

SATISFACTION OF BANKING SERVICES BY SMALL ENTERPRISES IN LAKE CIPONDOH TOURIST DESTINATION TANGERANG FOR THE USE OF DIGITAL BANKING PRODUCTS AND THE IMPACT ON THE QUALITY OF BANKING SERVICES

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<i>Keyword</i>	<i>Abstract</i>
<i>Digital Banking Product, Quality of Banking Services, Satisfaction of Banking Services</i>	<i>This study aims to determine the effect of digital bank products on service quality through customer satisfaction. This type of research uses quantitative description. Total population is the same as the number of samples, namely 63 respondents. The results of the study show that: (1) Digital bank products have a significant effect on the quality of banking services; (2) Bank digital products have a significant effect on the satisfaction of banking services by small enterprises; (3) Quality of banking services has a significant effect on the satisfaction of banking services by small enterprises; (4) Bank digital products have a significant effect on the satisfaction of banking services by small enterprises through Quality of banking services.</i>

INTRODUCTION

Digital banking is an essential tool for the life of all life and is causing a fundamental change in the banking industry and the world (Kitsios et al., 2021). Digital banking services are banking innovations in providing fast services that customers can access anytime and anywhere (Sivaram & Satheesh, 2021). Digital banking services can make it easier for customers to open books, make bank transactions, register, communication, and close accounts. In this regard, the quality or quality of digital banking services will undoubtedly impact customer satisfaction (Daga et al., 2021). The growth of the current digital economy era is speedy, all

transactions will be based on technology, and more and more variations of digital economy business models are developing to encourage economic sharing among business people (Wardhono et al., 2022). Banks are also moving forward and collaborating to improve systems and strategies so that people can prove and feel that transacting with the help of technology is accessible (Kitsios et al., 2021). Industry players in the banking sector are required to apply digital technology. Still, they can also capture various opportunities by better understanding changes in consumer behavior that are increasingly leading to the digital realm, which in turn can facilitate the transaction needs of their customers (Diener & Spacek, 2021). With the increasing use of digital technology, consumers are getting used to and choosing services that are faster, transparent, broad, and can be tailored to customer needs (Reinartz et al., 2019).

Competition between banks and financial institutions has entered a new phase in application technology, which implies the development of the banking business in the digital economy era (OECD, 2020). Application technology in banking is called digital banking, a banking service that utilizes digital technology to meet customer needs to realize the digital economy (Hadid et al., 2020). Digital banking services are activities using electronic or digital facilities owned by the Bank and through digital media belonging to prospective customers and Bank customers, which are carried out independently. This enables prospective customers and customers of the Bank to obtain information, register, open accounts, communicate, banking transactions, close accounts, e-commerce, financial advisory, investment, and different needs of the Bank's customers (Otoritas Jasa Keuangan, 2020). Digital banking services have been regulated in Peraturan Otoritas Jasa Keuangan (POJK) No. 12/POJK.3/2018 concerning the Implementation of Digital Banking Services by Commercial Banks as one of the efforts to increase bank capability and utilize information technology more optimally to support bank service innovation. POJK No. 12/POJK.3/2018 Chapter II concerning Electronic Banking Services in Article 3 adds that Banks provide Digital Banking Services by utilizing distribution

channels (delivery channels), including Cash Deposit Machine (CDM), Automated Teller Machine (ATM), Short Message Services (SMS) banking, phone banking, Electronic Data Capturing (EDC), E-Payment, E-Money, mobile banking, and internet banking.

The presence of digital banking is a solution for all banking matters to be more effective and efficient (Krisnanto, 2018). With the entry of the digital banking era, various time-consuming problems can be reduced. Various banking service features provide easy transfer transactions, check balances, and make payments only from the customer's gadget (Komulainen & Saraniemi, 2019). No more extended waiting times and all that can be done while doing other activities. With digital banking facilities, both banks and customers will get many benefits. In addition to higher levels of efficiency in all banking activities, security has also increased (Anouze & Alamro, 2020). Responding to financial problems can also be done as quickly as possible. Finally, customer satisfaction with the services of the Bank will increase. Then both parties will be able to feel the advantages of digital banking technology using the conventional banking system (Aisyah, 2018). For the micro, small and medium business community, digital banks can help them overcome problems in business development (Darma & Lestari, 2020). By being accessible online, digital banks can make it easier for business actors to access various services such as opening account numbers, capital, storage, remittances, and payment of receivables through digital banking ((Otoritas Jasa Keuangan, 2020).

