



Internet Banking Service Quality: Building Satisfaction and Customer Trust

Kristian Suhartadi Widi Nugraha ¹

¹Faculty of Economics and Business, University of Jember, Jember, Indonesia

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ABSTRACT

This study aims to analyze how IBSQ variables influence customer satisfaction and trust in state-owned banks in Jember Regency. The sample in this study amounted to 150 with a purposive sampling approach with data collection through questionnaires. The analysis in this study used a structural equation model (SEM-PLS). Research conducted proves that the IBSQ variables, namely personal needs, site organization, user-friendliness, efficiency, responsiveness, reliability, customer satisfaction, and customer satisfaction, affect trust. The six IBSQ variables have their variations and effects on customer satisfaction. In this study, the most significant coefficient that affects satisfaction is reliability. Reliability as the variable with the largest coefficient can be interpreted as system reliability and security, which are the top priority and guarantees in IBSQ. This study's findings indicate that it is essential for banks to improve service quality sustainably to generate competitive and consistent advantages over time. This study's overall results suggest that IBSQ as part of the banking business plays an essential role in forming customer satisfaction. Satisfaction is critical and requires consistent effort and strategy in achieving it.

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1. Introduction

One of the main aspects of marketing, namely satisfying and satisfying consumer needs in the exchange process carried out (Tjiptono & Diana, 2020; Wirtz & Lovelock, 2018) and the problem of healthy customer relations (Boonlertvanich, 2019). Efforts to satisfy consumers with simple sentences but with a complicated process in their application. Customer satisfaction is closely related to how company value can be in sync with consumer value. One of the essential businesses that continue to grow is banking. Financial transactions have developed rapidly and utilize the internet network in every process (Famiyeh et al., 2018). Until now, the concept of technology in your hands is getting closer to the lives of consumers. Likewise, banking is always on, improving services from previously office-based to now internet-based.

The development of banking services using technology and the internet is multiplying. Product and service innovation is currently an integral factor in the banking industry and is inherent in banking services' quality standards. BRI was quoted as saying in a release antaranews.com extended that to June 2020 recorded an increase in internet banking users as much as twice or as many as 24 million customers (Junida, 2020). This makes the banking business, especially in the internet banking aspect, a vital need for consumers and must be managed optimally to avoid dissatisfied consumers and block exit barriers (Kotler & Keller, 2016; Pollack, 2017).

Internet banking is one of the services provided by service providers to customers. Increasingly dynamic customer activity requires concise, fast, and secure services and is not limited by time and space. Internet banking is an important bank service to ensure fulfilment of customer needs, increase customer engagement and reduce costs for recruiting new customers, which leads to long-term profitability (Raza et al., 2020). To retain customers, management must strive to keep customers satisfied with their services and offerings, which can be achieved by providing quality electronic services. Measurement of quality

*Corresponding author.

E-mail: kristian.feb@unej.ac.id

service in various kinds of literature can be interpreted as service quality (Parasuraman et al., 1988). It is commonly called e-service quality (Herington & Weaven, 2009; Tjiptono & Chandra, 2019).

Service quality is a means of ensuring customer satisfaction, trust, and even loyalty (Boonlertvanich, 2019; Namahoot & Laohavichien, 2018; Patel & Patel, 2018). The service quality model is currently developing rapidly and is adapted to the conditions and situations at hand. Understanding the concept of service quality and its impact will help managers manage organizational performance (Alnaser et al., 2018; Boonlertvanich, 2019; Rahi et al., 2020). Also, service quality not only focuses on new customers but also on how to build relationships and strengthen relationships with customers who have been customer-equipped for a long time.

The concept of e-service quality has several gaps that need to be studied and resolved (Tjiptono & Chandra, 2019), namely information gap, design gap, communication gap, and fulfilment gap. Information gap describes the gap between consumer needs and company management regarding meeting consumer needs. The design gap leads to more if the company or service provider cannot provide and utilize all knowledge optimally regarding the features that customers expect into the intended website function. The communication gap can be seen as the staff's communication skills on managing information, understanding products, and the ability to provide solutions to consumer problems. The last hole is the fulfilment gap, which reflects the overall gap between consumer needs and consumers' experiences. Increasing e-service quality is still seen as a strategic step to increase customer satisfaction and behavioral intention (Pakurár et al., 2019; Shankar & Jebarajakirthy, 2019; Yuan et al., 2019).

