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Antecedents of Digitalization of Bank Products in Increasing Customer Satisfaction : An Economic Perspective

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Abstract:

This study aims to find out and analyze the effect of comfort on increasing customer satisfaction, to know and analyze the functional effect on increasing customer satisfaction, to find out and analyze the effect of digital service quality on increasing customer satisfaction, to find out and analyze the effect of employee customoer engagement on increasing customer satisfaction. This study uses a quantitative research method. The results of the study showed that comfort had a positive and significant effect on consumer satisfaction, which meant that H1 was accepted. Functional has a positive and significant effect on consumer satisfaction, which means that H2 is accepted. Digital service quality has a positive and significant effect on consumer satisfaction, which means that H3 is accepted. Employee customer engagement has a positive and significant effect on consumer satisfaction, which means that H4 is accepted.

Keywords: *Comfort, Functional, Digital Service Quality, Employee Customoer Engagement, Customer Satisfaction*

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1. Introduction

The success of economic development is often marked by a stable financial system capable of benefiting all levels of society. Financial institutions play a crucial role as drivers of economic growth, income equity, poverty eradication, and financial stability. However, despite the rapid growth of the financial industry, access to adequate finance remains a significant challenge, hindering broader community participation in the development of the economic system. Banks, as public trust institutions, serve as custodians of public money and manage finances on behalf of their customers. They operate in two primary categories: conventional banks and Islamic banks. Conventional banks function based on traditional principles and procedures, making them vital components of Indonesia's economic framework. Banking is a sector that significantly contributes to Indonesia’s growth, with sources

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of income for banks derived from interest margins, fee-based income, and other channels.

In the current era of economic instability and risk, these conditions have a profound impact on banks. The rapid advancements in technology have driven significant changes in business operations, especially within the financial sector. Technological innovations, once confined to the internal workings of banks, have now permeated customer interactions, leading to a wave of digitalization within the banking industry. Banks are increasingly adopting digital strategies to enhance customer satisfaction by offering faster, more efficient, and easily accessible services. This digital transformation includes the introduction of Mobile Banking, Internet Banking, digital customer service, online account opening, digital payment solutions, integrated financial services (such as loans and investments), and digital education and security measures. These innovations help to reduce waiting times, improve accessibility, flexibility, and security in transactions, showcasing a commitment to delivering the best and most adaptive services in the digital era.

However, alongside these advancements, there are challenges inherent in the digitization of bank products, such as data security, technology access difficulties for customers, digital service quality, infrastructure readiness, shifts in work culture, regulatory compliance, competition with fintech, and a growing dependence on technology. If Bank BNI fails to address these challenges, it will inevitably impact customer satisfaction with the services it provides. Drawing from research on collaborative governance by Agranof and McGuire (2009) in welfare service delivery, Agrawal and Lemos (2006) in genetic testing, and Ansell and Gash (2007) in collaborative governance, this study explores how these principles of trust, engagement, and effective communication are crucial for improving customer satisfaction in digital banking services. Collaborative governance theories emphasize the importance of stakeholder trust, resource sharing, and mutual commitment, which are essential for effective collaboration in any community-focused initiative. Moreover, research by Holzer et al. (2012), Davies and White (2012), and Suwerda (2012) on collaborative governance models and waste management policies highlight the role of community participation, trust, and shared responsibility in achieving sustainable outcomes. These insights provide a foundational framework for understanding the dynamics of customer satisfaction in the context of digital banking services. This study aims to examine the factors influencing customer satisfaction with the digitization of bank products, focusing on the roles of convenience, functional value, digital service quality, and employee customer engagement.

By analyzing these elements, this research seeks to contribute to the existing body of knowledge on digital banking and collaborative governance, offering practical insights for banks and policymakers to enhance customer satisfaction and foster sustainable economic development.

2. Theoretical Background

Consumer Satisfaction According to Agranof and McGuire (2009), consumer satisfaction is "the extent to which the performance of a product meets the expectations of the buyer. If the product's performance falls short of the customer's expectations, then the buyer is dissatisfied or very disappointed." Cesariana (2022) defines satisfaction as "a consumer's response or reaction regarding the fulfillment of needs. Satisfaction is an assessment of the characteristics or privileges of a product or service, or the product itself, which provides a level of consumer pleasure related to the fulfillment of consumer consumption needs." Fadli (2021) describes customer satisfaction as "the feeling of the customer."

