

DEVELOPMENT OF E-SERVQUAL DIMENSIONS FOR BANKING

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Abstract

E-SERVQUAL is a tool used to measure customer service quality. This research aims to conduct a literature review on the dimensions and indicators of service quality specifically used for digital banking services. The research method has 3 stages, namely : First, Planning contains the Explanation of Research Objectives, Second, Research Identification contains the Determination of Criteria and Selection of Research Articles, Third, Selection of Basic Studies contains Selection of research articles using predetermined criteria & keywords. The keyword used is "e-SERVQUAL". There are 2 selection criteria, namely the exclusion criteria, which include : Research journals cannot be downloaded, Research journals are not full text, Research journals that use e-SERVQUAL are not in the banking sector and Inclusion criteria are, Research articles that answer research questions, Research articles identified using keywords. The results of this study are : e-SERVQUAL dimensions specifically for the quality of banking services are Efficiency, Reliability, Responsiveness, Personal needs, Site organization, Fulfilment, Security/trust, Ease of use and Privacy. Not all journals regarding banking e-SERVQUAL include indicators and dimensions. Of the 10 journals studied, only 3 journals produced a significant positive value between the e-SERVQUAL variable and e-Customer Satisfaction.

Abstrak

E-SERVQUAL merupakan alat yang digunakan untuk mengukur kualitas layanan pelanggan. Penelitian ini bertujuan untuk melakukan tinjauan pustaka terhadap dimensi dan indikator kualitas layanan yang khusus digunakan pada layanan perbankan digital. Metode penelitian mempunyai 3 tahapan yaitu: Pertama, Perencanaan berisi Penjelasan Tujuan Penelitian, Kedua, Identifikasi Penelitian berisi Penentuan Kriteria dan Pemilihan Artikel Penelitian, Ketiga, Pemilihan Kajian Dasar berisikan Pemilihan artikel penelitian dengan menggunakan kriteria & kata kunci yang telah ditentukan. Kata kunci yang digunakan adalah "e-SERVQUAL". Kriteria pemilihannya ada 2, yaitu kriteria eksklusif, yang meliputi: Jurnal penelitian tidak dapat diunduh, Jurnal penelitian tidak full text, Jurnal penelitian yang menggunakan e-SERVQUAL tidak berada pada sektor perbankan dan Kriteria Inklusi adalah, Artikel penelitian yang menjawab penelitian pertanyaan, artikel penelitian diidentifikasi menggunakan kata kunci. Hasil dari penelitian ini adalah : Dimensi e-SERVQUAL khusus untuk kualitas layanan perbankan adalah *Efficiency, Reliability, Responsiveness, Personal needs, Site organization, Fulfilment, Security/trust, Ease of use* dan *Privacy*. Tidak semua jurnal mengenai e-SERVQUAL perbankan mencantumkan indikator dan dimensi. Dari 10 jurnal yang diteliti, hanya 3 jurnal yang menghasilkan nilai positif signifikan antara variabel e-SERVQUAL dengan *e-Customer Satisfaction*.

Keywords : Dimension E-SERVQUAL, Bank

INTRODUCING

The world has entered the era of cyber-physical systems, which were originally the physical world and have now become the cyber world. In line with the growth of the industry towards digital or cyber, various activities are now starting to shift to follow existing developments. The technology that is also changing is financial technology. One area that is shifting towards industry 4.0 is banking. Currently, the OJK (Otoritas Jasa Keuangan) has encouraged all banks in Indonesia to digitalize to meet consumer needs. Changes towards digital by banks combine customer interaction with digital technology, for example : opening accounts online, reserving queue numbers that can be used to print savings transactions, and replacing savings books. By digitalizing, banks are participating in advancing the Indonesian economy and making long-term investments for the future.