Cipondoh Lake is one of the natural tourist attractions in Tangerang City, which is located on Jalan KH. Hasyim Ashari, Cipondoh, Tangerang City. Cipondoh Lake Tourism presents stunning natural beauty as an attraction. Lake Cipondoh has complete facilities, namely the number of food stalls that provide a variety of delicious dishes and delicious drinks; the average price of food and beverages in this tourist destination is not too expensive, and the price is quite affordable. Lake Cipondoh is managed by Pokdarwis (Kelompok Sadar Wisata/Tourism Awareness Group), whose members comprise the community around Lake Cipondoh. The owners of the many food stalls on Lake Cipondoh are small enterprises whose businesses are located around these tourist destinations.

Small enterprises in Lake Cipondoh, controlled mainly by food stalls, rely heavily on banking to obtain capital, save income, receive money, transfer money, and perform other financial transactions. So that the Bank is beneficial for small enterprises in Lake Cipondoh because it is a safe place for financial transactions. Now in the era of all digitalization, including banking, digital banks for small enterprises in Lake Cipondoh can help them overcome problems in terms of business development and other financial transactions. By being accessible online, digital banks can make it easier for business actors to access various business capital services and other financial transactions, saving transportation costs and face-to-face time. Digital banking that is easily accessible via mobile phones will help small enterprises in Lake Cipondoh monitor and control their business finances.

Based on observations made by researchers, small business actors in Lake Cipondoh still have several problems, including (1) Several small enterprises in Lake Cipondoh do not master digital technology.; (2) There are several small enterprises in Lake Cipondoh borrowing capital from moneylenders; (3) Many small enterprises in Lake Cipondoh do not have financial reports, so it is not easy to get loans from banks; (4) Several small enterprises in Lake Cipondoh carry out financial transactions in cash without using cashless. The objectives of this study are: (1) To determine the effect of digital banking products on the satisfaction of banking services, especially in small enterprises in Lake Cipondoh; (2) To determine the effect of digital banking products on the quality of banking services in small enterprises in Lake Cipondoh; (3) To determine the effect of digital banking products on the quality of banking services through the satisfaction of banking services, especially in small enterprises in Lake Cipondoh.

In this study, there are digital banking products as independent variables, the independent variable is the intervening variable, namely customer satisfaction, while service quality is the dependent variable. Previous studies conducted by Hadid et al. (2020), Assegaff (2016), Khan et al. (2021), Al-Hawary & Al-Smeran (2017), and Nugraha (2021) showed that research respondents were bank customers

in a city in a country. There is no intervening variable; digital banking products and service quality are independent variables, while customer satisfaction is dependent.

Research conducted by Rajan & Saranya (2018) shows that digital banking services including banking activities can be done online, can be accessed anytime and anywhere for 24 hours as long as it is connected to the internet network, better security with layered protection, easy transactions and transaction authorization, fast and practical because you need to queue at the office bank branches, and of course the costs become more efficient. Research conducted by Windasari et al (2022) shows that the authorization of digital banking transactions applies the principle of self service so that it can be done online without going through a teller or customer service that is usually found at bank branch offices. Research conducted by Ozili (2018) shows that one of the interesting features that can be found in digital banking services is the feature of managing financial posts and can be adjusted based on customer needs in managing finances. Based on this description, the hypotheses in this study are:

H1 : Digital banking has a significant effect on the quality of banking services

Research conducted by Jannah et al (2020) shows that digital banking services are banking innovations in providing fast services that can be accessed anytime and anywhere to customers. Digital banking services can make it easier for customers to open books, banking transactions, registration, communication, and closing accounts. In this regard, the quality or quality of digital banking services will certainly have an impact on customer satisfaction. Research conducted by Sicillia & Yazid (2020) shows that the appeal of digital banking is a feature that allows customers to get convenience and comfort in transactions, both in sending money between banks, transferring books between banks and transacting bill payments. Research conducted by Hadid et al (2020) shows that the benefits felt by bank customers in using digital banking are expectations of accuracy, security, network speed, user friendliness, user engagement, and convenience ease of use the quality of the internet connection. Based on this description, the hypotheses in this study are:

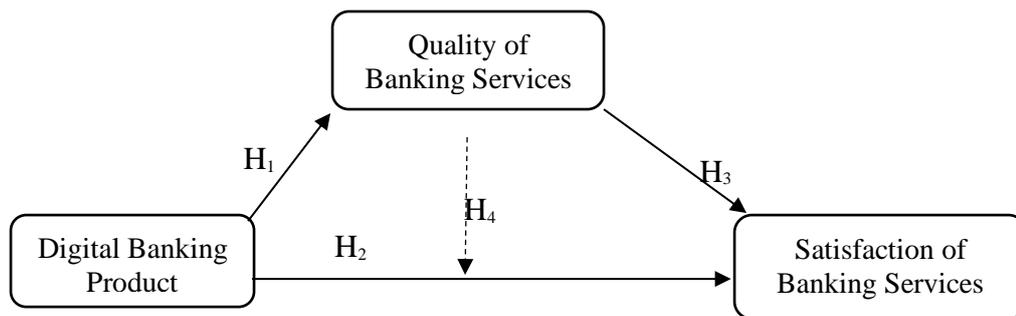
H2 : Digital banking has a significant effect on bank customer satisfaction

Research conducted by Hadid et al (2020) shows that the banking process relates to the way how to satisfy the customer in several ways in terms of quality that must be considered, namely speed, accuracy, the ease of procedures in the transaction, response, guarantee, and attention given by a banking company that aims to satisfy customers with good quality. Research conducted by Lumanaj et al (2020) shows that intense competition in the banking industry requires banks to be able to provide quality services for their customers. Research conducted by Darmawan (2018) shows that Service quality is important for the banking industry engaged in the service sector because good service quality will create customer satisfaction and encourage customer loyalty. Based on this description, the hypotheses in this study are:

H3 : The quality of banking services has a significant effect on bank customer satisfaction

Research conducted by Assegaff (2016) shows that improvement of facilities that can facilitate and provide satisfaction for customer transactions at banking companies cannot be done without involving technology. Research conducted by Hammoud et al (2018) shows that digital banking is one of the solutions developed by banks, the use of digital banking in transactions can realize customer satisfaction through service quality through electronic media which was developed by optimizing the use of customer data in order to serve customers more quickly, easily and precisely, with the needs and can be done completely independently by the customer by paying attention to security aspects. Based on this description, the hypotheses in this study are:

H4 : Digital banking has a significant effect on bank customer satisfaction through the quality of banking services



Gambar 1. Kerangka Pikir Penelitian

RESEARCH METHOD

This type of research is quantitative with a survey approach, namely getting data from respondents through distributing questionnaires. This study uses the path analysis method, namely knowing the causal relationship, with the aim of explaining the direct or indirect effect between exogenous variables and endogenous variables. In this study, the author wants to analyze and ascertain whether there are the effect of digital banking products on service quality through customer satisfaction. The sampling technique in this study was using a saturated sampling technique because the total population was the same as the number of samples, namely 63 respondents, namely small food stalls in Lake Cipondoh. Data is processed using Smart PLS. Collecting data using a questionnaire with a Likert scale from 1 to 5.

RESULT AND DISCUSSION

Result

Tabel 1. Respondent Characteristics

		Frequency	Percent
Gender	Male	47	75%
	Female	16	25%
	Total	63	100%
Age	20 - 35 years old	25	40%
	36- 50 years old	33	52%
	> 50 years old	5	8%
	Total	63	100%
Daily Income	> 1,000,000	0	0%
	1,000,000 – 5,000,000	38	60%
	5,000,000 – 10,000,000	25	40%
	> 10,000,000	0	0%
	Total	63	100%

		Frequency	Percent
Digital Banking	Those who all use digital banking apps	54	86%
	Those who only partially use digital banking apps	7	11%
	Those who don't use digital banking apps	2	3%
Total		63	100%

Source: Data Processed (2022)

Based on gender, small enterprises in Lake Cipondoh are dominated by males. Small enterprises In Lake Cipondoh with male gender as many as 47 people (75%), and small enterprises with female sex as many as 16 people (25%). Based on age, most of the small enterprises in Lake Cipondoh are under 50 years of productive age, namely the age of small enterprises ranging from 20-35 years old as many as 25 people (40%) and around 36-50 years old as many as 33 people (52%), this is due to the productive age of humans to work. Based on daily income, most small enterprises in Lake Cipondoh have a daily turnover of IDR 1,000,000 – IDR 5,000,000; as many as 38 people (60%) and 25 people (40%) have a daily turnover of IDR 5,000,000 – IDR 10,000,000. Based on the use of digital banking, small enterprises in Lake Cipondoh use all digital banking applications (ATM, CDM, phone banking, SMS banking, EDC, E-Money, E-Payment, internet banking, and mobile banking) are 54 people (86%). In contrast, small enterprises in Lake Cipondoh that use only a few digital banking applications (ATM, SMS Banking, E-Money) as many as 7 people (11%), then small enterprises in Lake Cipondoh that do not use all digital banking applications as many as 2 people (3%).

