

The Influence of E-Service Quality and Perceived Value on the Positive E-Word of Mouth through Satisfaction of Customers Users of Internet Banking BRI in the City of Medan

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ABSTRACT

Industry 4.0 information technology, telecommunications and computer is growing rapidly and almost all people already use the internet in their daily life. Similarly with PT. Bank Rakyat Indonesia (BRI), has a technology that uses the internet in the transaction, namely internet banking with token serves as an authentication transaction to secure the transaction, plated. Transactions using internet banking BRI experienced growth every year, signifies the more often a customer uses internet banking BRI. However, the use of and transactions of internet banking increases, accompanied by an increase in positive electronic word of mouth (e-WOM) Even the numbers of complaints each year increased, from 13% in the year 2017, then an increase of 16% in 2018 and 17% in 2019. This Data is not support with the user of internet banking continues to mags. This study uses a Quantitative approach with associative design. Method of analysis the study used Partial Least Square – Structural Equation Modeling (PLS-SEM) by using the application SmartPLS (v 2.3.8).

The results of research in the outer model shows the not found trimming, where all variables are constructs have the validity and reliability are worth it. While the inner model found that customer satisfaction affect positively to the e-WOM with the value of the t test of 3,154; Perceive value affect positively towards

customer satisfaction with value of t test equal 5,711; Perceive value affect positively to the e-WOM with the t test value amounted to 3,256; e-SerQual affect positively towards customer satisfaction with value of t test equal 2,784; e-SerQual affect positively to the e-WOM with the value of the t test of 4,975. As for the indirect influence of variable e-SerQual with customer satisfaction as a variable between the positively influential to e-WOM with the t test value amounted to 2,046 and Perceived value with customer satisfaction as a variable between the positively influential to e-WOM. Where the value t count above > than t table value.

Keywords: Human Resources, E-SerQual, Perceived Value, Customer Satisfaction

INTRODUCTION

Information technology, telecommunications and computer is growing rapidly and almost all people already use the internet in their daily life. The number of internet users in Indonesia grew 10,12 percent. of a total population of 264 million inhabitants of Indonesia, there are as many as 171,17 million, or about 64.8 percent of which is already connected to the internet (APJII, 2019: 29). One of the sectors that are affected by the rapid development of the use of the internet is banking. Banking itself has a technology that uses the internet in a transaction that is

in the form of internet banking. The use of internet banking more practical and efficient in doing the banking transaction that usually takes time and cost more.

Internet banking is relatively wider accessibility. As the name implies, as long as there is internet network, then the customer can open a channel of internet banking. So, the customer can access via a computer table, laptop or smartphone. Internet banking can be accessed 24 hours from anywhere. Features of internet banking is also quite complete, which contains account information and credit cards (balance, history of transactions up to a certain period, current accounts, savings plans, and others), features the transfer of funds of the same bank or interbank market (including the transfer of unscheduled), features payment or a bill payment, deposit opening and withdrawal online, e-commerce transactions, investment features and so on. Internet banking is equipped with a token that serves as the authentication transaction to the security of the transaction-plated. With the practicality and convenience offered by internet banking makes it become increasingly demanding customers. In addition, the cost to provide banking services through internet banking can be cheaper than the costs incurred to open a branch office. New banking service and its offerings can be launched via the web with more quickly.

One of the banks that provide internet banking facility to its customers is Bank Rakyat Indonesia or called bank BRI. Bank BRI does not own, at present almost all banks have internet banking facility, as shown in Table 1.1. here.

Table 1.1 List of Internet banking in Indonesia

Banks	Website
Bank Mandiri	https://ib.bankmandiri.co.id
BCA	https://ibank.klikbca.com/
BNI	https://ibank.bni.co.id
BRI	https://ib.bri.co.id
Bukopin	https://ib.bukopin.co.id/
Bank ANZ	https://www.anz.com/INETBANK/login.asp
Bank Danamon	https://www.danamonline.com/
Bank Mega	https://ibank.bankmega.com/individu
Bank CIMB	https://www.cimbclicks.co.id/

Source : www.aturduit.com, 2020

In Table 1.1 look there are 9 (nine) banking companies which present with the features of Internet Banking. Amid the competition, BRI try to present in order to meet the needs of the internet banking customer them as transfer transactions, payments and purchases. Customer internet banking BRI feel the benefits on these facilities, so the use of internet banking in BRI is increasing every year. This can be seen in Table 1.2 below.

