The Impact of Service Quality in Digital Banking Wokee and Customer Experience on Customer Satisfaction: A Study of Banks Bukopin Batam

Delviranti Syahfitri[*], Eddo Nanda Oktarici
Politeknik Negeri Batam

Article Information	Abstract
	This study aims to analyze the effect of service quality digital banking Wokee and customer experience on customer satisfaction at Bank Bukopin Batam Branch This research uses a sample of 100 active customer respondents, questionnaires were distributed to bank Bukopin customers who use the "Wokee Savings by Bank Bukopin" digital banking application via online questionnaires. Wokee Savings by Bank Bukopin is a digital banking innovation targeting urban and technology-conscious people. The application is an evolution in banking with a digitalization process that makes customers no longer need to go to the bank if they want to open a savings account, and can be accessed anywhere. The research uses quantitative descriptive method, data were analyzed using SPSS 26. The research findings show that wokee mobile banking service quality has a positive influence on customer satisfaction. Customer experience also has a positive influence on customer satisfaction. simultaneously Service quality and Customer experience have a positive influence on customer satisfaction of Bank Bukopin Batam.

INTRODUCTION

PT Bank KB Bukopin Tbk has adopted an information technology policy strategy by launching digital banking services through an application called Wokee (Putrianda, 2023). This application has been available since 2017 and continues to undergo development and innovation with the addition of features that Bank KB Bukopin customers can maximally utilize (Mitra et al., 2023). This was done in response to the increasing public demand for easier access to finance through digital transactions. The main objective is to provide comprehensive and fast services to improve customer transaction efficiency (Syamsul Bakhri et al., 2021).

In the era of globalization, business competition is getting tougher, encouraging companies to continue to strive to acquire and maintain their market share. The main focus factor is customer satisfaction (Sicillia & Yazid, 2020). They have choices when choosing banking products or services; service quality is critical. If service quality does not meet expectations, customers may switch to other banks that offer better services. Hence, it is imperative for banks to closely evaluate and enhance client satisfaction in light of the prevailing business rivalry (Puspasari et al., 2022).

In addition to service quality, many customers today require a positive experience or a positive experience that is emotionally meaningful. Every product should be able to evoke emotions and insights that will drive consumers to make

decisions, so any experience or insight should be considered by companies when engaging with customers and maximizing profits (Ahmad et al., 2021). In addition, a good customer experience will be stored in the client's memory. In addition to service quality, many customers today need positive experiences that are emotionally meaningful. Such experiences can influence customers' decisions to use digital banking services and can shape customer satisfaction.

In the context of Wokee, an optimal customer experience encompasses several factors, including the app's user-friendliness, transaction speed, availability of comprehensive features and services, visually appealing design, assured security and privacy, and prompt customer assistance (Vidyandari et al., 2021). All of these contribute to a positive experience that affects customer perception and satisfaction. For example, if customers find it difficult or inconvenient to use the Wokee app, this may reduce customer satisfaction and result in them switching to digital banking services from competitors. Hence, PT Bank KB Bukopin Tbk must comprehend the customer experience and consistently enhance products, services, and client interactions to establish a gratifying encounte.

Customers will remember their experience. Many clients today want emotional, pleasurable experiences in addition to service quality. Such encounters can affect clients' digital banking decisions and satisfaction. Wokee's positive customer experience includes the app's user-friendliness and transaction efficiency, adequate features and services, attractive appearance, guaranteed security and privacy, and responsive customer support. All of these improve client happiness and perception. The Wokee app may frustrate users and cause them to switch to competitors' digital banking services. Thus, PT Bank KB Bukopin Tbk must understand customer experience and improve products, services, and interactions to provide a positive experience.

RESEARCH METHOD
Research Flow
The study employed quantitative research methodologies, which are grounded in the philosophy of positivism (Atiqya et al., 2023). These methods enable the study of specific populations or samples, use research instruments for data collection, and apply quantitative and statistical analysis techniques. The primary aim of such research is to rigorously test pre-established hypotheses.