The amount of electronic money in circulation in March 2023 was IDR 143.71 trillion, an increase from IDR 78.04 trillion in March 2022. This data comes from Bank Indonesia which was downloaded from <https://dataindonesia.id/keuangan/detail/electronic-money-transaction-value-reaches-rp1437-t-in-march-2023>. This shows that the behavior of Indonesian society has now changed towards a more digital direction, so banks must continue to make various digital changes so they can continue to compete with other companies and industries. Then, based on records from the OJK (Otoritas Jasa Keuangan) from 2017 to 2021, it was stated that 2,593 banking branch offices were closed, and the total that remained was 39.61 branch offices.

Digitalization in banking aims to meet

customer satisfaction. Customer satisfaction will have an impact on customer loyalty to a bank. Customer satisfaction can be measured by the digital banking services provided. If banks can provide fast, easy, digital services, safe, comfortable, and various digital service options available to meet customer needs, it can be said that banking in this category has been able to provide satisfaction to customers. So what banks must do now is focus on providing the highest satisfaction to customers so that there is repeated use of digital services which will have an impact on banking profits.

Based on (Lovelock, 2011) managing service quality well in banking will result in customer satisfaction. The results of the evaluation regarding customer perceptions of the services provided are service quality. Satisfaction will arise if the customer's perception is by with what is expected, and vice versa. Parasuraman et al., (2005) developed the e-SERVQUAL method which can be used by consumers to assess the quality of electronic services. The e-SERVQUAL indicators are efficiency, fulfillment, reliability, privacy, responsiveness, compensation, and contact. Based on research by (Raza et al 2020) the e-SERVQUAL dimensions consist of efficiency, reliability, responsiveness, user-friendliness, personal needs and site organization. It is also different from the dimensions in Baber (2019) research which consist of efficient and reliable service, fulfillment, security/trust, site aesthetics, responsiveness, ease of use and sharia compliance information. Other research states that efficiency-system availability, assurance-fulfillment, privacy, contact-responsiveness, website aesthetics and guidance are dimensions of measuring e-SERVQUAL Ariff et al., (2012). Then

according to Zavareh et al., (2012) e-SERVQUAL consists of efficient & reliable service, fulfillment, security/trust, site aesthetics, responsiveness/contact, ease of use. (Javed et al., 2018) also stated that reliability, responsiveness, privacy, efficiency, fulfillment, assurance, empathy are dimensions that can be used to measure e-SERVQUAL. According to research by Safi'i (2018) the dimensions of e-SERVQUAL consist of fulfillment, responsiveness, compensation, efficiency, system availability, privacy, contact. Research by Fanny et al (2014) e-SERVQUAL dimensions, namely reliability, responsiveness, assurance, empathy, tangibles. Furthermore, Efficiency, Reliability, Responsiveness, Conveniency, Easy to Operate, Assurance and Security are the e-SERVQUAL dimensions in Rosyid et al (2019) research. Research (Trisnawati & Fahmi, 2017) states that the dimensions of e-SERVQUAL include efficiency, fulfillment, reliability and privacy. Research (Erwin & Nugroho, 2016) states that efficiency, reliability, fulfillment, privacy, responsiveness, contact, compensation, site aesthetics, ease of use are dimensions of e-SERVQUAL.

The literature research that the author has carried out in the previous paragraph shows that not only do the dimensions of service quality differ from one author to another, but also the indicators. Through this literature research, the author intends to conduct a literature review on dimensions and indicators of service quality specifically used for digital banking services. It is hoped that the results of this literature search will be able to produce comprehensive dimensions and indicators for e-SERVQUAL specifically/specifically for banking service quality.

LITERATURE REVIEW

Parasuraman et al (2005) developed e-SERVQUAL which consists of efficiency, reliability, fulfillment, privacy, responsiveness, contact along with the explanation :

1. Efficiency : Speed in accessing and using digital services.
2. Reliability : Accuracy of promised digital services.
3. Fulfillment : Fulfilling user needs using digital services.
4. Security / trust : Service users trust regarding the security of digital service sites and users' data.
5. Contact : Availability and accessibility of digital services.
6. Responsiveness : Fast and effective handling of digital service

E-SERVQUAL was developed by Raza et al., (2020) namely :

1. Site Organization : The aesthetics/beauty of digital services includes colors, designs, images that can improve the quality of digital services and increase customer experience and satisfaction.
2. Responsiveness : Quick responses can help increase customer satisfaction and loyalty.
3. Reliability : Reliability in completing agreed tasks without errors.
4. User's friendliness : Ease of use of digital services.
5. Personal Needs : Companies providing digital services must consider customers personal needs. Having adequate data about customers personal needs can help companies create new features to increase customer satisfaction and loyalty.
6. Efficiency : Efficiency is an important factor in maintaining customer loyalty and ensuring customer fulfillment.

