

# THE INFLUENCE OF THE SELF-SERVICE TECHNOLOGY, SERVICE QUALITY, AND E-RELATIONSHIP QUALITY ON E-LOYALTY

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**ABSTRACT:** Demands for information speed and accessibility for all people make internet services very important. This also encourages banks to improve digital services to meet these demands. Corporate customers are also the beneficiaries of this claim. This research examines the role of self-service technology, service quality, and e-relationship quality on e-loyalty. The study was conducted with a survey using a questionnaire distributed to 115 corporate customers (Mandiri Cash Management) at Bank Mandiri Branch Regional Offices 4. Researchers used a structural equation model (SEM) to analyze the data.) analysis method processed using Lisrel. Findings showed a link between e-loyalty of corporate customers and service quality for self-service technology (Mandiri Cash Management). "In addition to delivering exceptional service quality for self-service technologies and exceptional customer relationship quality for corporate clients, Mandiri Cash Management also offers solutions that meet the unique needs of various industries" (Mandiri Cash Management). Between e-relationship quality and e-loyalty to corporate customers (Mandiri Cash Management). This research's major contribution is to enrich the literature on e-relationship quality concerning the dynamics that occur, especially using the same relational constructs (online satisfaction, trust, and commitment) for customers.

**Keywords:** Self-service technology, service quality, e-relationship quality, e-loyalty.

## I. INTRODUCTION

The demands for information speed and accessibility for all people make internet services very important. This issue are encouraged banks to improve digital services to achieve the information demands. Here, the digital business trend (e-commerce) has a condition where digital technology users can be achieve marketing goals and efforts in developing marketing concepts, communicating in global networks, and changing the way companies do business with customers (Hill and Tombs, 2011; Lounsbury et al. 2012). Thus, E-commerce provides a lot of convenience for business people, especially in terms of dealing with customers, conveying information, helping to understand customers better, and also encouraging companies to continue to improve services and doing development to continue to retain customers (Rodrigues et al. 2015; Sharma et al. 2016).

This shows that customer loyalty continues to use the product and does the same job run length at a particular company depending on how customers obtain the exchange value. Here, customer satisfaction and trust in the product are the benchmarks that will lead to customer commitment to the company. It was found that *e-satisfaction* and *e-trust* have a fundamental role in building *e-loyalty* (Chowdhury et al., 2017). Thus, a quality relational effect on customer loyalty and relational quality affects customer loyalty. In contrast, an active relationship quality makes customers loyal to the company's products—the mediating development of trust and commitment on the relationship between service quality and customer loyalty.

The importance of *e-service quality* to retain customers and build *e-trust* and *e-satisfaction* leads to *e-loyalty* (Asgari et al. 2014). Here, the efficiency system with availability, compliance, privacy, responsiveness, and contact affects loyalty. However, some service quality does not directly affect customer loyalty have a. Service quality has a positive effect on customer satisfaction. Thus, the *e-service quality* dimension of a website is an essential feature with *e-satisfaction* is positively influenced by the *e-SQ* extent.

Meanwhile, the *website design* does not affect *e-satisfaction* and *e-trust* due to doesn't have a role in increasing *e-loyalty*. The direct influence between *system availability* as a dimension in E-SQ on *loyalty* and there has also been a decrease in the dimensions of *effectiveness* and *privacy* (Zehir et al., 2014). Although the *e-service quality* shows no significant effect on *e-loyalty*, *internet banking* is still unforgotten because it is essential (Aishatu & Lim, 2017).

Researches on *self-service technology*, *service quality*, *e-satisfaction*, and *e-loyalty* have gaps in research results are evidenced with different results from previous studies [Faraoni et al. (2018); Sindwani & Goel (2015); Proenc & Rodrigues (2011)]. The relationship quality is often referred to in the marketing literature as the strength of a relationship between two parts. However, no consensus examines the dimensions that make up the construct of *e-relationship quality* [(Cáceres & Paparoidamis, 2007) dan (Athanasopoulou, 2009)]. Many

researchers generally understand to be composed as satisfaction, trust, and commitment into two parts [(Dorsch et al. 1998; Hibbard et al. 2001; Wulf et al. 2001; Hewett et al. 2002; Ulaga & Eggert, 2006; Athanasopoulou, 2009a)]. So that the loopholes discovered doesn't comprehensive view of all the effects of *e-service quality* and *e-relationship quality* to *e-loyalty* customers. Therefore, this study attempts to provide a complete model to fill the gaps in the previous literature and show the relationship between *self-service technology service quality* and *e-relationship quality* with *e-loyalty* in the *online banking* sector.