Time, Location, and Research Object
The temporal frame employed by researchers for this investigation is the year 2022. The research is conducted at PT Bank KB Bukopin KCU Nagoya, situated at Jl. Sultan Abdul Rahman No. 1 Komplek Sulaiman Blok A No. 7 & 8 Nagoya - Batam 29444.

Analysis Data Technique
This study uses multiple linear regression methods required to pass the classical assumption test. As stated by Sugiyono (2017), multiple linear regression analysis aims to forecast the fluctuations (both upward and downward) of the dependent variable (also known as the criteria) by manipulating "two or more independent variables, which act as predictor factors," through changes in their values.

RESULTS AND DISCUSSION
Result
Analysis of Respondent Character based on Age
In analyzing respondents based on this age, researchers divided them into four categories, namely 21-25 years, 26-30 years, 36-40 years, and more than 40 years. The following are the results of the respondents' data collection.

Table 1. Age Number of Respondent

Age	Respondent	Percentage (%)
21 – 25 years	18	18
26 – 30 years	75	75
36 – 40 years	3	3
>40 years	4	4
Total	100	100%

Source: Data Processed with SPSS V26 (2023)

Analysis of Respondent Character based on Gender
In analyzing respondents based on gender, researchers divide them into two categories, namely male and female. The following are the results of the respondents' data collection.

Table 2. Gender of Respondent

Gender	Respondent	Percentage (%)
Male	44	44
Female	56	56
Total	100	100%

Source: Data Processed with SPSS V26 (2023)

According to the provided table, the study found that the female respondents were the largest gender group, with a total of 56 individuals (56%). The male respondents, on the other hand, accounted for 44 individuals (44%). Therefore, it can be stated that the majority of respondents at PT Bank KB Bukopin KCU Nagoya are female.

Analysis of Income
Searching income data will be very important to find out how many people have a certain income. In this research, income data is grouped into four categories: below 1 million rupiahs, between 2 million 500 thousand to 4 million rupiahs, between 4 million rupiahs to 6 million rupiahs, and above 6 million rupiahs. The following is a table of related data.

Table 3. Income of Respondent

Income	Respondent	Percentage (%)
< Rp. 1.000.000	5	5
Rp. 2.500.000 – Rp. 4.000.000	9	9
Rp. 4.000.000 – Rp. 6.000.000	59	59
>Rp. 6.000.000	27	27
Total	100	100%

Source: Data Processed with SPSS V26 (2023)

According to the table above, the highest income group in this study was 59 people (59%), followed by 27 people (27%), nine people (9%), and five people (5%). Thus, 59 respondents (59%) at PT Bank KB Bukopin KCU Nagoya had an Rp income. 4,000,000–Rp. 6,000,000.

Analysis of Job Status

At this stage, we can determine how many types of work respondents do. The following is the job data that has been collected.

Table 4. Job Status of Respondent

Job Status	Respondent	Percentage (%)
Private Employees	25	25
Entrepreneur	26	26
Civil Servany	14	14
Student	17	17
Others	18	18
Total	100	100%

Source: Data Processed with SPSS V26 (2023)

Based on the table above, namely the frequency of characteristics of respondents based on the type of work, where the largest group is based on self-employed people, there are 26 respondents with a percentage of 26%. Then there are 26 respondents with private employees with a rate of 26%, students or university students with 17 people or 17 respondents. Civil servants comprised 14 people or 14% of the population, and others consisting 18 people or 18%.

Multiple Linear Regression Test Results

Multiple regression analysis examines the linear relationship between X1, X2, and Y. This study determines whether each independent variable affects the dependent variable positively or negatively and predicts the dependent variable's value when the independent variable changes. This analysis uses interval or ratio scaled data. The table below summarises the analysis results to assess the impact of two independent factors on the dependent variable.

