The influence of the self-service technology service quality, e-satisfaction, and e-trust on e-loyalty

DevitaRizkiTahtaKuswanto[1], Tantri YanuarRahmat Syah[2].

[1]Economic Business Faculty,Esaunggul University, Jakarta, Indonesia

[2] Economic Business Faculty, Esaunggul University, Jakarta, Indonesia

Abstract: Changes in the industrial revolution are developing rapidly and bringing about new changes in thepattern of community life in banking. Thus, in this study, we examine the role of Self-service TechnologyService Quality, E-Satisfaction, and E-Trust on E-Loyalty. In addition, the purpose of this study is to obtain theeffect of Self-service Technology Service Quality, E-Satisfaction, and E-Trust on the E-Loyalty of bankcustomers. Here, the population in this study was taken from bank customers who accommodated 200respondents. This study is causality research using a quantitative approach where the data observationwascollected using a questionnaire. The analytical method, e.g., Structural Equation Model (SEM) and Lisrel, wasperformed in this study. The results show theexcellent Self-service Technology Service Quality will increasecustomer E-Satisfaction. Here, good Self-service Technology Service Quality will increase customers' E-Loyalty. Thus, the highest E-Satisfaction will increase customer's E-Loyalty while a good customer Self-serviceTechnology use Service Quality and increase customer's E-Trust. Furthermore, the high value of customer E-Trust will increase customer's E-Loyalty. Finally, the main contribution of this study is to enrich the literatureon Self-Service Technology Service Quality, Electronic-Satisfaction, Electronic-Trust and E-loyalty in thebanking industry.

Keywords: Self-service technology service quality, e-trust, e-satisfaction, e-loyalty

Abstrak

Perubahan revolusi industri yang berkembang sangat pesat dan membawa perubahan baru dalam pola kehidupan masyarakat di bidang perbankan. Oleh karena itu, dalam penelitian ini, kami menguji peran Self-service Technology Service Quality, E-Satisfaction, dan E-Trust terhadap E-Loyalty. Selain itu, tujuan penelitian ini untuk mengetahui pengaruh Self-service Technology Service Quality, E-Satisfaction dan E-Trust terhadap E-Loyalty nasabah bank. Disini populasi dalam penelitian ini diambil dari nasabah bank yang menampung 200 responden. Penelitian ini merupakan penelitian kausalitas dengan menggunakan pendekatan kuantitatif dimana data observasi dikumpulkan dengan menggunakan kuesioner. Metode analisis seperti StructuralEquation Model (SEM) dan Lisrel dilakukan dalam penelitian ini. Hasil penelitian menunjukkan bahwa Self-service Technology Service Quality yang baik akan meningkatkan E-Satisfaction pelanggan. Disini, Self-service Technology Service Quality yang baik akan meningkatkan E-Loyalty pelanggan. Dengan demikian, E-Satisfaction tertinggi akan meningkatkan E-Loyalty pelanggan sedangkan Self-service Technology pelanggan yang baik menggunakan Service Quality dan meningkatkan E-Trust pelanggan. Selanjutnya, tingginya nilai E-Trust pelanggan akan meningkatkan E-Loyalitas pelanggan. Terakhir, kontribusi utama penelitian ini untuk memperkaya literatur tentang Self-Service Technology Service Quality, Electronic-Satisfaction, Electronic-Trust dan E-loyalty di industri perbankan.

Kata kunci: *Self-service technology service quality, e-trust, e-satisfaction, e-loyalty*

I. INTRODUCTION

Our society is in an industrial revolution that is growing exponentially, marked by a technological process with breakthroughs in robotics, artificial intelligence, the *internet of things,* and more. The very high number of internet users in Indonesia and the increasing number of customers from year to year have encouraged banks to make innovations to make it easier for customers to make payment transactions and transfer money between customers and between banks. Continuous service improvement and making consumers meet their needs will create high customer loyalty in*online* transactions (Saputro and Dihan, 2013). The quality of service in *online* business affects customer satisfaction and loyalty (Sundaram, Ramkumar, & Shankar (2017). Here, the effects of customer satisfaction and trust on loyalty and identifies the factors that affect commitmentresult from all of these variables beinginterrelated (Brilliant and Achyar (2016). Among all these services, e-service quality and e-trust, which are very near where the customer's importance is the e-service quality, will be referenced in the e-commerce-based internet and will be discovered to represent the whole scope of the self-service technology the service quality in banking improves online satisfaction(Kushwaha et al. 2017, Gunawardana et al. 2015).

