

## **Pengaruh *E-Service Quality (Efficiency, Reliability, Responsiveness, Dan Privacy)* Terhadap *Loyalitas Konsumen* Dalam Pt Bank Jago Tbk**

### ***The Influence E-Service Quality (Efficiency, Reliability, Responsiveness, And Privacy) On Customer Loyalty Of Pt Bank Jago Tbk***

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#### **Abstrak**

Perkembangan dunia digital membuat banyaknya perubahan kebiasaan dalam kehidupan masyarakat, sehingga banyaknya fenomena munculnya bank digital baru yang memiliki keunggulan dalam fitur-fitur dalam aplikasi bank digital tersebut dibandingkan Bank Konvensional lainnya. Tujuan dari penelitian ini adalah untuk mengetahui bagaimana perasaan nasabah PT Bank Jago Tbk (Bank) terhadap kualitas layanan elektronik bank (Efisiensi, Keandalan, Responsif, Privasi). Faktor kualitas layanan elektronik seperti efisiensi, keandalan, daya tanggap, dan privasi diteliti untuk melihat pengaruhnya terhadap loyalitas nasabah pada PT Bank Jago Tbk. Penelitian ini menggunakan model persamaan struktural (program Smart PLS 4.0) untuk menganalisis data dari 400 responden survei. Untuk meningkatkan loyalitas nasabah, PT Bank Jago harus menyempurnakan aplikasi Bank Jago bagi pengguna dengan menyertakan fitur-fitur yang memudahkan pengguna dalam menggunakan aplikasi Bank Jago dan memastikan sering menerima upgrade aplikasi agar lebih efektif, responsif, dan aman..

Kata Kunci-*kualitas pelayanan elektronik, loyalitas konsumen, dan bank digital*

#### **Abstract**

The development of the digital world has made many changes in people's habits so there are many phenomena that emergence in the new digital banks sector which have advantages compared to other conventional banks. The purpose of this research is to determine how PT Bank Jago Tbk's (the Bank) customers feel about the bank's electronic service quality (Efficiency, Reliability, Responsiveness, Privacy). Electronic service quality factors such as efficiency, reliability, responsiveness, and privacy are investigated to see how they affect customer loyalty at PT Bank Jago Tbk. This study used structural equation modeling (the Smart PLS 4.0 program) to analyze data from 400 survey respondents. Consumer Loyalty is in the excellent category according to the findings of the descriptive study of the Electronic Service Quality factors (Efficiency, Reliability, Responsiveness, and Privacy). Efficiency, Responsiveness, and Privacy, according to the findings of the factor study, have a considerable positive impact on customer loyalty, but Reliability has no such impact. To increase customer loyalty, PT Bank Jago must enhance the Bank Jago application for users by incorporating features that make the Bank Jago application easier to use and by ensuring that it receives frequent enhancements to make it more effective, responsive, and secure.

Keywords-*e-service quality, consumer loyalty, dan digital bank*

#### **I. OVERVIEW**

The full name of this financial institution is PT Bank Artos Indonesia Tbk, or simply Bank Artos. Bank Artos picked May 1, 1992, as its founding date. However, the deed released by the Minister of Finance of the Republic of Indonesia states that Bank Artos was founded on December 14, 1992. PT Bank Artos Indonesia Tbk is headquartered in Bandung. However, in June of 2020, Bank Artos moved its headquarters to the South Jakarta area.

In 2016, this company was officially listed on the Indonesia Stock Exchange. In 2019, PT Metamorphosis Ecosystem Indonesia owned by Jerry Ng and Wealth Track Technology Ltd. owned by Patrick Sugito Walujo respectively acquired 37.65% and 13.35% of the company's shares, so that the two of them jointly became controllers of this company. Jerry was previously the Main Director of Bank BTPN, while Patrick was an investor in Bank BTPN before being acquired by SMBC. In 2020, the name of this company was changed to what it is now. At the end of 2020, GoPay officially acquired 22.16% of this company's shares.



