



Analysis of Electronic Channel Service Quality on Customer Satisfaction of Bank Syariah Indonesia (BSI) During the Covid-19 Pandemic

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Abstract

Purpose - This study aims to examine and analyze how the influence of Electronic Channel (E-Channel) service quality on customer satisfaction of Bank Syariah Indonesia.

Method - The research uses a quantitative approach. The population used in this study is the customers of Bank Syariah Indonesia using E-Channel. With the number of samples in this study amounted to 100 respondents.

Result - The variables of reliability, privacy and easy to use have a positive and significant effect on customer satisfaction. Meanwhile, the efficiency variable has a negative and significant effect on customer satisfaction. And for the design variable has no effect on customer satisfaction.

Implication - The implication is that the quality of e-channel services (electronic channel) provided by the bank will affect customer satisfaction.

Originality - This study analyzes the quality of service in the E-Channel includes five components, namely Reliability, Efficiency, Privacy/Security, Design, and Easy to Use on customer satisfaction.

Keywords: Service Quality, E-Channel, Customer Satisfaction, Bank Syariah Indonesia.



Introduction

In the digital era as it is today, innovation and technology have created progress in the economy (Mohd Thas Thaker, Allah Pitchay, et al., 2019: 2). Competition in any business feels very fierce. This competition forces economic actors to keep up with the times and innovate. This is done in order to attract the interest of customers and also so as not to lag behind its competitors. Innovations that are continuously carried out by business people have driven economic growth in Indonesia.

according to (Mainata, 2019: 261), the banking industry is also an industry that is always developing and carrying out new innovations. It is undeniable that nowadays people really need services from banking, various transactions have used the banking system (Aziz, 2017: 15). Banks carry out new innovations that can be seen from the proliferation of new products and services offered by banks to customers or prospective customers to the creation of a competitive banking system (Supriyanto, 2018: 187).

Banking is one of the business fields that is currently experiencing fierce competition in the world of trade (Jannah et al., 2020: 2). The efforts made by the banking sector are not only in terms of funding (collecting funds from the public) and landing (distributing funds to the public in the form of credit), but also services. (Budisantoso & Nuritomo, 2008: 123). The services that are improved by the banking system are intended to obtain customer satisfaction and to attract the interest of new potential customers (Mainata, 2019: 262).

According to research (Idris & Trihantana, 2016: 161), customer satisfaction is needed to keep the bank from losing its customers and also to keep the bank able to compete with its competitors. The main factor that makes customers loyal to a bank is when customers feel their needs and desires are fulfilled in transactions. Therefore, the bank will try to get customer satisfaction.

Bank service innovation is also intended to obtain additional income apart from funding and landing, namely Fee Based Income. Income obtained from services performed by the bank or commonly referred to as Fee Based



Service(Cahyani, 2018: 237). Fee Based Service will generate a fee or commission for the bank for transactions made by customers. The transactions in question can be in the form of transfer activities, cash withdrawals, cash deposits, balance checks, etc(Mainata, 2019).

In this digital era, innovation in banking products and services is more directed at the use of technology (Trisnawati & Fahmi, 2017: 174). The rapid development of technology makes the majority of people cannot be separated from what is called technology. The use of technology in the banking sector can be in the form of innovations in Electronic Channel (E-Channel) services. E-Channel is a banking service that utilizes electronic media. E-Channel can include ATM, Mobile Banking, Internet Banking, and SMS Banking.

Banks must have realized that digital services are important and banks have realized the development of the use of digital services for banking in the form of ATMs, Mobile Banking, Internet Banking, and SMS Banking. (Hariansyah et al., 2019: 4268). The use of these digital services aims to make it easier for customers to transact anywhere and anytime only by using a cellphone, computer, or simply by coming to the nearest ATM outlet.(Mohd Thas Thaker, Amin, et al., 2019: 2).

Currently, smart phones or usually called smartphones have become mandatory items. Society becomes inseparable from all-electronic equipment. To pamper their customers, banks offer banking transaction services that can be done or accessed using only a smartphone or computer(Susanto et al., 2016: 510). Even smartphones have now become a major contributor to the evolution of the banking system(Chiu et al., 2017: 247).

