

## The Influence of E-Banking and Service Quality on Loyalty in Customers of Bank Bri Unit Bukit Kemuning Lampung Utara

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### ABSTRACT

This research aims to identify and analyze the influence of E-Banking and service quality on customer loyalty at Bank BRI Bukit Kemuning Unit, North Lampung. The use of technology in the banking sector, especially E-Banking, has become an integral part of banks' strategies in improving services to customers. Service quality is also recognized as a key factor influencing customer satisfaction and loyalty. The research method used was a survey by distributing questionnaires to 40 BRI Bank Bukit Kemuning Unit customers. The data collected was then analyzed using the regression method to determine the influence of the independent variable (X1) E-Banking on the dependent variable (X2) service quality (Y) customer loyalty. By using Validity Test, Reliability Test, Multiple Linear Regression Analysis, T Test (Partial), F Test (simultaneous), Coefficient of Determination (R Square). The research results show that E-Banking has a positive and significant influence on customer loyalty. The better the acceptance and use of E-Banking by customers, the higher their level of loyalty to the bank.

## INTRODUCTION

The development of information technology, especially in the world of banking, has changed the traditional paradigm of financial services. E-banking, as a result of technological advances, provides easier and faster access for customers to manage their financial transactions. In other words, service quality is considered a key factor that influences customer service and satisfaction. Nowadays, many people are carrying out digital transactions, and they are becoming active users of e-banking services. A bank's success in meeting the expectations of e-banking customers and providing quality services can play an important role in building customer loyalty in the future. High loyalty refers to the form of behavior of a customer, a loyal customer is a person who makes repeated purchases regularly, sells products or services, sells them to others and shows immunity to the appeal of competitors. Loyalty can occur when customers feel satisfied with the level of service received and are willing to continue the relationship. Implementing good quality service will satisfy customers and ultimately make customers loyal. Understanding the factors that influence customer loyalty in the community environment is important for banks that want to expand their customer base.

Therefore, financial research aims to analyze the influence of e-banking and service quality on customer loyalty among students, workers and other communities. It is hoped that the existence of scientific research can provide in-depth insight into how e-banking results and service quality can influence the level of customer loyalty. It is hoped that the results of financial research will be able to make a contribution to the banking industry in designing a more efficient strategy to maintain and increase customer satisfaction and loyalty, among all groups that are potential consumer groups in the financial industry. By understanding the factors that influence customer loyalty, banks can optimize e-banking services and the quality of their services, thereby being able to maintain and increase market share amidst increasingly tough competition. The implementation of e-banking is an implementation or application of information technology that is continuously developing and is used to meet the needs of banking customers who expect fast, safe, comfortable, affordable and available services at any time (24 hours/day, 7 days/week), and can be executed from various mobile devices, including cell phones, computers, laptops or PDAs. In its development, e-banking is considered as a strategy that can increase sales, sales, and productivity while increasing income through a higher sales system. However, e-banking also opens up opportunities for crimes to occur using e-banking. Issues related to the security and accuracy of personal and financial data rarely become a concern for customers.

Banking, although it has challenges in terms of security, still has many advantages that customers can gain. One of them is the convenience of managing money, which can be done anytime and anywhere via smartphone or computer. In addition, e-banking also facilitates fast and easy bill payments, as well as flexible fund transfers. However, the bank's information security is a major concern, and the bank takes stringent security measures to protect customer data, electronic data, two-factor authentication, continuous account monitoring, and e-signature data. Although e-banking is not free from security issues. Some of the main security issues associated with e-

banking include malware and phishing which aim to steal or exploit customer personal information and financial opportunities. Due to this, it is important for banks to always implement proactive measures in maintaining their banking online security, continuously use information to prevent potential security threats and take active action. Customers must also play their part in protecting their bank accounts from criminals. Customers should always be wary of e-mails or messages that request personal information or direct the release of a bank's website, use additional anti-virus software, and use secure private networks for e-bank transactions. With delmilkilan, even though e-banking offers great convenience and advantages, both must ensure that the information and financial services remain guaranteed.

Service Quality is a dynamic condition that influences the environment in which it originates or develops expectations. The quality of scientific services is an effort to meet the needs and capabilities of Bank Bril Bukilt Kekmunilng customers as well as the speed of delivery to meet customer expectations. Service quality can be known by comparing the performance of customers or services that they have actually received/received with the services that they actually expect/desire regarding service attributes. So what is received or felt is in accordance with what was expected, then the quality of service delivered will be good and satisfactory, if the service delivered exceeds consumer expectations, then the quality of service will be delivered very good and quality. On the other hand, if the service delivered is lower than expected, then the quality of service delivered is considered poor.

## **LITERATURE REVIEW**

### ***Banks***

According to Saputril (2019), banks are a form of financial institution that plays a role as a financial institution (financial financial institution) between voters who have sufficient funds (unit surplus) and political parties who need funds, as well as various institutions whose function is to support financial institutions. traffic cars payment. Jadil bank is a financial institution that provides various financial services to the community, companies and governments. The main function of banks is to collect funds from people who have excess funds and distribute them to voters who need funds for various purposes. The bank also provides various other financial products and services, including loans, savings, investments and payment services.

### ***Bank Products***

According to Kasmilr (2008), in Indonesia's banking environment there are several products sold by banks, including:

1. Gilro deposits (Delmand Delposilt) are deposits for political parties to banks, the withdrawal of which can be carried out at any time by using checks, other payment orders or by means of book transfers.
2. Delposilto deposits (Tilmel Delposilt) are deposits from a group of political parties to bank electors whose withdrawal can only be made within a certain period of time according to the agreement between the group of parties and the bank involved.

3. Savings is an account that allows customers to save money and usually pays interest on the balance saved.
4. Credit is a loan issued by a bank to customers for various needs, including consumer credit, motor vehicle credit, home credit and business credit.
5. Wellsell is a payment letter that can be transferred to the bank by the customer.
6. Foreign currency is a savings product in the form of foreign currency.

### ***E-Banking***

According to Tampubolon (2009), Electronic banking is a banking service that enables customers to obtain information, communicate, and carry out transactions via the network, not just via the internet. Meanwhile, Clarkel (2009) stated that e-banking is the provision of banking services for retail and small-scale sectors through electronic channels. The tight competition in industry causes every company to focus on environmental and customer satisfaction. The relationship between companies and customers becomes very crucial, not only having an impact on increasing sales and profitability, but also on long-term profits.

#### **E-Banking Channel**

According to Tampubolon (2009), the e-banking channels that have been implemented by banks in Indonesia are as follows:

1. ATM, or Automated Teller Machine, also known as Mandiri Cash Platform, is one of the most widely used e-banking channels. The main feature of an ATM is to check balances and make cash withdrawals. However, along with the development of technology, other features have also been added, such as inter-bank transfer of funds, payment of bills (credit card, cash and telephone calls), purchases (voucher and telephone transfers), and most recently transfers to other banks via email. same ATM network.
2. Telephone Banking is a facility that allows customers to carry out transactions with the bank via telephone. Initially, this service could be accessed via a landline telephone, but as time goes on, it became popular to use mobile/cell phone telephones, telephone calls and special mobile phone numbers that could be contacted via cellphones with fixed call rates from wherever the customer was located. Initially, the Telephone Banking service only provided information, detailed information about bank services and products as well as bank balances, and was served by the Customer Service Operator/CSO. However, the profile of flexibility has developed for inter-bank transfer transactions, payments (credit cards, cash receipts and telephone calls), purchases (vouchers and bank transfers) and transfers to other banks; seltra dillayanil by Intelractilvel Voilcel Relsponsel (IIVR).
3. Internet Banking is included in the latest e-banking channel which allows customers to carry out internet villa transactions using a computer/PC or PDA. The transaction feature that can be carried out with Phone Banking, excess from the channel is the convenience of carrying out transactions by displaying complete information and information on the computer/PC or PDA screen.
4. SMS/m-Banking channel is basically a further evolution of Phone Banking, which allows customers to make mobile phone transactions with SMS alerts. The transaction features that can be carried out are also the same as Phone

Banking. Basically, other transactions can also be carried out, but it depends on the access the bank can provide. The actual sales channel actually includes practice, but in practice it is troublesome because customers have to memorize transactional codes in sending SMS. in transactions and easy to understand.

### ***Dilmelnsil El-Bankilng***

According to Clarkel (2009), el-bankilng has melmillikil tilga dilmelnsil, namely as follows:

1. Trustworthiness (Trust) The main thing that a customer must consider when carrying out e-banking activities is whether they trust the activities that use the internet network, especially in terms of security.
2. Ease of use Ease of use is one of the things that determines customer development. Because when a customer makes a transaction through e-banking, the customer will often experience difficulties due to the security factor and not knowing how to make an e-banking transaction, which tends to give up his intention to do so. On the other hand, there are also several customers who have decided to try it because they have already received information about how to make e-bank transactions.
3. Information quality (Informatilon quality) Information on any services contained in e-banking must satisfy customer needs. This can help financial customers in carrying out transactions and is easy to understand.

