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The Influence of Product Digital Service Quality " Laku Pandai" on Customer Satisfaction at Bank Bjb Kcp Cicadas Bandung

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Abstract: This study aims to determine the effect of the quality of digital service product "Laku Pandai" on costumer satifaction at Bank BJB KCP Cicadas Bandung. The research method uses descriptive quantitative methods with data collection through field studies and distributing questionnaires. In this study the respondents were customers of Bank BJB by taking a sample of 37 customers. The test was carried out with the Statistical Program for Social Science (SPSS), with the Spearman correlation test and the Spearman validity test, and the results showed the Spearman correlation coefficient value of 0.846 which stated that the influence of the "Laku Pandai" digital service product on the customer satisfaction at Bank BJB KCP Cicadas Bandung is categorized as very strong, the coefficient value is in the range of 0.76-0.99. In reality, the "Laku Pandai" digital service product is still experiencing several problems, including: lack of understanding of product knowledge, lack of promotion and education to customers, therefore the authors suggest to carry out product socialization, actively promote and educate, and improve services to customers.

Keywords: Digital Service Products "Laku Pandai", Service Product and Satisfaction

INTRODUCTION

Information Communication Technology (ICT) is a program that covers all technical equipment for processing, for assisting, manipulating, and conveying information.

The use of Information Communication Technology (ICT) is very important in this millennial era, especially Indonesia, and also any companies. ICT can improve the digital services and can do any thing.

Competition in the banking business is now getting tougher, because now there are many banks that have implemented digital services for their customers. That way now the bank has a lot of potential and opportunities to improve services digitally to attract people to become customers at the bank.

The millennial generation is currently thinking about how they want to open accounts, save money, apply for credit and other services without coming to the bank.

These digital services greatly affect people's lives and change people's lifestyles, people's lives are now inseparable from gadgets and the internet which are equipped with

sophisticated digital service facilities. Therefore, the existence of digital services, now will be very beneficial for the community to minimize people's activities outside the home and also make it easier for people to make transactions without going to the bank directly.

One of the ways, to increase customers, implement this "Laku Pandai" as a digital service product. Bank BJB has been given an operational license from the Financial Services Authority (OJK) since 2016. So, Bank BJB can find out how satisfied customers are using the "Laku Pandai" digital service.

BJB's product "Laku Pandai" BJB BISA, is an activity to prepare banking services and other financial services. This product uses a separate application that is operated using an EDC (electronic data capture) device, needs to be supported by information technology facilities. With product digital service, "Laku Pandai", Bank BJB can attract customers to use the digital service, and also increase the volume of customers at Bank BJB.

LITERATURE REVIEW

Definition of Digital Banking, According to Kuncoro in " Banking Management, Theory and Application (2010: 68)", the definition of a bank is a financial institution, and core business is to raise funds and distribute these funds to the public, in the form of credit and provide payment services and money circulation.

Technological developments are growing rapidly, the bank sued to further improve services by establishing digital banking. This is intended, banks can maximize their services to customers and maximize the quality of their operations. It can be expected that banks can develop their own digital banking. This digital banking is designed, customers can carry out their transactions independently, such as opening accounts, obtaining information, transactions, closing accounts and other needs from customers.

The advantage that banks can take to advance digital banking is to take advantage of the penetration of cellular telephones (mobile phones) which is already so large in this era. Until now, mobile phone users in Indonesia have reached 95% of the total population of Indonesia, and whereas who can access banking facilities are only 20%.

The development of digital banking services (digital banking) has begun to be implemented by banks in Indonesia. Its development began with branchless banking and Digital Financial Services. The development of this technology is also closely related to the program designed by government, its namely inclusive finance.

Digital banking makes it possible for banks to develop services to customers, provides an alternative for banks to provide direct information to customers and reduces direct interaction with branch offices, currently customers expect the same level of interaction through digital banking and social media.

Definition of " Laku Pandai"

BJB BISA "Laku Pandai" is an activity to prepare banking services and other financial services not through office directly, but through other parties and needs to be supported by information technology facilities. There are several benefits for agents:

a. Each agent will receive transaction fee income that varies depending on the volume of transactions.

b. Agents will get a commission from each administration fee (commission/fee sharing scheme).

c. Every time you open a "BSA (Basic Savings Account)" account, the agent will get a fee of Rp. 10,000.- per account opening.

BJB BISA "LakuPandai" agent service features:

a. Mini Banking

b. Purchase/Payment.