According to customers, their transactions must be completed through digital services and efficiency means transactions are completed optimally, when their maximum demands are met with efficiency, users tend to be happy and loyal to digital services.

METHOD

This research is library research which consists of 3 stages, namely Planning, Research Identification and Selection of Primary Studies. Planning is the stage where the writer describes the research objectives. Research Identification is the stage where the author states the criteria and journal selection process carried out. Selection of Primary Studies is the stage where the author selects journals using keywords & selection criteria that have been determined in Research Identification.

1. Planning

This research was conducted to conduct a literature review on service quality dimensions and indicators specifically used for digital banking services. To develop a specific problem review protocol, specific research questions are needed. The criteria used are the e-SERVQUAL method which is used to measure the quality of digital banking services. Therefore, the research question is "What are the dimensions and indicators of service quality specifically used for digital banking services?"

2. Research Identification

The Research Identification Stage begins by explaining the criteria for the research selection process. The sources and databases used in this research come from Google Scholar. The keywords used in the search are e-SERVQUAL banking

sector or e-SERVQUAL banking sector. Research journals that have been found in the database are then selected based on the criteria mentioned in the table below:

Table 1. Selection Process Criteria

Criteria	Description
Inclusion	1. Research journal according to the keywords, namely e-SERVQUAL banking sector or e-SERVQUAL banking sector.
Exclusion	1. Research journals are not in full-text form 2. Research journals cannot be downloaded 3. Research journals that use e-SERVQUAL are not in the banking sector

3. Selection of Primary Studies

After searching the database using the keywords e-SERVQUAL banking sector or e-SERVQUAL banking sector, 100 research journals were identified. Then, for the initial stage, the selection was carried out by reading the title and abstract to obtain 50 journals. The next stage was that research journals were selected again using inclusion criteria so that 19 journals were obtained. Then the 19 journals found were selected using exclusion criteria to obtain 10 appropriate research journals. The following are the number of journals selected from stage to stage in table form :

Table 2. Number of Journals Selected

Database	Discovery	1 st	2 nd	3 rd
Google	100	50	19	10
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The following 10 research journals were selected based on predetermined criteria

Table 3. 10 Selected Journals

No	Related Research	Method	Factors / Variables studied	Sample, Population, Data Analysis Tools	Results	Criticism / Feedback
1.	<i>Internet banking service quality, e-customer satisfaction and loyalty: The modified e-SERVQUAL model (Raza et al, 2020)</i>	The e-SERVQUAL method is modified from Herington and Weaven (2009) and Parasuraman et al. (1985).	e-SERVQUAL focuses on 6 dimensions, namely Site Organization, Reliability, Responsiveness, User Friendliness, Personal Needs	The sample in this research was 500 bank customers who had experience with online transactions and e-service. Data analysis tool: SEM PLS	Site Organization has a significant positive effect on e-customer satisfaction responsiveness has a significant positive effect on e-customer satisfaction. Reliability has a significant positive effect on e-customer satisfaction. User friendliness has a significant positive effect on e-customer satisfaction. Personal needs have a significant positive effect on e-customer satisfaction. Efficiency has a significant positive effect on e-customer satisfaction.	The dimensions & indicators studied are not the same as other studies.
2.	<i>E-SERVQUAL and Its Impact on the Performance of Islamic Banks in Malaysia from the Customer's Perspective (Baber, 2019)</i>	The e-SERVQUAL method uses the theory of (Parasuraman et al., 2005)	e-SERVQUAL with a focus on 7 dimensions namely efficient and reliable service, fulfillment, security/trust, site aesthetic, responsiveness, ease of use, shariah compliance information.	The sample in this study was 721 respondents. Data analysis tools: Reliability analysis, correlation & regression analysis using SPSS 25	The Pearson correlation that has been carried out reveals that a strong positive relationship exists between efficient & reliable service, sharia compliance information & fulfillment. The other three dimensions security/trust, site aesthetics, responsiveness have VIF values that are almost the same. Ease of use has a low correlation with the performance of Islamic banks.	The dimensions & indicators studied are not the same as other studies.

No	Related Research	Method	Factors / Variables studied	Sample, Population, Data Analysis Tools	Results	Criticism / Feedback
3.	<p><i>Examining Dimensions of Electronic Service Quality for Internet Banking Services</i> (Ariff et al., 2012)</p>	<p>The e-SERVQUAL method uses the theory of (Parasuraman et al., 2005) Zeithaml et al., (2002)</p>	<p>E-SERVQUAL focuses on 5 dimensions, namely <i>efficiency-system availability, assurance-fulfilment, privacy, contact-responsiveness, website aesthetic and guide.</i></p>	<p>The sample in this study was 265 internet user banking commercial banks in Malaysia. Data analysis tool: Confirmatory Factor Analysis (CFA)</p>	<p>1. Efficiency-system availability, privacy, contact, and responsiveness. These dimensions are proposed in the e-SERVQUAL scale. This shows that these five dimensions of e-SERVQUAL can be used to measure e-SQ in internet banking.</p> <p>2. Fulfillment of e-SERVQUAL and assurance. The integration of these two dimensions highlights that the use of the e-SERVQUAL scale to measure internet banking e-SQ must consider other scale dimensions, such as PeSQ assurance.</p> <p>3. A new dimension that can be considered when measuring e-SQ for internet banking using e-SERVQUAL is website aesthetics and guide.</p>	<p>The dimensions & indicators studied are not the same as other studies.</p>

No	Related Research	Method	Factors / Variables studied	Sample, Population, Data Analysis Tools	Results	Criticism / Feedback
4.	<i>E-Service Quality Dimensions and Their Effects on E-Customer Satisfaction in Internet Banking Service</i> (Zavareh et al., 2012)	The e-SERVQUAL method uses the theory of (Parasuraman et al., 2005) and (Zeithaml et al., 2002)	e-SERVQUAL focuses on 6 dimensions, namely efficient & reliable service, fulfillment, site aesthetics security/trust, responsiveness/contact, ease of use.	The sample in this study was 392 internet banking users, representing a 76% response rate, from four major commercial banks in Iran. Data analysis tool: Confirmatory Factor Analysis (CFA)	Security or Trust has a significant positive effect on e-customer satisfaction. Site aesthetics has a significant positive effect on e-customer satisfaction. Ease of use has a significant positive effect on e-customer satisfaction.	The dimensions & indicators studied are not the same as other studies.
5.	<i>Assessing The E-Services Of The Banking Sector By Using e-SERVQUAL Model: A Comparative Study Of Local Commercial Banks and Foreign Banks In Pakistan</i> (Javed et al., 2018)	The e-SERVQUAL method uses the theory of (Parasuraman et al., 2005) and (Zeithaml et al., 2002)	e-SERVQUAL focuses on 7 dimensions, namely reliability, responsiveness, privacy, efficiency, fulfillment, assurance, empathy.	The sample in this study was 195 respondents consisting of commercial banks and foreign locales in Pakistan. Data analysis tool: SPSS	Reliability & privacy have the highest score on e-SERVQUAL than other dimensions, so banks must pay more attention to other dimensions because they are very important for online banking.	The dimensions & indicators studied are not the same as other studies.