Banks need to make it easier for all their customers to make transactions, so that the ease of transactions can be felt by all customers. Facilities that can be used to reach all customers are Mobile Banking and Internet Banking. Where both of these facilities can be accessed only via cellphone or computer(Kristianti & Pambudi, 2017, 51). Even today, a bank's facilities or services can be said to be incomplete if it does not have Mobile Banking



services (Raza et al., 2019: 2). For example, Bank Syariah Mandiri has a mobile banking service called Mandiri Syariah Mobile.

The Covid-19 pandemic that is sweeping the world has made Mandiri Syariah Mobile users experience a fairly rapid increase. This is because the use of Mobile Banking makes it easier for customers to transact without having to leave the house. Quoted from online news sites infobanknews.com, swa.co.id, and dream.co.id, Mandiri Syariah Mobile application users have increased from time to time.

Three sharia bank subsidiaries of BUMN, namely Bank Syariah Mandiri, BRI Syariah, and BNI Syariah, were officially merged on February 1, 2021 and changed their name to Bank Syariah Indonesia. Bank Syariah Indonesia also has a Mobile Banking service called BSI Mobile. Mandiri Syariah Mobile Services, BRIS Online, BNI Syariah Mobile Banking changed to BSI Mobile.

The quality of service in the E-Channel in this study includes five components, namely Reliability, Efficiency, Privacy/Security, Design, and Easy to Use. Service quality needs to be considered in order to increase customer satisfaction and so that customers become loyal to the bank and even attract new customers (Marlina & Bimo, 2018: 16).

According to research from Muhammad Idris & Rully Trihantana (2016) these variables affect customer satisfaction. While the research of Izma Fazlun Jannah, Inayatillah Djakfar, Azimah Dianah (2020) there are differences in research results where these variables affect customer satisfaction except for the Design variable which has no effect on customer satisfaction.

Literature Review

Technology in Banking

Information technology is one of the strategies undertaken by companies to be more competitive in their field. Information technology can support the creation of information systems needed by consumers. According to Syamsul Rizal in the book *Computer Banking* (2018), technology in banking is the use of technology in banking that allows customers to transact more efficiently.



This implies that banking companies are considering using digitalization technology as a strategy to win the market (Sustainable, 2020: 85).

Technological developments in the banking world can be used as a means of conducting banking transactions, where customers can make transactions anytime and anywhere (Mey Linda, Neni Marlina, 2020: 923). Technological progress is also strongly influenced by the ability of the bank's financial. This is because to have sophisticated technology requires a large amount of funds (Firmansyah & Widiati, 2016: 278).

Electronic Channel (E-Channel)

Electronic Channel is a banking service that uses electronic media. E-Channel products in banking are as follows:

ATM (Automatic Teller Machine) is translated into Indonesian which means Automated Teller Machine. ATM cards are used for cash withdrawals, cash deposits, and transfers using ATM machines located in various places, for example, shopping centers, markets, schools, and offices. Currently, almost all banks have issued ATM cards and have become part of the service for customers who open savings accounts.

Mobile banking is one of the services provided by banks that use the sophistication of information technology. This service can be used as an added value for banks to offer their products to customers. Mobile banking or M-banking is a banking service provided by banks to support the ease and smoothness of banking activities, as well as the effectiveness of customers to carry out various transactions. (Mulia et al., 2020: 2). Mobile Banking is one of the solutions developed by banks in an effort to achieve customer satisfaction (Triyanti et al., 2021: 182).

Mobile banking will be able to run if it is supported by a tool as a medium for doing mobile banking. The media that can be used is a smart cellular phone or smartphone. With this media, every customer who has a smartphone and installs mobile banking, it will be easy to do banking transactions anytime and



anywhere (Suhartanto et al., 2019: 2). Banks are also busy presenting this facility in order to obtain satisfaction and increase the number of customers.

Internet banking is one of the banking services that allows customers to obtain information and perform communications and banking transactions through the internet network. There are three activities in internet banking, namely Informational Internet Banking, Communicative Internet Banking, and Transactional Internet Banking. Internet Banking can be used by accessing the bank's website which of course has been equipped with a security system to maintain the security of customer transactions.