Table 2. Validity Test

Variabel	Indikator	Loading Factor
Digital Banking Product	X1	0,881
	X2	0,715
	X3	0,672
	X4	0,775
	X5	0,747
	X6	0,843

Variabel	Indikator	Loading Factor
Quality of Banking Services	X7	0,756
	X8	0,791
	X9	0,777
	X10	0,878
	Z1	0,734
	Z2	0,822
	Z3	0,911
	Z4	0,920
	Z5	0,766
	Z6	0,719
Satisfaction of Banking Services	Z7	0,711
	Z8	0,666
	Z9	0,645
	Z10	0,809
	Y1	0,614
	Y2	0,810
	Y3	0,817
	Y4	0,905
	Y5	0,641
	Y6	0,737
Y7	0,715	
Y8	0,621	
Y9	0,683	
Y10	0,719	

Source: Data Processed (2022)

Convergent validity by looking at the loading factor value > 0.70 . Table 2 shows that all statement items are declared valid because the loading factor value is > 0.70 .

Tabel 3. Reliability Test

Variabel	Cronbach's Alpha	Composite Reliability
Digital Banking Product	0,863	0,818
Quality of Banking Services	0,850	0,833
Satisfaction of Banking Services	0,711	0,747

Source: Data Processed (2022)

The reliability test uses Cronbach's alpha and composite reliability, where the value of Cronbach's alpha > 0.7 and composite reliability > 0.7 . Table 3 shows that all variables are reliable because of the value of Cronbach's alpha > 0.7 and

composite reliability > 0.7.

Tabel 4. R-Square

Variabel	R-Square
Quality of Banking Services	0,578
Satisfaction of Banking Services	0,856

Source: Data Processed (2022)

Based on table 4, the Adjusted R-Square value for the quality of banking services is 0.578. These results indicate that digital banking products influence 57.8% of banking service quality variables. At the same time, the remaining 42.2% is influenced by other factors outside of this study. Based on table 4, the value of Adjusted R-Square for Satisfaction of banking services is 0.856. These results indicate that 85.6% of the banking service satisfaction variables are influenced by digital banking products and the quality of banking services. At the same time, the remaining 14.4% is influenced by other factors outside of this study.

Table 5. Direct Effect

Variabel	Original Sample (O)	Standar Deviation (STDEV)	t-Statistic (O/STDEV)	P Values
Digital Banking Product → Quality of Banking Services	0.530	0.085	6.235	0.000
Digital Banking Product → Satisfaction of Banking Services	0.361	0.072	5.014	0.001
Quality of Banking Services → Satisfaction of Banking Services	0.454	0.068	6.676	0.000

Source: Data Processed (2022)

Based on table 5, the results of the P-Values for each hypothesis test on each of these research variables are as follows: (1) The P-Values of the influence of digital banking products on the quality of banking services is 0.000, which means the P-Values value (0.000) < probability value (0.05), then H0 is rejected and H1 is accepted, so it can be concluded that digital banking products have a significant effect on the quality of banking services; (2) The P-Values of the influence of digital banking products on the satisfaction of banking services is 0.001, which

means the P-Values (0.001) < probability value (0.05), then H0 is rejected, and H2 is accepted, so it can be concluded that the digital banking product significant effect on the satisfaction of banking services; (3) The P-Values of the influence of quality of banking services on the satisfaction of banking services is 0.000, which means the P-Values (0.000) < probability value (0.05), then H0 is rejected, and H3 is accepted, so it can be concluded that the quality of banking services have a significant effect on the satisfaction of banking services.

Table 6. Indirect Effect

Variabel			Original Sample (0)	Standar Deviation (STDEV)	t-Statistic (O/STDEV)	P Values
Digital Banking Product	→ Quality of Banking Services	→ Satisfaction of Banking Services	0.127	0.028	4.535	0.004

Source: Data Processed (2022)

Based on table 6 the P-Values results for each hypothesis test on each of these research variables are the P-Values value of the influence of digital banking products on banking service satisfaction through banking service quality is 0.004 which means the P-Values value (0.004) < probability value (0.05), then H0 is rejected and H4 is accepted, so it can be said that digital banking products have a significant effect on banking service satisfaction through the quality of banking services.

