers of Bank BSI Asia Afrika branch, Bandung.

Keywords: Quality Service, Handling Complaints, Satisfaction Customer, Mobile Banking

INTRODUCTION

Technology in the digital era is currently developing very rapidly, one of which is marked by the increasingly massive penetration of social media in various aspects of political, economic and cultural life. This phenomenon is a consequence of changes from the use of conventional technology and media towards digitizing communications. The community is aware, knows and utilizes technology which is always related to internet connectivity. In the era of globalization and technological development, the internet has had a lot of influence on human life. Without realizing it, most of the activities carried out today are always connected by the internet, humans can get information from all over the world, do business *online*, get to know people, play *games* , and make transactions.

One form of *Financial Technology* that can be enjoyed by bank customers to conduct banking transactions via the internet is *m-banking*. Various trends have been passed by *mobile banking*, starting with SMS banking, e-banking or internet banking services and then switching to the mobile web which can be obtained by downloading and installing an application on a *mobile phone in* order to access *mobile banking services.*

According to MEF, 80% of respondents in Indonesia stated that they had used the Mobile Banking facility to check balances and transfer funds to other parties. In the e-banking digital financial industry, service quality is called *e-Service Quality*. Electronic service quality is an electronic-based service that is used to facilitate shopping, purchasing and delivery of products and services effectively and efficiently. *E-Service Quality* is a combination of internet-based service quality consisting of *efficiency, fulfillment, system availability* and *privacy*. Based on the reviews in the App Store for IOS smartphone users regarding the quality of service on the BSI Mobile application, it seems that it is still not good and there are several customer complaints that use the mobile banking application provided by BSI.

Customer complaints at BSI M-Banking must be handled properly so that customers remain loyal and feel satisfied with the services provided. Handling complaints effectively is one form of service implementation. Complaints occur due to customer dissatisfaction with the services provided. If this is handled immediately, customers who complain will potentially switch to other banks and tend to inform other people about the unpleasant news they are experiencing. Based on the explanation that has been conveyed, the author's objectives in conducting this research can be described as follows: 1) to determine the effect of *e-service quality* on customer satisfaction; 2) determine the effect of *complaint handling* on customer satisfaction at Bank BSI Asia Africa branch in Bandung City. The title of this research is "Effect of BSI Mobile *E-Service Quality* and *Complain Handling* on Customer Satisfaction (Study on Customers of the Bandung Asia Africa Branch Office)".

The objective of this research are:
1. To determine the quality of electronic services on customer satisfaction using BSI Mobile
2. To find out the handling of complaints on customer satisfaction using BSI Mobile
3. To determine the quality of electronic services and handling complaints simultaneously on BSI Mobile user satisfaction

LITERATURE REVIEW
Consumer behavior

Consumer behavior is the science that studies the process from receiving to deciding to buy goods or services. Based on the definitions that have been described, it can be concluded that consumer behavior is a science that contains human behavior both individuals and groups in fulfilling their needs and desires with the resources they have. Four factors that influence consumer behavior, including:

1) Culture (culture, sub-culture, and social class) Culture in this case is defined as the behavior of an individual or group that has become a habit and is difficult to change 2) Social (groups, families, roles, and social status) Social factors in terms of this affects a person's behavior based on opinions, opinions, or other matters related to external factors that can influence a person in certain matters. 3) Personal (age, occupation, economic conditions, life style, and personality) Personal factors in this case come from each individual to produce opinions based on things that come from within a person. 4) Psychological (motivation, perception, learning process, beliefs, and attitudes) Psychological factors are based from within a person based on perceptions generated through learning and belief processes so as to give a certain attitude towards the object being assessed.

