

The Role of Service Quality on The Operational Effectiveness of E-Banking Services

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Abstract

The purpose of this study was to determine the role of service quality on operational effectiveness in e-banking. The type of data used in this study is primary data collected from the e-banking user community. Primary data in the form of written questions in the form of a questionnaire given to 150 respondents. Respondents were selected based on Non Probability Sampling. The independent variable in this study is service quality (X1), while the dependent variable in this study is the operational effectiveness of e-banking services (Y). The results of this study can be concluded that the service quality variable plays a role in the operational effectiveness of e-banking services.

Keywords: service quality, operational effectiveness, e-banking.

1. Introduction

Service excellence is concern for customers by providing the best service to facilitate convenience, fulfillment of needs and realizing satisfaction, so that they are always loyal to the company (Lovelock & Wirtz, 2004) Good service is important as a promotional tool for potential customers. Service excellence in the bank can be said as a service to achieve operational effectiveness and provide satisfaction to customers so that they get what they want easily and get more than what they have wanted so far.

Good service, acceptable to the public using banking services, is indicated by the friendly attitude of all service providers, because bank officers are the spearhead of banking services. Service quality can be improved with excellence to expect control over the level of excellence to achieve customer desires. The best service to customers and the level of service quality is the best consistent way to meet customer expectations and performance systems. This ultimately demands the role of management within the bank in order to improve the quality of its management as a basis for decision making. Banks can increase customer satisfaction by maximizing a pleasant customer experience and minimizing or eliminating an unpleasant experience.

In this case, customers to always be loyal must be considered properly. Banks must be able to provide the best quality service to customers so that customer satisfaction in making decisions can be in accordance with what they need and have a positive impact on them. Banks must also pay attention to customer perceptions of the quality of the products or services offered and how their perceptions can influence customer decisions.

There are a number of common problems faced by banks in providing quality services. Problems or problems commonly faced by both banks and customers related to the quality of services provided by banks to their customers are bureaucratic, convoluted and unclear service systems. Second, the company's human resources are still not aware of the importance of customers for the success of the bank, lack of knowledge and abilities, poor attitudes and behavior.

Based on the above background, the identification of the problem in this study is that operations in the banking sector related to customers have a difficult task. It can be said that the progress of the bank is strongly influenced by performance, especially services. This demands the role of bank management so that it can improve the quality of its

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management as a basis for decision making. This assessment becomes the basis for determining a bank strategy that is able to use or utilize all resources efficiently and effectively, which ultimately bring the ability to improve operational performance and customer satisfaction.

2. Literature Review

Understanding service quality according to (Supranto, 2006) is a word that for service providers is something that must be done well. While the definition of service according to (Ratminto, 2005) is an activity or series of activities that are invisible that occur as a result of interactions between consumers and employees or other things provided by service providers that are intended to solve consumer or customer problems.

Service is an important factor, especially for banks engaged in services. Where this is the physical product is usually supported by various product initials. The core product in question is a particular service. Therefore, it is important to know theoretically about the limits, understanding and influencing factors of the service itself. This customer service is very important for the life of a bank, because without customers, there will be no buying and selling transactions between the two.

The quality of service provided to customers must function to provide maximum satisfaction, therefore in order to provide services it must be carried out in accordance with the service function. The quality of service provided by each bank certainly has a purpose. Generally, the purpose of providing services is so that customers feel satisfaction and the impact on the bank will get maximum profit.

In the service there are several important supporting factors and each has a different role but influences each other and together will realize the implementation of good service. According to (Moenir, 2008) the factors that influence service quality are:

- 1) Awareness Factor, a process of thinking through the method of reflection, consideration and comparison, so as to produce confidence, calm, determination and balance in the soul as a starting point for actions and actions that will be carried out later. In other words, the awareness factor here is the awareness of library staff in service activities to users;
- 2) Rule Factor, Rules are an important tool in all people's actions and actions. The more advanced and pluralistic a society is, the greater the role of rules and it can be said that people cannot live properly and quietly without rules. Therefore, every rule ultimately relates directly or indirectly to people, then the human problem and its human nature must be main consideration. The human considerations as a rule are as follows:
 - a. Authority, in making rules must have authority, therefore authority is closely related to the validity of an action or action taken, including making rules that will bind various parties.
 - b. Knowledge and experience, with knowledge and experience he can have foresight in making rules.
 - c. Language ability, written language is a reflection of the will or mind that is different from spoken language.
 - d. Understanding by Implementing, Implementing officers must first understand the meaning and meaning of the rules themselves so that they are able to provide appropriate and fast explanations and services.
 - e. Discipline in Implementation, Discipline is a form of obedience to the rules, both written and unwritten. Discipline here is divided into two, namely time discipline and work discipline;
- 3) Organizational Factors, the service organization referred to here is to organize service functions both in the form of structures and mechanisms that will play a role in the quality and smoothness of services. This organization consists of systems, procedures and methods;
- 4) Income Factor, Income is the entire receipt of a person as a reward for the energy and thoughts that have been devoted to other people or bodies or organizations, either in the form of money, rules or facilities within a certain period of time;
- 5) Ability factor - Skills, namely the ability and skills of staff in carrying out their work. There are three skills that must be possessed, namely managerial ability, technical ability, and ability to create concepts;
- 6) Service Facilities Factor, namely all types of equipment, work equipment and other facilities that function as the main tool in carrying out work, and also have social functions in the interest of people who are in contact with the work organization. These service facilities include work facilities and service facilities.

According to (Parasuraman et al., 2002) several types and managed to identify ten main factors that determine service quality: include two main things, namely work consistency (performance) and ability to be trusted (dependability). This means that the company or bank provides its services right from the first moment. In addition, it also means that the company or the person concerned fulfills its promise, for example delivering its services according to the agreed schedule. The willingness or readiness of employees to provide services that customers need. Skills, everyone in a company have the skills and knowledge needed to be able to provide certain services. This means that the location of service facilities is easily accessible, the waiting time does not need to be too long, the company's communication channels are easy to contact and so on. The attitude of courtesy, responsiveness, attention, and friendliness, must be possessed by personal contacts.

(Bahia & Nantel, 2000) developed a new measurement method to measure service quality for the banking industry called Banking Service Quality (BSQ). (Bahia & Nantel, 2000) developed the BSQ and SERVQUAL as well as other service quality measurements, which have been criticized and proven to have weaknesses. In establishing service quality for banking services, (Bahia & Nantel, 2000) use the marketing mix framework developed by (Bitner & Booms, 1981) in (Bahia & Nantel, 2000)) which is commonly referred to as the 7Ps, namely:

- a. Product And Service
- b. Place
- c. Process
- d. Participant
- e. Physical Surrounding
- f. Price
- g. Promotion

Based on the results of the analysis carried out, six dimensions are obtained, hereinafter referred to as the quality of banking services (Banking Service Quality), which consist of:

- a. Effectiveness and Assurance
- b. Access
- c. Price
- d. Tangible
- e. Service Portofolio
- f. Reliability

Banking Service Quality BSQ proved to be valid and better than SERVQUAL developed by (Parasuraman et al., 2002) In Table 1 below, it can be seen the comparison between BSQ and SERVQUAL

Table 1. Comparison of SERVQUAL with BSQ

Description	SERVQUAL	BSQ
1. Loading	< 0.500	0.570 to 0.890
2. Variable Structure	5 Dimensions	6 Dimensions
3. Application Domain	All service areas 0.720 < <	Banking sector 0.780
4. Reliability	0.860	< < 0.960

Source: (Bahia & Nantel, 2000)

Based on the results of the analysis, 6 dimensions of Banking Service Quality (BSQ) were obtained, which were then appointed as variables research, namely:

1. Effectiveness and Assurance, which is a combination of competence and a good response rate from employees, as well as the safety factor.
2. Access, is the customer's perception of modern equipment and important elements that ensure easy access for transactions.
3. Price, is a factor that is directly related to the costs charged.
4. Tangible, refers to the atmosphere, service equipment and service appearance.
5. Service Portfolio, leading to a complete and consistent service following developments in the banking world.
6. Reliability is formed from two indicators, namely a good filing system and the absence of errors in the service delivery process.