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No	Related Research	Method	Factors / Variables studied	Sample, Population, Data Analysis Tools	Results	Criticism / Feedback
6.	Classification of Mobile Banking Service Attributes with the Kano Model Based on the E-SERVQUAL Dimension (Safi'i, 2018)	The e-SERVQUAL method uses the theories of (Parasuraman et al., 2005) (Zeithaml et al., 2002) (Lovelock, 2011)	<i>e-SERVQUAL focuses on 8 dimensions, namely fulfillment, responsiveness, compensation, efficiency, system availability, privacy, contact.</i>	The sample was 96 respondents. Data analysis tool: SPSS 13 for Windows After all attributes are declared valid and reliable, then carry out a Kano Model analysis	The m-banking facility, which offers an ATM cash withdrawal service feature, is identified as the service attribute whose performance has to be improved based on the outcomes of data processing utilizing the Kano model. Given that this feature has the greatest satisfaction coefficient value of 0.67 in the one-dimensional categorization, it will significantly affect customer satisfaction. The quick application reactivation service offered by m-banking, which has a satisfaction coefficient value of 0.61 in the appealing classification, is the next service feature that requires innovation and	The dimensions studied are not the same as other studies. There are no indicators in the journal.

					enhancement.	
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No	Related Research	Method	Factors / Variables studied	Sample, Population, Data Analysis Tools	Results	Criticism / Feedback
7.	Effect of Electronic Service Quality e-SERVQUAL on Customer Satisfaction with Mobile Banking Users (Case Study at BRI Jatiwaringin Unit, Kramat Branch Jati East Jakarta (Fanny et al., 2014)	The e-SERVQUAL method uses the theory of (Parasuraman et al., 2005) (Zeithaml et al., 2002) and Berry (Tjiptono, F & Chandra, 2011: 196).	e-SERVQUAL focuses on 7 dimensions, namely efficiency, reliability, fulfillment, privacy, responsiveness, compensation and contact	The sample was 100 respondents. Data analysis tools: descriptive analysis and multiple linear regression analysis.	With an average percentage of 74.1% across all variables—efficiency, dependability, fulfillment, privacy, responsiveness, remuneration, and contact—BRI mobile electronic service quality (e-SERVQUAL) in 2014 fell into the good category. With a score of 85.9%, the privacy variable is also in the very good category. This suggests that participants in the research concur that the overall quality of BRI's mobile electronic services (e-SERVQUAL) is regarded as good.	The dimensions & indicators studied are not the same as other studies. There are no indicators in the journal.
8.	The Influence of e-SERVQUAL and Mobile Banking (m-Banking) User Satisfaction on Customer Loyalty at BCA Bank in Bandung (Mahmoud, 2019)	The e-SERVQUAL method uses Prawiramulia theory, 2014.	e-SERVQUAL focuses on 6 dimensions, namely Efficiency, Reliability, Responsiveness, Conveniency, Easy to Operate, Assurance and Security.	The sample in this research was 35 Bank BCA Bandung customers. Data analysis tools: SPSS 22, SPSS statistical software and AMOS 21 structural.	E-SERVQUAL and Satisfaction have a strong influence on BCA Bank customer loyalty in Bandung.	The dimensions studied are not the same as other studies. There are no indicators in the journal.

No	Related Research	Method	Factors / Variables studied	Sample, Population, Data Analysis Tools	Results	Criticism / Feedback
9.	Effect of Electronic Service Quality (e-SERVQUAL) on Customer Satisfaction with Mobile Banking Users (Study of Mobile Banking Users at Bank Sinarmas Malang Branch) (Trisnawati & Fahmi, 2017)	The e-SERVQUAL method uses Zeithaml et al., (2002)	e-SERVQUAL focuses on 4 dimensions (core scales), namely efficiency, fulfillment, reliability and privacy.	The sample was 100 respondents. Data analysis tools: multiple linear regression, SPSS 22	The research results reveal that the four e-SERVQUAL variables have a significant effect on customer satisfaction. This is evident from the research results which show that 55.7% of the customer satisfaction variable is explained by the four e-SERVQUAL variables, while the remaining 44.3% is influenced by other factors outside the core service variables of the e-SERVQUAL dimension.	The dimensions studied are not the same as other studies.
10.	Analysis of the Quality of Bank Bukopin's Internet Banking Services Using the Fuzzy e-SERVQUAL Method, IPA and Proposed Improvements Using the QFD Method (Erwin & Nugroho, 2016)	The e-SERVQUAL method uses (Parasuraman et al., 2005) and (Zeithaml et al., 2002)	e-SERVQUAL by focusing on 9 dimensions of efficiency, reliability, fulfillment, privacy, responsiveness, contact, compensation, site aesthetics, ease of use	The sample in this research was 98 Bank Bukopin customers. Data analysis tool: Fuzzy e-SERVQUAL, Importance Performance Analysis (IPA)	The average value of e-SERVQUAL is negative for all dimensions. This means that there is still customer dissatisfaction with the quality of Bukopin's internet banking services.	The dimensions studied are not the same as other studies. There are no indicators/questionnaire items in the journal.