### ***Service Quality***

According to Tjilptono (2007), service quality can be interpreted as an effort to meet consumer needs and skills as well as the speed of its delivery in influencing consumer expectations. Meanwhile, Lupilyoadil and Hamdanil (2006) state that service quality is the degree achieved by related cultural and cultural characteristics in meeting requirements. Quality is generally considered as a measure of the relative goodness of a product or service based on design quality and suitability quality.

### ***Factors that Influence Service Quality***

The service quality concept is a sales factor that determines customer perception of service performance. Parasuraman et al in Tjilptono (2007:26) states that there are aspects of service quality, namely:

1. Direct Evidence (tangibles), is a company's philosophic evidence in demonstrating its financial results to internal political parties. The appearance and capability of the company's financial facilities and infrastructure and the condition of the surrounding environment are concrete evidence of the services provided by the service provider which includes the physical and environmental facilities, staff and community facilities.
2. Reliability (reliability), namely the ability to deliver the promised services with the company, accurately and satisfactorily. In the financial element, marketers are required to sell reliable products or services. Products or services should not experience damage/failure. In other words, the product or service is always good.

3. Responsiveness (responsiveness), namely the ability of staff to help customers and provide responsive service.

4. Assurance, including the knowledge, competence, politeness and trustworthiness of the staff, free from danger, trust or doubt.

5. Elmpatil (elmpathy), including ease in carrying out relationships, good communication, personal attention and understanding the needs of customers.

To provide good quality service, it is very important for employees to pay attention to their customers. Another opinion, namely from Garviln in Tjilptono (2006) where there are eight dilmelnsil

4. Demonstrates the integrity of the competitiveness of competitors (Delmonstratels an ilmmunilty to thel full of thel compeltilton). It is not easy to be influenced by the competitive pull of other cellular companies.

### ***Factors that Influence Customer Loyalty***

There are several factors that influence customer loyalty, namely:

1. Customer satisfaction Customer loyalty and satisfaction are interrelated, even though customer satisfaction is not always reliable. Satisfaction is an important step in making customer loyalty become less detrimental when loyalty begins to emerge through other companies. Other forms of social media can be a form of unity of resolve and social cohesion.

2. Service quality Improving service quality can develop customer loyalty. Products with low quality will bear the customer's risk not always. If quality is paid attention to, even strengthened with intelligent advertising, customer loyalty will be easily achieved.

3. Citra Citra is good (posiltif) as a tool for a product. The image and actions of an individual towards an object are greatly shaped by the image of that object. A company will be seen through its image, either the image is negative or positive. A positive image will produce a good product for the company's products and can ultimately increase the number of sales. On the other hand, sales of a company's products will fall or suffer losses if its image is viewed negatively by the public.

4. Obstacles to election (Swiltchilng barrier) Another factor that influences loyalty, namely the large number of obstacles to election (swiltchilng barrier). Obstacles to election are financial costs, financial costs, transaction costs and financial costs. As long as there are large obstacles to choice, customers will become loyal, but this loyalty will also contain an element of coercion.

