

The Effect of E-Service Quality and Ease of Use on Customer Satisfaction of Welma Application at PT Bank Central Asia, Tbk

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Abstract

This study aims to determine the effect of e-service quality and ease of use on customer satisfaction of the Welma application at PT Bank Central Asia, Tbk. The population in this study is all customers who are active users of the Welma application at PT. Bank Central Asia, Tbk in 2023 will total 126,440 customers. Based on calculations using the Slovin formula, the sample of respondents in this study became as many as 400 customers at PT Bank Central Asia, Tbk. The results of multiple linear analyses show that e-service quality and ease of use positively and significantly affect customer satisfaction. In the variable e-service quality, maintenance is expected to be carried out outside the hours that customers often use. In the variable ease of use, it is expected to provide features that have been adjusted to customer needs in making transactions. In addition, an evaluation is carried out on what features are unnecessary or need to be added to the application, which allows the display of features in the Welma application to be used according to customer needs.

Keywords: E-Service Quality, Ease of Use, Customer Satisfaction.

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INTRODUCTION

Technology is important in improving the quality of services provided by businesses. Internet technology, regarded as the third wave of revolution following agriculture and the Industrial Revolution, stands out as a pivotal force in catalyzing the information revolution within society. The arrival and adoption of the internet in the industry have eliminated the constraints of distance, time, and communication, making the world truly a small village (Imhar, 2022).

BCA, originally known as Bank Central Asia NV, commenced its operations in 1957. Since then, it has evolved to become Indonesia's largest private bank, catering to diverse customer segments encompassing both individuals and businesses. With an extensive electronic banking infrastructure and branch network spanning almost all major cities in the country, BCA stands as one of Indonesia's foremost transactional banks. Its

online-connected branch offices, ATMs, internet, and mobile banking services ensure seamless and convenient transactions for its customers. Currently, BCA and its subsidiaries benefit from the dedication of over 25,000 skilled employees. BCA remains at the forefront of the Indonesian banking sector, managing over 15 million customer accounts, processing countless financial transactions, and offering a wide array of products and services tailored to individual and corporate needs. Furthermore, it extends loan facilities to individual, SME, commercial, and corporate clients, solidifying its position as a comprehensive financial institution (www.bca.co.id, 2023).

One bank with great achievements and customers spread throughout the country is PT Bank Central Asia (BCA). In terms of service, all components of BCA always prioritize quality and satisfaction from consumers or customers. Bank BCA is always responsive to changes in every condition; of course, in technological changes, Bank BCA has a certain focus. In response, Bank BCA has implemented a strategy to digitize BCA bank products. Furthermore, preparing strategies to address consumer behavior in finance and banking is important. One of them is the presentation of BCA Bank's digital banking products (Imhar, 2022).

The presence of financial technology or fintech has several impacts on Bank BCA. Among them are interbank transaction products used by customers, which have decreased due to products from fintech. Several fintechs in Indonesia also present several similar products at Bank BCA. Based on this, it is necessary to conduct research and analyze the presence of financial technology in the strategy to be carried out by Bank BCA. This research will describe and explain how Bank BCA's strategies are a form of adaptation and also a way to maintain the quality of Bank BCA in the eyes of its very large customers (Imhar, 2022).

The value of assets under management (AUM) of the mutual fund industry reached IDR 504.94 trillion as of December 2023. Based on data from the Financial Services Authority (OJK), mutual funds under management increased 1.74% month-to-month (mtm) from the November 2023 position of IDR 496.27 trillion. Meanwhile, year-to-date (YTD) funds under the management of the mutual fund industry decreased by 1.51% from IDR 512.70 trillion in January 2023. Meanwhile, throughout 2023, the AUM of industrial mutual funds has experienced significant fluctuations, with the highest-level touching IDR 520.1 trillion in July 2023 and the lowest level at IDR 496.27 trillion in November 2023. And for bonds, the Directorate General of Financing and Risk Management of the Ministry of Finance (DJPPR Kemenkeu) received thick fundraising from issuing Government Securities or Retail SBN throughout 2023 of IDR 147.42 trillion. This jumbo achievement comes from seven series of retail SBNs issued by the government throughout 2023, namely SBR012, SR018, ST010, ORI023, SR019, ORI024, and ST011. Director of Government Bonds of the Ministry of Finance Deni Ridwan said that so far this year, the government has issued retail SBN seven times, with the realization of issuance exceeding the initial target of IDR 130 trillion (Bisnis.com, 2024).

Welma is a mobile application that can be downloaded from the official website of PT Bank Central Asia Tbk (BCA) as well as the distribution media of the official application/software designated by BCA owned by the mobile operating system on the mobile phone of Welma Users to facilitate transaction needs and/or information regarding investment and insurance. Welma is a feature that allows you to invest and buy insurance products anytime and anywhere. Welma is here to facilitate investment in Mutual Funds, Primary Market Bonds, and Secondary Market Bonds through the myBCA application. Welma is an application that was just launched on October 8, 2021, and must compete with companies that provide similar products from both banking institutions and other financial institutions.