RESULTS

The majority of the e-SERVQUAL method uses Parasuraman's theory which states that e-SERVQUAL is a tool that can be used to measure the ability of digital sites to provide effective and efficient services. The e-SERVQUAL method initially consisted of 11 dimensions, namely reliability, responsiveness, competence, access involves being approachable and ease of contact, courtesy involves politeness, respect, consideration and friendliness, communication, credibility, security, understanding/knowing the customer, tangibles (A. Parasuraman, Valarie A. Zeithaml, 1985). Each journal uses Parasuraman's theory which has been modified according to each research theme so that different e-SERVQUAL dimensions are obtained in each journal. Based on the research question above, namely "What are the dimensions and indicators of service quality specifically used for digital banking services?". Based on the results of the literature review that has been carried out above, the results can be obtained that based on 10 journals, it is stated that the e-SERVQUAL dimensions of the banking sector have different dimensions between one study and another. Of the 10 journals, there are 4 journals in which there are no indicators, namely research by Safi'i, 2018, Fanny et al., 2014, Rosyid et al., 2019, Erwin & Nugroho, 2016. Then other 6 journals that have indicators are Raza et al., 2020, Baber, 2019, Ariff et al., 2012, Zavareh et al., 2012, Javed et al., 2018,

Trisnawati & Fahmi, 2017. Based on the journals that contain these indicators, we then sort out which journals are in it there is an e-SERVQUAL dimension towards e-Customer Satisfaction which has a significant positive value and there are different dimensions & indicators, so that the journals Raza et al., 2020, Zavareh et al., 2012, and Trisnawati & Fahmi, 2017 are obtained.

Based on the 3 selected journals, dimensions and indicators of service quality specifically used for digital banking services were obtained :

1. Efficiency : The ability of customers to use minimal effort in using digital banking services when accessing, searching for products, looking for additional information related to products and leaving the website (Raza et al., 2020) & (Trisnawati & Fahmi, 2017).

Measurement Indicators :

It was easy to find what I needed on the online bank's website (Raza et al., 2020)

It is very easy to get anywhere on the Bank's online website (Raza et al., 2020)

I can complete transactions quickly on the Bank's online website (Raza et al., 2020)

Ease of registration (Trisnawati & Fahmi, 2017)

2. Responsiveness : The ability of digital services to provide appropriate information responses (Raza et al., 2020) & (Trisnawati & Fahmi, 2017).

Measurement Indicators (Raza et al., 2020) :
I think online banking provides fast service

The digital service servers are definitely not too busy responding to client requests
Customers using digital services are informed precisely when services will be performed

3. Reliability : The ability to provide reliable and accurate services (Raza et al., 2020) & (Trisnawati & Fahmi, 2017).

Measurement Indicators :

Transactions with online banking are error free (Raza et al., 2020)

Online banking has adequate security (Raza et al., 2020)

Online banking must perform the service right the first time (Raza et al., 2020)

Online banks must provide services at the promised time (Raza et al., 2020)

Can be accessed at any time (Trisnawati & Fahmi, 2017)

Timeliness accuracy and system precision (Trisnawati & Fahmi, 2017)

4. Personal Needs : Service ability to meet user needs by creating various new features according to customer needs (Raza et al., 2020). Measurement Indicators (Raza et al., 2020) :

When I conduct transactions on online banking websites, I feel totally secure. I believe that using digital services has satisfied my personal needs