Table 1.2 Growth of Transactions Internet Banking BRI

Period	Growth Transactions
2017	Tumbuh sebesar 83% yoy
2018	Tumbuh sebesar 109,75% yoy
2019	Tumbuh sebesar 121,55% yoy

Source: infobank, 2020

Table 1.2 shows that the transactions using internet banking BRI experienced growth every year. The growth in transactions indicates the more frequent a customer uses internet banking BRI, the use of which recurring will be done by the customer if the customer merasapuas with the performance of the BRI.

BRI as one of the leading banks in Indonesia is also always abreast of the times in marketing its products and services. Bank BRI also has some social media as one of the means of marketing, and also as a place for customers to give reviews on the performance and quality provided by bank BRI. However, the use of and internet transactions banking increase is not accompanied by an increase in positive electronic word of mouth (e-WOM). E-WOM is the statement negative or positive created by the actual consumer, potential or former consumers about a product or company where this information is available for people or institutions through the medium of the internet (Julilvand and Samiei, 2012: 35). The author took a sample of e-WOM BRI on their twitter account which is @BANKBRI_ID already got a blue check from twitter show the authenticity of the twitter account of BRI. The authors record how many @BANKBRI_ID in mentionoleh their followers throughout the years 2017 to 2019

by the number of samples mentions ebanyak 100 eur per year. As for the resume of e-WOM BRI can be seen in Table 1.3 below:

Table 1.3 a Sample e-WOM BRI on twitter

Characters Mention	2017	2018	2019
Answer Customer Complaints	13%	16%	17%
Answer The Question	79%	77%	78%
Positive Recognition	8%	7%	5%
	100%	100%	100%

Source: Processing of Many Standard Mention @BANKBRI_ID, 2020

The Data in Table 1.3 shows that in the year 2013 of the 100 samples tweeting @ mention to @BANKBRI_ID obtained 13% of netizens (social media users) revealed the complaint, while 79% asked and 8% expressed satisfaction with the BRI. Data each year shows that the level of complaints is still higher compared with the level of satisfaction of netizens. Even the numbers of complaints each year increased, from 13% in 2017, then increase to 16% in 2018 and 17% in 2019. This Data is not support with the user of internet banking continues to mags as outlined in Table 1.2.

As previously disclosed, that the use of a product is repeatedly an indication due to the presence of customer satisfaction. It is also in line with what was expressed by the Alfianor, Nice and Sanjaya (2018) stating that the customer is satisfied provide e-WOM which is positive. However customer satisfaction is not in line with the positive e-WOM in the BRI. E-WOM positive very instrumental in giving a positive impression and are able to influence the netizens who do not use the product BRI. A positive image in the world of the internet (social media) also influence the increase in sales, at least this is indicated by a study conducted by Lawrence et al (2019: 57).

One of the variables related to positive e-WOM is the E-Service Quality (Kartika and Shihab, 2019: 199). Swaid and Wigand (2009:13) defines quality of service of electronic (electronic service quality) as the provision of service to customers through the electric media, namely the internet. The expansion of e-Service Quality when this has penetrated not only through website but also through social media. A

website and social media, not only displays information, but also has been able to offer services such as transactions; use internet banking is one form of e-Service Quality BRI to the customers. Previous Data showed that users of Internet Banking continues to increase every year, this shows that basically the customer BRI did not find the obstacle, they are satisfied with the services online through internet banking BRI.

Other factors that affect the type of marketing through word of mouth (WOM) are perceived value (Anwar and Gulzar, 2011: 52). Perceived value according to Kotler and Keller (2009: 136) is the difference between the ratings of prospective customers for all the benefits and costs of an offer against the alternatives. So, the product is said to have a high value if in accordance with the needs, desires, and requests of the customer. The perceived value (perceived value) is the profit received by consumers in relation to the total cost. The perceived value (perceived value) is also used by the consumer to weigh the various aspects of the quality of service is directly proportional to the relative with the cost offered by different service providers.