SMS Banking is a form of banking service that allows customers to access banking information services such as balance information, payments, and debit credit information via cellular phones or mobile phones using the SMS (Short Message Service) feature.

Service Quality

Service is an action or performance given or offered by one party to another that does not cause any transfer of ownership. Service is an attempt to help take care of what others need (Rahmawati & Fianto, 2020). The definition of service quality according to Parasuraman (1988: 23) is a reflection of consumers' evaluative perceptions of the services received at a certain time.

From the description above, it can be seen that in a service there is always an interaction between the producer and the consumer, although the parties involved are not always aware of this. Service is not an object, but an intangible process or activity. Services in the context of sharia banking, namely providing services in accordance with standard service procedures, both in providing product explanations and in dealing with complaints. Service quality in E-Channel can include: 1. Reliability is the customer's perception of the reliability of a system that can carry out its functions properly; 2. Efficiency is the customer's perception of the customer's ability to find or obtain the desired product or information; 3. Privacy/Security is the customer's perception of freedom from risks and dangers related to financial security and confidentiality for E-Channel users; 4. Design (visual attractiveness) is the



customer's perception of the attractiveness of the visual appearance of the Mobile Banking application and is in line with the ease of access to the application; 5. Easy to use is the customer's perception of the ease of using E-Channel services. passively.

Customer Satisfaction

Satisfaction is the level of feeling, where a person compares the results of the work, products or services that are in accordance with what is expected. Philip Kotler and Kevin Lane Keller quoted from the book Marketing Management (2017:177), argue that consumer satisfaction is a feeling of pleasure or disappointment that arises after comparing the performance (results) of the product that is thought to the expected performance. If the performance of a product is lower than customer expectations, then the customer is not satisfied (Sigit & Soliha, 2017: 159).

Efforts that can be made to anticipate increasingly fierce banking competition are by improving the quality of their services. Appropriate and good service will be able to meet the needs and satisfaction of customers (Darmawan & Ridlwan, 2018: 113). It is concluded that customer satisfaction is a level where the needs, desires, and expectations of customers can be met so that it will create continued satisfaction and loyalty. (Marlina & Humairah, 2018: 38).

Hypothesis

According to research from Muhammad Idris & Rully Trihantana (2016) variables- Reliability, Efficiency, Privacy/Security, Design, and Easy to Use affect customer satisfaction. While the research of Izma Fazlun Jannah, Inayatillah Djakfar, Azimah Dianah (2020) there are differences in research results where these variables affect customer satisfaction except for the Design variable which has no effect on customer satisfaction.

First, the influence of reliability on customer satisfaction. H0: There is no influence between reliability on customer satisfaction of Bank Syariah



Indonesia. H1: There is an influence between reliability on customer satisfaction of Bank Syariah Indonesia

Second, the effect of efficiency on customer satisfaction. H0: There is no effect between efficiency on customer satisfaction of Indonesian Islamic Banks. H1: There is an effect of efficiency on customer satisfaction of Indonesian Islamic Banks

Third, the effect of Privacy/Security on customer satisfaction. H0: There is no influence between Privacy/Security on customer satisfaction of Bank Syariah Indonesia. H1: There is an influence between Privacy/Security on customer satisfaction of Bank Syariah Indonesia

Fourth, the influence of design on customer satisfaction. H0: There is no influence between Design on customer satisfaction of Indonesian Islamic Banks. H1: There is an influence between Design on customer satisfaction of Bank Syariah Indonesia.

Fifth, the effect of Easy to Use on customer satisfaction. H0: There is no effect of easy to use on customer satisfaction of Bank Syariah Indonesia. H1: There is an influence between easy to use on customer satisfaction of Bank Syariah Indonesia.

Methods

The population used in this study is the customers of Bank Syariah Indonesia using E-Channel. The size of the population is not known with certainty, because the Indonesian Islamic Bank is not willing to provide this information. The sample count is calculated based on the Cochran formula. On the basis of these calculations, the number of samples in this study amounted to 96.4 respondents which were then rounded up to 100 respondents.