Comfort Comfort refers to a situation where each community is served as best as possible and provided with adequate facilities to support their comfort during activities in their agency (Sari, 2021). Comfort is a state of feeling that is based on the opinion of each individual who feels comfortable. It is a situation where the basic desires that are individual and overall have been fulfilled, thus forming a sense of prosperity in the community (Bambungan, 2022). According to Djani et al. (2019), comfort is something that consumers get from the services provided by the service owner, allowing them to feel a calm heart.

Functional Functional value is the value obtained from product attributes that provide functional utility to consumers; this value is directly related to the function provided by the product or service to consumers (Tjiptono, 2019:153). Functional value refers to the direct benefit that consumers derive from the attributes of a product or service related to its practical use. This value reflects how well the product or service meets the specific goals or needs of the consumer. For example, the functional value of a smartphone can be in the form of camera quality, battery life, processing speed, and storage capacity. All of these attributes provide real and specific uses for consumers in daily use.

Digital Service Quality E-service quality is the ability of an application to provide services to users in an effective and efficient way through the internet. According to Zeithaml et al. (2019), a conceptual model to understand and improve the quality of services includes dimensions such as efficiency, reliability, fulfillment, and privacy, forming the core scale of online services.

Customer Engagement Lim (2022) mentions that customer engagement focuses on customer satisfaction by providing more value that is superior to competitors to build trust and commitment in long-term relationships. Customer engagement is a form of relationship between customers and a product or service. By having good engagement with the product or service, customers will have a sense of recognition for the product or service, which can create a competitive advantage because an advantage must be recognized by customers in order to truly become an advantage

(Santini, 2020). Customer engagement is also defined as any effort to involve customers in emotional interactions between the company and its customers (Basari, 2021), while according to Rasool (2022), customer engagement is a psychological state that occurs based on interactivity and customer experience with agents/objects (e.g., brands) that focuses on service relationships.

3. Methodology

This study uses a quantitative method based on the philosophy of positivism to examine the causal relationship between variables, with data collection through observation, questionnaires, and literature studies. The research was conducted on customers of PT Bank Negara Indonesia (BNI) Denpasar Branch who faced problems in using digital services. The research population is customers who use BNI's digital services, with a purposive sampling technique, which sets specific criteria for respondents. Based on this method, the minimum sample was determined as many as 230 respondents, in accordance with the rule of 10 times the number of research indicators.

The data were analyzed using a descriptive statistical approach to provide an overview of the characteristics of the data, as well as the Structural Equation Modeling (SEM) method based on PLS (Partial Least Squares). SEM is used to test the relationship between variables, which includes the evaluation of the measurement model (outer model) and the structural model (inner model). The measurement model includes convergent validity, discriminatory validity, and reliability tests, with parameters such as loading factor, Average Variance Extracted (AVE), Composite Reliability, and Cronbach's Alpha. The structural model was evaluated through R-square and path coefficient values, with a hypothesis test significance level of ≥1.96 for two-sided testing. This approach allows for an in-depth analysis of the relationship between convenience, functionality, digital service quality, employee-customer engagement, and customer satisfaction in the context of digital banking.

4. Empirical Findings/Result

Outer Model Evaluation

The outer model or outer relation or measurement model explains how each block of indicators has a relationship with other latent variables. This analysis is carried out to ensure that the measurements carried out are feasible to measure, due to their reliability and validity.

a. Convergen Validity

Table 1. Outer Loading Value

	Digital Service Quality	Employee Customer Engagement	Functional	Comfort	Consumer Satisfaction
X1.1				0.880	
X1.2				0.827	
X1.3				0.843	
X2.1			0.844		
X2.2			0.831		
X2.3			0.791		
X2.4			0.817		
X2.5			0.848		
X3.1	0.860				
X3.2	0.837				
X3.3	0.819				
X3.4	0.789				
X3.5	0.853				
X3.6	0.797				
X3.7	0.807				
X4.1		0.885			
X4.2		0.873			
X4.3		0.815			
X4.4		0.758			
X4.5		0.833			
Y1.2					0.839
Y1.3					0.846
Y1.1					0.897

Source : Primary Data Processed, 2024

Based on the data presentation in the table above, it is known that each of the research variable indicators has an outer loading value of >0.7. This means that the correlation between the score of the research item/indicator and the construct has a high reflective measure. So that the indicators in this study are biased to be declared valid as a measure of the latent variables.