According to (Silvia & others, 2022) states, “Effectiveness (use) can be understood as the degree of success of an organization (to what extent the organization can be declared successful) in its efforts to achieve what the organization's goals are”.

The definition of effectiveness in general shows how far the achievement of a predetermined goal. This is in accordance with the notion of effectiveness according to (Zubaidah & Anwar, 2019) which explains that effectiveness is a measure that states how far the target (quantity, quality and time) has been achieved. Where the greater the percentage of targets achieved, the higher the operational effectiveness. While the notion of effectiveness according to (Astuti, 2019) effectiveness shows the ability of a company or institution to achieve the targets that have been set appropriately. The achievement of the targets that have been set and the applicable sizes and standards reflect that a company or institution has paid attention to its operational effectiveness. An effective operation is one that can achieve or exceed the stated objectives of the operation

Based on the definitions above, it can be concluded that operational effectiveness is a strategy in which the company strives continuously to improve the effectiveness of its business processes. The impact is that if all companies implement this strategy, what happens is hypercompetition in the industry.

Based on the literature review, the conceptual framework of this research is as follows:

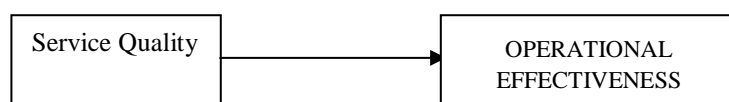


Figure 1. Conceptual Framework (Source: Literature Review, 2021)

Thus, the hypothesis of this research is that the operational effectiveness of e-banking is influenced by the quality of the bank's services. For the purpose of testing the hypothesis, service quality is assessed using its constituent elements based on 6 dimensions of Banking Service Quality (BSQ).

3. Research Method and Materials

The independent variable or independent variable, according to (D. Sugiyono, 2013) is “a variable that affects or is the cause of the change or the emergence of the dependent variable (bound)”. The independent variables in this study are operational audit and service quality. The dependent or dependent variable is the variable that is influenced or the result, because of the independent variable (D. Sugiyono, 2013)The dependent variable in this study is operational effectiveness.

According to (S. Sugiyono et al., 2011) “Population is a generalization area consisting of objects or subjects that are determined by researchers to be studied and then drawn conclusions”. In this study, the population is intended to be consumers who use e-banking Bank Mandiri and BCA for at least 1 year. “The sample is part of the number and characteristics possessed by the population”. The sample in this study are consumers who use e-banking Bank Mandiri and BCA for at least 1 year and use it for transactions at least once a month and domiciled in Depok City.

The type of data used in this study is primary data. Primary data in the form of written questions (Questionnaires) given to 160 respondents. Respondents were selected based on Non Probability Sampling. According to (Sugiyono, 2016) Non Probability Sampling is a sampling technique that does not provide equal opportunities or opportunities for each element or member of the population to be selected as a sample. The Non-Probability Sampling technique in this study was carried out by purposive sampling. Understanding Purposive Sampling according to (S. Sugiyono et al., 2011) is a sampling technique with certain considerations or criteria. So that the data obtained is more representative.

Data collection was carried out using a questionnaire distributed online using Google Forms for data collection facilitate and reduce the risk of exposure to Covid-19. In this study, the questionnaire used a Likert scale, where the size of the scale is 1 to 5 for all the variables studied, so that it can represent the opinions of the respondents. The source of the statement in the questionnaire was modified from the research of (Arvianita, 2015), (Firman & Rambe, 2021), (Anggraeni et al., 2020).

The questionnaire contains a list of statements regarding the independent variable (Quality of Service), the dependent variable (Operational Effectiveness). In this study, the score for each answer from the respondent's statement is using a Likert scale. According to (Sugiyono, 2016) with a Likert scale, the measured variables are translated into variable indicators. The Likert scale used is a range of values from 1 to 5 with scores as listed in the table 2.