The finding regarding gaps in the study of e-service quality raises many approaches in developing variables adapted to various conditions at hand. Ho & Lin (2010), in their research on internet banking service quality (IBSQ), uses four variables, namely web design, customer service, assurance, and order management. Ariff et al (2013) developed IBSQ into five variables: website aesthetic & guide, efficiency-system availability, contact-responsiveness, privacy, and assurance-fulfilment. Likewise, several experts developed IBSQ into several variables, including personal needs, site organization, user-friendliness, website efficiency, responsiveness, and reliability (Amin, 2016; Herington & Weaven, 2009; Raza et al., 2020; Tjiptono & Chandra, 2019).

This study aims to determine and analyze the influence of the variables in IBSQ by replicating the findings of Raza et al (2020) on customer satisfaction and customer trust. Evaluation of service quality can vary according to customer perceptions (Shankar & Jebarajakirthy, 2019), so it needs a sharp analysis of the IBSQ variable, which is used as a predictor of customer satisfaction trust. Conceptually, research is being conducted to bridge the four gaps in electronic service quality on internet banking. IBSQ as an implementation of superior service quality must be used as a competitive organizational strategy and a vehicle for maintaining corporate sustainability (Herington & Weaven, 2009; Tjiptono & Chandra, 2019). If this is done consistently and measurably, it will have the potential to build customer satisfaction, which in the long run will have a behavioral impact such as business growth opportunities, word of mouth, customer trust, and beneficial relationship relationships (Boonlertvanich, 2019; Ga & Sa, 2005; Namahoot & Laohavichien, 2018; Raza et al., 2020).

2. Methods

Research conducted with a quantitative approach to explain IBSQ variables' role on customer satisfaction and customer trust (Amin, 2016; Ariff et al., 2013; Herington & Weaven, 2009; Ho & Lin, 2010; Raza et al., 2020). Data collection using a questionnaire with variable characteristics using a Likert scale. This study's analysis uses structural equation modeling (SEM-PLS) to correct measurement errors by incorporating interaction effects in the model (Ghozali, 2014) with software SMARTPLS 03. The purpose of the SEM-PLS estimation is to make the best score components from endogenous variables. Also, SEM-PLS is used to predict the relationship between variables and indicators through the inner model, namely the relationship between latent variables and the outer model, namely the relationship between indicators and their latent variables (Ghozali, 2014).

The population in this study were customers of state-owned banks in Jember Regency. This study uses the purposive sampling technique as a sampling technique. The number of samples taken is 135 samples obtained from the total number of indicators multiplied by numbers 5 to 10. The total number of indicators is 27 indicators multiplied by 5, and the results are 135. However, in its implementation, from the questionnaires distributed online, 150 respondents met the conditions. It was decided that 150 respondents were taken to argue that they met the minimum requirements for sampling.

3. Results and Discussions

Results

The characteristics of the respondents in the study are shown in Table 1.

Table 1. Characteristics of Respondents

Gender			
Characteristics	Total	Percentage	
Man	107	71%	
Women	43	29%	
Total	150	100%	
Respondent Age			
Characteristics	Total	Percentage	
20 years - 30 years	6	4%	
31 years - 40 years	56	37%	
41 years - 50 years	54	36%	
51 years - 60 years	20	13%	
61 years - 70 years	14	9%	
Total	150	100%	
Occupation			
Characteristics	Total	Percentage	
Business Owners	98	65%	
Government Employees	26	17%	
Private Employees	24	16%	
College student	2	1%	
Total	150	100%	

Based on Table 1 regarding respondents' characteristics, it was found that as many as 150 respondents in the study were conducted from the gender side of 71% or 107 respondents were male, and 29% or 43 respondents were female. The characteristics of the respondents' age, dominant at the age of 31 years to 50 years, were 37% and 36%, while the rest were in the young age range as much as 4% and elderly as much as 9%. The respondents' job characteristics found that 65% or 98 respondents were business owners or businessmen, 17% or 26 respondents were government employees, 16%, or 24 respondents were private employees, and 1% or two respondents were students.