In order to get a description of how the level of e-service quality and perceived value of customers of BRI, the authors conducted a survey pre-study in the form of distributing questionnaires to a sample of 20 customers of BRI in the City of Medan who are accustomed to using internet banking BRI. From these results showed that both e-service quality ditemukan constraints while the perceived value of customers of BRI in the City of Medan did not find the obstacle. Respondents who basically are customers of BRI for the services online in it is Internet Banking still not satisfied. This is indicated by the majority of respondents (8 out of 20 people) said "do Not Agree", and 5 respondents expressed "Neutral", 4 respondents stated "Strongly Agree" and each 2 respondents stated "Agree" and "Strongly Disagree". To find out more, the author conducted interviews with one

respondent stating “do Not Agree” and expressed the obstacles that are often faced while using Internet Banking BRI as follows: “Often lag Kak when I used it, there are obstacles that appear, continue to the response is also slow. I don’t know why. I did not ever phone to the call center, because if in the refresh, it usually can be, is not crucial, but sometimes annoying also, especially if at the end of the month, in the date 25an that. Maybe because of too much disposable time yes, right the end of the month the person did me a huge payday”. (Statement Of Respondent, 2020).

As for the statement about the Perceived Value, the majority of respondents are quite satisfied, this is indicated by the majority of respondents that “Agree” to the statement II (11 people out of 20 people), each of the 4 respondents who answered “Strongly Agree” and “Neutral” and 1 person answered “Not Agree”.

From the above explanation, there are unique things that happen in the BRI, where the users of internet marketing BRI continue to increase every year. The use of internet banking recurring is an indication of customers satisfied with the performance of BRI. However, this increase is apparently not commensurate with the positive e-WOM in the BRI, where the author took a random sample of as many as 300 standard call @BANKBRI_ID throughout the years 2017 to 2019 on their twitter account, it is obtained that the level of complaints to the BRI higher compared with the level of satisfaction. This shows the e-WOM BRI on social media shows no symptoms of a positive.

Based on the literature study it was found that e-Service Quality and Perceived Quality affects Word Of Mouth (WOM). In order to get a description of customer BRI to e-Service Quality and Perceived Quality, the authors conducted a survey pre-study and found the majority of respondents experiencing constraints against services online (internet banking) BRI where one complaint is the instability of internet

banking, while perceived value is not subjected to constraints.

LITERATURE REVIEW

E-Service Quality

E-Service Quality is the evaluation and provides the evaluation against the quality of service in the market virtual (Santos, 2003: 17). E-ServQual was developed to evaluate and test against the service-the service available on the internet. E-service quality by its very definition, as an extension of the ability of a site to give a facility activities spend, purchase, and distribution effectively and efficiently (Chase, Jacobs, & Aquilano, 2006: 214).

Perceived Value

Perceived value is a group of the expected benefits will be obtained the client from the product, the value of the service, the value of the employee and the value of the image. The value of the product for example the pleasures of the menu offered. The value of the service for example the accuracy in the serve, his hospitality. The value of the employee for example his experience, way of dressing, way of speaking, whereas the value of the image corresponding with the image (Krisno and Samuel, 20013:3).

Customer Satisfaction

Customer satisfaction is feeling happy or disappointed that emerged after comparing the performance (results) products of the mind against the performance (or results) expected. When the performance of employees does not correspond with the customer's expectations and when expectations are set too low, then the customer will feel unsatisfied and toed disappointed, if the performance fits with the expectations then the customer will feel satisfied, yet when the performance of the product exceeds expectations, then the customer will feel very satisfied and leave a positive impression (Kotler, 2014:150).

E-Word of Mouth

E-Word of Mouth is the marketing activities through the intermediary of person-to-person good oral, written, or electronic communication devices which connect with the experience of the purchase

of services or the experience of using your product or service. Word of Mouth has great power have an impact on the behaviour of purchase of consumers (Kotler and Keller, 2009:512).