Gambar 1. Official Logo PT Bank Jago Tbk  
Sumber: wikipedia

## II. LITERATURE REVIEW AND METHODOLOGY

### A. Literature Review

#### 1. *Service Quality*

Service quality is an analytical framework used to assess the efficacy of services based on how they are perceived. According to (Novianti, Endri, & Darlius, 2018: 95) in Jeanny and M.Siagian, service quality is defined as an all-encompassing evaluation beginning with the ambiance, human resources, and serving character and concluding with the customer service outcomes. According to Tjiptono (2015) and Nurul (2022), service quality is the extent to which a company goes above and beyond to satisfy the needs of its customers.

#### 2. *E-Service Quality*

According to (Blut, 2014) E-service quality is the effectiveness of a transaction from start to finish, taking into account information retrieval, privacy practices, website usability, ease of placing an order, communication with customer support, speed of shipment, ease of receiving a refund, and overall product satisfaction. Therefore, we can say that E-Service Quality is a network-based service that increases a website's capacity to aid in searching, purchasing, and distribution. E-Service Quality includes Efficiency, Reliability, Responsiveness, and Privacy, among others. From (2020's Puti Queenszya De Fritz):

#### 3. *Efficiency*

According to (Puti Queenszya De Fritz, 2020) Efficiency is The website's purpose is to accurately inform users and make it easier for them to choose the things they need, and According to Dinda (2022) Efficiency relates to the efficiency of the website when users interact and make transactions on the site.

#### 4. *Reliability*

According to (Blut et al., 2014; Liang and Pei-Ching, 2015; Saccani et al., 2014). Although reliability is a factor that may influence results in Inzamam (2020), e-banking service providers are often judged most heavily on how quickly and accurately they handle financial transactions.

#### 5. *Responsiveness*

According to Kotler and Keller (2012:374), responsiveness refers to a company's capacity to offer services in a timely manner via the efforts of its own workers. A quick response time might make customers feel like they are receiving high-quality service. When services are provided directly by employees, responsiveness refers to the company's ability to meet customers' needs in a timely and accommodating manner (Alfi, 2017).

#### 6. *Privacy*

According to (Muturi et al., 2013) in Inzamam (2020), privacy and security are indicators of how comfortable an e-banking user is sharing personal information on an e-banking platform, and according to Anita (2018) Privacy is a guarantee that shopping behavior data won't be shared with third parties..

#### 7. *Customer Loyalty*

Irkhmanah (2020) asserts that whether or not customers continue using a certain product might depend on how much they like that thing. Brand loyalty may also reduce marketing communication costs since loyal consumers require fewer sales campaigns or advertisements than those with low degrees of loyalty because they have already made a purchase decision.

### B. Hypothesis and Theoretical Framework

According to the American Heritage Dictionary, a research hypothesis is a provisional explanation for a scientific occurrence that requires confirmation by more study. In accordance with the theory and theoretical framework stated in past research quoting Izamam, the results for the influence of the E-Service Quality

Dimensions (Efficiency, Reliability, Responsiveness, and Privacy) on the Three Banks of Pakistan are positive and statistically significant. In this study, the hypothesis is based on a conclusion made after doing research on service quality and service quality dimensions using the Mann Whitney-U Test Analysis. The working hypothesis for this investigation is as follows:

1. Hypothesis Testing 1

H0: E-service quality dimensions (Efficiency) does not have a positive influence on customer loyalty

H1: E-service quality dimensions (Efficiency) have positive influence on customer loyalty

2. Hypothesis Testing 2

H0: E-service quality dimensions (Reliability) does not have a positive influence on customer loyalty

H1: E-service quality dimensions (Reliability) have positive influence on customer loyalty

3. Hypothesis Testing 3

H0: E-service quality dimensions (Responsiveness) does not have a positive influence on customer loyalty