E-Service Quality

E-Service Quality is defined as the level of efficiency and effectiveness of a website facilitating shopping, purchasing and the process of delivering products and services. The other four dimensions of e-service quality are: Efficiency, Fulfillment, System availability, and Privacy. The E-Service Quality indicators used in this study are:

1) System Availability, the technical function of the system according to the item, a) This site does not crash, b) This site is always available for business, c) Availability of e-Service solutions banking and the ability to run smoothly when processing transactions,
2) System Availability, System technical function according to item, a) This site does not crash, b) This site is always available for business, c) Availability of e-banking solutions and the ability to run smoothly when processing transactions,
3) Privacy (Privacy), Protection provided to consumers from the risk of fraud and financial loss from the use of their financial information with items, a) I feel safe in my transactions with this website, b) This site will not share my personal information with the site otherwise, c) This site will protect my bank card information and my online payments,
4) Efficiency Ease and speed of accessing and using the site with items, a) I can easily find what I need on this site with a few clicks, b) This allows me to complete transactions quickly, c) This site allows me to continue my usage easily,
5) Ease of use (ease of use), Search function, download speed, design, and layout of a website that is perceived by consumers with items, a) Being able to use the utilities of internet banking websites without much effort, b) Ease of moving between pages, c) Ease of navigation in a page.

Complain Handling

A complaint is defined as a statement of "dissatisfaction" with the performance of the goods/services used. Complaints can be in the form of formal and informal reports experienced by customers (customers) in relation to the services or products they have purchased. Consumer complaints are used as evaluation material by a company to improve its performance. In repairing service failures that lead to dissatisfaction. Complaints occur because banks do not provide the expected service to their customers, resulting in service failures that can harm customers. Improper handling of complaints can cause customers to turn to other banks, this can cause losses to the company.

Measurement of Complaint Handling According to the dimensions of complaint handling include:
1) Commitment There needs to be a commitment to establish effective and efficient complaint handling. All departments have a high commitment to solving complaints for the benefit of the company.
2) Justice In the process, complaint handling upholds the value of justice and prioritizes the interests of both parties, namely the bank and its customers.
3) Visibility Complaint handling procedures should be conveyed to customers through employees or informed openly through the bank's official website and social media. This can make it easier for customers to understand the procedures and rights and obligations in submitting complaints.
4) Responsive The speed of responding to complaints handling can satisfy customers because complaints are handled quickly.
5) Simple Ease of submitting complaints to the bank using the facilities provided by the bank. For example through an application or call center.

Statisfaction

Satisfaction or satisfaction from the Latin "satis" (meaning good enough) and "facto" (to do or make) thus satisfaction can be interpreted as the fulfillment of something or something that is adequate. Meanwhile, in terms of satisfaction (satisfaction) is a person's feeling of pleasure or disappointment that arises from comparing the perceived performance of a product (or result) against their expectations. If performance fails to meet expectations,

the customer will be dissatisfied. If performance matches expectations, the customer will be satisfied. If performance exceeds expectations, the customer will be very satisfied or happy.

Factors Affecting Customer Satisfaction Customer satisfaction is determined by the customer's perception of the work of the product or service in facilitating customer expectations. Customers are satisfied if their expectations are met or will be very satisfied if customer expectations are exceeded. Here are 5 factors that influence customer satisfaction, namely:

1) Service Quality Customers feel satisfied when they get good service or as expected from employees and company employees.
2) Product Quality Customers will feel satisfied after buying and using these products that have good product quality.
3) Price Usually low prices are an important source of satisfaction. However, usually the price factor is not a guarantee that a product has good quality.
4) Situational Factors Situational factors consist of all possibilities that can affect service performance, which are beyond the control of the service provider.
5) Personal/emotional factors Satisfaction is not due to product quality, but self-esteem or social values that make customers satisfied with certain product brands.
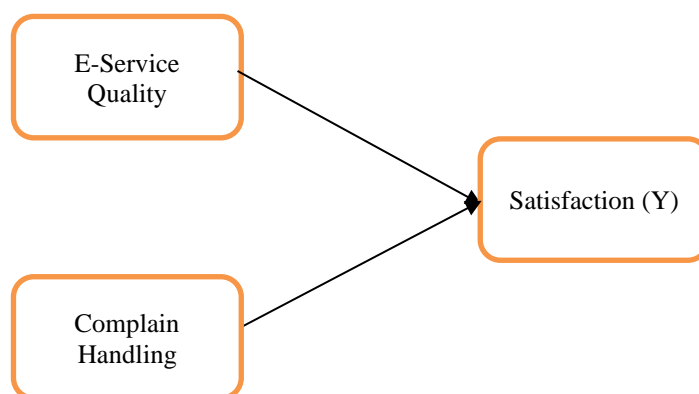
Research Framework