Definition Quality of Goods

Quality is the totality of products and characteristics capable of satisfying stated and unstated needs, quality includes product durability, reliability, accuracy, ease of operation and repair, as well as other value attributes. Some of these attributes can be measured objectively. From a marketing perspective, quality should be measured in terms of the quality perceptions of buyers (Kotler and Keller, 2006; Ahyari, 1990; Assauri, 1998).

According to Kotler and Armstrong (2008), product quality is a product or service characteristic that depends on the ability to satisfy stated or applied customer needs. According to Kotler and Armstrong (2010) Product quality is the characteristic of a product or service that bears on the ability to satisfy stated or implied customers, which means product quality is the characteristic of a product or service that provides the ability to customer needs.

Product Quality Dimensions

In relation to purchasing decisions, quality has a fundamental dimension depending on the context. In the case of goods marketing, there are 8 main dimensions commonly used according to Tjiptono and Chandra (2012):
a. Performance
b. Features
c. Reliability
d. Conformation
e. Durability
f. Ability to serve (Service ability)
g. Aesthetics
h. Perception of quality (perceived quality)

Service Quality

According to Abdullah and Tantri (2012) Service Quality is the overall characteristics, and an item or service that affect its ability to satisfy stated or unstated.

According to Tjiptono and Chandra (2011) services or services are activities, benefits or satisfactions offered for sale. Meanwhile, according to Gronroos in Tjiptono and Chandra (2011), service is a process consisting of a series of intangible activities which usually (but not necessarily) occur in interactions between consumers and service employees/physical resource systems or goods and service provider systems, which are provided as solutions to consumer problems.

Service Quality Dimensions

According to Lupiyoadi (2013) The dimensions of service quality consist of five dimensions, namely as follows:
a. Tangible
b. Reliability
c. Responsiveness
d. Guarantee and Certainty (assurance)
e. Empathy

Definition of Customer Satisfaction

Theories About Customer Satisfaction Linguistically, satisfaction comes from the Latin, namely satis which means enough and facere to do or make. Based on this linguistic approach, satisfaction can be interpreted as a product or service that is able to provide more than what consumers expect. Consumer satisfaction is a condition in which consumer expectations are met by products (Kotler & Armstrong, 1999).

Customer satisfaction is a consequence of comparisons made by customers that compare

the levels of perceived benefits to the benefits expected by customers (According to Irawan, 2008). Dimensions of Customer Satisfaction (According to Irawan, 2008)
a. Satisfied feeling
b. Fulfillment of customer expectations after purchasing the product
c. Always buy/use the product

METHODS

According to Sugiyono (2013: 90) "The sample is part of the number and characteristics possessed by the population". The sample measurements taken to determine the size of the sample are part or representative of the population studied. If the number of respondents is less than 100, then all samples are taken. Meanwhile, if the number of samples is more than 100, then the sampling is 10% - 15% or 20% - 25% or more. Based on this opinion, the sampling in this research is 10% of the existing population, because the total population is more than 100, namely 252 customers. Means 252 x 15% = 37.8. The sample used in this study was 35 customers at Bank BJB KCP Cicadas Bandung.

The method used in writing this scientific work is descriptive verification method. According to Moh Nazir (2003: 54) descriptive method is a method in examining the status of human groups, an object, a condition, a system of thought or a class of events in the present. The descriptive method aims to make a systematic, actual and accurate description of the facts, characteristics and influences between the phenomena studied.

The verification method is used to re-examine the results of previous research with the aim of verifying the truth of the research results.

According to Sugiyono (2017: 37) the verification research method is a research method through verification to test the hypothesis of descriptive research results with statistical calculations so that the results of the verification show that the hypothesis is rejected or accepted.

Population

According to Sugiyono (2013: 90) "Population is a generalized area consisting of objects/subjects that have certain qualities and characteristics set by researchers to study and then describe conclusions." In this research, the population at Bank BJB KCP Cicadas.

Sample

According to Sugiyono (2013: 90) "The sample is part of the number and characteristics possessed by the population". The sample measurements taken to determine the size of the sample are part or representative of the population studied. If the number of respondents is less than 100, then all samples are taken. Meanwhile, if the number of samples is more than 100, then the sampling is 10% - 15% or 20% - 25% or more. Based on this opinion, the sampling in this research is 10% of the existing population, because the total population is more than 100, namely 252 customers. Means 252 x 15% = 37.8. So the sample used in this study was 35 customers at Bank BJB KCP Cicadas Bandung.

