

THE INFLUENCE OF E-SERVICE QUALITY AND SITUATIONAL FACTOR ON CUSTOMER LOYALTY IN USING MANDIRI SYARIAH MOBILE APPLICATION DURING THE COVID-19 PANDEMIC

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ABSTRACT

This research aims to analyze the influence of e-service quality and situational factors on customer loyalty in using the Mandiri Syariah Mobile application during the Covid-19 pandemic. The method used in this research is quantitative. This research uses primary data collected through the questionnaires which were distributed to 100 respondents. They are customers of Bank Syariah Mandiri and users of the Mandiri Syariah Mobile application. The Customers have made complaints against the application. The results of the research using multiple linear regression tests showed that e-service quality and situational factors had a positive relationship. Partially, the e-service quality variable and situational factors have a positive and significant impact on customer loyalty in using the Mandiri Syariah Mobile application during the Covid-19 pandemic. The results of this research are expected to be useful for Bank Syariah Mandiri in developing strategies to increase customer loyalty.

Keywords: *E-Service Quality, Situational Factors, Customer Loyalty.*

INTRODUCTION

Research Background

The Covid-19 pandemic has prompted changes and competition between banks has become increasingly fierce. Strategies and innovations are carried out to maintain customer loyalty so that the bank's business cycle is not disrupted. However, the community has limitations to carrying out outdoor activities due to the Covid-19 pandemic.

The banking industry is taking advantage of the acceleration of digital transformation to maintain and increase customer transactions during the current Covid-19 pandemic. The Covid-19 pandemic can be categorized as a situational factor that can affect the formation of customer loyalty. This is because the Covid-19 pandemic is a condition that can affect community activities at certain times and places, and is beyond the control of banks as service providers.

To deal with digital transformation, Bank Syariah Mandiri has improved its business strategy through the digitization process in various business processes, one of which is by using digital features in the Mandiri Syariah Mobile application. Bank digitalization has a big effect in increasing new customers by 40%.

Not only that, transactions made digitally reach 95%. Data shows that as of September 19, 2020, there are 1.4 million Mandiri Syariah mobile application users and 1,500 accounts per day making transactions through the application. From 2018 to 2020, mobile transactions reached 94% year on year, while transactions at branch offices fell to 36% YoY.

A significant increase in 2020 indicates that the Covid-19 pandemic condition could be the cause of the increasing number of mobile transactions, which in that year started the outbreak of the Covid-19 pandemic in Indonesia. Thus, Bank Syariah Mandiri must be able to provide customer satisfaction through the Mandiri Syariah Mobile application by improving the e-service quality on the application so that customer loyalty can be formed.

However, there is evidence of an increase in the number of customer complaints related to processes or transactions and facilities on the Mandiri Syariah Mobile application, especially in 2020 when the Covid-19 pandemic began. It can be seen in Table 1 below:

Table 1 Number of Customer Complaints by Process/Transaction Category and Facilities on the Mandiri Syariah Mobile Application

| Year | Number of Customers |
|------|---------------------|
| 2018 | 9.492 |
| 2019 | 10.392 |
| 2020 | 23.379 |

Source: Bank Syariah Mandiri

Based on table 1 above, it can be seen that there was a significant increase in 2020 for customers who made complaints. The problem of increasing the number of customer complaints processes or transactions and facilities on the Mandiri Syariah mobile application in the current digital era certainly disrupts the development and sustainability of the banking business, because this is an indicator of the success or failure of the digitalization process of a banking company. As the number of complaints increases, the satisfaction felt by customers will also decrease, if customer satisfaction decreases over time, it shows that customers feel their needs, desires, and expectations cannot be met, resulting in no-repeat purchases or continued loyalty.

According to Zeithaml, Bitner, and Gremler, there are 5 factors that influence the formation of loyalty through customer satisfaction, namely: service quality, product quality, price, personal factors, and situational factors. However, based on the phenomena found, this research focuses on 2 factors, namely: electronic-based service quality or known as e-service quality, and situational factors.

Based on the description above, the researcher wants to analyze whether e-service quality and situational factors affect customer loyalty. Therefore, researchers are encouraged to conduct research with the title *"The Influence of E-Service Quality and Situational Factor on Customer Loyalty in Using the Mandiri Syariah Mobile Application During the Covid-19 Pandemic"*.

PROBLEMS

Based on the problems in the background, the formulation of the problem to be studied in this study are:

1. How is the influence of e-service quality on the Mandiri Syariah mobile application

on the loyalty of Bank Syariah Mandiri customers?

2. How is the influence of customer situational factors during the Covid-19 pandemic on customer loyalty of Bank Syariah Mandiri?

OBJECTIVE

Referring to the problems and research questions, this research aims to:

1. To analyze the influence of e-service quality on the Mandiri Syariah mobile application on the loyalty of Bank Syariah Mandiri customers.
2. To analyze the influence of customer situation factors during the Covid-19 pandemic on Bank Syariah Mandiri customer loyalty.

LITERATURE REVIEW

E-Service Quality

E-Service Quality or known as E-S-QUAL is a service quality on digital electronic features that are efficient and effective to support products or services offered by a banking company. Zeithaml, et al., (2013), argue that E-S-QUAL is also defined as the extent to which a digital feature provides efficient and effective transaction, purchasing, and delivery facilities. E-S-Qual was developed to propose a service provided by the company on digital sites and/or features. A bank is needed to be able to launch digital services on features that facilitate it to customers.

Situational Factors

Situational factors are condition factors that are owned by customers and are contemporary in customer transaction activities that occur at certain times and places (Makal, 2018). Situational factors can influence the actions and feelings of customers towards one type of service they get. Situational factors can be in the form of a possibility that occurs outside the control of a company. Situational factors that occur in certain conditions and experiences will encourage customers to use a product or service provided by a company providing goods or services, this will affect expectations for the service they will receive.

Customer Loyalty

Customer loyalty is a customer's commitment to a brand, store, or supplier, based on a very positive attitude and is reflected

in consistent repeat purchases (Suryati. 2015). Customer loyalty is defined as people who buy especially those who buy regularly and repeatedly. A customer is someone who continuously and repeatedly comes to the same place to satisfy his desire by having a product or getting a service and paying for the product or service. In this study, customers will be equated with customers, where loyal customers are customers who repeatedly come to the same bank to fulfill their desire to obtain banking products or services.

RESEARCH HYPOTHESIS

H1: E-Service Quality (X1) has a positive and significant influence on customer loyalty (Y) of Bank Syariah Mandiri.

H2: Situational factor (X2) has a positive and significant influence on customer loyalty (Y) of Bank Syariah Mandiri.

RESEARCH METHOD

This research is associative and quantitative research because this study aims to determine the effect or relationship between variables and contains a lot of numbers starting from the collection, processing, and results that are dominated by numbers and in the process of analyzing using statistics. The population in this study are Bank Syariah Mandiri customers who use the Mandiri Syariah Mobile application who have made complaints against the application and the sample is part of the population calculated by the Slovin formula.

$$n = \left(\frac{N}{1 + (N \times e^2)} \right)$$

Information:

n = Sample size

N = Population size

e = standard error (10%)

Then it can be determined the number of samples be studied is 100 respondents.

The analysis technique used in this research is multiple linear regression with classical assumption test consisting of normality test and multicollinearity test. As well as hypothesis testing was conducted in this study, namely the T-test (partial), and the coefficient of determination test (R^2).

RESULT AND DISCUSSION

Classic Assumption Test

1. Normality Test

Table 2 Normality Test Results with Kolmogorov Smirnov

| Kolmogorov Smirnov | | Unstandardized Residual |
|---------------------------|------------------------|-------------------------|
| | N | 100 |
| Normal | Mean | .0000000 |
| Parameters ^{a,b} | Std. Deviation | 2.09458407 |
| Most | Absolute | .068 |
| Extrem | Positive | .032 |
| Differences | Negative | -.068 |
| | Test Statistic | .068 |
| | Asymp. Sig. (2-tailed) | .200 ^{c,d} |

Source: Primary Data Processed (2021)

The table above shows the results of the normality test with a significance value greater than a significance level of $0.200 > 0.050$. This shows that the data is normally distributed.

2. Multicollinearity Test

Table 3 Multicollinearity Test Results

| Variable | Tolerance Value | VIF | Description |
|--------------------------------------|-----------------|-------|-----------------------------|
| E-Service Quality (X ₁) | 1,000 | 1,000 | Free from Multicollinearity |
| Situational Factor (X ₂) | 1,000 | 1,000 | Free from Multicollinearity |

Source: Primary Data Processed (2021)

The table above shows that the two variables used in this study were declared free of multicollinearity symptoms. This is because the tolerance value is > 0.100 and the VIF value is < 10.00 .

Hypothesis Test

1. T-Test (Partial)

Table 4 T-Test (Partial) Results

| Variable | T-count | Sig. | T-table | Description |
|--------------------------------------|---------|-------|---------|-------------|
| E-Service Quality (X ₁) | 4,399 | 0,000 | 0,1975 | H1 accepted |
| Situational Factor (X ₂) | 3,521 | 0,001 | 0,1975 | H2 accepted |

Source: Primary Data Processed (2021)

Based on the results of the t-test that has been carried out, the results obtained are:

1. E-Service Quality (X₁) has a t-count of 4.399. When compared with the value of t-table, it is obtained that t-count is 4.399 > t table is 0.1975. Then, the significant value of the e-service quality variable (X₁) is 0.000. When compared with a significant value of 5%, it is obtained 0.000 < 0.050. Thus the hypothesis H₀ is rejected and H₁ is accepted, meaning that partially e-service quality (X₁) has a positive and significant influence on customer loyalty (Y) to Bank Syariah Mandiri customers.
2. Situational Factor (X₂) has a t-count of 3.521. When compared with the value of the t-table, it is obtained that t-count is 3.521 > t table is 0.1975. Then, the significant value of the situational factor variable (X₂) is 0.001. When compared with a significant value of 5%, it is obtained 0.001 < 0.050. Thus the hypothesis H₀ is rejected and H₂ is accepted, meaning that partially situational factor (X₂) has a positive and significant influence on customer loyalty (Y) to Bank Syariah Mandiri customers.

2. Coefficient of Determination Test (R²)Table 5 Results of the Coefficient of Determination (R²)

| Model | R | R ² | Adjusted R ² | Std. Error of the Estimate |
|-------|-------|----------------|-------------------------|----------------------------|
| 1 | 0.529 | 0.280 | 0.265 | 2.116 |

Source: Primary Data Processed (2021)

Based on table 5 shows that the calculation results for the R² value obtained are 0.280 or 28%, then the large influence of the e-service quality variable and situational factors on customer loyalty is 28% and 72% is influenced by other variables not examined in this study.

Multiple Linear Regression Analysis

By looking at table 6, the regression model between the independent variables and the dependent variable is obtained as follows: Table 6 Results of Multiple Linear Regression Analysis

| Model | Unstandardized Coefficient | |
|--------------------|----------------------------|------------|
| | B | Std. Error |
| 1 (Constant) | 4.438 | 2.775 |
| E-Service Quality | .298 | .063 |
| Situational Factor | .260 | .066 |

Source: Primary Data Processed (2021)

Based on table 6 shows that the results of multiple linear regression test resulted in the following regression equation model:

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 4,438 + 0,298 X_1 + 0,260 X_2$$

From the regression model above shows that:

- a. The a value of 4.438 is a constant value of the value of the dependent variable (Y) when the condition of the customer loyalty variable (Y) has not been influenced by other variables, namely the e-service quality variable (X₁) and the situational factor variable (X₂).
- b. The independent variable e-service quality (X₁) has a positive coefficient (b₁) of 0.298. That is, if other variables have a fixed or constant value, and the e-service quality variable (X₁) increases by 1 unit, the customer loyalty variable (Y) will increase by 0.298.
- c. The independent variable situational factor (X₂) has a positive coefficient (b₂)

of 0.260. This means that if other variables have a fixed or constant value, and the situational variable (X_2) increases by 1 unit, the customer loyalty variable (Y) will increase by 0.260.

DISCUSSION

The Influence of E-Service Quality on the Mandiri Syariah Mobile Application on Customer Loyalty at Bank Syariah Mandiri

The results show that e-service quality has a positive and significant influence on customer loyalty in using the Mandiri Syariah Mobile application during the Covid-19 pandemic. So it can be concluded that the first hypothesis is accepted. The most influential thing is the speed of access to the Mandiri Syariah Mobile application. Access speed is a benefit offered by Bank Syariah Mandiri to its customers. During the Covid-19 pandemic, the community desperately needed a mobile banking application that could offer convenience, speed, and real-time in its use. This is one of the strategies that need to be maintained so that Bank Syariah Mandiri customers are satisfied with the services provided on the Mandiri Syariah mobile application and form a sense of loyalty.

The Influence of Customer Situational Factor During the Covid-19 Pandemic On Customer Loyalty at Bank Syariah Mandiri

The results showed that customer situational factors during the Covid-19 pandemic had a positive and significant influence on customer loyalty in using the Mandiri Syariah mobile application. So it can be concluded that the second hypothesis is accepted. Customers tend to use the Mandiri Syariah Mobile application to meet the needs of banking products or services during the Covid-19 pandemic. During the current Covid-19 pandemic, banks are expected to offer services that can be effective and efficient to replace services that have been hampered by the Covid-19 pandemic, one of which is by maximizing the quality of digital services through the independent sharia mobile application so that customer loyalty can be maintained.

CONCLUSION

Based on the research conducted, several conclusions can be drawn as follows:

1. Partially, e-service quality has a positive and significant effect on customer loyalty in using the Mandiri Syariah Mobile application during the Covid-19 pandemic. With the most influential dimension, customers feel the speed of accessing the Mandiri Syariah mobile application, so this needs to be maintained by Bank Syariah Mandiri. While the less influential dimension is that the customer does not feel the use of the functions in the Mandiri Syariah Mobile application service system to work without any problems.
2. Partially, customer situational factor during the Covid-19 pandemic had a significant positive influence on Bank Syariah Mandiri customer loyalty in using the Mandiri Syariah Mobile application during the Covid-19 pandemic. The most influential dimension is that customers tend to use independent Mandiri Syariah Mobile applications to meet the needs of banking products or services during the Covid-19 pandemic and the less influential dimension is that customers feel that banks are less responsive in their services at branch offices due to the Covid-19 pandemic.

LIMITATIONS

The limitation in this study is that because the research wants to be more focused, the sample of this study is limited to Bank Syariah Mandiri customers who have made complaints against the Mandiri Syariah Mobile application. For further research, it is expected to be able to examine samples with a wider population so that the research results can be more comprehensive.

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