

Analyzing The Continued Use Of Digital Banking In Generation Z Through Satisfaction Based On E-Servqual With E-Word Of Mouth As Moderation (Case Study In Tasikmalaya City)

Mira Rahmawati¹, Wilman San Marino², Deny Hidayat³, Alicia Deana Santosa⁴
Banking and Finance^{1,2,3}, Management⁴, Universitas Siliwangi, Tasikmalaya, Indonesia

Article Info

Keywords:

Continuance intention,
E-servqual,
Satisfaction,
E-word of mouth.

ABSTRACT

Consumers who are satisfied with their consumption of a particular good/service are highly likely to continue using that good/service. However, word of mouth, whether positive or negative, offline or electronic, will undoubtedly influence the intention to reuse digital banking services. This study aims to analyze and understand how e-servqual affects satisfaction and how e-WOM moderates the impact of satisfaction on the reuse of digital banking. The study employs a survey method by distributing questionnaires to 185 respondents selected through purposive random sampling. The analytical tool used in this research is Structural Equation Modelling (SEM), with e-servqual/electronic service quality as the independent variable and satisfaction and continuance intention as the dependent variables, and e-Word of Mouth as the moderating variable. Hypotheses are tested using the SmartPLS 3.2.9 program. The results of this study indicate that there is a significant influence of electronic service quality on satisfaction. There is also an influence between satisfaction and continuance intention, but e-WOM cannot moderate satisfaction on reuse intention. Therefore, it can be concluded that when consumers are already satisfied with digital banking services, they will continue to use digital banking despite reading many positive and negative reviews or opinions about digital banking.

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Corresponding Author:

Mira Rahmawati
Universitas Siliwangi
Tasikmalaya
mirarahma@unsil.ac.id

INTRODUCTION

Along with the development of information technology that has been seen in almost various sectors that are closely related to people's lives, of course, there are more and more conveniences obtained by the community as consumers. However, it cannot be denied that in addition to these many conveniences, there are also risks that may arise from the use of information technology.

The COVID-19 pandemic that occurred in Indonesia in early 2020 caused all activities including financial transactions to be limited, so that people must be able to understand and start using digital financial transactions (Satrio Ronggo Buwono et al., 2022). So that the

banking sector must also adjust services for customers during the pandemic, one of which is by innovating by implementing digital products and services.

Banking services that can be done by service users themselves, such as account opening registration, transactions including balance transfers or payments, as well as various other services, are the definition of digital banking services (Mutiasari, 2020). The release of digital banking provides many conveniences for consumers to obtain banking services, because consumers can conduct banking transactions using their mobile phones that have the m-banking application installed, besides that internet banking can also be an option for anyone who wants to use banking services that can be used with a Personal Computer or Laptop connected to the internet network.

Digital transformation carried out by the banking industry is not just about providing online and mobile banking services. The banking finance industry must innovate by combining digital technology and customer interaction. In this case, the new technological insights must bring convenience and comfort to users who use banking services.

Behind the convenience provided by digital banking, consumers must still be aware of the risks that may occur, the risk that may occur is that the security of data from consumers will be spread, so consumers must always be aware of any fraud that might occur. It is this risk that will affect the consumer experience, and will inhibit continued use for its users. For some people, complaints after using a product or service may be shared with others, this is known as word of mouth, which in turn will also affect the continued use of the product or service.

Several articles from previous research have extensively analyzed and discussed the impact of satisfaction on repurchase intention or reuse intention of a good/service. These studies indicate that satisfaction significantly affects repurchase or reuse (Lestari and Hamid, 2020)(Fitriya, 2023)(Yusuf *et al.*, 2021)(Kesumahati, 2023) (Olimsar and Tialonawarmi, 2023).

Unlike previous research, this study will analyze whether e-WOM can moderate satisfaction on reuse intention. Consumers who are satisfied with their consumption of a particular good/service are highly likely to continue using that good/service. However, positive or negative word of mouth, whether offline or through electronic messages, will undoubtedly influence the intention to reuse digital banking services.

The object of this study is the reuse intention of consumers/customers who have used digital banking. Considering the potential risks related to data security when using electronic services, this study will also assess whether the overall quality of electronic services can satisfy consumers and whether e-WOM can moderate the impact of satisfaction on reuse intention.

E-Service Quality is a very important thing that will lead to customer satisfaction, as we already know and proven in previous research, to be able to always excel in competition, companies must be able to provide the best service quality. Because good service quality will lead to increased customer satisfaction, customer retention, and profitability (Sureshchandar *et al.*, 2002).