Table 2. Research Instrument Score

Answer to Statement	Score
Strongly Disagree	1
Don't agree	2
Neutral	3
Agree	4
Strongly agree	5

Source: Sugiyono, 2021

Table 3. Research Instruments

Variable	Indicator	No. Item	Scale
Operational Effectiveness (Y)	Operational Principle	1,2,3,4,5	Likert
	Operational Risk Management	6,7,8,	Likert
	Effectiveness	9,10,11,12	Likert
Quality Service (X1)	Operational Activities	1,2,3,4,	Likert
	Embodiment	5,6,7,8	Likert
	Reliability	9,10,11,12	Likert
	Access	13,14,15,16	Likert
	Price	17,18,19,20	Likert
	Effectiveness and Guarantee	21,22,23,24	Likert

4. Results and Discussion

The collected results are the results of respondents' answers to determine the effect of Service Quality on the Operational Effectiveness of using e-banking.

Table 4. Questionnaire Distribution

No.	Respondent	Questionnaire distributed	Returned Questionnaire	Unusable Questionnaire/in complete	Questionnaire used
1	Mandiri and BCA e-banking users	150	150	50	100
Total					100

Table 5. Bank Customer Respondent Data

Gender	Men	70
	Women	30
Graduate of	Associate Degree	30
	Bachelor	30
	Magister	20
	Etc.	20
Total		100

The descriptive statistics in this study present the amount of data, the minimum value, the maximum value, the average value (mean) and standard deviation of the independent variable and the dependent variable. The results of descriptive statistics are shown in Table 6.

Table 6. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Quality Service	100	67	85	76.07	5.278	27.857
Effectiveness Operational	100	161	182	169.60	5.568	31.007
Valid N (listwise)	100					

Based on table 6 shows that the amount of data used in this study was 100 data samples taken through distributing questionnaires to e-banking users who had designated as the object of research. The total of all questions in the questionnaire are 32 questions with details of 24 for the variable of Service Quality (KP), and 8 for the variable of e-banking Service Effectiveness.

Based on table 6, it is also known that the dependent variable, namely Operational Effectiveness, shows an average number of 169.60. The dependent variable in this study also has a minimum value of 161 and a maximum of 182. The number of variants of the dependent variable shown in the table is 31.007, where the variance number is closely related to the variation of the data. The greater the value of the variance, it means that the data variation is higher. The standard deviation for the dependent variable of this study is 5.568 which shows the size of the spread from the average, which is 169.60.

The independent variable (free) Quality of Service (KP) in the table has a minimum value of 67 and a maximum of 85. It has an average of 76.07 and the size of the spread of the average is a standard deviation of 5.278. As for the data variation, the variance value in the table for this variable shows the number 27.857.

The results of the calculation of scores from answers generated from research data on service quality, show a score of “Good” answers of 70%. This can be interpreted, that the quality of service provided by the bank has been going well, where the service and handling of customer complaints has been implemented. Statistical data on service quality assessed by customers is shown in table 7.

Table 7. Descriptive Statistics of Service Quality

Bank Services to Customers					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good	70	70.0	70.0	70.0
	Very Good	30	30.0	30.0	30.0
	Total	100	100.0	100.0	100.0

The validity test is used to measure the level of validity and feasibility of the data to be used in a study, whether the data can be used to measure what should be measured (Sugiyono, 2013), so that the selected instrument is valid and can be processed for analysis. The validity test in this study was carried out with the help of SPSS 24.0 using KMO and Bartlett's test, as follows:

Table 8. KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.530
Bartlett's Test of Sphericity	Approx. Chi-Square	8.610
	df	3
	Sig.	.035

The table 8 shows whether the variables and samples used are valid or not. The KMO table above shows the numbers $0.530 > 0.5$; and sig shows the number $0.03 < 0.05$. This figure shows that the research data is valid and can be continued to the next analysis process.