Figure 1. Research Framework

Research Hypothesis

Customer satisfaction is one of the company's ultimate goals, because creating customer satisfaction can ensure the company's survival in the long term. The essence of creating customer satisfaction is to increase customer trust in the company. Based on the objectives of this research, the hypothesis that will be tested in this study is as follows:

1. The e-service quality factor influences customer satisfaction at Bank BSI
2. The complain handling factor influences customer satisfaction at Bank BSI
3. E-service quality and complaint handling have an impact on customer satisfaction at Bank BSI.

RESEARCH METHODS

This research was conducted to be able to determine the effect of *e-service quality* and BSI Moblie's *complaint handling* on customer satisfaction (a study at the Asia-Africa branch of BSI Bank). The type of research used is causal associative research, namely research used to determine the effect or relationship between two or more variables. The population in this study are customers of Bank BSI. Based on the calculation results, the minimum number of samples required is 30 respondents.

The sampling technique used in this study is a probability sampling technique with a random sampling technique, in which the sampling of members of the population is carried out randomly so that each member of the population has an equal opportunity to be used as a research sample. Deep analysis techniques This study uses an objective approach, including data collection and analysis on a regular basis quantitative as well as use method statistical testing. Collected data evaluated use scaleevaluation 5 point Likert system start from very not agree to totally agree.

FINDINGS AND DISCUSSION
Research Result
Description Characteristics Respondents

Study this test a total of 30 respondents. Based on questionnaire, it is known that amount respondent manifold sex man as many as 16 people (53.3%) and women as many as 14 people (46.7%). Temporary it, according ages 26-35 years consists out of 30 people, as many as 4 people aged 36-45 years, under 25 years of age as many as 8 people and as many as 4 people aged over 46 years.

Multiple Linear Regression Test

Table 1. Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	1,644	6,661		,247	,807
	E	.086	.095	, 151	2,907	,373
	C	,389	,126	, 512	3,082	,005

Based on table 1, it can be seen that the multiple linear regression equation is:

$$Y = 1.644 + 0.086 X_1 + 0.389 X_2 + e$$

From the regression equation, a constant coefficient value of 1.644 is obtained which indicates that without the influence of these two variables, customer satisfaction is 1.644. the regression coefficient of each independent variable has a positive value, so this indicates that there is a unidirectional relationship between the regression coefficients of the independent variables and customer satisfaction.

Coefficient of Determination (R^2)

Table 2. Model Summary

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.516 [a]	,266	,211	2,171

It can be seen in table 4.9, the value of R Square (R2) is 0.211 or 21.1%. This shows that the relationship or correlation between the independent variable (X) and the dependent variable (Y) has a magnitude of 21.1 percent. Other variables not considered in this study affect the remaining 78.9%.

Test F

Table 3. ANOVA

	ANOVA [a]					
Model	Sum of Squares	df	MeanSquare	F	Sig.
1 Regression	46,093	2	23,047	4,889	.015 [b]
residual	127,274	27	4,714		
Total	173,367	29			

Based on table 3, it can be seen that the results of the F test show a significant value of 0.015 which is much smaller than 0.05. This means that the results of the F test show that *e-service quality* and *complaint handling* have an influence on customer satisfaction simultaneously.