The dimensions of service quality have evolved over a period of time. Based on a literature review of the various dimensions of electronic service quality in his research (Kalia, 2013) summarizes the various dimensions and measures of electronic service quality. measurement of service quality that focuses on how an electronic service can meet or even exceed customer expectations, and as a measure of how the level of electronic services can match consumer expectations.

By prioritizing customer satisfaction, marketing activities carried out by the company will be easier, no difficult marketing efforts are needed if consumers already know the goods or services we offer. In his research (Parasuraman et al., 2005), said that e-servqual is the level of effectiveness and efficiency of a website in making it easier for customers to shop, make purchases, and including the process of delivering products and services.

(Zeithaml, 2002) formulates 7 dimensions where, the first four dimensions are the core e-servqual scale while the last 3 dimensions come into play only when consumers have questions or experience problems. These dimensions are (1) efficiency, indicating the ease with which consumers can access electronic services; (2) Fulfillment, in this case the accuracy of meeting consumer needs with electronic services; (3) Reliability, reliability or the extent to which all electronic service features can function properly; (4) Privacy, describing the extent to which consumers feel that their personal data/information is safe; (5) Responsiveness, describing the extent to which electronic services handle consumer complaints; (6) compensation, describing refunds in case of problems and (7) contact, in this case the need for consumers to be able to communicate directly with electronic service providers.

Ideally, with good service quality, in this case the electronic service quality of the digital banking used, it will cause users to feel satisfied, so it can be said that the higher the quality of digital banking services, the higher the satisfaction obtained. In line with research conducted by (Perwira et al., 2016)

Consumer satisfaction is the response felt by consumers regarding the quality of goods or services they consume, reflecting the difference between their pre-consumption expectations and the actual performance of the consumed product (Oliver, 2010). According to Zeithaml (2002), satisfaction is the consumer's response to the fulfillment of their needs. It is an assessment of the characteristics or features of a product or service, or the product itself, that provides a level of consumer pleasure related to the fulfillment of their consumption needs.

Companies that have satisfied customers with the products and services they offer have the opportunity to turn those customers into loyal patrons who will continue to consume their products or services over a long period. The digital adaptation in banking activities has motivated consumers to conduct transactions due to the convenience it offers. Adaptation refers to the ability to adjust to the times, and banks must also focus on providing what customers want and need (Muluka *et al.*, 2015). This will ultimately lead to customer satisfaction, in this case, bank customers, as their needs are met.

In their research, Anggraeni & Yasa (2012) used the following indicators to measure customer satisfaction with internet banking: 1) customers are satisfied with internet banking

services; 2) customers are satisfied when transactions are successfully completed, and 3) internet banking services meet customer expectations. A person's/customer's satisfaction with the results obtained after using the goods/services of a brand/company will lead to their interest in continuing to use those goods/services. Research by Muiz et al. (2019) indicates that satisfied customers will make repeat purchases/usage, a finding echoed by Monica & Briliana (2020) and Yusuf et al. (2021) in their studies.

Information obtained directly from others, or word of mouth, also plays an important role in marketing, in addition to previously known marketing strategies. Word of mouth helps producers in their promotional activities, whether for goods or services. If users are satisfied with the quality of the goods or services they have used, they tend to talk about it to others. Conversely, if they are dissatisfied, they will also share the shortcomings with others. With the advent of internet technology, word of mouth information can be disseminated more easily. Both positive and negative word of mouth will influence repeat purchase decisions. Consumer satisfaction with a product or service impacts positive word of mouth, and vice versa (Joesyiana, 2018). The significant impact of word of mouth on consumer behavior can be seen, as recommendations from friends or acquaintances are more trusted than promotional activities such as advertising (Fakhrudin et al., 2021). Word of mouth is likely to influence the interest in reusing mobile banking. With internet technology, word of mouth can be shared not only in person but also through the internet, known as electronic Word of Mouth (e-WOM) (Mehrad and Mohammadi, 2017).

Consumers who are satisfied with their consumption of goods or services tend to share their experiences with others. Increased satisfaction leads to more frequent sharing about the goods and services. Previous research has found that satisfaction significantly affects word of mouth (Puspasari, 2014) (Sumarga, 2019) (Agustin *et al.*, 2021). The indicators of e-WOM used for this research are: 1) Intensity, which refers to the frequency of comments shared by consumers on social networks; 2) Content, which refers to comments on social networks related to the goods/services; 3) Positive comments or good comments about the goods/services; and 4) Negative comments about the goods/services (Goyette *et al.*, 2010).