Data Source

1. Primary Data

According to Sugiyono (2017: 193) "Primary data is a data source that directly provides data to data collectors". The primary data used in this study is the result of filling out questionnaires by respondents to obtain information about the effect of service quality on credit customer satisfaction at Bank BJB KCP Cicadas Bandung.

2. Secondary Data

Secondary data is data obtained indirectly. To obtain secondary data, the authors obtain information from previous research such as articles and the official website of Bank BJB.

Data collection technique
1. Observation/Field Study Observation is a method
    research where the author made direct observations on the object of his research, namely by making direct observations at Bank BJB KCP Cicadas Bandung.
2. Questionnaire
    According to Sugiyono (2017: 199) a questionnaire is a data collection technique that is carried out by providing a set of questions or written statements to respondents.
    This is done by distributing a list of questions, which are quite detailed and complete regarding the object under study to respondents. This method is used by researchers to obtain data by distributing questionnaires to customers who use credit at Bank BJB KCP Cicadas.
3. Library Studies
    Library Studies is a data collection method that is carried out by reading, studying, quoting, and summarizing data from books, literature, journals, as well as references and previous research related to the research being carried out.

Research Instrument Test
According to Ghozali (2016: 52), Validity Test is used to measure the legitimacy or validity of a questionnaire. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. The validity test in this study uses the pearson's product moment coefficient r with the criteria, if $r hitung > r\ tabel$, then the question is declared valid. Conversely, if $r\ hitung < rtabel$, then the question is declared invalid.

According to Ghozali (2016: 47), Reliability Test is a tool for measuring a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if one's answers to the questions are consistent or stable from time to time. Reliability is an index that shows the extent to which a measuring device can be trusted or relied on.

Data analysis technique
1. Data Normality
    According to Ghozali (2016: 110) the normality test is a part of the data analysis requirements test or the classic assumption test, which means that before we do the actual analysis, the research data must first be tested for its normal distribution. The data test aims to test whether in the regression model, the residual variables have a normal distribution.
2. Simple Linear Regression According to Sugiyono (2017:148) that simple linear regression is based on a functional or causal relationship of one independent variable with one dependent variable. Regression analysis is used to find out how the dependent variable or criteria can be predicted through independent variables or predictors, individually. The impact of using regression analysis can be used to decide whether the increase and decrease of the dependent variable can be done through increasing and decreasing.
3. Pearson Product Moment Correlation
    The purpose of calculations using correlation is to find the relationship between the two variables to be studied. The relationship in question is whether a positive relationship or a negative relationship. The relationship between X and Y is said to be positive if an increase/decrease in X is generally followed by an increase/decrease in Y.
4. Coefficient of Determination
    According to Imam Ghozali (2013: 97) The coefficient of determination ($R2$) is a measure of how far the model's ability to explain the variation of the dependent variable.

The coefficient of determination is zero and 1 (one). The small value of $R2$ means that the ability of the dependent variables is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the variation of the dependent variable.

5. t test (partial test)

According to Imam Ghozali (2018: 152) that the t statistical test or test is used to find out each independent variable on the dependent variable.

In this study, it will test how much influence service quality (X) has on customer satisfaction (Y) partially. To find out whether the variable X and Y is significant or not, the error tolerance value is <0.05, while to determine whether H, H, H is accepted or rejected in the condition of the dependent variable, or to improve the state of the dependent variable by increasing the independent variable.

RESULT AND DISCUSSION
Instrument Testing Results

1. Validity Test Results

Table 1
Spearman X Validity Test Results

Validitas Spearman (X)			TOTAL
Spearman's rho	P1	Correlation Coefficient	0,898
		Sig. (1-tailed)	0
		N	37
	P2	Correlation Coefficient	0,854
		Sig. (1-tailed)	0
		N	37
	P3	Correlation Coefficient	0,791
		Sig. (1-tailed)	0
		N	37
	P4	Correlation Coefficient	0,745
		Sig. (1-tailed)	0
		N	37
	P5	Correlation Coefficient	0,854
		Sig. (1-tailed)	0
		N	37
	TOTAL	Correlation Coefficient	1
		Sig. (1-tailed)	
		N	37

Based on table 3.4 above, it is found that the validity test values are at (0.51 - 0.75 and 0.76 - 0.99), then the quality of "Laku Pandai" Digital Service Products at Bank BJB KCP Cicadas Bandung can be categorized as strong, it is in the range (0.51 - 0.75 and 0.76 – 0.99).