Customer loyalty is directly affected by *e-trust* and *e-satisfaction,* determined by the quality of electronic services (Ghalandari, 2012). One of the ways to increase electronic service satisfaction is to provide quality electronic services—the positive effects of electronic services, namely confidence in the loyalty of customers who have been proven. By increasing trust in electronic services, consumers tend to use these services more (Molaee et al., 2013).

Here, e-*trust* and *e-security* together affect the development of *e-loyalty* directly (Afsar, Nasiri, and Zadeh, 2013). Furthermore, the results show that security or privacy is a driving dimension of *e-trust,* which ultimately leads to *e-loyalty* (Kim et al. 2009). However, this research found no positive influence between service quality and loyalty (Nurlitasari and Syah, 2016). This is not following other studies that state a close relationship between service quality and satisfaction. Thus, customer *e-satisfaction* directly affects customer *e-loyalty* and is not mediated by *e − trust* (Hoq et al., 2010). Here, *e-trust* does not affect consumer e-loyalty negatively (Sativa and Astuti (2016). Here*,* the negative influences indicate that *e-trust* on the site does not affect *e-loyalty* to the site. These phenomena demonstrate the difference in the effect of *e- trust* on *e-loyalty,* where *e-trusts* can be the independent variable and as a mediator in the study. This study will clarify the gaps in existing research results by examining the effect of *e-trust* as a mediating variable in the relationship between *e-service quality* and *e-loyalty.*

II.   LITERATURE REVIEW
Relationship Between Variables and Hypothesis Development
Relationship between Self-service technology, service quality, and E-Satisfaction

*Self Service Technology (*SST) is a technology intermediary that allows consumers to produce their services without depending on employees, for example, services via the internet. Here, the SST explained that there had been a lot of evidence that technological innovation will continue to increasingly influence consumer interactions with companies, where this interaction will be an essential criterion for long-term corporate business success. Thus, the seven dimensions that shape consumer expectations of service quality in *self-service technology* (SST), namely *functionality, enjoyment, security* or *privacy, design, assurance, convenience,* and *customization.*

The four dimensions of *E-SQ* (ease of use, website design, security, and reliability) positively impact user satisfaction. When customers get the service they want and met, they will feel the *e-satisfaction* of banks in retaining customers and encouraging *e-loyalty* (Al-hawary andAmericanan, 2018). Furthermore, *e-service quality* in *online* business and its effect on customer *e-satisfaction* and *e-loyalty* is revealed that service quality factors such as *responsiveness* and *trust* positively affect *e-satisfaction* and *e-loyalty* (Sundaram et al. (2017)). The determinants of *self - service technology service quality* influence *e-satisfaction* and show that all five determinants of *self - service technology service quality* have a positive and significant effect on *e-satisfaction* (Bansal and Singh, 2018). From all the descriptions above, it can be concluded that *self - service technology service quality* has a positive impact on *e-satisfaction.* Based on the above literature, we propose a hypothesis as follows:

H $_1$: Good *self - service technology service quality* has a positive effect on *e-satisfaction.*
Relationship Self-service technology, service quality, and E-Loyalty

The improvement relationship between buyers *online* and sellers *online* and mutual benefits (Ting et al., 2016) Efficiency, privacy, and customer service are the main factors for e-services*quality.* Furthermore, satisfaction was also found to mediate the relationship between e-service *quality* and e- *loyalty* of behavior and attitudes (Obeidat et al., 2017). The findings further confirm that the application of *self-service technology service quality is* oriented towards customer service to meet the long-term impact on *e-loyalty* (Djajanto et al. 2014). From all the descriptions above, it can be concluded that *self-service technology, service quality* has a positive effect on *e- loyalty.* Based on the literature above, we propose a hypothesis as follows:

H $_2$: *Self-service technology service quality* good influence positively on *e-loyalty*

E-Satisfaction and E-Loyalty Relationship

In the *online* context, *e-satisfaction is* defined as the cumulative result of one party or someone who has different experiences with a product or service within a certain period (Szymanski andHise, 2000). *E-satisfaction is* defined as the experience felt after using a product and compares the *perceived quality* with the *expected rate* (Gounaris et al., 2005). *E-satisfaction* measures the overall level of customer satisfaction from an online shopping experience (Gounaris et al. 20,05). Here, *e-satisfaction* is the affective state of customers to the *website* obtained from evaluating all aspects that makeup customer relationships.