I receive information and products from digital service sites based on my preferences

5. Site Organization : Ability to provide services with an attractive and systematic appearance on the website or digital service features (Raza et al., 2020)

Measurement Indicators (Raza et al., 2020):

Online banking has a pleasing aesthetic

The user interface for online banking appears to be well-organized

6. Security/trust : The ability to provide services safely and free from interference (Parasuraman et al., 2005)

Measurement Indicators (Zavareh et al., 2012) :

No improper use of personal data belonging to customers have confidence when using online banking

Trust in online banking services

7. Ease of Use : The ability of digital services to help customers find what they need without difficulty (Parasuraman et al., 2005)

Measurement Indicators (Parasuraman et al., 2005) :

Customers can use internet banking services more easily because to the bank's website's graphical representation

Capable of effortlessly utilizing the online banking feature on the website

8. Fulfillment : The company's ability to provide the latest features and fulfill digital service products in a timely and correct manner (Trisnawati & Fahmi, 2017)

Measurement Indicators (Trisnawati & Fahmi, 2017) :

Various transactions are available,
Transactions become more practical and effective

9. Privacy : The ability to guarantee that customer data is not leaked and is safe (Trisnawati & Fahmi, 2017).

Measurement Indicators (Trisnawati & Fahmi, 2017) :

Can be trusted

Security of personal information and transaction data

CONCLUSION AND RECOMMENDATIONS

CONCLUSION

Based on the results of the literature review above and looking again at the research questions, the researchers found that the special/typical e-SERVQUAL dimensions for banking service quality are Efficiency, Reliability, Responsiveness, Personal Needs, Site Organization, Fulfillment,

Security/Trust, Ease of use, Privacy. Then not all journals regarding banking e-SERVQUAL include indicators. Of the 10 journals studied, only 3 journals produced significant positive values between the e-SERVQUAL variable and e-Customer Satisfaction. The Efficiency variable itself has a significant positive effect on e-satisfaction in line with the theory of Raza et al., (2020). When transactions are handled effectively each and every time, customers are more likely to remain loyal and satisfied. The Responsiveness variable has a significant positive effect on e-satisfaction in line with the theory of Raza et al., (2020). With responsiveness, you can maintain customer interest and fast responses can help increase customer satisfaction and loyalty. The Reliability variable has a significant positive effect on e-satisfaction in line with the theory of Raza et al., (2020). Good reliability can increase customer involvement in using digital services and encourage users to use services repeatedly. Personal Needs where the company must consider the personal needs of customers. If the company has adequate data about customer Personal Needs, it can help the company start creating new features to increase customer loyalty. Understanding more about Personal Needs helps companies recognize the age, gender, lifestyle and preferences of digital service users. In this way, the customer's personal needs can be analyzed. A study conducted by Raza et al., (2020) stated that the Personal Needs variable had a significant positive effect on e-satisfaction. Based on the study of Zeithaml et al., (2002) the security/trust & ease of use variables have been proven to be important for evaluating the quality of digital services. This way, customers can easily find what they need on the website

and can make transactions safely using digital services. In line with the theory of Zavareh et al., (2012) which states that security/trust & ease of use each have a significant positive effect on customer satisfaction. Site Organization has a significant positive effect on e-customer satisfaction. Website aesthetics, colors and images can improve the quality of online banking and improve overall customer experience and satisfaction (Raza et al., 2020). Then, fulfillment also has a significant effect on customer satisfaction. By implementing fulfillment, various transactions are available, transactions become more practical and effective (Trisnawati & Fahmi, 2017). Privacy is also an important variable in e-SERVQUAL because it can increase customer trust and ensure the security of personal information and transaction data. This is in line with research (Trisnawati & Fahmi, 2017) which states that privacy has a significant effect on customer satisfaction.

RECOMMENDATION

For Academics

Further research needs to develop research indicators regarding e-SERVQUAL specifically for banking services and also needs to develop research regarding the e-SERVQUAL variable on e-Customer Satisfaction which has a significant positive value in Indonesia

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