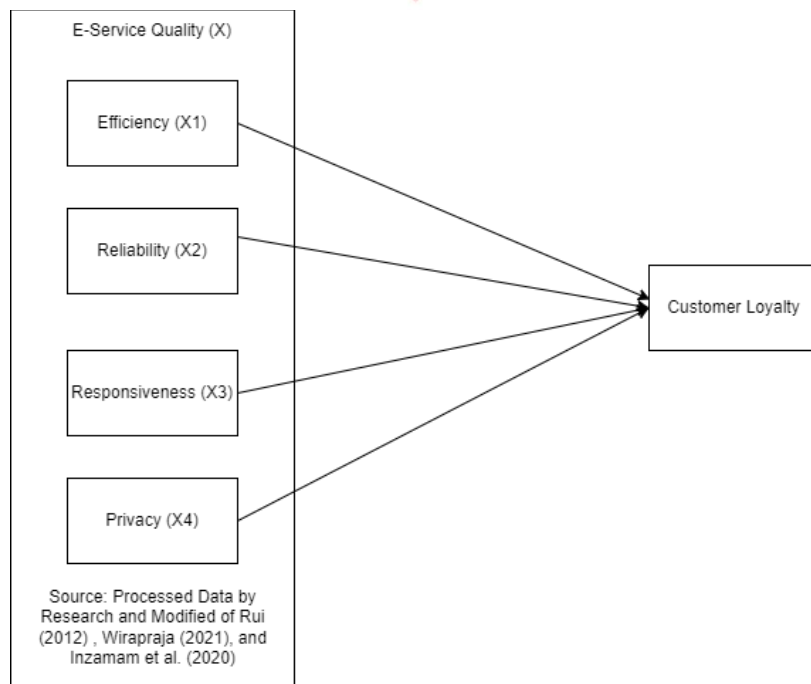
H1: E-service quality dimensions (Responsiveness) have positive influence on customer loyalty

4. Hypothesis Testing 4

H0: E-service quality dimensions (Privacy) does not have a positive influence on customer loyalty.

H1: E-service quality dimensions (Privacy) have positive influence on customer loyalty.

This research builds on a paper by Inzamam et al. (2020) titled "Impact of e-banking service quality on e-loyalty in pandemic times through the interplay of e-satisfaction." Effectiveness, timeliness, reliability, and privacy are four factors that have been demonstrated to be helpful in comparing the quality of E-services. The National Bank of Pakistan, Habib Bank Limited, and United Bank Limited serve as the subjects of the study by Inzamam et al.



Gambar 4. Kerangka Pemikiran

Source: Rui (2012), Inzamam et all (2020), Wirapraja (2021)

### C. Research Method

About 400 users of the Bank Jago app were surveyed for this study, with data being gathered in two ways: first, via direct observation of the app in action, and second, through online surveys. SEM analysis using SmartPLS is used in this study.

## III. RESULT AND DISCUSSION

### A. Respondent Characteristic

The Respondent of Questionnaire. From May 2023 to June 2023, a total of 400 usable replies were collected. After sending out the surveys, the team collected data from 400 people. All questions must be completed

completely and to the criteria specified for the questionnaire to be considered legitimate. All relevant data has been collected, and it will be analyzed using the SmartPLS 4.0 software.

### 1. Respondent Characteristic By Age

From the data processed from 400 respondents, 27.6 % or 110 respondents had ages between 17-23 years, 20.2 % or 81 respondents had ages between 24-30 years, 21.1 % or 84 respondents had ages between 31-37 years, 14,9 % or 60 respondents had ages between 38-45 years, 11.5 % or 46 respondents had ages between 46-54 years, lastly 4.7 % or 19 respondents had ages between 54-65 years .

### 2. Respondent Characteristic by Income

From the data gathered from 400 respondents 18.9 % or 76 respondents have a monthly income of below Rp. 1.000.000,00 23.6% or 94 respondents have a monthly income of Rp. 1.000.000 – Rp 3.000.000, 27.3% or 109 respondents have a monthly income of Rp. 3.000.000 – Rp. 5.000.000, 30.1% or 121 respondents have a monthly income above Rp. 5.000.000