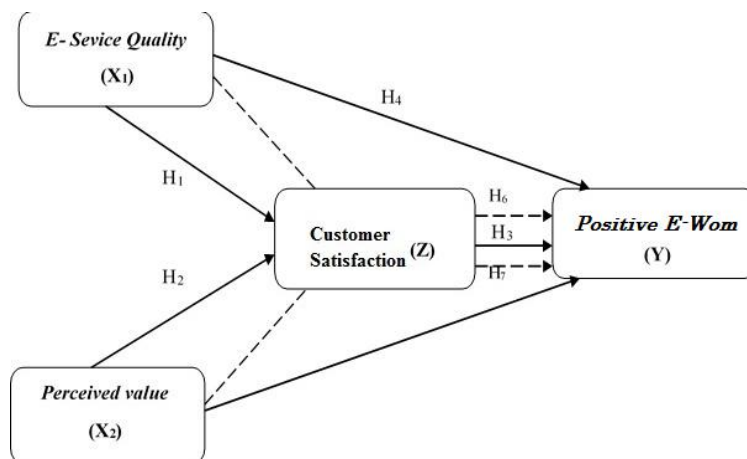


Figure 1. Conceptual Framework

Hypothesis

Based on the concept presented by the author, the research hypothesis can be formulated as follows:

1. Directly e-Service Quality has positive and significant effect towards Customer Satisfaction, Internet Banking BRI in the City of Medan.
2. Directly Perceived Value has positive and significant effect towards Customer Satisfaction, Internet Banking BRI in the City of Medan.
3. Directly Customer Satisfaction and significant positive effect on positive e-WOM users Internet Banking BRI in the City of Medan.
4. Directly e-Service Quality has positive and significant effect on positive e-WOM users Internet Banking BRI in the City of Medan.
5. Directly Perceived Value has positive and significant effect on positive e-WOM users Internet Banking BRI in the City of Medan.
6. Indirectly e-Service Quality has positive and significant effect on positive e-WOM through customer satisfaction Internet Banking BRI in the City of Medan.

7. Indirectly Perceived Value has a positive and significant positive e-WOM through customer satisfaction Internet Banking BRI in the City of Medan.

MATERIAL AND METHODS

This research is a quantitative research associative. Quantitative methods can be interpreted as a research method that is based on the philosophy of positivism, is used to examine the population or a particular sample, data collection using research instruments, quantitative data analysis/statistics, with the aim to test the hypothesis that has been set (Sugiyono, 2015:11). The approach of associative according to Sugiyono (2017:37), is research that asks the relationship between two or more variables. The variables that will be studied is the Influence of e-service quality and perceived value On positive e-wom through satisfaction of customer is the user of internet banking BRI Medan City.

The population in this research is user of internet banking BRI in the city of Medan who already use internet banking BRI more than 3 times. Population data could not be found or was provided by the company. The sample is part of the number

and characteristics possessed by the population (Sugiyono,2016:81). As for the sampling technique the sample size in the study of multivariate preferably using the Method of Hair that is by doubling a minimum of 10 of the total free variables and bound (Sinulingga, 2017). In this research, there are 4 variables of the study, and the author chose the 25 times multiplication, so that the obtained number of respondents taken as many as 100 people the sample of the study. Sampling in this study using non probability sampling method with accidental sampling. According to Sugiono (2012:122) accidental sampling is a sampling technique based on chance, that anyone who by chance/incidental meet with the researchers can be used as a sample, when viewed people who happened to find it suitable as a data source.

Data collection techniques used by researchers is the Study of Literature that is research to obtain the data by reading and studying the literature and previous research contains theories, concepts, and information related to research conducted and Field Studies. Field studies used to obtain data about the existing problems and directly held relationship with the object of research, then needed some way to obtain it, namely by using a questionnaire, which is a technique of research to which the data is taken directly randomly from the people who are being studied.

Data collection methods used in this research is quantitative data (data in the form of numbers or numbers). While the source of the data used in this study is primary Data is data obtained or collected by the researcher directly from the source data. To obtain primary data, the technique used by researchers is the dissemination of questionnaire and Secondary Data is data obtained or collected researchers from a variety of sources that already exist. Secondary Data can be obtained from a variety of sources such as books, journals and previous research related to this study.

