

Analysis of Customer Satisfaction with Currency Services in Using the Brilink Agent Website Using the Webqual 4.0 Method at Bank BRI Palembang Branch

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Abstract

The Brilink agent website has utilized the website in public services. During publication, there are still problems in terms of usability quality such as features on the menu bar not functioning properly, from the quality of information, it was found that there was an error display on each information about Brink customers in the city of Palembang and from the quality of service interactions there was no error notification when entering data on email. In this study, the quality of the brilink palembang agent website can be measured using Webqual 4.0 method with multiple linear regression analysis. The result of this study is that this website has satisfied customers in KUR Services based on the accepted two hypotheses on the brilink Agent Website is a Website that can be accessed by all internet users or anyone with a Home link (bri.co.id) The purpose of measuring the quality of this Website is to find out how good or lack of Website services according to its users using the Webqual 4.0 method. Webqual 4.0 is a method used to measure the quality of a Website based on the end user. Webqual is compiled in research on 3 dimensions, namely Usability, Information and Service Interaction, this study aims to determine the quality of Website Home (bri.co.id) to determine the level of service satisfaction. This study uses respondents and statements with validity tests obtained R calculate > from r table and reliability tests obtained alpha values greater than R tables, then the precision R table is declared Valid. on the Likert test scale it is known that the dimensions or indicators of usability get the most level of Usability so that the Usability dimension has a positive effect on user satisfaction

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1. INTRODUCTION

Information and communication technology (ICT) is a technology that is developing very rapidly. The various advantages of information technology, especially the internet, are widely applied in human life, including in the government sector. The Indonesian government has made policies to utilize ICT, starting from the regional government level to the website center (Sani, 2021) is one of the media provided via the internet where users can access all types of information anywhere and anytime as long as they are connected to the internet network. Currently, almost all government agencies use websites as a form of information service to all employees. Websites are very important in all fields, especially for an organization or company. Websites have also become an important part of non-profit organizations including government agencies. The role of websites for Brilink customer satisfaction in using KUR at BRI Kanca Palembang bank (Masrofah & Hermawan, 2020).

Bank Bri Kanca Palembang is the largest BRI bank in Palembang, the center is on Jalan Arivai Palembang, KUR service is a credit service provided by BRI for customers who want to borrow KUR for daily needs, they can apply at Bri Bank for a large amount depending on the deposit submitted. by customers (Alfian & Sutabri, 2023).

The Brilink agent website is an extension of BRI Bank where BRI has a collaboration with Brilink, the Brilink agent website contains home information, Brilink services and Brilink Agek contacts which can be accessed by all Indonesian people.

Based on the results of website and lawyer observations, there are still weaknesses on the Brilink Agent Website, which shows profiles, information and other things that are still not fully accessible. (Mustopa et al., 2020). The next problem is that at the bottom of the sub-chapter on the website, if you click on the EDC services and E wallet services for farmers section, you often experience errors when you click on the Brilink Agent website, so you need to update the data so that it is more up to date. (Diana & Sutabri, 2023)

To overcome the above problems, it is necessary to carry out an analysis to see to what extent the quality of the Website is still functioning well from the KUR service collaboration with Brilink agent customers and analyze the satisfaction of using the Brilink agent Website so that the Bilinnk agent can improve the quality of the Website from Brilink customers to make it even better. The aim of this research is to analyze customer satisfaction for KUR services in using the Brilink agent website using the WebQual 4.0 method at BRI Kanca Palembang bank.

2. RESEARCH METHOD

Methodology by determining the research location, determining the research object, and determining the research title. The planning stages include identifying problems, determining data, determining hypotheses, determining objects, and determining literature studies.

Data collection was carried out by observation, interviews, and distributing questionnaires. Data processing uses validity tests and reliability tests. And data analysis through descriptions of responses to research variables, classical assumption tests, multiple linear tests, and hypothesis tests.

3. RESEARCH RESULTS AND DISCUSSION

Classic assumption test

a. Multicollinearity Test

Table 1.Multicollinearity Test Results

Coefficients ^a								
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	,000	,192		-.004	,997		
	Usability quality	.013	.017	.070	,749	,456	,331	3,023
	Information quality	,003	,035	.013	,084	,933	.131	7,605
	Interaction quality	,296	,043	.832	6,957	,000	,204	4,896
Dependent Variable: Y								

Based on the output results in table 4.32, it can be seen in the tolerance table in the Usability Quality (X1) table. The total tolerance value is 0.331, in the Information quality variable (X2) the tolerance value result is 0.131. In the Interaction Quality (X3) table the tolerance value is 0.204, meaning greater than 0.1, while the VIF value in the Usability Quality (X1) variable has a value of 3878. The result in the Information Quality (X2) variable is 7605 and in the Interaction Quality variable the value is 4,896, which is smaller than 10, so the researcher concludes that the results did not occur. multicollinearity problem.

b. Heteroskedasticity Test

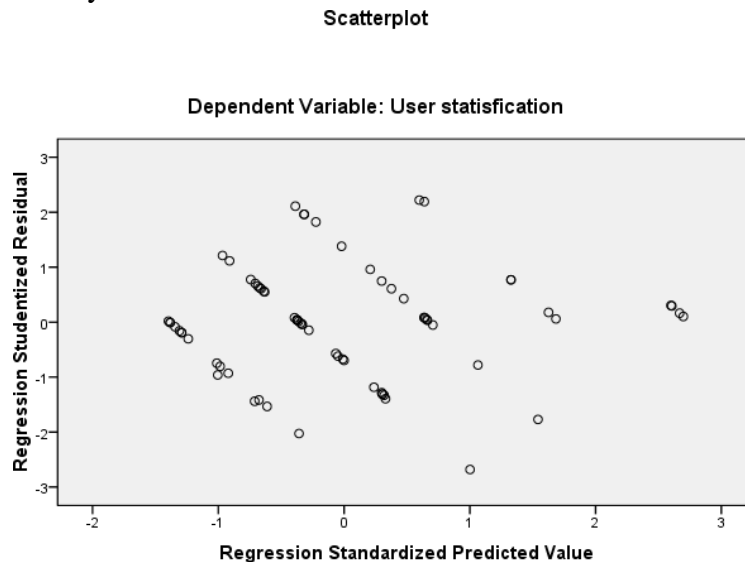


Figure 1.Hetoskedasticity Test Results

In Figure 4.5, the researcher tested the heteroscedasticity test with a scratch plot image where heteroscedasticity does not occur if the scar pattern is clear, wavy, wide and not narrow and accompanied by dots that spread above and below the number 0 on the (Y) axis.

Table 2.Hetoskedasticity Test Results

Model		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,000	,192		-.004	,997		
	Usability quality	.013	.017	.070	,749	,456	,331	3,023
	Information quality	,003	,035	.013	..084	,933	.131	7,605
	Interaction quality	,296	,043	,832	6,957	,000	,204	.4896

Dependent Variables: User Satisfaction

In this table is an explanation of the results of the Heteroscedacity test in the scatter plot image above, where if you are in doubt about the image above, you can test Glejser for the presence of Heteroscedacity or not, where the results are Glejser test on the Usability (X1) variable (0.456), Information Quality variable (0.933), Interaction quality variable. (0.000) then the researchers concluded that the results obtained where the sig value <0.05 did not occur Heterosdacity.

Hypothesis Testing Results

a. t test

Table 3.t Test Results

Coefficients ^a				
Model	Unstandardized Coefficients	Standardized Coefficients	Q	Sig.

		B	Std. Error	Beta		
1	(Constant)	-1,204	,307		-3,924	,000
	usability quality	,027	.017	,150	1,578	.116
	information quality	-.012	.019	-.059	-.624	,533
	interaction quality	,186	,009	,784	0.250	,000
a. Dependent Variable: Y						

It is known that the significance value of X1 towards Y is $0.00 < 0.05$ and $value_{hitung} 3131 > t$ table 1.578, so it can be concluded that the results of H1 are acceptable, which means the effect of X1 on Y. It is known that the significance value for the effect of X2 on Y is $0.624 < 0.05$ and the $value_{hitung} 3131 > t$ table 0.624 so it can be concluded that the results of H2 are unacceptable, which means that X2 has no effect on Y.

It is known that the significance value for the influence of X3 on Y is $0.784 < 0.05$ and the calculated $value_{hitung} 43.131 > t$ table 0.250, so it can be concluded that the results of H1 are acceptable and have an effect on X3 on Y.

b. F test

Table 4.F Test Results

ANOVB						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49,260	3	16,420	171,473	,000a
	Residual	23,556	246	,096		
	Total	72,816	249			
a. Predictors: (Constant), interaction quality, information quality,usability quality						
b. Dependent Variable: Y						

To determine F_{Tabel} , then the following equation is used:

Information :

k = Number of variables

n = Number of respondents

$F_{Tabel} = f(k; nk)$

= f (3;250-3)

= f (3;247)

So the F table is 3.247

Based on the results obtained, it can be seen from the significance value for the influence of X1, $F_{hitung} 91.00 > F_{Tabel} 3.88$ so it can be concluded that H4 is accepted, which means that there is no influence of X1, X2, X3, together on Y.

Table 5.F test

Model Summary b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.894a	,798	,790	.49667

Based on the output above, it can be seen that the R square number is 0.798 so it can be concluded that the influence of X1, X2, X3 together on Y is 51.7% while the remaining 48.3% is influenced by the independent variables

4. CONCLUSION

From the quality of the website, it can be concluded that usability quality (X1) can be concluded that the use of the Brilink website has an attractive appearance and has a low value. From the quality of the variables, it can be concluded that information quality (x2) has the highest score which is an indicator of attention for users, namely statement 2. The Brilink agent website provides timely information when users need information about Currency customers at Brilink agents, with a total score of 436.00. Users find it easy when using the Brilink agent website. X3.2 with a total score of 392.00 based on the amount of data processed using descriptive research data, the Brilink agent website has a good reputation in using the website. (X4) The Brilink Agent website provides timely information when users need information, with a total score of 436.00. and (Y) indicator Y1 has a question, namely the use of Brilink agent customers who have a good reputation in using the website. with a total score of 405.00.

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