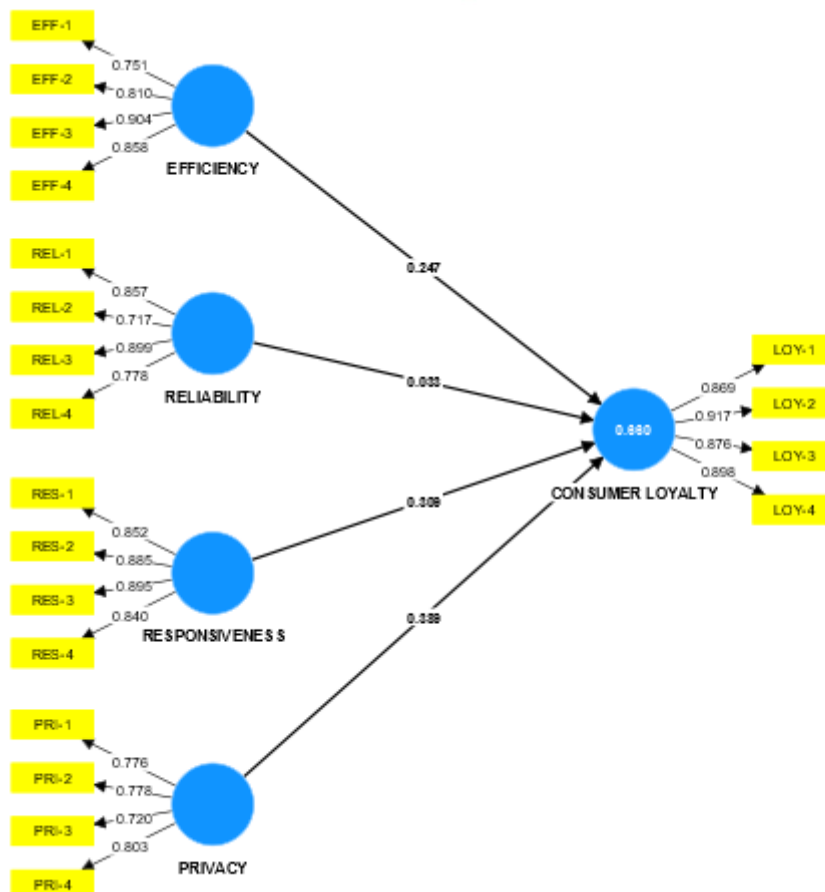
### 3. Respondent Characteristic by Gender

There are two types of gender in this study: male and female. Female respondents accounted for 212 of 400 respondents (53.4%), while male respondents accounted for 188 of 400 respondents (46.6%).

## B. Research Result

### 1. Outer Model Test

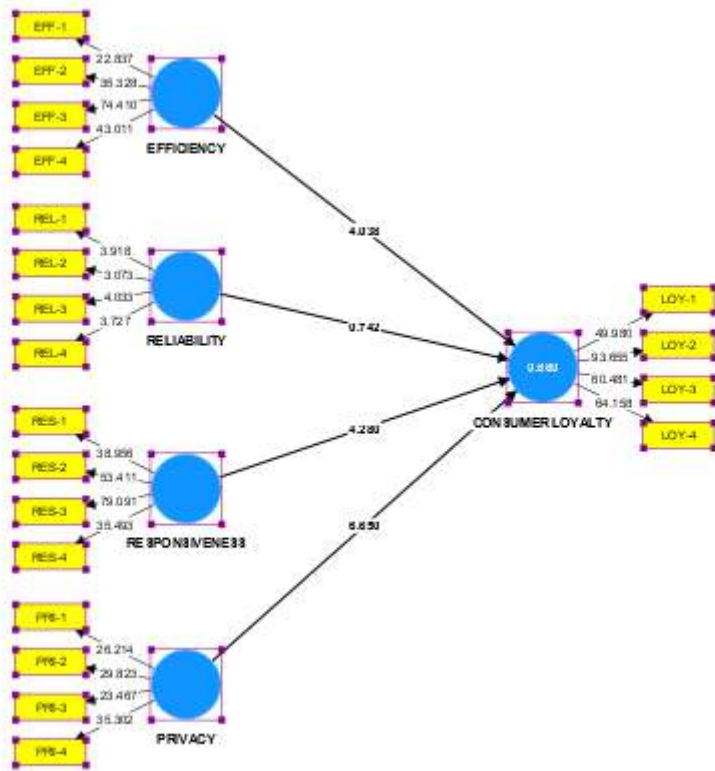
This model determines the relationship between latent variables and their proxies. The outer model explains how each indication is connected to its latent variable. Tests carried out with SmartPLS 4 on the outer model in this study are shown in the following image:



Gambar 5. Uji Outer Model  
Source: Processed Data, 2022

When the predictive value of a set of latent variables is larger than 0.70, we say that it has convergent validity (Indrawati, 2015). The worth of the cross-loading factor was calculated using a discriminant validity test.