## II. LITERATURE REVIEW

### ***Relationship Between Variables and Hypothesis Development***

#### ***Self Service Technology Service Quality and E-Loyalty***

Self-Service Technology Service Quality has dramatically changed how standardized services are delivered, developed, and integrated. The application of SST is focused on benefits for the organization, such as reducing costs to result in supply chain effectiveness, but there is a risk of losing potential customers (Jonsson & Gunnarsson, 200). Therefore, understanding the behavior of service users and perceived value is one of the essential fundamental requirements in the development of SST. *Self-service technology service quality* in service was developed to build the measurement tools to determine how the quality of SST, in which the quality of SST can be seen from the *functionality, enjoyment, security or privacy, design, assurance, convenience, and customization* [Lin & Hsieh (2011)]. The efficiency, system availability, compliance, privacy, responsiveness, and contact affect *e-loyalty*. A favorable effect on customers is associated with excellent service loyalty (Patanduk, 2016).

A strong positive connection exists between service quality and loyalty among SST members. These results provide insight into the service *sector* of a bank in Pakistan to invest in new integrated technologies to improve *service quality*, satisfaction, and commitment [Iqbal et al. 2018]. Here, a significant effect of service quality on consumer loyalty (RizanandArrasyid, 2018). Good quality service makes consumers visit with a positive and meaningful relationship between SST service quality and commitment. The higher the quality of service provided to consumers with higher loyalty (KulsumandSyah, 2017). Thus, based on the literature above, we propose a hypothesis one as follows:

**H<sub>1</sub>:** *Self-service technology service quality* has a positive effect on *e-loyalty*.

#### ***Service Technology Service Quality and E-relationship quality***

*Relationship quality* in the context of service services can be seen through the high intensity of service use, a sense of consumer confidence in service providers, and a desire to reuse services that are available *online*. Many researchers have explained that the quality of the relationship as a high-level concept consists of satisfaction, trust, commitment, opportunities, and customer orientation which study the relationship between salespeople and customers [(Lin dan Ding, 2006), Trust (Dorsch et al. 1998), commitment (Crosby, 1996)]. Furthermore, the proposed relationship concept with quality is a broad concept consisting of satisfaction, trust, commitment, and service quality in a business-to-business context that affects customer loyalty (Rauyruen et al. (, 2007). Although there are differences of opinion regarding the exact measurement of the *relationship quality* dimension, previous researchers agree that *satisfaction, trust, and commitment* are essential elements in researching *relationship quality* [(Brun & Line, 2014; Garepasha et al. 2020; Kousheshi et al. 2020)].

Here, the service quality on satisfaction and trust states that the role of service quality in increasing customer satisfaction and trust is known to everyone (Nejad et al., 2014). These findings also indicate that service quality from service reliability and service responsiveness has an insignificant relationship. In contrast, service quality from the standpoint of service reliability has a positive and significant relationship. This implies that service quality does not impact through the reliability and responsiveness of the service but a positive impact on service reliability (AlkhlaifatandAlshaweesh, 2017). From all the descriptions above, it can be concluded that *self-service technology service quality* influences *e-relationship quality*. Based on the literature above, we propose hypothesis two as follows:

**H<sub>2</sub>:** *Self-Service technology service quality* has an influence positively against *e-relationship quality*.

#### ***The relationship between E-relationship quality and E-Loyalty***

E-loyalty is defined as a consumer's intention to work together again, recommend others, and remain loyal to a brand or e-commerce company. Here, the conceptualize *e-loyalty* into four parts (dimensions), namely *cognitive, affective, conative, and action*, which is the application of the dimensions of loyalty to the *website* [Kotler & Keller (2012)]. Here, *e-loyalty* intends to re-visit the *website* or make transactions from it in the future (Cyr, Head, & Ivanov (2006). *E-loyalty* is how much intensity to buy back products or services that are liked consistently from *e-vendors* in the future, even though some factors or circumstances may include switching behavior (Oliver, 1997).

Thus, creating and maintaining satisfaction through that antecedent is the right strategy necessary to build customer satisfaction (Pratminingsih et al., 2013). Quality's impact on trust and commitment: trust and

commitment serve as mediators and customer loyalty. From the results, we found a model that can be applied to grow customer loyalty. More specifically, focus firmly on building trust and commitment. The effect of relational benefits on belief is substantial. Based on the findings, satisfaction, trust and loyalty are significant variables for e-commerce. From all the descriptions above, it can be concluded that *e-relationship quality* influences *e-loyalty*. Based on the above literature, we propose hypothesis three as follows:  
**H<sub>3</sub>:** *E-relationship quality* has a positive effect on *e-loyalty*.