RESULTS AND DISCUSSION

The Influence of E-Serqual Customer Satisfaction

The results of this study found that e-Service Quality (e-SerQual) directly shown to affect Customer Satisfaction of Internet users Banking BRI in the City of Medan. For companies engaged in the services sector such as Banks, application service quality (service quality) that better will create satisfaction for its customers. E-service quality is defined as the general evaluation and assessment of the consumers based on the excellence and quality of services delivered in a market place in virtual environments (Santos, 2003). Whereas, satisfaction is an evaluation of the overall consumer on a product or a provider of services (Al-Hawari & Ward, 2006).

This research was supported with previous research that states that more and better e-service quality that is given, will result in a high level of satisfaction perceived consumer (Ribbink et al., 2004, Al-Hawari & Ward, 2006, Kassim & Ismail, 2009, Kassim & Abdullah, 2010, Sheng & Liu, 2010, Gounaris et al., 2010, Ganguli & Roy, 2011, Al-Hawari, 2014). The above caused by the customer satisfaction where that complacency is the result of an or collection of in repeated of the services they experienced. Therefore, consumers rate the level of satisfaction after they have experienced the good and bad of a service given (Gounaris et al., 2010).

The Influence of Perceived Value towards Customer Satisfaction

The main result of this research stated that the direct Perceived Value has positive and significant effect towards Customer Satisfaction, Internet Banking BRI in the City of Medan. Parusuman et al., (1998) states that perceived quality is something that precedes customer satisfaction, quality and expectations affect kepuasaankonsumen. The perception of quality is one of the key dimensions of brand equity. Perceived quality positive will encourage the satisfaction of consumers so

it will take the decision to buy the product. Based on research conducted by Fepria (2009) mention the positive perception of the quality of a product, then the more powerful the satisfaction of consumers.

The Influence of Customer Satisfaction on Positive E-WOM

The results of this study find that direct Customer Satisfaction and significant positive effect on positive e-WOM users internet banking BRI in the City of Medan.

Consumers who are satisfied are known to have a tendency to give WOM positive on other individuals who do not have a particular relationship in their transactions, so that ultimately affects the individual to make a purchase. The loyalty of the consumer where they are willing to give positive information to others about products or services that make them satisfied, also referred to as emotionally expressed behavior. It is also supported by research (Ranaweera & Phrabu, 2003), which states that customers who feel satisfied with the product/jasayang offered by the company by itself will give positive reviews about products/services, if the purchase via the internet, the consumer by itself right gives a positive electronic word of mouth for goods or services that are being enjoyed.

The Influence of E-Serqual to Positive E-WOM

The results of the study found that e-SerQual directly positive and significant effect on positive e-WOM users internet banking BRI in the City of Medan.

E-service quality mempengaruhi significantly e-word of mouth mainly on the banks that provide the facilities with the use of the internet such as internet banking, so the bank must always improve e-service quality, one by way of more thoroughly and quickly in response to problems that occur on the system website or with eager to serve the demand of its customers and always provides features that are more superior than its competitors, so E-WOM circulating on

the internet regarding the service provided by the bank are not negative. It is also supported by the research of the Ika Suhartanti (2018), which states the higher the e-service quality given to a company in the website then the higher the likelihood customers will provide a positive E-WOM.

The Influence of Perceived Value on Positive E-WOM

The results of the research found that Perceived Value directly affect positif and significantly to positive e-WOM users internet banking BRI in the City of Medan. Customerperceived value is the perception of customers on the value provided by the company, the customer expects the value given by perusahaan as expected so the company also expects the given value will give a positive impact from customers.

The results of the research supported by the research conducted by Abdul and Sonny (2017) who concluded that the higher customer perceived value the higher the creation of E-WOM. So it is necessary to continue to improve the customer perceived value in order to provide services, products, services and good image to the consumer so that the formation of e - word of mouth. It can be interpreted that customer perceived value has an important role in the formation of the positive e-word of mouth. This is in accordance with research conducted Sihalo (2012) in his research explained that customer perceived value has an influence on E-WOM.

The influence of E - Service Quality on Positive E-WOM Through Customer Satisfaction

The results of this research mention that the indirect e-SerQual positive and significant effect on positive e-WOM through Customer Satisfaction internet banking BRI in the City of Medan. Daryanti and Shihab (2019) defines e - service quality as a level of how a website is effectively and efficiently facilitate the customers in terms of shopping, make a purchase and the process of delivery of

products and services). E-service quality good will cause a sense of satisfaction on the customer.