Table 2. Validity Test Results

Variabel	Loading Factor	AVE	Information
Personal needs	0,943	0,845	Valid
	0,906		
	0,909		
Site Organization	0,963	0,923	Valid
	0,958		
	0,803		
User Friendliness	0,861	0,719	Valid
	0,823		
	0,902		
Efficiency	0,910	0,826	Valid
	0,889		
	0,928		
Responsiveness	0,891	0,766	Valid
	0,881		
	0,822		
Reliability	0,897	0,766	Valid
	0,862		
	0,876		
	0,872		

Variabel	Loading Factor	AVE	Information
Customer Satisfaction	0,867	0,741	Valid
	0,877		
	0,881		
	0,848		
	0,852		
Trust	0,926	0,734	Valid
	0,707		
	0,920		

Based on Table 2, the first step of model evaluation is to measure the construct's validity by looking at the loading factor and AVE values (Ghozali, 2014). The results of the calculations shown in table 2 show that the loading factor value is > 0.7 . The AVE value for each construct is ≥ 0.5 , which means that all indicators for variables of personal needs, site organization, user-friendliness, efficiency, responsiveness, reliability, customer satisfaction, and customer trust are categorized as valid. All eight constructs are classified as valid (Hamid & Anwar, 2019).

Table 3. Reliability Test Results

Variabel	Cronbach Alpha	Composite Reliability	Information
Personal Needs	0,909	0,943	Reliable
Site Organization	0,916	0,960	Reliable
User Friendliness	0,870	0,911	Reliable
Efficiency	0,895	0,934	Reliable
Responsiveness	0,831	0,899	Reliable
Reliability	0,939	0,952	Reliable
Customer Satisfaction	0,826	0,895	Reliable
Trust	0,820	0,891	Reliable

Based on Table 3, after conducting the validity test, the reliability test can be seen from composite reliability results and seeing the Cronbach alpha coefficient (Hamid & Anwar, 2019). According to the information presented in table 3, it appears that the value of composite reliability is > 0.7 , and the Cronbach alpha coefficient is also ≥ 0.7 , which means that the variables used are categorized as reliable and consistent.

Table 4. R² Result

Information	R ² Result
Customer Satisfaction	0,748
Trust	0,606

Inner model testing is done by looking at the R square value and the significance value. Based on the research output shown in Table 4, the R square result for customer satisfaction is 0.748, and confidence is 0.606. The meaning of these results is the variable of customer satisfaction can be explained by the predictors by 74, 8 %, and variable trust can be explained by the customer satisfaction of 60.6%.

Table 5. Q² Result

Keterangan	Q ² Result
Customer Satisfaction	0,542
Trust	0,429

The inner model test is carried out by looking at the predictive relevance (Q²) value in addition to the R square. The magnitude of Q² has a value with a range of $0 < Q^2 < 1$, where the closer to 1 means that the model is getting better (Ghozali, 2014). The Q² test is carried out through a blindfolding process. The predictive relevance value calculation for the customer satisfaction variable of 0.542 or 54.2% and the trustworthiness of 0.429 or 42.9%. This indicates that the model has predictive relevance to observe customer satisfaction and trust variables. Based on the predictive relevance value, the model can be said to be good or has an excellent predictive value to be used for hypothesis testing.