Spearman Y. Validity Results

Validitas Spearman (Y)			
			TOTAL
Spearman's rho	P1	Correlation Coefficient	0,853
		Sig. (1-tailed)	0
		N	37
	P2	Correlation Coefficient	0,779
		Sig. (1-tailed)	0
		N	37
	P3	Correlation Coefficient	0,807
		Sig. (1-tailed)	0
		N	37
	P4	Correlation Coefficient	0,795
		Sig. (1-tailed)	0
		N	37
	Y5	Correlation Coefficient	0,819
		Sig. (1-tailed)	0
		N	37
	TOTAL	Correlation Coefficient	1
		Sig. (1-tailed)	
		N	37

Source: Data Processing Results

Based on table 3.4 above, the validity test value is (0.76 – 0.99), so the quality of the "Laku Pandai" Digital Service Product at Bank BJB KCP Cicadas Bandung can be categorized as strong, it is in the range (0.76 – 0.99).

Results of Data Analysis
1. Spearman Correlation Test Results

Table 3
Spearman Correlation Test Results

Correlations			Kualitas Produk	Kepuasan Produk
Spearman's rho	Kualitas Produk	Correlation Coefficient	1	,846**
		Sig. (2-tailed)		0
		N	37	37
	Kepuasan Produk	Correlation Coefficient	,846**	1
		Sig. (2-tailed)	0	
		N	37	37
**. Correlation is significant at the 0.01 level (2-tailed).				

Source: Data Processing Results (2022)

Based on table 3.6 above, a correlation value of 0.846 (in the interval 0.76 – 0.99) is obtained, so the effect of "Laku Pandai" Digital Service Products on Customer Satisfaction at Bank BJB KCP Cicadas Bandung can be categorized as very strong because it is in the range (0, 76 – 0.99).

2. Determination Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,831a	0,69	0,681	1,137
a. Predictors: (Constant), KUALITAS PRODUK				

Table 3.7 shows that the correlation value (R) of product quality to customer satisfaction is 0.831 which has previously been explained that R is in the coefficient interval of 0.831-0.1000 which indicates a very strong level of relationship. The data above also shows that the R coefficient of determination (R Square) is 0.690 or 69%. R square is the result of squaring the correlation value. R square or coefficient of determination of 0.690 means that customer satisfaction at Bank BJB KCP Cicadas is influenced by product quality by 69%. While the remaining 31% is influenced by factors not examined by the author.

Table 3
Normality Test Results

One-Sample Kolmogorov-Smirnov Test Unstandardi zed Residual		
N		47
Normal Parameters a,b	Mean	0
	Std. Deviation	2,9117067

Most Extreme Differences	Absolute	0,116
	Positive	0,111
	Negative	-0,116
Test Statistic		0,116
Asymp. Sig. (2-tailed)		,125c
Test distribution is Normal.		
Calculated from data.		
Lilliefors Significance Correction.		

Source: Data Processing Results

Based on the results of the data in table 3 above, the significance value of Asymp.Sig (2-tailed) is 0.125, which is greater than 0.05. So it can be concluded that the residual values generated in this study are normally distributed

CONCLUSION

Based on the results of the research and discussion that has been described regarding the Effect of "Laku Pandai" Digital Service Products on Increasing and Customer Satisfaction at Bank BJB KCP Cicadas Bandung, the authors can draw the following conclusions:

A. The quality of "Laku Pandai" digital service products at Bank BJB KCP Cicadas Bandung as a whole from various aspects is in the very good category as shown by the average respondent's statement of 4.48. This means that the Quality of Digital Service Products "Behave Smartly" at Bank BJB KCP Cicadas Bandung has been running very well and optimally.

B. Customer Satisfaction with Digital Service Products "Laku Pandai" at Bank BJB KCP Cicadas Bandung as a whole from the various dimensions of the service survey are in the very good category, shown by the average respondent's statement of 4.4. This means that customer satisfaction with digital service products "Laku Pandai" at Bank BJB KCP Cicadas Bandung has been running very well and optimally.

C. Product quality has a significant effect on customer satisfaction in using digital services "Laku Pandai" at Bank KCP Cicadas with a total influence of 69% (Coefficient of Determination).

D. The obstacles that occur are caused by a lack of outreach and promotion to customers regarding the "Laku Pandai" digital service, and limited access to "Laku Pandai" digital services.

E. The efforts made are that the banking sector provides socialization and intensive promotion to customers what is "Laku Pandai" digital service, how to use "Laku Pandai" digital service and explains what "Laku Pandai" digital service is.

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