After the validity test and the data are declared valid, then the reliability test is then carried out. Cronbach's Alpha is a measure of reliability that has a value ranging from zero to one. According to (Eisingerich & Rubera, 2010) minimum reliability value of Cronbach's Alpha is 0.70. There are two reasons the researcher used the minimum reliability value of Cronbach's Alpha of 0.70. First, a reliable Cronbach's Alpha (0.70), can provide support for internal consistency. The average variance and composite reliability exceed the recommended threshold (Bagozzi & Yi, 1988), in (Eisingerich &

Rubera, 2010). Second, because the researcher followed the previous research conducted by (Eisingerich & Rubera, 2010)The value of the reliability level of Cronbach's Alpha can be shown in the Table 9.

Table 9. Cronbach's Alpha

Cronbach's Alpha value	Reliability Level
0.0 - 0.20	Less Reliable
>0.20 – 0.40	Somewhat Reliable
>0.40 – 0.60	Reliable Enough
>0.60 – 0.80	Reliable
>0.80 – 1.00	Very Reliable

The reliability test of the data used in this study showed the following results:

Table 10. Reliability Test

Reliability Statistics		
Variable	Cronbach's Alpha	N of Items
Quality Service (X1)		
		,899
		23
Operational Effectiveness (Y)		
		,893
		17

The table 10 shows the results of the reliability tests for the variables X1, and Y, respectively. The value of Cronbach's variable is 0.899 for XI, and Y is 0.893. This shows that all of these values are > 0.60, then the data is said to be reliable and is included in the Very Reliable category because the value is > 0.80 – 1.00 (Eisingerich & Rubera, 2010).

The normality test is used to test whether the standardized residual value in the regression model is normally distributed or not. The residual value is said to be normally distributed if it is close to the average value. In this study using the normality test with the Kolmogorov-Smirnov test, as shown in Table 11.

Table 11. One-Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		
N		Unstandardized Residual 100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.78188764
Most Extreme Differences	Absolute	.102
	Positive	.102
	Negative	-.085
Test Statistic		.102
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Based on the table 11 seen from the sig value from the One Simple K-S table, it shows the number 0.200 > alpha 0.05. Thus, it can be concluded that the data used in this study were normally distributed.

The criteria for acceptance or rejection of the hypothesis in this t test is that if the significant value is > 0.05 then the hypothesis will be rejected, which means that partially the independent variable has no significant effect on the dependent variable. On the other hand, if the significant value is < 0.05, the hypothesis will be accepted and it means that partially the independent variable has a significant effect on the dependent variable. The t-test table and its results on Table 12.

Based on the test of Table 12, the regression model can be formulated as follows:

$$Y = 113.501 + 0.179 KP + 19.095$$

Table 12. The t-test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	113.501	19.095					
	Quality Service	.179	.175	.170	2.796	.009	.988	1.012

a. Dependent Variable: Operational Effectiveness

Based on the Table 12, the results of hypothesis testing are explained as follows:

The results of the t-test Table 12 show that the service quality variable (KP) has a sig value of $0.009 < \alpha 0.05$ and the direction of the positive regression coefficient is 0.179, which means that service quality has no effect on operational effectiveness. Thus the hypothesis which states that service quality (KP) has a positive effect on the operational effectiveness of e-banking services is accepted.

According to the theory, service quality has six interrelated dimensions which consist of effectiveness and assurance, access, price, realization, service portfolio, and reliability. These six dimensions serve as the basis for assessing whether or not the service in a bank or company is good.

Based on the respondents' answers, the quality of service and in a score of 70% (good). These results reflect that the quality of e-banking services is considered good by Bank Mandiri and BCA customers. In addition, the results of the research test show that service quality plays a role in the operational effectiveness of e-banking services. This may be due to the Standard Operating Procedure of the service has been implemented optimally.

5. Conclusion

Service Quality plays a role in operational effectiveness e-banking services at Bank Mandiri and BCA. The results of the t test show that the service quality variable (KP) has a sig value smaller than alpha, which means that service quality affects operational effectiveness.

This implies that management must be able to maintain service quality even if it is possible to increase it so that the operational effectiveness of the services provided will also increase.

Suggestions for future research are expected to be able to add other variables that have not been included in this study, such as the ease of use variable, the level of technological understanding of customers, transaction security and so on.

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