Table 5. Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.460	1.653		3.302	.001
	Service Quality	.346	.094	.480	3.683	.000
	Customer Experience	.173	.058	.163	2.982	.000
a. Dependent Variable: Customer Satisfaction						

Coefficients a

Source: Data Processed with SPSS V26 (2023)

The data in the previous table allows us to create a linear equation model. The regression coefficient (b) represents a one-unit X change. If b is positive, this change will increase; otherwise, it will decrease. This equation implies that Service Quality and Customer Experience do not affect Customer Satisfaction in the original conditions, with a value of 5,460. One unit of Service Quality enhances Customer Satisfaction by 0.346 and Customer Experience by 0.173. Since Service Quality and Customer Experience coefficients are positive, improving them enhances Customer Satisfaction. High Service Quality and Customer Experience scores boost Customer Satisfaction.

Determination Coefficient Test Results

The R Square value measures how well the model explains the dependent variable. The SPSS version 26 model summary table provides the R Square value. The coefficient of determination test shows that.

Table 6. Determination Coefficient Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.617[a]	.381	.368	1.288
a. Predictors: (Constant), Customer Experience, Service Quality				

Source: Data Processed with SPSS V26 (2023)

The table shows 0.381 Coefficient of Determination. This study indicates that Service Quality and Customer Experience affect Customer Satisfaction by 38.1%. However, this research did not examine the remaining 61.9% of Customer Satisfaction, which comes from other factors.

Partial T Test

To ascertain the partial effect, one must compare the t-count value with the t-table value using a significance level of $\alpha = 0.05$.

Table 7. T-Test Results

Coefficients[a]					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	5.460	1.653		3.302	.001
Service Quality	.346	.094	.480	3.683	.000
Customer Experience	.173	.058	.163	2.982	.000
a. Dependent Variable: Customer Satisfaction					

Source: Data Processed with SPSS V26 (2023)

The Coefficients output table shows that the Service Quality variable's t-count is 3.683, higher than 1.660. The significance level is 0.05; however, the Sig value is 0.00. We accept the alternative hypothesis (H1). These findings suggest that Service Quality (X1) significantly affects Customer Satisfaction (Y). Customer Experience has a t-count of 2.982, higher than the t-table of 1.660. The Sig value is 0.00, below 0.05. So, H2 is approved. These data show that Customer Experience Variable (X2) strongly affects Customer Satisfaction (Y).

F-Test

The simultaneous significance test (F test) determines the significance of the regression analysis data. The significance level is 0.05, obtained by comparing Ftable and Fcalculate.

Table 8. F-test Results

ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	98.907	2	49.453	29.816	.000[b]
Residual	160.883	97	1.659		
Total	259.790	99			
a. Dependent Variable: Customer Satisfaction					
b. Predictors: (Constant), Customer Experience, Service Quality					

Source: Data Processed with SPSS V26 (2023)

The ANOVA output table shows that the Fcount is 29,816, more significant than the Ftable of 3.09. The Sig value is 0.00, below 0.05. H3 is acceptable. These data suggest that Service Quality (X1) and Customer Experience (X2) affect Customer Satisfaction (Y) simultaneously.

Table 9. Recapitulation of Research Results

Formulation	Result	Interpretation Criteria	Interpretation	Conclusion
SQ on CS	t-values= 3,683 & Sig 0,00	t-tabel = 1,660	H1 Supported	SQ has a positive and significant effect on CS at bank Bukopin
CE on CS	t-values = 2.982 & Sig 0,00	t-tabel = 1,660	H2 Supported	CE has a positive and significant influence on CS at Bank Bukopin.
SQ and CE on CS	F-Values = 29.816 & Sig 0,00	Ftabel = 3,09	H3 Supported	SQ and CE simultaneously have a positive and significant effect on CS at Bank Bukopin.

Source: Data Processed with SPSS V26 (2023)

Discussion

Impact of Service Quality on Customer Satisfaction

Based on the research results, it is found that service quality has a positive influence on Customer Satisfaction, based on partial hypothesis testing, the t-count is 3.683> t-table 1.660 and Sig value is 0.00 <0.05.