Gambar 6. Uji Inner Model  
Source: Processed Data, 2022

Examining the T value (obtained through the bootstrapping technique) of the route value allows one to determine whether the influence is statistically significant (Indrawati, 2017:71). The conclusion, together with the calculated path coefficient, T-value, and other results, are shown in Table 4.9.

Table 4.9 Path Coefficient, T-Value, And P-Value

No.	Path Diagram	Path Coefficient	T-Value	P-Value	Conclusion
1.	EFF-> LOY	0.247	4.038	0.000	$H_1$ is accepted
2.	REL -> LOY	0.033	0.742	0.229	$H_1$ is rejected
3.	RES -> LOY	0.309	4.280	0.000	$H_1$ is accepted
4.	PRI -> LOY	0.389	6.650	0.000	$H_1$ is accepted

Source: Data Source, 2023

The significance level of this research was set at 5%, thus if the T-value is more than 1.65 and the P-value is less than 0.05, then there is a significant correlation between the explanatory and response variables, and the null hypothesis ( $H_0$ ) is rejected. We can rule out one hypothesis while accepting three others. Here are some results from checking hypotheses:

a. Hyphotesis Testing 1

The Result of T-value is  $4.038 > 1.65$ , and P-Value is  $0.000 < 0.05$ , therefore  $H_1$  is accepted.

$H_0$ : Efficiency does not have a positive significant influence on Consumer loyalty.

**$H_1$ : Efficiency has a positive significant influence on Consumer Loyalty.**

b. Hyphotesis Testing 2

The Result T-value is  $0.742 > 1.65$ . the P-value is  $0.229 < 0.05$ . therefore  $H_1$  is rejected.

**$H_0$ : Reliability does not have a positive significant influence on Consumer Loyalty.**

$H_1$ :Reliability has a positive significant influence on Consumer Loyalty.

c. Hyphotesis Testing 3

The Result of T-value is  $4.280 > 1.65$ , and P-Value is  $0.000 < 0.05$ , therefore  $H_1$  is accepted.

$H_0$ : Efficiency does not have a positive significant influence on Consumer loyalty.

**$H_1$ : Efficiency has a positive significant influence on Consumer Loyalty.**

d. Hyphotesis Testing 4

The Result of T-value is  $6.650 > 1.65$ , and P-Value is  $0.000 < 0.05$ , therefore  $H_1$  is accepted.

$H_0$ : Efficiency does not have a positive significant influence on Consumer loyalty.

**$H_1$ : Efficiency has a positive significant influence on Consumer Loyalty.**

According to Indrawati (2017), the model is "good," "moderate," and "weak" based on the  $R^2$  values of 0.67, 0.33, and 0.19, respectively.

Table 4.9  $R^2$  result

Variable	$R^2$
Consumer Loyalty	0.660

Source: Data Processed, 2023

Customer loyalty (the dependent variable) may be described by the characteristics of E-Service Quality (the independent variables) to the tune of 66%, as shown in table 4.12 above. These aspects include efficiency, reliability, responsiveness, and privacy. Figure 4.8 shows the results of the theoretical framework.

3. Goodness of Fit Test

In Indrawati and Savitri (2022), Henseler and Sarstedt (2013) provide the following method for determining the GoF test, which is used to assess the model as a whole.

$$GoF = \sqrt{AVE \times R^2}$$

$$GoF = \sqrt{0.793 \times 0.660}$$

$$GoF = 0.723$$

The GoF may be anything from 0 to 1, with 0.1 being a very tiny GoF, 0.25 a moderate one, and 0.36 a big one (Ghozali & Latan, 2012). According to the above formula, the GoF is 0.723, putting it in the high-GoF range.

C. Discussion of Research Result

This study uses descriptive analysis to measure the efficacy, dependability, responsiveness, and privacy of PT Bank Jago Tbk's electronic service delivery. In this descriptive research, the author assesses the level of consumer loyalty towards PT Bank Jago's electronic service quality.

The descriptive analysis results shows that three out of four dimensions namely Efficiency, Responsiveness, and Privacy from the E-Service Quality (Independent Variable) in this research are considered to have "Good" value, meanwhile, one other dimensions namely Realibility has "Not Good" value. Lastly, the Consumer Loyalty (Dependent Variable) have "Good" value.