In this study, the sampling technique used is purposive sampling. There are specific criteria that are in accordance with the research objectives. The criteria are as follows: first, customers of Bank Syariah Indonesia who have been customers for more than one year. Second, the account owned is active and used for transactions. Third, have transacted using the BSI E-Channel during



the pandemic. Meanwhile, the variables in this study are as follows: Reliability (X1), Efficiency (X2), Privacy / security (X3), Design (X4), Easy to use (X5) and Customer Satisfaction (Y).

Results and Discussion

Validity Test and Reliability Test

Based on the results of the validity test of all variables, it is known that $r_{count} > r_{table}$ at $\alpha = 5\%$ and $N = 100$, it is concluded that all statement items for all variables are valid.

Table 1. Validity Test

No	Rcount	Rtable	Information
Q1.X1	0.812	0.195	Valid
Q2.X1	0.852	0.195	Valid
Q3.X1	0.756	0.195	Valid
Q1.X2	0.891	0.195	Valid
Q2.X2	0.876	0.195	Valid
Q3.X2	0.886	0.195	Valid
Q1.X3	0.857	0.195	Valid
Q2.X3	0.850	0.195	Valid
Q3.X3	0.831	0.195	Valid
Q4.X3	0.910	0.195	Valid
Q5.X3	0.906	0.195	Valid
Q1.X4	0.837	0.195	Valid
Q2.X4	0.810	0.195	Valid
Q3.X4	0.849	0.195	Valid
Q4.X4	0.724	0.195	Valid
Q1.X5	0.896	0.195	Valid
Q2.X5	0.827	0.195	Valid
Q3.X5	0.843	0.195	Valid
Q4.X5	0.837	0.195	Valid
Q5.X5	0.879	0.195	Valid
Q6.X5	0.868	0.195	Valid
Q7.X5	0.857	0.195	Valid
Q1.Y	0.760	0.195	Valid
Q2.Y	0.898	0.195	Valid
Q3.Y	0.832	0.195	Valid

**Table 2. Reliability Test**

Variable Name	Cronbach Alpha	Information
Reliability	0.727	Reliable
Efficiency	0.857	Reliable
Privacy / Security	0.917	Reliable
Design	0.818	Reliable
Easy To Use	0.939	Reliable
Customer Satisfaction	0.832	Reliable

Tests for each variable show the Cronbach Alpha value is greater than 0.70. Thus, all instrument tests consisting of validity and reliability tests meet the requirements to be used in research decision making.

Multiple Linear Regression Test

The variables in this study are expressed in the following model:

$$Y = 0.950 + 0.481 - 0.225 + 0.211 - 0.109 + 0.187$$

R² . Determination Test

The results of the r² determination test in this study can be seen in the following table. Based on the table, the value of Adjusted R² is 0.740 or 74% and the coefficient is positive. This shows that 74% of BSI customer satisfaction using E-Channel can be explained by the variables of reliability, efficiency, privacy / security, design, and easy to use. While the remaining 26% is explained by variables outside the model.

Table 3. R² Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.868a	.753	.740	.906

F Test

From the table above, the F test results are 57.454 with a Ftable value of 2.31. Therefore, Fcount > Ftable (57.454 > 2.31), then H0 is rejected and H1 is accepted. This means that the independent variables jointly affect the satisfaction of Indonesian Islamic Bank customers using E-Channel.

**Table 4. F Test**

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	235,824	5	47.165	57,454	.000b
	Residual	77.166	94	.821		
	Total	312.990	99			

From the table above, the F test results are 57.454 with a Ftable value of 2.31. Therefore, Fcount > Ftable (57.454 > 2.31), then H0 is rejected and H1 is accepted. This means that the independent variables jointly affect the satisfaction of Indonesian Islamic Bank customers using E-Channel.

T Test

The reliability variable t count is 4.270 while the t table is 1.985 with a 95% confidence level ($\alpha = 0.05$). It can be concluded that tcount > ttable (4.270 > 1.985), then H0 is rejected and H1 is accepted, which means that the reliability variable has a positive and significant effect on customer satisfaction of BSI E-Channel users. This means that the variables of reliability and customer satisfaction have a unidirectional relationship and influence. This variable has the most influence on customer satisfaction compared to other variables. Reliability in BSI E-Channel services is able to provide services that are precise, accurate, reliable, and can carry out their functions properly.