Continuance intention, or the intention to continue using or reusing a product or service, is the consumer's decision to keep using a particular product or service they have previously used, different from the initial use. Reuse intention differs from the initial use because the continuation is considered more important and significant in the overall evaluation of the product/service usage (Soongeun et al., 2008). With e-WOM, consumers can learn and obtain more information about a product or service, facilitating continued use. Consumers often rely on reviews or feedback from the internet about a product or service before making a decision. e-WOM has a positive and significant impact on the intention to reuse (Fajar et al., 2022) (Panigoro et al., 2018) (Anggraini and Sumiati, 2022) (Poluan *et al.*, 2023).

Those born between 1995 and 2010, known as the internet generation, are also referred to as Generation Z (Andrea et al., 2016). This generation is called the internet generation because, during this period, the use of internet technology was rapidly expanding, and the internet began to penetrate all areas of life, including education, healthcare, banking,

and more. As a result, they became a generation closely associated with internet technology compared to the previous generation, Generation Y, or the millennial generation.

In technology acceptance research, age is considered a barrier to innovation, even though age negatively affects technology acceptance (Venkatesh *et al.*, 2003). Younger individuals are more open and more likely to adopt new technologies. In this context, Generation Z finds it easier to adopt and adapt to information technology than the millennial generation.

According to the results of the Indonesian population census, the largest age group, making up 27.94% or 74.93 million people, belongs to Generation Z. The internet enables them to easily interact with people from other countries, influencing their mindset and allowing them to adopt innovations in various fields, particularly in banking.

The quality of an electronic service is crucial in determining whether it can meet the expectations and needs of its users. Users will feel satisfied with an electronic service if it meets their expectations and needs. If users have previously tried and been satisfied with the quality of an electronic service, they are likely to continue using it. However, word of mouth, whether direct or electronic (e-Word of Mouth), can influence the continued use of such services. Negative word of mouth about an electronic service may lead users to discontinue using that service.

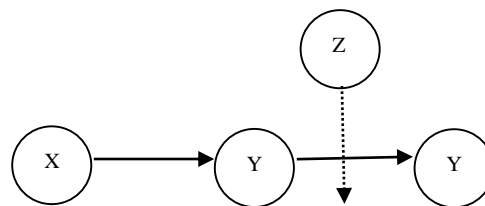


Figure 1. Framework

hypothesis

H₁: There is an effect between electronic service quality and satisfaction

H₂: There is an effect between satisfaction and interest in reuse

H₃: E-Wom moderates the effect of satisfaction on reuse interest.

METHODS

This study aims to analyze and understand the impact of e-servqual on satisfaction and to examine how e-WOM moderates the effect of satisfaction on the reuse of digital banking, using SEM analysis to confirm the hypotheses. The SEM analysis tool used is SEM PLS because it allows modeling multiple dependent and independent variables, testing the hypothesized effects between these variables, and understanding the relationships among the variables studied. Additionally, PLS is a variance-based SEM method designed to handle multiple regression with small sample sizes (Hamid, Rahmad Solling, Anwar, 2019).

Structural Equation Modeling (SEM) consists of two stages: the measurement model and the structural model. The measurement model aims to obtain appropriate constructs or latent variables for subsequent analysis. The structural model's objective is to identify the most suitable or appropriate structural model.

The sample size of this study is determined by the requirements of the analysis tool used, Structural Equation Modeling (SEM). According to Ferdinand (2014), SEM analysis requires a sample size at least five times the number of parametric variables to be analyzed. In this study, 37 parametric variables are analyzed, so the sample size is 37×5 , or 185 samples. When testing the SEM model, chi-square sensitivity to sample size and maximum likelihood estimation techniques require a sample size ranging from 100 to 200 to avoid errors. Therefore, 190 respondents were interviewed in this study.

For a scale to be considered valid, it must measure what it is intended to measure. Additionally, the scale must be consistent and stable (Kuncoro, 2013). This study conducted validity and reliability tests. Indicators are considered valid if they have a loading factor greater than 0.5 and a p-value less than 0.05. Furthermore, constructs are considered reliable if the Composite Reliability (CR) is greater than 0.7 and the Average Variance Extracted (AVE) is greater than 0.5 (Ferdinand, 2014).

A questionnaire was used to gather data from Gen Z digital banking users, with the sample determined using purposive random sampling. Data were collected through a Google Form questionnaire sent to potential respondents who met the study criteria, which included both male and female digital banking users born between 1995 and 2010. After data collection, the data were analyzed using Structural Equation Modeling (SEM) with SmartPLS 3.2.9 to test the formulated hypotheses.

RESULTS AND DISCUSSION

The data for this study was obtained from 190 respondents residing in the city of Tasikmalaya, all born between 1995 and 2010. The questionnaire results reveal that 51.4% of the respondents have been using digital banking for more than 12 months, and 63.7% use digital banking once a month. Additionally, 30.4% of respondents use digital banking 10-15 times per week. The main reasons respondents use digital banking are its convenience and ease of use, allowing transactions to be conducted anywhere. Most respondents prefer mobile banking due to its user-friendliness, primarily using it for purchases, fund transfers, and payments. Family influence plays a significant role in respondents' decisions to use digital banking.

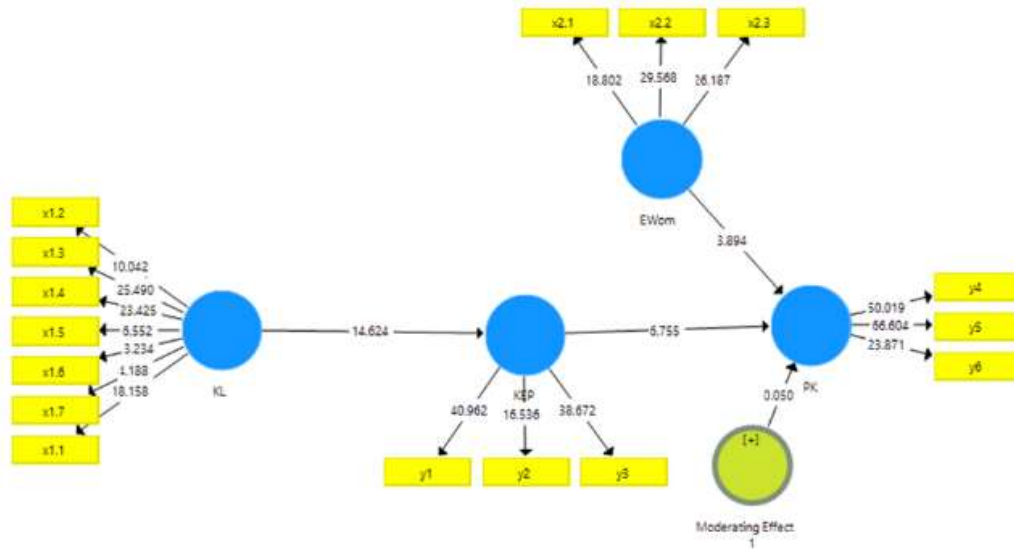


Figure 2. Structural Equation Modeling

The revised sentence:

Figure 2 shows that all indicators are valid in forming the dependent variable, independent variable, and moderating variable, as they all have loading factor values greater than 0.70. The figure also demonstrates that electronic service quality significantly affects satisfaction, and satisfaction significantly affects reuse intention. E-WOM has a significant direct effect on reuse intention, but it cannot moderate the effect of satisfaction on reuse intention.

Before hypothesis testing, the model's validity and reliability were assessed. The validity test determines whether the research instrument can measure the intended variables, while the reliability test checks if the instrument consistently produces the same data when used multiple times to measure the same object (Kuncoro, 2013). The results of the validity and reliability tests are shown in the table below.

Table 1. Validity and Reliability Tests

	Cronbach's Alpha	Rho_A	CR	AVE
E-WOM	0,826	0,829	0,896	0,742
KEP	0,870	0,883	0,920	0,793
KL	0,832	0,876	0,873	0,505
Mod	1,000	1,000	1,000	1,000
PK	0,886	0,909	0,929	0,813

*) source: data analyzed using SmartPLS

The measurement results indicate that the model is valid and reliable, as evidenced by an AVE value greater than 0.5, meaning all indicators are valid in forming the model variables. The table also shows that the model meets reliability criteria, with Cronbach's Alpha, Rho, and Composite Reliability values greater than 0.70, indicating that the indicators used in this study can accurately measure the intended variables.

With the model meeting the validity and reliability criteria, the next step is to assess the Goodness-of-Fit criteria for the structural model to be estimated. The following table illustrates the Goodness-of-Fit for the structural model.