Based on the business phenomenon, PT Bank Central Asia Tbk. or BCA (BBCA) announced the termination of Welma's investment and insurance application services. The Welma app will cease operations as of July 1, 2023. Reporting from information BCA management shares through its official Instagram account, the entire Welma transaction process will be accessible through the My BCA application. Based on a post on @goodlifebca's Instagram on June 12, 2023, said that the Welma application will stop operating & can only be accessed through the Welma feature on the myBCA App. BBCA management ensures that all investment portfolios in the Welma App will be automatically accessible on the myBCA App through the Welma feature (money.kompas.com, 2023). Therefore, this change shows that the customer's change in making transactions was that initially, Welma used a separate application. In contrast, as of July 1, the application service was stopped and merged in the myBCA application. Therefore, with the merger of the WELMA application into myBCA, further research needs to be carried out related to the e-service quality and ease of use of the WELMA application in myBCA and whether it influences customer satisfaction.

RESEARCH METHODS

The study encompasses all customers actively engaging with the Welma application at PT. Bank Central Asia, Tbk throughout 2023, comprising a total population of 126,440 customers. Utilizing the Slovin formula, the sample size for this study was determined to be 400 customers at PT. Bank Central Asia, Tbk. This strategic selection aims to streamline data processing and enhance the precision of test outcomes. Employing random sampling techniques ensures equitable representation, with every member of the population (customers) having an equal chance of inclusion in the sample, irrespective of any existing strata within the population itself.

Data acquisition relies on the questionnaire method, furnishing respondents with structured answer choices to a series of statements or inquiries. The questionnaire for this study entails a set of statements or closed questions pertaining to e-service quality and the user-friendliness of the Welma application, tailored to gauge customer satisfaction among Welma application users at PT. Bank Central Asia, Tbk's KCU Palembang branch in 2023.

RESULT AND DISCUSSION

- 1) The constant value indicates a positive value with a value of 1.884. This shows that customer satisfaction is considered without the influence of e-service quality and ease of use, and the magnitude of the customer satisfaction variable is 1,884.
- 2) The value of the regression coefficient of the e-service quality variable of 0.560 with a value of 13.934 states that e-service quality has a positive effect on customer satisfaction. This shows that the higher the e-service quality provided, the higher the e-service quality of the Welma application at PT Bank Central Asia, Tbk. t_{hitung}
- 3) The value of the regression coefficient of the ease-of-use variable of 0.205 with a value of 5.115 states that ease-of-use has a positive effect on customer satisfaction. This shows that the higher the ease of use carried out, the higher the ease of use of the Welma application at PT Bank Central Asia, Tbk. t_{hitung}

Discussion

The Effect of E-Service Quality on Customer Satisfaction at PT Bank Central Asia, Tbk

E-service quality has a positive and significant effect on customer satisfaction. These results are in line with the results of research from (Amalia & Widodo, 2020; Ganie, 2023; Ginting, 2022; Gunawan, 2020; Hartati, 2023; Ighomereho & Afolabi, 2023; Karim, 2020; Pratiwi & Hutasuhut, 2019; Prawira, 2023; Rita et al., 2019; Rou, 2023; San et al., 2020; Satri et al., 2021; Singh, 2019; Surya & Saragih, 2020; Tambusai et al., 2019; Vetrivel et al., 2020; Yuan et al., 2020); shows the result that e-Service Quality has a positive and significant effect on customer satisfaction.

The results of this study show that the e-service quality on the Welma application indicator can be opened quickly (fast loading time), showing the lowest value of 3.95. It is suspected that if the Welma application is opened, it still often loads for a few seconds, depending on each user's internet connection. Several respondents who are customers of PT Bank Central Asia, Tbk, complained that the application crash occurred during working hours and hampered customer transactions.

In the information indicator, customer transaction habits through the aWelma application are safely maintained, showing the highest score of 4.25. This shows that customers give trust to PT Bank Central Asia, Tbk in safeguarding all customer data, both personal data and transaction data. Customers feel that the services provided are very good, and PT Bank Central Asia can maintain customer comfort by being able to keep customer data so that it cannot be easily accessed.

The Effect of Ease of Use of Welma Application on PT Bank Central Asia, Tbk

Ease of use has a positive and significant effect on customer satisfaction. These results are in line with the results of research from (Amoroso, 2020; Freeman, 2022; Mandasari, 2022; Muflihadi & Rubiyanti, 2021; Ohk, 2020; Oktafiani, 2021; Oktarini, 2021; Putri, 2021; Ramadhanti, 2021; Tu, 2022; Wilson, 2021; Zainuddin & Sandana, 2021) shows the result that ease of use has a positive and significant effect on customer

satisfaction. Research results indicate that ease of use negatively and significantly impacts customer satisfaction.

The results of this study show that the ease of use of the feature indicator in the Welma application can function properly, showing the lowest value of 3.74. It is suspected that some features in the Welma application sometimes cannot be used. Based on direct interviews conducted by the author with several respondents who are customers and users of the Welma application at PT Bank Central Asia, Tbk said that customers complained that the features displayed/provided in the Welma application often crash in their use. This makes customers complain because there is a crash or the display of features provided only meets some customer needs in online transactions.

The Welma application indicator can be accessed anytime, showing the highest value of 4.20. This shows that the Welma application can be used/accessed by customers of PT Bank Central Asia, Tbk, who have registered/created an account on the application supported by a smartphone and internet connection. The Welma application is one of the applications provided by PT Bank Central Asia, Tbk in providing mobile services with transactions that can be accessed anytime without having to go to branch offices. By providing services like this, it makes it easy for customers to be easily used.

CONCLUSION

Based on the research findings, it can be concluded that electronic service quality (E-Service) and ease of use positively and significantly impact customer satisfaction at PT Bank Central Asia, Tbk. Therefore, both aspects play a crucial role in influencing the level of customer satisfaction in the context of electronic banking services.

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First publication right:

AJEMB – American Journal of Economic and Management Business