The results of this study show that service quality in banking is key to improving customer satisfaction. Good service creates a positive experience for customers, which in turn increases their trust and loyalty towards the bank. When customers feel that the bank provides high-quality service, they tend to be more satisfied, feel valued, and have confidence in the safety and credibility of the bank. This has a positive impact on customer retention, increases long-term business, and creates opportunities for growth through positive recommendations and increased market share. In banking, ensuring service quality is one of the best ways to maintain customer satisfaction.

The results of this study are in line with the results of research conducted by (Khaliq, 2019) "The Effect of Service Quality on Customer Satisfaction of Bank Syariah Mandiri in Banjarmasin, South Kalimantan," which shows that the results of the study explain that the service quality variable has a positive influence on customer satisfaction.

This research also strengthens the results of research from Masitoh et al., (2023)which shows that digital banking services have a significant influence on customer satisfaction of BNI Tasikmalaya Branch Office bank.

Influence of Customer Experience on Customer Satisfaction

This study resulted in a positive and significant partial effect of Customer Experience variables on Customer Satisfaction. hypothesis testing obtained t-count 2.982> t-table 1.660 and Sig value 0.00 <0.05.

Customer Experience is very important in banks because it directly affects Customer Satisfaction. Positive customer experiences, such as good service, ease of

transactions, and responsive interactions, increase customer satisfaction. A good experience includes responsive service, easy transactions, effective support, and a sense of being valued as a customer. When customers feel valued and satisfied, they are more likely to remain loyal customers, refer the bank to others, and potentially expand business with the bank.

The results of this study are in line with the results of research conducted by Andayani et al (2023)on research "The Effect of Customer Experience and Complaint Handling on Customer Satisfaction for Customers who Transact at PT. Bank Sumut KCP Syariah HM Joni Medan" which shows that the results of the study explain the Customer Experience variable has a positive influence on Customer Satisfaction.

This research is also in line with previous research established by Yamaguchi & Yoshida (2022)research which found that customer experience quality has a significant effect on customer satisfaction.

Combined Impact of Service Quality and Customer Experience

The simultaneous analysis of service quality and customer experience underscored their collective influence on customer satisfaction. The results indicated a substantial portion of customer satisfaction (38.1%) could be attributed to these two factors. While other unexplored variables may contribute to the remaining satisfaction variance, it is evident that optimizing service quality and customer experience holds considerable sway over overall satisfaction levels. This corroborates the findings of Gomoi et al. (2021) in a healthcare setting, emphasizing the universality of these relationships across different industries.

This study reinforces the conclusions of previous research conducted by (Zena & Hadisumarto, 2013)in their study titled "The Study of Relationships among Experiential Marketing, Service Quality, Customer Satisfaction, and Customer Loyalty." It was also discovered that customer experience and service quality have an impact on customer satisfaction.

CONCLUSION

In conclusion, the findings highlight the crucial importance of service quality and customer experience in driving customer satisfaction within the banking sector. To make use of these insights, Bank Bukopin should prioritize investments in training, technology, and process enhancements to improve service standards and streamline customer interactions. Additionally, fostering a customer-centric culture and using insights from ongoing research can help refine strategies aimed at enhancing satisfaction and maintaining a competitive advantage in the market. By prioritizing service quality and customer experience, Bank Bukopin can build stronger customer relationships, foster loyalty, and position itself for sustained success in the dynamic banking landscape.

While this study offers valuable insights, future research could explore additional factors influencing customer satisfaction in the banking sector. Investigating the role of technological innovations, personalized services, and omnichannel experiences could provide deeper insights into evolving customer preferences and behaviors. Furthermore, comparative studies across different demographic segments and geographical regions may reveal nuanced variations in satisfaction drivers, enabling tailored strategies to effectively meet diverse customer

needs. Such efforts will contribute to a more comprehensive understanding of customer satisfaction dynamics and inform strategic decision-making within the banking industry.

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