Table 6. Path Coefficient and Hypothesis Test Results

Path	Path Coefficient	p-value	Information
Personal Needs-Cust.Satisfaction	0,230	0,017	Significant
Site Organization- Cust.Satisfaction	0,247	0,020	Significant
User Friendliness-Cust.Satisfaction	0,385	0,013	Significant
Efficiency- Cust.Satisfaction	0,457	0,004	Significant
Responsiveness- Cust.Satisfaction	0,354	0,000	Significant
Reliability- Cust.Satisfaction	0,668	0,000	Significant
Cust.Satisfaction -Trust	0,781	0,000	Significant

Table 6 shows that all the hypotheses in this study are significant. The personal needs variable affects customer satisfaction with a path coefficient of 0,230 and a p-value of 0,017, so that H1 in this study is accepted. Likewise, H2 regarding site organization's effect on satisfaction is received with a path coefficient of 0,247 with a p-value of 0,020. The effect of User Friendliness on customer satisfaction has a path coefficient of 0.385 with a p-value of 0,013, which means that H3 in this study is accepted. H4 regarding customer satisfaction's efficiency is stated to be accepted with a path coefficient value of 0,457 and a p-value of 0,004. The effect of responsiveness on customer satisfaction has a path coefficient of 0,354 with a p-value of 0,000, which means that H5 is accepted. Likewise, the effect of reliability on customer satisfaction has a path coefficient of 0,668 with a p-value of 0,000, which means H6 is accepted. H7 regarding customer satisfaction with trust is stated to be accepted with a path coefficient value of 0,781 with a p-value of 0,000.

Discussions

Effect of Personal Needs on Customer Satisfaction

The results showed that personal needs had a significant effect on customer satisfaction. The central concept applied is that management can manage customer requests, understand customer needs, and express its services. Customer's personal needs can be appropriately addressed with various existing features and optimal services. Service can mean how to serve customers according to their respective characteristics. In this case, management is required to create a product and system that is friendly to customer segments and target customers. According to the respondent's profile, it can be seen that the majority are businessmen or entrepreneurs who need reliable internet banking access and understand the needs and wants of customers. Generally, customers need something simple but reliable and according to their needs (Chu et al., 2012). This study's results align with research findings (Amin, 2016; Raza et al., 2020), which states that personal needs affect customer satisfaction.

Effect of Site Organization on Customer Satisfaction

Based on the research results, the site organization variable has a significant effect on customer satisfaction. Site organization is the home page that the customer first sees. First-time impressions and attractive visual aspects are one of the company's strategies. Site organization is a description of the first attribute seen by customers and even consumers who are not yet customers, so it is the first point of interest that must be worked on by management. Rahi et al (2020) stated that site organization or web design is one factor that contributes to customer satisfaction; even web design becomes a display of identity that will show an image of quality and consistency in maintaining services. This study's results are also in line with respondents' profile, where the majority are aged 31 years to 50 years, who are generally of productive and dynamic age so that a credible appearance will be the central drawer. An attractive and well-organized site organization will make customers comfortable and contribute to building customer satisfaction (Amin, 2016; Ariff et al., 2013; Ho & Lin, 2010).

Effect of User Friendliness on Customer Satisfaction

Based on the research results, it was found that user-friendliness has a significant effect on customer satisfaction. The ease of using online banking applications makes consumers feel comfortable and learn quickly to understand the transaction system presented. Even from several free interviews conducted, the ease of using internet banking is the main factor which is the reason besides appearance and security. These findings are closely related to the age range of respondents, most of whom are in the field of 31 years to 50 years, which is the peak productive age in work or career. Also, seeing the characteristics of users, 65% are entrepreneurs, which means that online banking activities are carried out for business transactions in addition to personal transactions. These findings confirm the findings of

Amin (2016), Raza et al (2020), and Hammoud et al (2018), which emphasize that customers who feel easy and comfortable accessing internet banking affect customer satisfaction.

Effect of Efficiency on Customer Satisfaction

The results showed that efficiency had a positive and significant effect on customer satisfaction. Efficiency is one of the main drivers in measuring IBSQ because of the transaction weight's maximum and complete efficiency. Technical and functional aspects are also one of the essential jobs in managing internet banking. In simple terms, this concept can be interpreted as the more efficient a transaction process in IBSQ; the more satisfied customers will be. A compact and straightforward transaction system is one of the company's advantages in serving customers (Herington & Weaven, 2009). Hammoud et al (2018) also stated that efficiency is cost-effective and time-consuming, and flexible to access. Looking at the distribution of respondents both in terms of gender, age and occupation, the efficiency factor is an important variable in measuring IBSQ because the efficiency and practicality of the application make customer time not wasted and have an impact on customer satisfaction (Amin, 2016; Ariff et al., 2013).

