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THE ROLE OF M-PAYMENT QUALITY CHARACTERISTIC ON PERFORMANCE EXPECTATION AND SATISFACTION IN SURABAYA (STUDI OF MOBILE BANKING)

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Abstract: This study aims to determine the effect of M-payment quality characteristic on performance expectations and satisfaction of mobile banking users in Surabaya. This study uses quantitative methods and data from questionnaires distributed to 180 mobile banking users in Surabaya. The data was processed using SEM-PLS. The theoretical basis of this study is the information system success model (IS) with six dimensions: information quality, system quality, service quality performance expectation, usage intention, and user satisfaction. This study found that information quality, system quality, and service quality in mobile banking significantly affected performance expectations and user satisfaction of mobile banking users in Surabaya.

Keywords: system quality, information quality, service quality, performance expectation, customer satisfaction

A. INTRODUCTION

Along with the development of technology, one of which is a Smartphone. The banking world has now also followed technological developments by presenting payment services via Smartphones (Crystle Rampen & Sihotang, 2021). M-payment is a payment service for goods and services using smartphone devices with NFC capabilities so that users do not need to carry cash or what is currently called cashless. With M-payment, customers can access their accounts without the need to go to the bank, and M-payment allows users to make purchases and product payments via Smartphones (Pratiwi, 2019).

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With the Covid-19 pandemic, transactions using digital banks in the first quarter, as reported by Koran.tempo.com, increased with the highest value of 3,117.4 trillion in May. Since the Covid-19 pandemic has forced people to limit outdoor social activities, this has forced them to use digital payment applications to make payment transactions (Undale et al., 2021). Several factors cause users to like mobile banking services because the expectation of using one of them is cashless which makes it easy for users, so they do not have trouble carrying cash everywhere, and users do not need to be afraid of running out of change when making transactions, it is easy to see information on previous transaction mutations and account information in addition to guaranteed security. After the user uses the mobile banking service, the user will evaluate the experience using the service, which will later be remembered and become user expectations (Yamada, 2019).

Currently, almost all banks in Indonesia have added mobile banking services to one their services, for example, private banks in Indonesia. By adding private bank mobile banking services as one of the innovative financial service providers. The innovation of banking product services provided by private banks in Indonesia is mobile banking which can be accessed via smartphones. *Service* is an action provided by one party to another, which can be physically or non-physical (Triyanti et al., 2021). A *mobile banking service* is an application-based system that can be downloaded through the bank's official website or software that has collaborated with the bank. In general, this application has two main features that are useful for accessing information from user accounts, namely banking info which is a service that contains information on bank products, the location of the nearest ATM (Automated Teller Machine) machine, the location of the nearest bank branch office and other related information. The bank and then the transaction feature provide services that include balance checks, transfers, bill payments, and non-cash withdrawals. An information system can be of high quality if the information presented is complete, relevant, and easy to understand (Nazifah et al., 2020). To secure the information of Mobile Banking users, use a security system in the form of a code where there are three types of codes, namely a PIN (Personal Identification Number) code, then an access code which is the user code used when logging in to the private bank mobile banking

application, then a transaction code which is a code that given to be used by users to make transactions in the form of cash withdrawals or cash deposits. Service system quality is a process of an information system whose results are focused on the interaction between service users and a sound service system (Agustina et al., 2021).

In 2021, most of the transactions made by bank customers use mobile banking services, with a total of 10,109 transactions that have been made. Bank's efforts to achieve customer satisfaction using mobile banking services by improving service features in mobile banking (Triyanti et al., 2021), especially those related to system quality, information quality, and service quality. Private banks strive to meet users' expectations of mobile banking services by conducting regular user surveys on the services provided to find out whether the mobile banking services have met user expectations so that users feel satisfied. Satisfaction is a feeling of pleasure or disappointment that is felt after comparing the expected performance with the actual performance obtained (Triyanti et al., 2021).

B. LITERATURE REVIEW

1. Information System Success Model

Delone and McLean 1992 introduced the information system success model (IS) theory with six dimensions: system quality, information quality, use, user satisfaction, individual impact, and organizational impact. Along with the development of the information system success model (IS), also developed in 2003 by (DeLone and McLean, 2003), the author again refined the theory with several changes in the form of 6 variables that influence the success of a system, namely information quality, system quality, service quality, usage intention, user satisfaction. The information system success model (IS) is a tool to measure the success of an information system that is fast and responsive (Zulfan, 2018). In this study, the object to be studied is the use of mobile banking. The purpose of the information system success model (IS) is to become a benchmark in measuring the success of information technology (Nazifah et al., 2020).

2. Definition of Quality System

System quality is one of the important things in mobile banking services. System quality relates to system maintenance that is connected between system bugs and the user interface for the convenience of service users (Zulfan, 2018). *System quality* is a process that focuses on the results of the interaction between users and the system (Agustina et al., 2021). System quality relates to a service or product in an environment that will later be processed by good human resources so that they can fulfil desires and exceed them (Novitasari et al., 2021). In mobile banking services, it is necessary to have a sound quality system so that users feel facilitated when using the service. System quality indicators, according to DeLone and McLean (2003), consist of adaptability, availability, team response, usability, and reliability.

3. Information Quality

Information quality is something that should not be forgotten in mobile banking services. The quality of the information includes content, form, and time that provide value to users (Rakhmadian et al., 2017). The quality of the information system is a combination of quality hardware and software in the information system (Nizarudin, 2018). An information system can be considered quality if presented in a comprehensive and relevant manner so that it is easy to understand (Nazifah et al., 2020). Mobile banking needs to provide and fulfill the information needed by users. Information quality indicators, according to DeLone and McLean (2003), consist of accuracy, relevance, completeness, and easy of understand.

4. Definition of Service Quality

Service quality is an essential service owned by mobile banking. Service quality focuses on user interactions with service providers, as well as gaps or differences between user expectations for services and perceptions of how the service looks (Somaratna et al., 2010). Service quality is an effort issued by a party to meet consumer expectations in the form of products and services (Rohaeni & Marwa, 2018). Service quality is the capability of service providers

to improve business performance by satisfying users (Susanto and Herdinata, 2022). Service is an action that can be physical or non-physical provided by one party to another party (Triyanti et al., 2021). In this case, mobile banking needs to continually improve and maintain the services provided so that users feel satisfied. Service quality indicators, according to DeLone and McLean (2003), consist of responsiveness, assurance, and empathy.

5. Performance Expectation definition

Performance Expectation is the expectation of mobile banking users for the services provided. Expectations and expectations are the basis that people usually use to evaluate decisions (Kujala & Miron-Shatz, 2015). If the user has never used a particular product or service before, the user will have expectations whose expectations are based on information such as reviews. On the other hand, if the user has already used a certain product or service, the user will have expectations based on the experience of using the product or service before (Yamada, 2019). Satisfaction is a feeling that a person, both happy and disappointed, arises after the user compares the perceived performance expectations to the actual perceived performance (Triyanti et al., 2021). Mobile banking users have expectations of using easy and useful products. Performance expectation indicators, according to Junadi & Sfenrianto (2015), consist of productivity, comfort, and speed.

6. Definition of User Satisfaction

Satisfaction using mobile banking is important because, with user satisfaction, users will use mobile banking continuously. