

PENGARUH KUALITAS PELAYANAN DAN KEMUDAHAN PENGUNAAN TERHADAP KEPUASAN PELANGGAN DALAM PEMBAYARAN DIGITAL DI LIRBOYO BAKERY KOTA KEDIRI

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ABSTRACT

Good service quality and ease of use in digital payments will impact customer satisfaction. Practices in providing quality service, such as providing fast and responsive service, timely delivery, and providing assistance to customers who experience difficulties in using digital payments, will affect customer satisfaction. This study uses a quantitative methodology. Sampling was carried out using purposive sampling, totaling 78 samples with the criteria of students aged 17-22 years. Sampling used Isaac Michael's theory with a 5% error value from a population of 100. The data analysis method used multiple linear regression. The t-test results show that variable X1 is $0.001 < 0.05$, thus concluding that variable X1 has a significant effect on variable Y. The significance value of variable X2 is $0.003 < 0.05$, thus concluding that variable X2 has a significant effect on variable Y.

Keywords: Service Quality, Ease of Use, Customer Satisfaction

INTRODUCTION

Service quality is an important factor to pay attention to, as it is a fundamental need for customers. Service quality is crucial through the provision and implementation of facilities that meet customer expectations. Improving service quality, such as providing timely responses, addressing customer complaints, offering friendly and polite service, can lead to customer satisfaction. (Andriyani & Ardianto, 2020)

On the other hand, ease of use is also a key factor that determines the level of customer satisfaction. According to Davis, ease of use is the degree to which a person believes that using a particular technology will be free of significant effort. Digital payment platforms designed with intuitive, simple, and user-friendly interfaces tend to attract more consumer attention. Ease of navigation, registration processes, and transaction execution become main attractions that enhance user experience, especially for those who are new to digital technology.

Customer satisfaction or customer emotions can only be influenced by other emotions, such as service. Service is highly prioritized in a company because it reflects the company's attitude in respecting customers, and it is believed that good service will create a positive impression or satisfaction for consumers (Jalaludin, 2021). High-quality service has a positive impact on a company. This is supported by the journal of Adi Hermawansyah, Siti Hamidah, and Jatiah, whose research results revealed that service quality significantly affects customer satisfaction levels and can lead to customer loyalty towards the company. (Adi Hermawansyah, 2021)

Digital payment is an alternative non-cash payment method that is more efficient and effective for all levels of society. Sellers of goods and services can choose to use digital payments from various providers such as Gopay, Dana, or digital payment features from banking applications. With digital payments like these, one of the advantages for sellers, such as Lirboyoy Bakery, is that they no longer need to go through the hassle of giving change to customers. Digital payments also help reduce the circulation of unfit currency in society. Furthermore, digital payments can create a positive impression for sellers, as customers no longer have to wait long for change or queue for payment.

This study aligns with previous research conducted by Nadia Afrilliana, titled *"The Effect of Service Quality on Grab Customer Satisfaction in Palembang City,"* which showed a significant correlation. The influence of service quality on customer satisfaction was measured at 66.3%, attributed to good service quality, while the remaining 33.7% was influenced by other factors not examined in the study. (Afrilliana, 2020)

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Institutional setting

This research is conducted at Lirboyoy Bakery, a culinary business located in Kediri City, East Java. Lirboyoy Bakery is one of the micro, small, and medium enterprises (MSMEs) operating in the food and beverage sector, specializing in bakery products such as bread and pastries. In an effort to enhance customer service and adapt to technological advancements, Lirboyoy Bakery has implemented digital payment systems through various platforms such as Gopay, Dana, and mobile banking applications.

The adoption of digital payment methods is part of the company's strategy to provide convenience and comfort for customers during transactions. As digitalization trends continue to grow in the retail sector and consumer lifestyles increasingly shift towards cashless transactions, Lirboyoy Bakery strives to maintain high service quality while ensuring the ease of use of the digital payment technologies provided.

This institutional context illustrates how Lirboy Bakery functions not only as a product provider but also as a business entity that focuses on delivering a comprehensive customer experience, particularly in terms of service delivery and the technology used. Therefore, it is essential to examine how service quality and ease of use in digital payment systems influence customer satisfaction at Lirboy Bakery.

Agency theory

1. Service Quality

According to Kotler and Keller, service quality is the company's ability to manage customer expectations, where customers compare the service experience they receive with their expectations of that service. If customers perceive that the service they receive exceeds their expectations, then the company has succeeded in managing service quality effectively. (Saqdiyah & Patrikha, 2023) Service is defined as any activity or benefit that one party can offer to another, which is essentially intangible and does not result in the ownership of anything.

Meanwhile, Syafarudin states that service quality is the value derived from a customer's comparison between the actual performance of the service and their expectations—an evaluation conducted to assess whether the service provided exceeds what was expected. Syafarudin also explains that service quality consists of five key indicators: tangibles, reliability, responsiveness, assurance, and empathy.

2. Ease Of use

According to Davis, perceived ease of use is the level of confidence customers have in their ability to use a system effectively. Ease of use refers to the extent to which a customer believes and is certain that using a particular technology will be free from effort or difficulty. The ease of using a system is one of the key considerations when conducting online transactions. (Nasir, n.d.)

Ease of use refers to a person's perception of how easy it is to utilize a system and how little effort is required to do so. Ease itself conveys the idea that when technology is easy to use, users are more likely to adopt it. The perception of ease of use also refers to an individual's belief that the technological system being used is not troublesome or does not require significant effort to operate. The intensity of use and the level of interaction between users and the system can also indicate ease of use. According to Davis, the indicators of ease of use include time efficiency, the ability to perform various business

operations, the operational convenience of mobile banking, and flexible usage.

3. Costumer Satisfaction

Kotler and Keller, as cited in Sambodo, state that satisfaction is a feeling that arises in a person—whether sadness or happiness—after comparing the performance of a service provider with the performance that was expected. If the performance does not meet expectations, the customer will feel disappointed or dissatisfied. Conversely, if the performance meets the customer's expectations, they will feel satisfied and happy.(Sambodo Rio Sasongko, 2021)

Customer satisfaction is an approach undertaken by service providers to ensure that customers or consumers do not feel disappointed and are satisfied with the services provided, in line with their expectations. Therefore, service providers must be able to identify, understand, fulfill, and deliver quality services that satisfy customers in order to meet their expectations. According to Irawan, there are five indicators that influence customer satisfaction: product quality, price, service quality, emotional factors, and the cost and ease of obtaining the product.

Methods

In this study, the researcher employed a quantitative research method, which is an approach where the research results are presented in numerical form. The study utilized the SPSS for Windows version 30 application as a statistical data processing tool, known for its accuracy and efficiency in producing analytical results.

The research was conducted at Lirboyo Bakery, located at Jl. Dr. Saharjo, Campurejo, Mojoroto District, Kediri City, East Java Province, 64116. The population of this study consisted of 100 individuals, from which a sample of 78 respondents was selected using purposive sampling. The criteria for selecting respondents included being a student aged between 17–22 years, residing in Kediri, and having previously conducted non-cash transactions at Lirboyo Bakery.

To determine the sample size, the researcher used Isaac and Michael's sampling theory, which employs a predefined table with a 5% margin of error.

Results

1. Analysis of the Coefficient of Determination

The analysis of the coefficient of determination (R^2) aims to measure how well the model explains the variation of the dependent

variable. The value of the coefficient of determination ranges between zero and one. A value close to one indicates that the independent variable (X) provides nearly all the information needed to predict the variation in the dependent variable (Y).

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.991 ^a	.982	.982	.550

a. Predictors: (Constant), kemudahan penggunaan, kualitas pelayanan

From the output above, the adjusted R square (coefficient of determination) value is 0.982, which means that the independent variables (X) influence the dependent variable (Y) by 98.2%. Therefore, the variables service quality (X1) and ease of use (X2) affect the customer satisfaction (Y) variable by 98.2%, while the remaining percentage is influenced by other factors not examined in this study.

2. T-Test (Partial Test)

The T-test statistic essentially indicates the extent to which an individual independent variable influences the dependent variable. If the significance value is less than 0.05, it can be concluded that there is a significant effect. However, if the significance value is exactly 0.05, the presence or absence of an effect of the independent variable on the dependent variable can be determined by comparing the calculated T value (T-count) with the critical T value (T-table).

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.623	.669		.931	.355
kualitas pelayanan	.816	.061	.813	13.432	<.001
kemudahan	.214	.071	.183	3.018	.003

penggunaan

a. Dependent Variable: kepuasan pelanggan

From the table above, the T-test results are as follows:

- a) The significance value for variable X1 is 0.001 (<0.05), which indicates that variable X1 has a significant effect on variable Y.
- b) The significance value for variable X2 is 0.003 (<0.05), which indicates that variable X2 also has a significant effect on variable Y.