The percentage results for each E-Service Quality dimension and Consumer Loyalty are described as follows:

1. Efficiency dimension with a score of 71.8% (Good)
2. Reliability dimension with a score of 72.5% (Good)
3. Responsiveness dimension with a score of 73.5% (Good)
4. Privacy with a score of 70.6% (Good)
5. Consumer Loyalty with a score of 73.4% (Good)

1. The first variable factor is Efficiency

All respondents agreed with the statement, Variable Efficiency, placing it in the excellent category of the descriptive analysis with an average agreement rate of 71.8%. The highest item in Efficiency is EFF4 with percentage 72,7%. The item states "Bank Jago Application is simple to use ". It can be concluded that many people agree that Bank Jago have simple to use. While the lowest item percentage are EFF2 that state "Efficiency of Bank Jago facilities and services" with percentage 70,50%, 26 respondents are strongly disagreeing with the statement, 39 are disagree and 106 are neutral. So, the conclusion that can be drawn is that there are still many people does not agree in terms of Efficiency of Bank Jago's application.

2. The Second Variable is Reliability

The descriptive analysis showed that 72.5 percent of respondents agreed with the statement "Variable Reliability," placing it in the excellent category. In terms of reliability, REL1 scores the highest (72.8%). The item states "Bank Jago Application provides the excellent services (With the feature of Application)". It can be

concluded that many people agree that Bank Jago has always provides excellent service for costumer. While the lowest item percentage are REL3 that state "The information provided over the Bank Jago Application is accurate" with percentage 72,30%, 21 respondents are strongly disagreeing with the statement, 27 are disagree and 107 are neutral. So, the conclusion that can be drawn is that there are still many people that does not agree in terms of Reliability of Bank Jago's application.

### 3. The Third Variable is Responsiveness

The descriptive analysis revealed that 73.5 percent of respondents agreed with the statement "Variable Responsiveness," placing it in the excellent category. RES4 has the greatest percentage (74,0%) in the Reliability category. There are a variety of user-friendly tools included into the Bank Jago app to aid customers, as stated in the bullet point. It can be concluded that many people agree that Bank Jago has easy to use. While the lowest item percentage are RES1 that state "Bank Jago of the customer care team can be accessed at any time" with percentage 73%, 11 respondents are strongly disagreeing with the statement, 33 are disagree and 96 are neutral. So, the conclusion that can be drawn is that there are still many people that does not agree in terms of Responsiveness of Bank Jago's application.

### 4. The Fourth Variable is Privacy

Descriptive analysis showed that everyone polled had a positive opinion of Variable Privacy (70.6 percent on average), placing it in the "good" category. PRI 2 has the greatest Privacy score, with 72.2%. The article claims that since there is no face-to-face contact with Bank Jago, people have severe privacy concerns. It can be concluded that many people agree that Bank Jago has seriously privacy issues. While the lowest item percentage are PRI3 that state "The transactions over the Bank Jago Application are secured " with percentage 69.1%, 32 respondents are strongly disagreeing with the statement, 37 are disagree and 107 are neutral. So, the conclusion that can be drawn is that there are still many people that does not agree in terms of Privacy of Bank Jago's application.

### 5. The Fifth Variable is Customer Loyalty

The descriptive analysis showed that 73.4 percent of respondents agreed with the statement "Variable Privacy," placing it in the "good" category. When it comes to customer loyalty, LOY3 has the greatest score (73.8%). I'm going to keep utilizing the Bank Jago app, it says here. It can be concluded that many people agree to always using Bank Jago Application. While the lowest item percentage are LOY1 that state "I will recommend Bank Jago Application to other people " with percentage 72,50%, 17 respondents are strongly disagree with the statement, 22 are disagree and 107 are neutral. So, the conclusion that can be drawn is that there are still many people not agree for always using bank jago application.

## IV. CONCLUSION AND SUGGESTION

### A. Conclusion

#### 1. Privacy of Bank Jago

Descriptive analysis showed that everyone polled had a positive opinion of Variable Privacy (70.6 percent on average), placing it in the "good" category. PRI 2 has the greatest Privacy score, with 72.2%. The article claims that since there is no face-to-face contact with Bank Jago, people have severe privacy concerns. Many individuals seem to agree that Bank Jago has major privacy problems. While the lowest item percentage are PRI3 that state "The transactions over the Bank Jago Application are secured " with percentage 69.1%, 32 respondents are strongly disagreeing with the statement, 37 are disagree and 107 are neutral. So, the conclusion that can be drawn is that there are still many people that does not agree in terms of Privacy of Bank Jago's application.