In services marketing, satisfaction can be defined as a condition of affective consumer as a result of the evaluation of global aspects of the whole that creates the consumer relationship with service providers (Casalo et al. 2008). Customer satisfaction is important for companies because it is assumed as a decisive factor which will affect repeat sales, positive word-of-mouth and customer loyalty (Choi et al., 2000). With the satisfaction received by the customer then the customer will be willing to give positive reviews on the quality of services that have been received, the customer will provide a positive e-word of mouth. Electronic word-of-mouth (E-WOM) according to (Hennig-Thurau et al., 2004) is a statement-negative or positive created by the actual consumer, potential, or former consumers about a product or company where this information is available for people or institutions through the medium of the internet. E-WOM also has become an important place for consumers who are considered to be more effective than word - of mouth due to the E-WOM has the accessibility and reaching a wider (Jalilvand and Samiei, 2012). Consumers can post opinions, comment and review on the blog, discussion forums, review sites, the status of the retail, newsgroups, and social media or social networks (Cheung and Lee, 2012). When the consumer receives satisfaction from the quality of the services provided, consumers will do a positive word-of-mouth (Athanasopoulos, et al., 2001).

It is also supported by research yani kartika (2019) that explains that the e-service quality perlu enhanced in the get satisfaction customer which will encourage customers to provide positive E-WOM

The Influence of Perceived Value on Positive E-WOM through Customer Satisfaction

The results of this study mentioned that the indirectly Perceived Value has positive and significant effect on positive e-WOM through Customer Satisfaction internet banking BRI in the City of Medan. In addition to the e-service quality yang well, one of the factors that make the formation of E-WOM positive is the Perceived value. Perceived value is defined as the assessment of the overall consumer against the utility of a product based on perceptions of what is received and what is given. Consumers will provide ratings and a positive perception when consumers receive what is desired and what is received is in accordance with what is given, so that the resulting sense of satisfaction on the consumer. Consumer's Assessment and perception of satisfaction received by the consumer is exactly what will be poured through the E-WOM that generates E-WOM which is positive. The same is the case with provide a good quality of service, relationship between Perceived value and E-WOM will also generate profits for the company. Because indirectly it positive given consumers through the E-WOM will help the company in convincing other consumers as one of the marketing tools more effectively and not membutuhkan biaya.

This is in accordance with research Mai Ngoc Khuong and Nguyen Hong Hanh (2016) who found that the Variable of customer satisfaction (customer satisfaction), benefits/perceived value (perceived value), trust (trust), customer loyalty (customer loyalty) has a positive effect indirectly on the brand equity (brand equity) through E-WOM.

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

Based on the research objective and the research results can be concluded as follows:

1. Variable e-Serqual (X1) has direct influence on the variable Customer Satisfaction (Z).

2. The variable Perceived Value (X2) has direct influence on the variable Customer Satisfaction (Z).
3. Variable Customer Satisfaction (Z) has a direct influence on the variable of e-WOM (Y).
4. Variable e-Serqual(X1) has direct influence on the variable of e-WOM (Y).
5. The variable Perceived Value(X2) has direct influence on the variable of e-WOM (Y).
6. Variable e-Serqual(X1) has the effect secara tidak langsung to the variable of e-WOM (Y) through the Decision of the Customer (Z).
7. The variable Perceived Value(X2) has influence on the tidak langsung to variable e-WOM (Y) through the Decision of the Customer (Z).

RECOMMENDATIONS

The advice of researchers from the research that has been done is as follows:

For the management of the company

1. The Management of BRI to better prioritize the improvement of e-servqual his by continuing to improve the performance of internet banking to be more responsive, increase the speed in accessing the features that are on internet banking, and minimize to the error on application to in accordance with the expectations of the customer.
2. The management of BRI to pay more attention to the complaints and input from the customer as a measure of the improvement of internet banking BRI in the future, as well as to continue to create innovative technology that is more advanced and keep up to date in order not to lag behind from its competitors.

For further research

1. Factors that can increase the positive e-WOM in this study consists only of variables of e-servqual and perceived value while there are still other factors that can affect the positive e-WOM

through satisfaction of customers towards a product/service, such as quality of products/services, prices and factors/emotional.

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