3. F-Test (Simultaneous Test)

The F-test aims to determine whether the independent variables, collectively or simultaneously, influence the dependent variable. This test is conducted to observe the effect of all independent variables together on the dependent variable. The significance level used is 0.05 (5%). If the F significance value < 0.05 , it can be concluded that the independent variables simultaneously have a significant effect on the dependent variable, and vice versa.

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1243.737	2	621.869	2052.420	$<.001^b$
Residual	22.724	75	.303		
Total	1266.462	77			

a. Dependent Variable: kepuasan pelanggan

b. Predictors: (Constant), kemudahan penggunaan, kualitas pelayanan

from the F-test results table, it is known that the F value is 2052.420, which is greater than the F-table value of 3.96, with a significance value of 0.001. This indicates that the F-test significance value ($0.001 < 0.05$) leads to the rejection of H_0 and acceptance of H_1 . Therefore, simultaneously, the variables ease of use and service quality have a significant effect on customer satisfaction.

Discussion

1. The Effect of Service Quality (X1) on Customer Satisfaction in Digital Payments at Lirboyo Bakery, Kediri City

After processing the data using SPSS, the T-test results indicate that the service quality variable has a positive coefficient with a significance value of $0.001 < 0.05$. This shows that service quality has a

positive and significant effect on customer satisfaction in digital payments at Lirboyoy Bakery, Kediri City. Therefore, H1 is accepted and H0 is rejected, confirming that service quality significantly influences customer satisfaction in digital payments at Lirboyoy Bakery.

To determine the magnitude of the effect of service quality (X1) on customer satisfaction (Y), the researcher used the coefficient of determination (R Square). The R Square value for this variable is 0.903, which indicates that service quality (X1) affects customer satisfaction (Y) by 90.3%.

Based on these results, service quality positively impacts customer satisfaction in digital payments at Lirboyoy Bakery, Kediri City. Lirboyoy Bakery has been and will continue to provide the best possible service to ensure customer satisfaction. Examples of services provided include cashless or non-cash payments, which make it easier for customers to pay quickly when in a hurry and help the seller manage transactions when change is unavailable.

2. The Effect of Ease of Use (X2) on Customer Satisfaction in Digital Payments at Lirboyoy Bakery, Kediri City

After processing the data using SPSS version 30, the T-test results show that the ease of use variable has a positive coefficient with a significance value of $0.003 < 0.05$. This indicates that ease of use has a positive and significant effect on customer satisfaction in digital payments at Lirboyoy Bakery, Kediri City. Therefore, H2 is accepted and H0 is rejected, confirming that ease of use significantly influences customer satisfaction in digital payments at Lirboyoy Bakery.

To determine the magnitude of the effect of ease of use (X2) on customer satisfaction (Y), the researcher used the coefficient of determination (R Square). The R Square value for this variable is 0.882, indicating that ease of use (X2) affects customer satisfaction (Y) by 88.2%.

Based on this result, ease of use positively impacts customer satisfaction in digital payments at Lirboyoy Bakery, Kediri City. Lirboyoy Bakery provides non-cash payment systems to allow customers to transact quickly and conveniently. If any customer encounters difficulties using the non-cash payment system, Lirboyoy Bakery assists in the payment process to ensure a smooth and comfortable experience.

3. The Effect of Service Quality (X1) and Ease of Use (X2) on Customer Satisfaction in Digital Payments at Lirboyoy Bakery

The F-test results from the SPSS data processing show an F-count value of 2052.420, which is greater than the F-table value of 3.96, with a significance value of $0.001 < 0.05$. This indicates that service quality (X1) and ease of use (X2) simultaneously have a positive and significant effect on customer satisfaction (Y). Therefore, it can be concluded that both service quality and ease of use strongly influence customer satisfaction in digital payments at Lirboyoy Bakery, Kediri City. With adequate and high-

quality service that meets or exceeds customer expectations, customers feel satisfied and are more likely to return.

The coefficient of determination analysis shows an adjusted R Square value of 0.982, meaning that the independent variables (X1 and X2) together influence the dependent variable (Y) by 98.2%. Thus, service quality (X1) and ease of use (X2) significantly affect customer satisfaction (Y).

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