#### 2. Responsiveness of Bank Jago

Based on the results of the descriptive analysis, all respondents agreed with the statement, Variable Responsiveness with a total average percentage of 73,5% which is included in the good category. The highest item in Reliability is RES4 with percentage 74,0%. The item states "Bank Jago Application includes interactive features for help costumer". It can be concluded that many people agree that Bank Jago has easy to use. While the lowest item percentage are RES1 that state "Bank Jago of the customer care team can be accessed at any time" with percentage 73%, 11 respondents are strongly disagreeing with the statement, 33 are disagree and 96 are neutral. So, the conclusion that can be drawn is that there are still many people that does not agree in terms of Responsiveness of Bank Jago's application.

#### 3. Efficiency of Bank Jago

Based on the results of the descriptive analysis, all respondents agreed with the statement, Variable Efficiency with a total average percentage of 71,8% which is included in the good category. The highest item in Efficiency is EFF4 with percentage 72,7%. The item states "Bank Jago Application is simple to use ". It can be concluded



that many people agree that Bank Jago have simple to use. While the lowest item percentage are EFF2 that state "Efficiency of Bank Jago facilities and services" with percentage 70,50%, 26 respondents are strongly disagree with the statement, 39 are disagree and 106 are neutral. So, the conclusion that can be drawn is that there are still many people not agree for Efficiency of Bank Jago application.

#### 4. Reliability of Bank Jago

Based on the results of the descriptive analysis, all respondents agreed with the statement, Variable Reliability with a total average percentage of 72,5% which is included in the good category. The highest item in Reliability is REL1 with percentage 72,8%. The item states "Bank Jago Application provides the excellent services (With the feature of Application)". It can be concluded that many people agree that Bank Jago has always provides excellent service for costumer. While the lowest item percentage are REL3 that state "The information provided over the Bank Jago Application is accurate" with percentage 72,30%, 21 respondents are strongly disagreeing with the statement, 27 are disagree and 107 are neutral. So, the conclusion that can be drawn is that there are still many people that does not agree in terms of Reliability of Bank Jago's application.

#### B. Suggestion

##### 1. Suggestion for Company

Based on the conclusions described above, the researcher can provide some suggestions that may be useful for companies, especially at PT Bank Jago Tbk, as follows:

##### a. Privacy

Privacy variable has the highest positive influence on Consumer Loyalty therefore, Bank Jago must pay attention to this variable, especially the item with the lowest score, PRI3, "Bank Jago Application has always updated for privacy customer", from the statement, PT Bank Jago must always update the application to improve the security and privacy of consumers because their privacy data is important to protect to increase their loyalty to PT Bank Jago

##### b. Responsiveness

Responsiveness from PT Bank Jago has positive influence on Customer Loyalty and the lowest percentage "Bank Jago's customer care team can be accessed at any time", Based on the statement, PT Bank Jago must improve its customer care team to be able to be accessed any time to increase customer loyalty of PT Bank Jago Tbk

##### c. Efficiency

Efficiency has a positive influence on customer Loyalty and The Lowest Percentage of item EFF4 "Efficiency of Bank Jago Facilities and Services", from the statement for PT Bank Jago must have improved the facilities and services for time and cost efficiency, like providing excellent service and adding facilities to support the consumers.

##### 2. Suggestion for Future Research

This study examines the influence of Efficiency, Reliability, Responsiveness, and Privacy on Consumer Loyalty, so for further researchers it is recommended:

- a. Future researchers will be able to do study with several brands of companies that operate in the same industry utilizing the same variables. If the research findings obtained match those in this study, the research is proved to have genuine test results and may also be used as a reference for other investigations.
- b. Future research can potentially incorporate additional factors, such as brand loyalty traits and product quality, using methods that are different from those used in this study in order to get results that can be compared.
- c. Although this research yields a number of conclusions, they may not be extrapolated from passengers in other geographic areas. In this study only consisted of Indonesian passengers who had used PT Bank Jago. Therefore, future studies may consider adding other areas to provide a more thorough study.

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