Table 5. t Test

	Model	Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.950	.906		1.048	.297
	RELIABILITY	.481	.113	.439	4.270	.000
	EFFICIENCY	-.225	.094	-.222	-2.396	.019
	PRIVACY/SECURITY	.211	.047	.399	4,528	.000
	DESIGN	-.109	.097	-.114	-1.131	.261
	EASY TO USE	.187	.057	.385	3.283	.001



Furthermore, from the table above, it is also obtained that the t-count of the efficiency variable is -2.396 while the t-table is 1.985 with a 95% confidence level ($\alpha = 0.05$). It can be concluded that $t_{count} > t_{table}$ ($-2,396 > 1,985$), then H_0 is rejected and H_1 is accepted, which means that the efficiency variable has a negative and significant effect on customer satisfaction of BSI E-Channel users. This means that the efficiency and customer satisfaction variables have an influencing and opposite relationship. If efficiency increases, customer satisfaction will decrease, and vice versa. This is because the use of E-Channel for banking transactions is considered more efficient, especially during the pandemic when mobility is limited.

In addition, from the table above, the t-count for the privacy/security variable is 4.528 while the t-table is 1.985 with a 95% confidence level ($\alpha = 0.05$). It can be concluded that $t_{count} > t_{table}$ ($4,528 > 1,985$), then H_0 is rejected and H_1 is accepted, which means that the privacy / security variable has a positive and significant effect on customer satisfaction with BSI E-Channel users. It can be concluded that there is no tendency for customers to be satisfied with the current design of the Bank Syariah Indonesia E-Channel. This could be because customers are not too concerned with the design aspect of the BSI Mobile and ATM applications, but are more concerned with other aspects, such as reliability, efficiency, security, and ease of use.

From the table above, it is also obtained that the design variable t count is -1.131 while the t table is -1.985 with a 95% confidence level ($\alpha = 0.05$). It can be concluded that $t_{count} < t_{table}$ ($-1.131 < 1.985$), then H_1 is rejected and H_0 is accepted, which means that the design variable does not affect the satisfaction of BSI customers using E-Channel. It can be concluded that there is no tendency for customers to be satisfied with the current design of the Bank Syariah Indonesia E-Channel. This could be because customers are not too concerned with the design aspect of the BSI Mobile and ATM applications, but are more concerned with other aspects, such as reliability, efficiency, security, and ease of use.

Finally, from the table above, it is obtained that the t count for the easy to use variable is 3.283 while the t table is 1.985 with a 95% confidence level ($\alpha =$



0.05). It can be concluded that $t_{count} > t_{table}$ ($3.283 > 1.985$), then H_0 is rejected and H_1 is accepted, which means that the variable easy to use has a positive and significant effect on customer satisfaction with BSI E-Channel users. This means that the variables easy to use and customer satisfaction have a relationship that affects and is unidirectional. If easy to use has increased, then customer satisfaction will also increase, and vice versa. Bank Syariah Indonesia's E-Channel is able to provide convenience for customers in conducting transactions and customers also do not find it difficult to use the E-Channel, so this can affect customer satisfaction.

Conclusion

Based on the results of research on the analysis of the effect of Electronic Channel (E-Channel) service quality on customer satisfaction at Bank Syariah Indonesia during the pandemic, it can be concluded that the variables of reliability, privacy and easy to use have a positive and significant effect on customer satisfaction. This means that the three variables have a unidirectional relationship and influence. If there is an increase, then customer satisfaction will also increase, and vice versa. Meanwhile, the efficiency variable has a negative and significant effect on customer satisfaction. This means that the efficiency and customer satisfaction variables have an influencing and opposite relationship. If efficiency increases, customer satisfaction will decrease. vice versa. And for the design variable has no effect on customer satisfaction. This means that there is no tendency for customers to be satisfied with the current design of the Bank Syariah Indonesia E-Channel. This could be because customers are not too concerned with the design aspect of the BSI Mobile and ATM applications, but are more concerned with other aspects, such as reliability, efficiency, security, and ease of use.

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