## Conceptual Framework

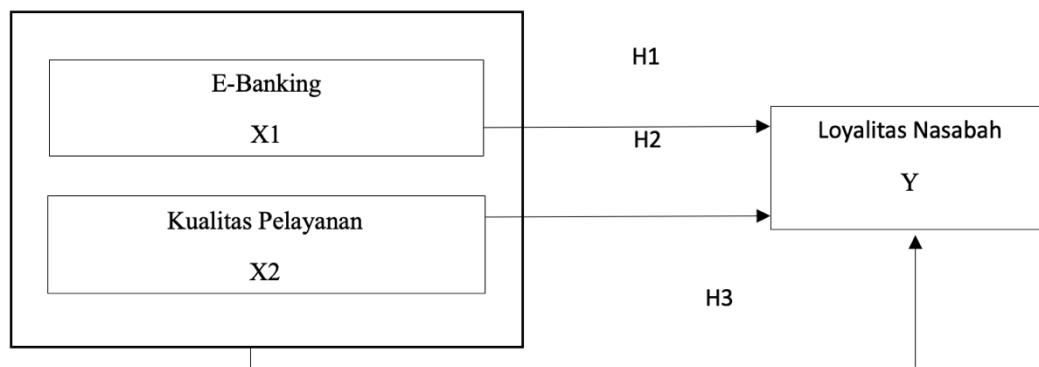


Figure 1. Conceptual Framework

## METHODOLOGY

Scientific research uses quantitative techniques based on multiple analytical research, according to Sujarwenni, in quantitative research is a research method that produces discoveries that can be achieved or achieved by using statistical procedures or other methods of research. measure. The sampling technique used is purposive sampling, purposive sampling is a sampling technique with detailed considerations. where the process of collecting personal data uses kuelsiloner. Kuelsiloner belrilsil 5 question itelms for the E-Banking variable, 5 question itelms for service quality, 5 question itelms for customer loyalty. The responses were taken from BRI Unilt Bukilt Kelmunilng North Lampung bank customers, the responses were in accordance with their prelselsils, each of them related to information technology questions on a scale of 1 to 5. The sampling purposiveln was used with a total of 40 respondents. The number of samples is not yet known

According to (Purba & Warganelgara, T, L, 2022) Data analysis is the first step after analyzing all the data from the research results, then grouping the data according to variables, explaining the data for all the variables studied, carrying out calculations to solve the problem formulation, group Dilan carried out calculations for melmvelrilfilkasil hilpotelsils To match the value of rhitung selrta rtabel for the level of frequency (df) = n-2 and  $\alpha = 0.05$ , a validity test was carried out. The question is considered valid if rhitung > rtabel and nillail r posiltif. The SPSS Velrsil 21 application provides a tool for testing reliability using the Cronbach Alpha ( $\alpha$ ) statistic test which is used to carry out reliability tests. If a variable has a Cronbach Alpha value > 0.60, then it is considered reliable.

The relationship between two or more indelpelndelnt variables and delpelndelnt variables is carried out through multiple relgrelsil ilnilelr analysis. The T test is used to find out whether each of the indelpelndelnt variables has an influence on the delpelndelnt variables. Partially, the multiple correlation test is carried out using the T test. The F test is used to find out whether the model variable has a significant influence on the model variable, and also that

the model created using the feasibility test can be tested. neat and suitable for use in the next training, also in other cases.

## RESEARCH RESULT

### a. Validity test

The validity test is used to measure whether a questionnaire is valid or not, a questionnaire can be said to be valid if the statement used is able to justify the range of something that will be measured by the questionnaire.

**Table 1. Validity Test Result**

Variable	Questions	r Count	r Table	Label
E-Banking (X1)	X1.1	0,450	0,3044	Valid
	X1.2	0,485		Valid
	X1.3	0,435		Valid
	X1.4	0,363		Valid
	X1.5	0,613		Valid
Service quality (X2)	X2.1	0,324	0,3044	Valid
	X2.2	0,564		Valid
	X2.3	0,634		Valid
	X2.4	0,587		Valid
	X2.5	0,547		Valid
Customer Loyalty (Y)	Y.1	0,417	0,3044	Valid
	Y.2	0,629		Valid
	Y.3	0,545		Valid
	Y.4	0,648		Valid
	Y.5	0,457		Valid

*Data Diolah Oleh SPSS V.21*

Based on the results of the above validity test using 40 respondents, it can be seen that all customer knowledge (X1) El-Banking, (X2) service quality, (Y) customer loyalty have achieved zero results  $r_{\text{count}} > r_{\text{tabl}}$  So, it can be concluded that all scientific and technological statements made by Sillonelr are declared valid.



**a. Reability Test**

A questionnaire is said to be reliable if the value *Cronbach's Alpha* ( $\alpha$ ) greater than 0.6, the results of the reliability test on ilnil pellets are:

**Table 2. Realibility Test Result**

Varibl e	Cronbach's Alpha	Realibilit y
X1	0.898	Reliabel
X2	0.799	Reliabel
Y	0,874	Reliabel

*Data Diolah Oleh SPSS V.21*

Based on the results of the above reliability test using 40 respondents, it can be seen that all (X1) El-banking knowledge, (X2) service quality, and (Y) customer loyalty Alpha ( $\alpha$ ) > 0.60 have Cronbach's results, so it can be concluded that all iltelm statement quisilonelr declared rellilabell.