Test t (Partial)

Table 4. t test results (partial)

Model	Q	Sig.
(Constant)	.247	.807
e-service quality	2,907	.373
Complain handling	3,082	005

Based on Table 4, the results of the t test state that partially *e-service quality* and *complaint handling* have a significant effect on customer satisfaction. It can be seen from the amount of t count > t table.

Discussion
The Influence of BSI Mobile e-Service Quality on Customer Satisfaction of BSI Asia Africa Bandung Branch Office:
Based on the results of the partial test, it shows that the e-service quality variable has an effect on customer satisfaction. This is evidenced by t count > t table (2,907 > 2.052) with a significance level of 0.373 > 0.05. Therefore, Ha1 is accepted and stated that e-service quality has an effect on customer satisfaction.

The Influence of BSI Mobile Complain Handling on Customer Satisfaction of BSI Asia Africa Bandung Branch Office:
Based on the partial test results, the complaint handling variable has a partial effect on customer satisfaction. This can be proven by t count > t table (3.028 > 2.052) with a significant level of 0.005 <0.05, so Ha2 is accepted.

The Influence of BSI Mobile e-Service Quality and Complain Handling on Customer Satisfaction of BSI Asia Africa Bandung Branch Office:
Based on the simultaneous test results, it shows that the calculated f value is 4.889 with a sig. 0.015. The results above show that f count > f table, namely 4.889 > 2.052 with a sig. f 0.000 < 0.05. Then Ha3 is accepted, because there is a significant influence between e-service quality and complaint handling variables which simultaneously affect customer satisfaction. When viewed from the value of the coefficient of determination, the value of R Square (R2) is 0.211 or 21.1%. This shows that the relationship or correlation between the independent variable (X) and the dependent variable (Y) has a magnitude of 21.1 percent. Other variables not considered in this study affect the remaining 78.9%.

The test results in this study prove that e-service quality has a positive influence on customer satisfaction at Bank BSI Asia Africa Branch Offices. Theoretically, e-service quality is defined as the ability of the website to provide an effective and efficient shopping experience, payment and delivery of products. The results of subsequent tests on complaint

handling show that these variables have a positive and significant effect on customer satisfaction at Bank BSI Asia Africa Branch Offices. According to references, a complaint is defined as a statement of "dissatisfaction" with the performance of the goods or services used.

CONCLUSION AND RECOMMENDATION

Conclusion

Conclusion This study aims to examine the effect of e-service quality and complaint handling by BSI Mobile users on customer satisfaction. Respondents in this study totaled 30 customers of Bank Syariah Indonesia who used the BSI Mobile application. The data that has been obtained is analyzed using multiple linear regression analysis techniques through IBM SPSS version 25 and produces the following conclusions:

1. The e-service quality variable influences customer satisfaction at BSI KC Asia Africa Bandung.
2. The variable of complaint handling has a significant effect on customer satisfaction at BSI KC Asia Africa Bandung.
3. The variable e-service quality and complaint handling have a positive effect on customer satisfaction at BSI KC Asia Africa Bandung.

Suggestion

Suggestions Based on the results of the analysis and conclusions described above, there are authors who can put forward the following suggestions:

1. For Agencies Based on this conclusion, the advice that can be conveyed to companies is that BSI should continue to improve the quality of Mobile Banking services for customers so that customers feel comfortable in making all transactions through the application. Bank Syariah Indonesia KC Asia Africa is expected to be able to build and maintain customer satisfaction through improving service quality and handling complaints as well as other factors that have an influence on customer satisfaction. With maximum service quality, it will have a positive impact on the company so that customers are satisfied with the services provided and customers become loyal to bank BSI.
2. For Academics For academics, this research is expected to be able to become reference material and can provide an understanding of the importance of service quality and complaint handling on customer satisfaction at a bank. It is also hoped that it can be used as a reference for future researchers.

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