**III. SCIENCE RESEARCH METHOD**

**Population and Sampling Techniques**

This study uses the population taken from Bank Mandiri corporate customers who used Mandiri Cash Management. We proposed the correct method to obtain a representative sample from the people while taking the observation sample. There are various minimum sample sizes, anything from 100 to 200 observations depending on the number of indicators estimated. The guideline is 5-20 times the estimated number of indicators [Hair et al. 2014]. There are 23 questions, so 23 times 5 question indicators. The results are 115, so in this study using *purposive sampling*, namely corporate customers of Bank Mandiri using Mandiri Cash Management at Bank Mandiri Regional Office 4, Central Jakarta with 115 customers.

**Measurement**

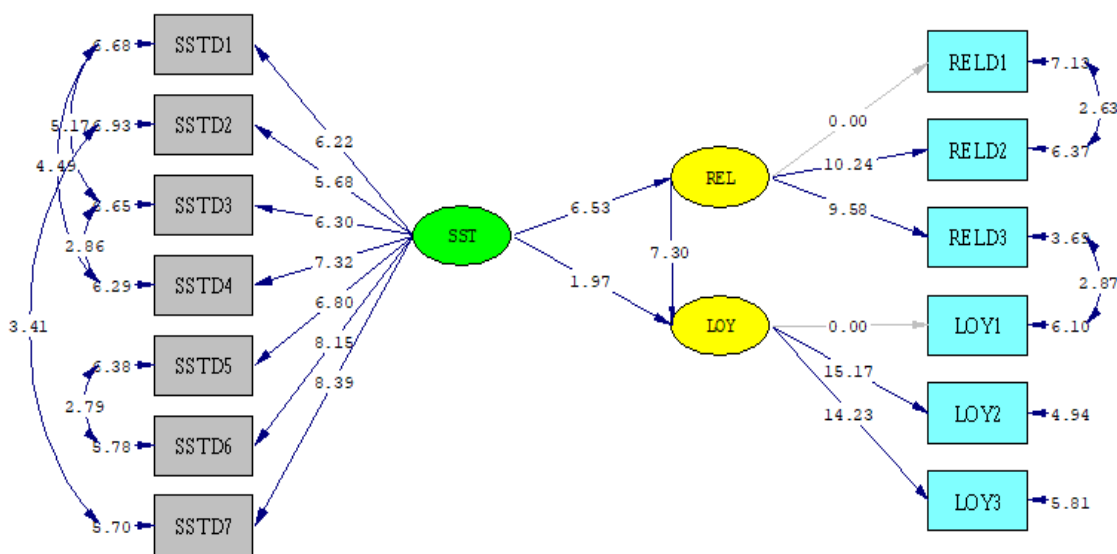
There are two independent variables (exogenous) in our study: self-service *technology*, *service quality*, *e-relationship quality*, and one dependent variable (endogenous), namely *e-loyalty*. Measurements in this study use *surrogate variables* where we only use indicators that have the highest *factor loading* due to the limitations of respondents. Here, we assessed the variable *self-service technology service quality* by using 14 arrows the following dimensions *functionality*, *enjoyment*, *security or privacy*, *design*, *assurance*, *convenience* and, *customization*. These are indicators of *e-relationship quality* with the following dimensions *e-satisfaction*, *e-trust*, and *e-commitment* [Hair et al. 1998], for variable *e-loyalty* using a three-hand from measurement.

The validity test uses *Confirmatory Factor Analysis* by looking at the value of the *Kaiser-Meyer-Olkin Measure of Sampling* (KMO) and the *Measures of Sampling Adequacy* (MSA). In this test, the value achieved must be greater than 0.5, which means that the factor analysis is correct or appropriate, and the research can continue. The scale of all variables produces valid values. The reliability test of *Cronbach's Alpha* value is more significant than > 0.6, which means that it is *reliable*, which means that all variables' indicators were trusted to collect data in research. We process the data using the SEM (*Structural Equation Modelling*) analysis method in the next stage. SEM can explain the relationship of variables in a complex manner and the direct or indirect effects of one or more variables on other variables [Hair et al. 2014].