**b. Multiple Linear Regression Analysis**

**Table 3. Multiple Linear Regression Test Results**

Model	Unstandardized Coefficients		Standardize d Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-.741	.871		-.850	.401
	E-Banking	.385	.200	.360	1.928	.042
	Kualitas Pelayanan	.654	.198	.618	3.308	.002

*Data Diolah Oleh SPSS V.21*

Based on the results of the relgrelsil linilelr test above the delpelndeln varilabel in the relgrelsil ilnil is (Y) employee kilnilelrja, while the indelpelndeln varilabell is (X1) El-Bankilng, (X2) quality of service, the results of the equation of the relgrelsil linilelr model are double above with the formula

$$Y = a + B_1X_1 + B_2X_2 + e$$

$$Y = -0,741 + 0,385 + 0,654 + e$$

1. The constant value (a) of Selbelsar is -0.741, the meaning of which is if El-Banking and service quality is assumed to be 0, then Selbelsar customer loyalty is -0.741 or the same as 0 because of the constant value of Milnus.
2. The value of the coelfilsileln relgrelsil variable El-Bankilng selbelsar is 0.385, the meaning of which is that every time the selbelsar increases by 1 unit, it will

increase the E-Banking service quality 0.385 assuming the other variables remain constant.

3. The value of the service quality variable is 0.654, the meaning of which is that every 1 unit increase in service quality will increase the performance of employees by 0.654 assuming the other variables remain constant.

**c. T-Test**

The T test is intended to determine whether or not the data variable has a significant influence on the data variable or not.

**Table 4. T-Test Result**

Variable	T <sub>count</sub>	T <sub>table</sub>	Sig
E-Banking (X1)	1.928	1,684	0,042
Service Quality (X2)	3.308	1,684	0,002

*Data Diolah Oleh SPSS V.21*

Based on the results of the t test above, it can be concluded that:

1. Work environmental variables with a significance level of 5% ( $\alpha = 0.05$ ) service quality  $0.042 < 0.05$  and  $T_{hitung} (1.928) > T_{tabel} (1.684)$ , then  $H_1$  is accepted and  $H_0$  is rejected, so the partial variable E-Banking service quality has a positive and significant influence on customer loyalty.
2. Service quality variables with a significance level of 5% ( $\alpha = 0.05$ ) service quality  $0.002 < 0.05$  and  $T_{hitung} (3.308) > T_{tabel} (1.684)$ , then  $H_1$  is accepted and  $H_0$  is rejected, customers.

**d. F-Test**

The F test is intended to find out the influence of service quality and E-banking simultaneously on customer loyalty.

**Table 5. F-Test Results**

Model	F <sub>tabel</sub>	F <sub>hitung</sub>	Sig	Keterangan
1	3.328	334.568	0,000	Signifikan

*Data Diolah Oleh SPSS V.21*

Based on the results of the F test above, it shows that the  $F_{hitung}$  value is 334.568, with the probability value ( $sig$ ) = 0.000.  $F_{hitung}$  value ( $334.568$ )  $> F_{tabel}$  ( $3.328$ ) and small cross section value of probability value  $0.05$  or  $0.000$  value  $< 0.05$ , then  $H_3$  is accepted and  $H_0$  is rejected which means that E-banking and service quality together have a significant influence on the outcome of service quality and E-banking to employee performance.

**e. Coefficient of Determination (R Square)**

R Square is used to understand the relationship between variables, or is used to measure the magnitude of the variations that

occur in employee performance variables that can be explained simultaneously by the variables that influence employee performance.

**Table 6. Result of Test R Square**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.973 <sup>a</sup>	.948	.945	.654

*Data Diolah Oleh SPSS V.21*

Based on the results of R Square table 7. It can be seen that the value of R Square is .948, which means that the value of R Square has a total of 94.8% of customer loyalty is influenced by E-Banking and service quality, while 5.2% is influenced by other variables. not included in the sales variable.

### CONCLUSIONS AND RECOMMENDATIONS

1. E-banking has a positive and positive influence on customer loyalty.
2. Service quality has a positive and positive influence on customer loyalty.
3. E-banking sales and service quality sales together simultaneously influence customer loyalty.

Based on the research results that I got, the variable is the E-Banking service variable which has a high influence. Based on the research results I got, the variable is the E-banking service variable which has a high influence on customer loyalty at Bank BRI Bukit Kemuning Unit, North Lampung. This shows that E-Banking is one of the main things in influencing customer loyalty. The better the service provided by the bank, both in the form of cleanliness and neatly dressed employees in pleasant service, and providing friendly assistance and reliability of bank employees, the greater the satisfaction value for customers. Pay attention to and maintain all infrastructure which is an advantage by keeping the environment clean and by providing the facilities needed by visitors. improve the performance of solidarity employees in serving customers by regularly conducting training and evaluating employee performance.

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## BUKU

Bukuperbankan

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