Here, customer satisfaction and *trust* have a significant effect on customer loyalty. Thus, the fulfillment of products, services, and the purchase have an influence positive and powerful. Theimpacts of *e-satisfaction* and *e-trust* on *e-loyalty* and identifies the factors that affect *e-satisfaction.* The results show that *e-*

service quality, e-trust, and *e-satisfaction* positively affect *e-loyalty* (Aytekin and Tunali, 2018). In this context, banks must provide *online* transaction procedures, information on how to deal with security issues, and instructions on using internet banking services safely (Amin, 2016). From all the descriptions above, it can be concluded that *e-satisfaction* has a positive impact on *e-loyalty*. Based on the literature above, we propose a hypothesis as follows:

H ₃: Good *e-satisfaction* has a positive effect on *e-loyalty*

Self-service technology, service quality an, d E-Trust relationship

Self-service e-service quality will affect *e-trust* when making transactions. The main factor affecting *e-trust* is security in the transaction. If consumers know that any information they provide to companies when using online services will make consumers not hesitate to giving this information. Here, a credit card has a good level of *e-tr* needed in an *online* service to make payments via cred. There's there is a concern that hacks on credit cards will harm consumers.

Furthermore, the quality of content is an essential determinant of *e-trust* on a *website. At the same time,*users need to be provided with helpful content on the website for them to be accepted by them. Usability influences the user's intention to use the website in the future. *Self-service -Service-Service* has an influence*, self-e-Service-Service service*impacts customer satisfaction, trust an e-satisfaction*n* of customers, *e-satisfaction* customers have an *impact loyalty*s (Fajarini, 2016). In the SST service line, customers with a high level of banking activity have a higher level of trust (Dimitriadis et al., 2011). From all the descriptions above, it can be concluded that *e-service quality* has an impact on *e-trust*. Based on the literature above, we propose a hypothesis:

H ₄: *Self-service technology service quality* good influence positively on *e-trust*.

E-Trust and E-Loyalty Relationship

E-trust or consumer knowledge involves believing that a product has various attributes and the benefits of these various multipleattribute*or* company can be trusted because they have high integrity associated with consistency, competence, honesty, fairness, and responsibility. A person is looking for products and services that will solve problems and fulfill their needs. In other words, they have attributes that will provide recognizable benefits.

Self-service and e-service quality directly affect e-trust and e- satisfaction and indirectly affect e- satisfaction through e-trust. This means that the betters the Self-service e-servicequality, the more many e-trust and e- satisfaction,e-trust and e- satisfaction jointly affect e-loyalty (Ghalandari,2012). E-trust and e-security jointly affect the development of e-loyal ty directly. If they do not abuse consumer accounts, customers will trust the website because they trust that they will not share data with other parties, harming customers (Afsar et al., 2013). The company must consider factors such as after-sales support, to show interest in resolving the problems faced by customers and to respond rapidly to the needs of the customer so that the customer will have an e-trust from all the above descriptions can be concluded that the e-trust have a positive impact on e-loyalty. Based on the literature above, we propose a hypothesis as follows:

H ₅: *E-trust* has a positive effect on *e-loyalty*.

III.   SCIENCE RESEARCH METHOD

Population and Sampling Techniques

This study obtains the population taken from Bank Mandir customers at Regional Office 4, Central Jakarta, who used Mandiri online. We use a precise method to object accurate samples and a representative sample to describe the population optimally while collecting the data observation. The minimum sample size ranges from 100 to 200 observation comments on the number of indicators estimated. The guideline to collect the data reached 5-20 times with an estimated number of indicators around 36 questions. In this study, the questionaries aretaken 36 times with 5 question indicators with 180 plus and 10% for indications of dropout from the study, so the total is 198 samples. So, this study using purposive sampling, namely customers who actively use online independent banking services at Bank Mandiri.Regional Office 4, Central Jakarta, with a total of 200 customers.