Table 2. Goodness-of-fit Model Theory

	Saturated model	Estimated model
SRMR	0,087	0,092
d_ULS	1,039	1,155
d_G	0,527	0,554
Chi-Square	286.017	302.404
NFI	0,738	0,723

*) source: data analyzed using SmartPLS

From the table above, it can be seen that the Goodness-of-Fit of the analyzed structural model is acceptable, as indicated by an SRMR (Standardized Root Mean Square Residual) of < 0.10 or less than 10%, and a Net Fit Index > 0.7 , suggesting a good model fit. It can be concluded that the results of this study are generalizable. Next, hypothesis testing is conducted, and the results of these tests can be seen in Table 3 below.

Table 3. Hypothesis Test Results

	T Statistics	P Value	Description
E-wom→ PK	4,083	0,000	Significant
Kep→PK	6,851	0,000	Significant
KL→Kep	14,078	0,000	Significant
Moderating	0,048	0,481	Not significant

*) source: data analyzed using SmartPLS

Hypotheses can be accepted if P-values < 0.05 and T-statistics > 1.96 . Thus, it can be noted that some hypotheses are accepted, while one hypothesis is not accepted. H₁: There is an effect of electronic service quality on satisfaction. The hypothesis is accepted, indicating a significant effect of electronic service quality on satisfaction, with P-values of 0.000 and T Statistics of 14.078, supporting previous research by (Perwira et al., 2016). The study reveals that customer satisfaction with digital banking services is driven by the convenience and ease of access provided to customers. Additionally, digital banking features are noted for their completeness and smooth operation, as indicated by the majority of respondents agreeing with these statements. Most respondents also affirm that digital banking's security measures effectively protect customer data, with customer complaint services available within the application, enhancing customer confidence. Overall, electronic service quality, particularly in mobile banking, significantly influences customer satisfaction, with the Privacy dimension contributing the most, reflecting how customers perceive the security of their personal data.

H₂: There is an effect of satisfaction on intention to reuse. The hypothesis is accepted, demonstrating an effect of satisfaction on intention to reuse, with P-values of 0.000 and T Statistics of 6.851, corroborating previous studies by (Monica & Briliana, 2020) and (Yusuf et

al., 2021). The research shows that customer satisfaction strongly influences the reuse of mobile banking services. Respondents express satisfaction with mobile banking due to successful transactions that meet customer expectations. Overall, satisfaction significantly affects reuse, with the highest contribution coming from customer satisfaction with mobile banking services.

H₃: e-WOM effect satisfaction on reuse. The hypothesis is rejected, indicating that e-WOM does not affect satisfaction on reuse, with P-values of 0.481 and T Statistics of 0.048. The study finds that e-WOM does not affect reuse among customers who are already satisfied with mobile banking. Customers continue to use mobile banking primarily due to its convenience outweighing potential risks, as evidenced by respondents' agreement that using mobile banking offers more benefits than risks. Respondents gather information from social media, where they learn about the advantages, disadvantages, and security of mobile banking. Despite positive and negative comments about digital banking on social media, satisfied customers remain unaffected by e-WOM. This finding aligns with research by (Frida Yanti Sirait et al., 2023), stating that e-WOM does not influence continued usage.

Despite negative reports of fraud against bank customers using mobile banking services, customer satisfaction with these services remains unaffected. Banks enhance data security with passwords or OTP codes for all transactions. Besides improved security measures, comprehensive features further facilitate customer transactions. Thus, customers perceive more benefits than risks associated with mobile banking, maintaining confidentiality of passwords and OTP codes.

CONCLUSION

Based on the results of the study, it can be concluded that Hypothesis 1 is accepted, there is a significant effect between electronic service quality and satisfaction. Hypothesis 2 is accepted, there is an effect between satisfaction and reuse interest. Hypothesis 3 is rejected, e-WOM does not affect satisfaction on reuse. Overall, the quality of electronic services provided by digital banking significantly affects customer satisfaction. Despite the inherent security risks, the reliability and ease of use of digital banking make consumers feel that the benefits outweigh the risks. E-WOM does not moderate the effect of satisfaction on reuse intention, meaning that if consumers or customers are already satisfied with the performance and reliability of a particular digital banking service, the opinions or reviews of others, whether positive or negative, offline or online, do not influence their intention to continue using digital banking. Since e-WOM generally does not moderate the effect of satisfaction on reuse intention in this study, future research could explore the impact of negative e-WOM as a moderating factor.

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