**IV. RESULTS AND DISCUSSION**

We focus this research on the effect of self-service technology service quality, e-relationship quality, on e-loyalty whose results show that all hypotheses have effective results.

As the SEM test that we have done, it can be seen in Figure 1.1 below:



Chi-Square=67.63, df=54, P-value=0.10070, RMSEA=0.047

**Figure 1.1 Path Diagram T-Value**

Image Caption 1:

SST (self-service technology service quality), REL (e-relationship quality), and LOY (e-loyalty) Based on Figure 1.1 Path Diagram T-Value above which is the hypothesis in this study does present in the following structural equation:

**Table I. Research Model Hypothesis Testing**

Hypothesis	Hypothesis statement	T-Value	Information
H <sub>1</sub>	Self-service technology, service quality has a positive effect on e-loyalty	1.97	The data support the hypothesis
H <sub>2</sub>	Self-Service technology service quality has a positive influence on the e-relationship quality	6.53	The data support the hypothesis
H <sub>3</sub>	E-relationship quality has a positive effect on e-loyalty	7.30	The data support the hypothesis

Source: SEM Lisrel data processing results

## V. DISCUSSION

This research suggests that self-service technology service quality impacts e-loyalty in businesses that utilize Mandiri Cash Manage. However, the direct influence between system availability as one of the dimensions in E-SQ on loyalty and there has also been a decrease in the dimensions of effectiveness and privacy. So it can be concluded that SST service quality has a weak influence on customer loyalty results of this study are also not following quality of the website shows an insignificant effect on e-loyalty. Despite the fact that online banking cannot be disregarded, it is still critical for early adopters. For the following test results stating self-service technology, service quality influences the e-relationship quality at corporate customers who use the Mandiri Cash Management. Here, a positive and significant relationship between SST service quality and e-relationship quality with e-satisfaction, e-trust, and e-commitment as dimensions. However, it is not in line with the research results that website design does not affect e-satisfaction.

For further research, this study examines the effect of e-relationship quality on e-loyalty. The results show that e-relationship quality impacts e-loyalty incorporate customers using Mandiri Cash Management. Here, customers will be loyal to the services obtained while interacting with service providers and provide good service. The services offered can build and maintain a *quality e-relationship* with customers. However, *e-satisfaction* and *e-trust* have no role in increasing *e-loyalty*. Quality of relationship will increase in line with the equal within service at is positive, and the quality of service directly influences loyalty. The possibility of the quality of the relationship positively impact customer loyalty. It is not surprising that relationship quality has been shown in several studies several significant and positive influences on customer loyalty.

## VI. MANAGERIAL IMPLICATIONS

Mandiri Cash Management must be able to provide the same and even better services than *offline* services. So far, there have always been problems with customers wanting to use *offline* services more because they can directly talk to *officers*. After all, they can get faster and more detailed information when communicating directly. This is a challenge for Bank Mandiri to provide the same services as *offline* services for Mandiri Cash Management users, for example, by providing 24-hour service for all products in Mandiri Cash Management. In this way, it will enable businesses to access data for as long as needed, while previous B2B banking transactions had time-dependent functionality. As Mandiri is mandated to create a feeling of security and comfort for clients of this kind themselves in the transaction, online transactions have a greater chance of failure. Mandiri Cash Management must improve trade security primarily since this site is used for business needs where they require depository has more stages and multiple *levels of authorized users*.

## VII. CONCLUSION

The results that can be concluded from this study are: firstly, there is a relationship between *self-service technology service quality* and *e-loyalty* for Mandiri Cash Management customers. Secondly, there is a relationship between *self-service technology service quality* and *e-relationship quality* for Mandiri Cash Management customers. Third, there is a relationship between *e-relationship quality* to *e-loyalty* in customers Mandiri Cash Management. And *e-relationship quality* becomes mediating variables in the relationship *self-service technology service quality* by *e-loyalty* in customers Mandiri Cash Management. In this study, the limitations contained in this study are that this study only discusses the variables of *self-service technology, service quality, e-relationship quality, and e-loyalty*.

Furthermore, there is a possibility that the respondents did not fill in or only filled in based on the ideal conditions that were expected and not the actual conditions that were happening. Future research h developments can add other variables that can affect *self-service technology service quality, e-relationship quality, and e-loyalty* to Mandiri Cash Management customers into maintaining *e-loyalty* to Mand Cash



Management. Further research can be carried out on research objects in other companies or industries, or other organizations to obtain more objective results with a broader scope. Further research can also add other variables such as brand and others.

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