Measurement

There are four independent variables (exogenous*) in our study*: self-service *technology, service quality, e-satisfaction, e- trust,* and one dependent variable (endogenous*),* namely *e-loyalty*. We measure the variable *self-service technology service quality* by using indicators of 20 indicators and then to *e- satisfaction* as many as five indicators (Herington andWeaven (2009). *E- trust* in the adoption hassix indicators to assess the value (Jarvenpaa et al., (2000). As for the *e-loyalty* variable, usesfiveindicateneedthe measurement scale uses the Likert scale method (Amin, Isa, & Fontaine (2013)). Furthermore, from the measurement dimensions displayed in the form of a questionnaire, we tested the validity and reliability tests.

This study uses *confirmatory factor analysis* to test the validity by looking at the *Kaiser-Meyer-Olkin measure of sampling* (KMO) value and the *measures of sampling adequacy* (MSA). The small KMO value indicates that factor analysis cannot be used because other variables cannot explain the correlation between the variable pairs. If the KMO value is below 0.5, then factor analysis cannot be used or accepted. Meanwhile, the acceptable KMO value has a minimum value limit of 0.5 to 0.9 (Malhotra, 2010). A reliability test with a *Cronbach alpha* value > 0.5 means*reliable* (Azwar, 2012). We process the data using the SEM (Structural *Equation Modeling)* 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-trust, and e-satisfaction on e-loyalty. The results show that all hypotheses have meaningful influence.

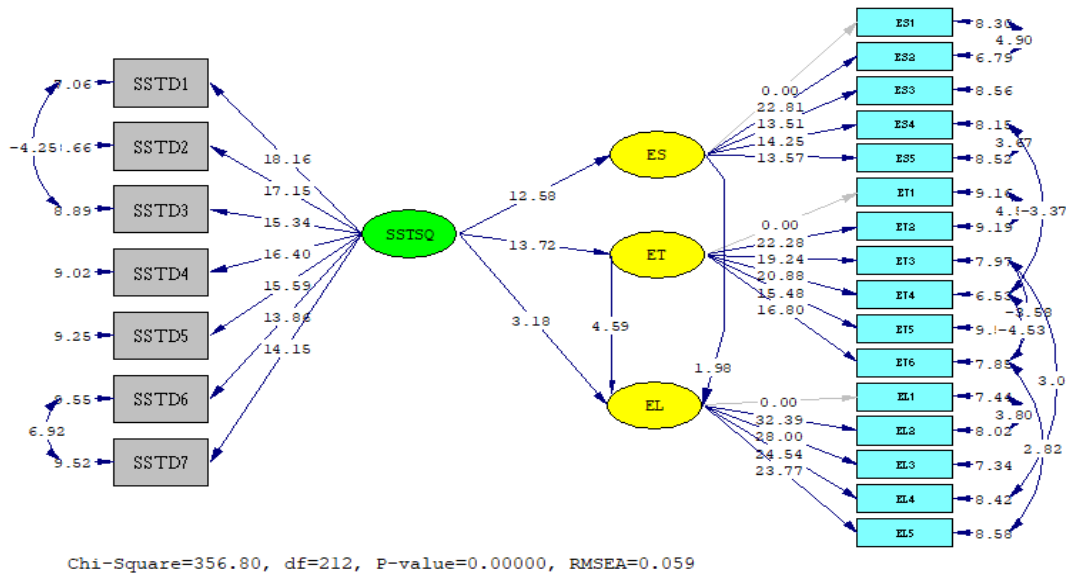As the SEM test that we have done, it can be seen in Figure 1.1 below:

Chi-Square=356.80, df=212, P-value=0.00000, RMSEA=0.059

Figure 1.1 Path Diagram T-Value

Image Caption 1:

SST (self-service technology service quality), ES (e-satisfaction), ET (e-trust), and LOY (e-loyalty) Based on Figure 1.1 Path Diagram T-Value above, which is the hypothesis in this study, is presented in the following structural equation:

Table I. Hypothesis Testing for the Research Model

Hypothesis	Hypothesis statement	Value *T-Value*	Information
H $_1$	*Self - service technology,* good *service quality* has a positive effect on *e-satisfaction*	**12.58**	The data support the hypothesis
H $_2$	*Self-service technology,* good *service quality* has a positive effect on *e-loyalty*	**3.18**	The data support the hypothesis
H $_3$	*Good e-satisfaction* has a positive effect on *e-loyalty*	**1.98**	The data support the hypothesis
H $_4$	*Self-service technology,* good *service quality* has a positive effect on *e-trust*	**13.72**	The data support the hypothesis
H $_5$	*E-trust* has a positive effect on *e-loyalty.*	**4.59**	The data support the hypothesis

Source: SEM Lisrel data processing results

V. DISCUSSION

Here, the result obtained for the first hypothesis in this study was obtained that self-service technology service quality is good to impact e-satisfaction to customer Mandiri Online positively.

The result of this study is in line with the resulting developmentof previous studies, which state that good self-service technology service quality has a positive effect on e-satisfaction. However, this is not in line with theoutcomeet which in their research found that there was no positive influence between service quality and loyalty

Then the two hypothesis testing results show that the *self-service technology service quality* positively influences *e-loyalty* in customers'*Mandiri Online. The* results of this study are in line with the results of previous studies, which state that good *self-service technology service quality* has a positive effect on *e-loyalty*.

Testing the third hypothesis shows that there is a relationship between *e- satisfaction* and *e-loyalty of* Mandiri *Online* customers. The results of this study are in line with the results of previous studies, which state that good *E-satisfaction* has a positive effect on *e-loyalty*.

Then the results of testing the hypothesis of four show that *self-service technology service quality* positively influences the *e-trust* of customers *Mandiri Online.* But he did not follow the results of research HOQ, whichfound that customers' e-satisfaction directlyaffects senses *e-loyalty* customers and is not mediated by *e - trust.* Keep in mind that satisfaction can arise quickly in several times of use, but trust arises in a long time, and confidence must have decreased. It will be challenging to increase again. The results are consistent with previous research which states that *Self-service technology service quality* good influences positively *e-trust*.

The results of the last hypothesis in this study, namely the fifth hypothesis, indicate that *E-trust* has a positive influence on the *e-loyalty of* Mandiri *Online* customers. Here confidence boosts loyalty, but many models in which thesehave a central role. In a model of this, thebeliefdirectly affects loyalty, and quality of service affects loyalty through satisfaction and trust. The results of this study are in line with the results of previous studies which state that *E-trust* has a positive effect on *e-loyalty*.

VI.   MANAGERIAL IMPLICATIONS

Rapid technological advances have shifted the banking service model for customers, especially in *online* services. *Online* banking *services* have become a basic necessity for everyone who has the right to get it. Changes in technology in everyday life have pushed the need for faster banking services and reduced direct customer participation with banks where everything can be done through an *online* application.

So,banks need to continue to improve service quality which is currently at the forefront of serving customers. The increase in the first place to start is by increasing the *functionality* of applications Independent Online. To increase SST in this dimension, banks can simplify the stages in conducting transactions so that customers can make transactions easily and quickly, for example, by providing *shortcuts* for frequent transactions and reducing transaction failure rates that can occur when customers make transactions. Another thing that can be done is facilitating login access, namely by using face and fingerprint access to feel more and more speed in transactions.

VII.   CONCLUSION

The results that can be concluded from this research are, firstly, there is a relationship between *self-service technology service quality* and *e-satisfaction* with Mandiri *Online* customers. Second, there is a relationship between *self-service technology service quality* and *e-loyalty* to Mandiri *Online* customers, third there is a relationship between *e-satisfaction* with *e-loyalty* to Mandiri *Online* customers, fourth there is a relationship between *self-service technology service quality* and *e-trust* in Mandiri *Online* customers. *Fifth*, there is a relationship between *e-trust* and *e-loyalty* to Mandiri customers *Online.*

Research limitations refer to several weaknesses in this study. Some of the restrict ofthis studies are that this study only discusses the variables of *self-service technology, service quality, e-satisfaction, e-trust,* 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.

The development of future research can add other variables that can influence *self-service technology, service quality, e-satisfaction, e-trust,* and *e-loyalty* to Mandiri *Online* customers to maintain *e-loyalty*towards Mandiri *Online*. 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 variables to *perceived brand value* and others.

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