b. Discriminant Validity

Table 2. Cross Loading Values

	Digital Service Quality	Employee Customer Engagement	Functional	Comfort	Consumer Satisfaction
X1.1	0.650	0.628	0.623	0.880	0.659
X1.2	0.619	0.597	0.565	0.827	0.611
X1.3	0.675	0.677	0.649	0.843	0.676
X2.1	0.778	0.788	0.844	0.555	0.752
X2.2	0.768	0.786	0.831	0.606	0.759

	Digital Service Quality	Employee Customer Engagement	Functional	Comfort	Consumer Satisfaction
X2.3	0.804	0.773	0.791	0.601	0.751
X2.4	0.766	0.784	0.817	0.566	0.752
X2.5	0.796	0.773	0.848	0.654	0.775
X3.1	0.860	0.798	0.785	0.646	0.750
X3.2	0.837	0.792	0.727	0.645	0.750
X3.3	0.819	0.783	0.784	0.622	0.777
X3.4	0.789	0.746	0.783	0.644	0.739
X3.5	0.853	0.833	0.817	0.645	0.819
X3.6	0.797	0.769	0.776	0.590	0.760
X3.7	0.807	0.775	0.784	0.607	0.753
X4.1	0.827	0.885	0.825	0.668	0.802
X4.2	0.806	0.873	0.802	0.631	0.809
X4.3	0.783	0.815	0.770	0.616	0.789
X4.4	0.747	0.758	0.754	0.590	0.704
X4.5	0.812	0.833	0.788	0.610	0.779
Y1.2	0.821	0.810	0.783	0.648	0.839
Y1.3	0.757	0.768	0.764	0.649	0.846
Y1.1	0.819	0.829	0.821	0.677	0.897

Source : Primary Data Processed, 2024

Based on the table above, it can be seen that each indicator has a cross loading greater than 0.7 compared to the cross loading value on other latent variables. So it can be concluded that the indicators on each construct are declared valid.

c. Average Variance Extracted

Table 3. AVE (Average Variance Extraction)

	Average variance extracted (AVE)
Digital Service Quality	0.678
Employee Customer Engagement	0.696
Functional	0.683
Comfort	0.722
Consumer Satisfaction	0.741

Source : Primary Data Processed, 2024

The table above shows the Average Variance Extracted (Ave) value above 0.5 for all constructs in the research model. So it can be concluded that the three variables used in the study are Valid.

d. Composite Reliability and Cronbach's Alpha

Table 4. Composite Reliability Results

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Digital Service Quality	0.921	0.921	0.936
Employee Customer Engagement	0.890	0.892	0.919
Functional	0.884	0.884	0.915
Comfort	0.808	0.810	0.886
Consumer Satisfaction	0.825	0.827	0.896

Source : Primary Data Processed, 2024

Table 4 of Composite Reliability above shows that the Composite Reliability value for all constructs is above 0.7 which indicates that all constructs in the estimated model meet the criteria for discriminant validity. Based on the Composite Reliability value of Table 4.13 above, it can be concluded that all the variables used in this study are Realizable. The recommended value for Cronbach's Alpha is above 0.7 (Hartono J.M., 2011), and in table 4 of Cronbach's Alpha above , it shows that the Cronbach's Alpha value for all constructs is above 0.7. Based on the Cronbach's Alpha value above, it can be concluded that all the variables used in this study are Realistic.

Testing the Structural Model (Inner Model)

The structural model or inner model is evaluated by looking at the percentage of variants described, namely by looking at R2 for the dependent latent construct using the Stone-Geisser Q Square test measures and also looking at the structural path coefficient. The stability of the estimate is tested with t-statistics using the bootstrapping procedure. Inner model analysis is also known as model structural analysis, which aims to predict relationships between latent variables (Ghozali, 2015). The evaluation of the inner model can be seen from 57 several indicators which include: Inner model analysis is known as the structural analysis method. Inner model analysis aims to predict the relationship between latent variables (Ghozali, 2015).

a. Evaluation of Inner Model through R-Square (R2)

Table 5. R Square Value

	R-square	R-square adjusted
Consumer Satisfaction	0.895	0.893

Source : Primary Data Processed, 2024

Based on the table above, the R Square value of the consumer satisfaction variable is 0.895 The value shows that 89.5% of the consumer satisfaction variables can be explained by the variables Digital Service Quality, Employee Customer

Engagement, Functional and Comfort. While the rest is influenced by other variables other than the variables in this study by 10.5%.

b. Evaluation Inner Model through Q-Square (Q2)

Q-square (Q^2) is carried out to measure how well the observation value produced by the model is, and is intended to analyze the diversity value of the research data. A Q2 value or predictive relevance value of 0.02 can be categorized as weak, 0.15 is categorized as moderate, and 0.35 is said to be strong (Ghozali & Latan, 2015). The Q2 results can be seen in the calculation below:

$Q2 = 1 – (1 – R1^2)$
$Q2 = 1 – (1 – 0.895)$
$Q2 = 1 – (0.105)$
$Q2 = 1 – 0.105$
$Q2 = 0.895$
$Q2 = 89.5\%$

The results of the Q2 calculation show that the predictive relevance value in the research model is 0.895 or 89.5%. The results obtained confirm that the research model can be said to be feasible because it has a diversity of data that can be explained by the model of 89.5% which is included in the strong category because it has exceeded 0.35.

Hypothesis Testing

Table 6. Path coefficient (mean, STDEV, T- Values, p values) > 1,960 p value < 0,050

Information	Original sample (O)	T statistics (|O/STDEV|)	P values	Information
Convenience -> Consumer Satisfaction	0.115	2.184	0.030	Accepted
Functional -> Consumer Satisfaction	0.206	2.132	0.034	Accepted
Digital Service Quality -> Consumer Satisfaction	0.269	3.603	0.000	Accepted
Employee Customer Engagement -> Customer Satisfaction	0.395	4.439	0.000	Accepted

Source : Primary Data Processed, 2024

The test results of each hypothesis based on the results of t-statistics and path coefficients in Table 6 are explained as follows:

1. The Effect of Comfort on Consumer Satisfaction
   Based on table 6, it shows that the influence of Comfort on Consumer Satisfaction has a significant original sample value of 0.115 with a T-statistic of 2.184 greater than 1.96 with a p value of 0.030 < 0.050. So it can

be concluded that the comfort variable has a positive and significant effect on consumer satisfaction, which means that H1 is accepted.

2. Functional Influence on Consumer Satisfaction
   Based on table 6, it shows that the functional influence on consumer satisfaction has a significant original sample value of 0.206 with a T-statistic of 2.132 greater than 1.96 with a p value of 0.034 < 0.050. So it can be concluded that functional variables have a positive and significant effect on consumer satisfaction, which means that H2 is accepted.
3. The Influence of Digital Service Quality on Consumer Satisfaction
   Based on table 6, it shows that the influence of digital service quality on consumer satisfaction has a significant original sample value of 0.269 with a T-statistic of 3.603 greater than 1.96 with a p value of 0.000 < 0.050. So it can be concluded that the digital service quality variable has a positive and significant effect on consumer satisfaction which means that H3 is accepted.
4. The Effect of Employee Customer Engagement on Consumer Satisfaction
   Based on table 6, it shows that the influence of employee customer engagement on customer satisfaction has a significant original sample value of 0.393 with a T-statistic of 4.439 greater than 1.96 with a p value of 0.000 < 0.050. So it can be concluded that the employee customer engagement variable has a positive and significant effect on consumer satisfaction, which means that H4 is accepted.

5. Discussion

The Effect of Comfort on Consumer Satisfaction Based on table 6, it shows that the influence of Comfort on Consumer Satisfaction has a significant original sample value of 0.115 with a T-statistic of 2.184 greater than 1.96 with a p value of 0.030 < 0.050. So it can be concluded that the comfort variable has a positive and significant effect on consumer satisfaction, which means that H1 is accepted. The convenience of the service helps strengthen the relationship between the service provider and the customer. Service convenience affects consumer perception of service quality which has an impact on customer satisfaction (Agranof & McGuire, 2009). When buyers experience convenient service in their predecessors, they will have certainty in the quality of the company's services (Ahmadi, 2019: 6).

Customer purchasing behavior has been greatly influenced by the convenience offered by the company. The literature on the emphasis on convenience consistently argues for the positive influence of product and service comfort on customer satisfaction arising from the consumption experience (Ahmadi, 2019: 7). These results are supported by research by Lelasari & Bernarto (2023), stating that comfort has a positive and significant influence on customer satisfaction. Customer satisfaction with a service provider or product has a significant impact on word-of-mouth development about a company. Customers will give a positive impression

regarding a satisfying experience and recommend the product or service to others. In addition to comfort, functional factors also affect customer satisfaction.

Functional Influence on Consumer Satisfaction Based on table 6, it shows that the functional influence on consumer satisfaction has a significant original sample value of 0.206 with a T-statistic of 2.132 greater than 1.96 with a p value of 0.034 < 0.050. So it can be concluded that functional variables have a positive and significant effect on consumer satisfaction, which means that H2 is accepted. According to Park (2023: 173), functional value is a rational customer assessment, because value is linked to product function and efficiency for customers. Retail functional values include prompt service, judgment or perception that reflects the cost to customers, location, and cleanliness. Price is still the dominant factor in functional assessment.

According to Oesman (2019), functional value is directly related to the function provided by a product or service to consumers. If it has a functional advantage, then a brand dominates the category. According to Surachman (2023:22), functional value is the value obtained from product attributes that provide functional utility to customers. These values are directly related to the functions provided by the service products to customers. Based on research conducted by Sudarso (2021), it shows that if a product is functional, it will have an impact on customer satisfaction. Research conducted by Agustina (2019) shows that the high level of function felt by consumers from the services they use, will have an impact on the higher satisfaction of consumers. The next factor that affects customer satisfaction is digital service quality.

The Influence of Digital Service Quality on Consumer Satisfaction Based on table 6, it shows that the influence of digital service quality on consumer satisfaction has a significant original sample value of 0.269 with a T-statistic of 3.603 greater than 1.96 with a p value of 0.000 < 0.050. So it can be concluded that the digital service quality variable has a positive and significant effect on consumer satisfaction, which means that H3 is accepted. Digitization of service quality has an important role in creating perceived value in the scope of online shopping. Perceived value has a role in consumer assessment by comparing the benefits obtained by consumers from a service provided by the company with the sacrifices that consumers have made to obtain a product.

When digital services are of high quality in these aspects, customer satisfaction will increase because they feel more valued, safe, and comfortable in using bank services. Conversely, if the quality of digital services is low, customers will feel frustrated, dissatisfied, and may switch to other banks that offer better services (Wulandary, 2023). The results of research conducted by Wulandari (2023) show that digitization of service quality has a positive impact on customer satisfaction. The results of another study in a study conducted by Avesta (2023) show that if the

digitization of service quality has an influence on customer satisfaction. The last factor that affects customer satisfaction is employee customer engagement.

The Impact of Employee Customer Engagement on Consumer Satisfaction Based on table 6, it shows that the influence of employee customer engagement on customer satisfaction has a significant original sample value of 0.393 with a T-statistic of 4.439 greater than 1.96 with a p value of 0.000 < 0.050. So it can be concluded that the employee customer engagement variable has a positive and significant effect on consumer satisfaction, which means that H4 is accepted. Customer engagement is a psychological state that occurs based on the customer's interactive and cooperative experience with a specific organization/object (such as a brand) in the service.

Different contexts and conditions result in different levels of customer engagement. The experience comes as an iterative and dynamic process in a value-generating service relationship. The definition presented by Brodie et al. (2021) is considered the most comprehensive definition in marketing science. The results of a study conducted by Mbama & Ezepue (2022) show that there is a significant influence between employee customer engagement and banking customer satisfaction. This is in line with the research found in the research conducted by Susilawaty (2020), showing that better employee customer engagement has a significant effect on customer satisfaction.

6. Conclusions

Based on the above research, it can be concluded that comfort has a positive and significant effect on consumer satisfaction which means that H1 is accepted. Comfort has a positive and significant effect on consumer satisfaction (H1 received): This means that the higher the level of comfort felt by consumers in using products or services, the higher the satisfaction felt. Convenience can include the physical environment, ease of access, and consumer experience when interacting with services. Functional has a positive and significant effect on consumer satisfaction, which means that H2 is accepted. This means that functional aspects of a product or service, such as reliability, quality, and usability, play an important role in improving consumer satisfaction. When the product/service meets the functional needs of consumers, then their satisfaction will increase.

Digital service quality has a positive and significant effect on consumer satisfaction, which means that H3 is accepted. The quality of digital services, such as ease of use of applications, response speed, and reliability of technology, has a positive impact on consumer satisfaction. In the digital era, consumers tend to be more satisfied if technology-based services are able to provide a seamless and efficient experience. Employee customer engagement has a positive and significant effect on consumer satisfaction, which means that H4 is accepted. This relationship shows that

employee engagement with consumers, such as friendliness, proactive attitudes, and the ability to understand consumer needs, significantly increases satisfaction. Positive interactions between employees and consumers create a pleasant experience, thus influencing consumer perception of services.

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