Effect of Responsiveness on Customer Satisfaction

The results showed that responsiveness had a positive and significant effect on customer satisfaction. Responsiveness is a major variable used in evaluating the quality of banking services (Raza et al., 2020). Responsiveness generally refers to the accuracy and speed of management's response to various obstacles and problems found in the field. Although digital-based, customer care response to customers remains a major concern in the context of service. Responsiveness in IBSQ can be interpreted as the proper regulation and operation of system functions; the information system on internet banking can guide customers if problems occur and can provide solutions to problems (Raza et al., 2020). The most important thing is the fast and precise response of the customer care in handling customer complaints. Various references agree that consumers in any business want to be noticed and served quickly and precisely and prioritize every service (Boonlertvanich, 2019; Evans et al., 2010; Kotler et al., 2017; Tham et al., 2019). Responsiveness in IBSQ is getting better managed and can affect customer satisfaction (Nimakoto et al., 2013; Raza et al., 2020).

Effect of Reliability on Customer Satisfaction

The results showed that reliability has a positive and significant effect on customer satisfaction. In this study, reliability has the largest path coefficient that affects customer satisfaction, namely 0.668. Reliability is closely related to reliability and consistency in carrying out banking duties. Also, aspects of data confidentiality and protection of information and transactions are considered safe. Some researchers even consider reliability a significant determinant of banking performance (Ho & Lin, 2010; Liébana-Cabanillas et al., 2013; Raza et al., 2020). The reliability of a banking system is one of the current competitive strengths and strategies (Famiyeh et al., 2018). Banking is a business of trust, so every aspect must rely on transparency and security guarantees against potential security that may occur. In general, customers generally access internet banking for the first time; besides looking at the display, it will ensure network security, system security, data confidentiality, and transaction security. Reliability on the IBSQ is considered an important variable and contributes to building customer satisfaction (Ariff et al., 2013; Raza et al., 2020).

Effect of Satisfaction on Customer Trust

The results showed that customer satisfaction had a significant effect on customer trust. Customer satisfaction is an evaluation of the promises made by the service provider. Satisfied consumers or customers have a long-term impact in shaping consumer trust (Boonlertvanich, 2019; Pakurár et al., 2019; Suryaningsih et al., 2020). Referring to the profile of respondents, all agree that customer satisfaction is an absolute customer must feel. Also, consistency in providing services and management's ability to provide more services will impact companies' sense of belonging with consumers (Berezina et al., 2012; Ghane et al., 2011; Manrai & Manrai, 2007; Pollack, 2017). Customer satisfaction and trust are absolute things that must be achieved as an indicator of service performance and company performance. There are many ways to achieve satisfaction and trust, but the point is how the company can serve consumers according to expectations and how the company consistently provides services and updates and upgrades regularly according to changing needs and competes in the disruptive era (Kotler & Keller, 2016; Tjiptono & Chandra, 2019).

4. Conclusion

Research conducted proves that the IBSQ variables, namely personal needs, site organization, user-friendliness, efficiency, responsiveness, reliability, customer satisfaction, and customer satisfaction, affect trust. The six IBSQ variables have their variations and effects on customer satisfaction. In this study, the most significant coefficient that affects satisfaction is reliability. Reliability as the variable with the largest coefficient can be interpreted as system reliability and security, which are the top priority and guarantees in IBSQ. This study's findings indicate that it is essential for banks to improve service quality sustainably to generate competitive and consistent advantages over time. This study's overall results suggest that IBSQ as part of the banking business plays an essential role in forming customer satisfaction. Satisfaction is critical and requires consistent effort and strategy in achieving it.

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