This research is in line with the study conducted by Rajan & Saranya (2018), Windasari et al. (2022), and Ozili (2018), showing that digital banking products have a significant effect on the quality of banking services. Small enterprises in Lake Cipondoh need digital banking products because the Bank's services are very fast and easy and can be controlled by small enterprises. Digital banking products make bank services faster, easier, more flexible, and more convenient, and services can be done 24 hours anytime and anywhere. With the existence of digital banking products for small enterprises in Lake Cipondoh, the Bank's services become transparent, broad, and can be personalized to the needs of small enterprises. The convenience of digital banking is felt by small enterprises in Lake Cipondoh, such as payment methods, transferring funds, obtaining loans, collecting funds,

managing assets, and making investments.

This research is in line with the study conducted by Jannah et al. (2020), Sicillia & Yazid (2020), and Hadid et al. (2020), showing that digital banking products have a significant effect on banking service satisfaction. This is because digital banking allows small enterprises in Lake Cipondoh to carry out banking transactions through a smartphone or cellphone with an internet network, making it easier for customers to complete transactions. Digital banking can affect the satisfaction of small enterprises in Lake Cipondoh because of the ease of transactions, speed of access, and saving time, which causes customers to prefer digital banking. Digital banking services can facilitate small enterprises in Lake Cipondoh in opening account books, banking transactions, registration, business capital loan, communication, and closing accounts, so digital banking will certainly impact customer satisfaction.

This research is in line with research conducted by Hadid et al. (2020), Lumanaj et al. (2020), and Darmawan (2018), which shows that the quality of banking services has a significant effect on banking service satisfaction. This is due to digital-based services using smartphones in banking improving breakthroughs to provide the best service to make it easier for customers, especially small enterprises in Lake Cipondoh, to conduct transactions without coming to the bank's location. Digital banking services aim to make it easier for small enterprises in Lake Cipondoh to find out about products and access existing services. Digital banking services make the service process faster, save time and transportation costs, and increase bank customer satisfaction, especially in small enterprises in Lake Cipondoh. This service can be accessed easily without the limitation of time and place. This digital banking service aims to improve the efficiency of operational activities and the quality of bank services to provide customer satisfaction, especially in small enterprises in Lake Cipondoh.

This study is in line with research conducted by Assegaff (2016), Susilawaty & Nicola (2020), and Hammoud et al. (2018), which showed that digital banking

products significantly affect banking service satisfaction through the quality of banking services. This is because digital banking products make bank customers, especially small enterprises in Cipondoh Lake, more satisfied through faster and better services. After all, they help small enterprises access services and can process all banking service needs boldly. This is, of course, very practical and flexible because small enterprises do not need to come to the bank office and wait in long queues. As long as small enterprises have smartphones connected to the internet, they can carry out various activities anytime and anywhere. The transaction process can be done faster through online services or the internet network without queueing. From the banking side, the operational process of digital banks is also beneficial because there is no need to buy or rent many offices along with other costs such as electricity, salaries, and so on.

KESIMPULAN DAN SARAN

Digital banking products significantly affect the quality of banking services because digital banking products make banking services faster, easier, flexible, and convenient, and services can be performed 24 hours anytime and anywhere. Digital banking products have a significant effect on banking service satisfaction because digital banking allows small enterprises in Lake Cipondoh to conduct banking transactions via smartphones or mobile phones with internet networks such as account opening, banking transactions, registration, business capital loans, communication, and account closing so that digital banking technology will certainly have an impact on the satisfaction of small enterprises in Lake Cipondoh. The quality of banking services has a significant effect on banking service satisfaction because digital-based services can increase breakthroughs to provide the best service to facilitate and satisfy small enterprises in Lake Cipondoh to make transactions without having to come to the bank. Digital banking products significantly affect banking service satisfaction through the quality of banking services because digital banking products do small enterprises in Lake Cipondoh more satisfied through faster and better services.

It is easier for small enterprises in Cipondoh Lake to conduct banking transactions more quickly and efficiently with digital banking. However, small

enterprises in Cipondoh Lake must always be careful because many hackers and malware can damage and steal data through the internet network. Suggestions for small enterprises in Cipondoh Lake are: (1) Never share personal information such as PIN, CVV, card number, expiry date, and so on with anyone through the website, SMS, internet, or other channels to unknown and untrusted parties; (2) Be careful when making transactions at ATMs, EDC machines, or e-commerce, lest anyone see pressing the button when entering the PIN-code on an ATM or EDC machine; make sure the debit/credit card is not swiped on a device other than EDC when shopping or swiping more than twice at a time except as a result of failed transactions, and make sure not to download links from unknown and untrusted parties when shopping online because they have the potential to carry malware; (3) Increase your card security through 3D Secure, namely by using a One Time Password code that is sent via SMS to cardholder customers every time they approve financial transactions; (4) If there is a suspicious transaction, make sure and complain to the bank.

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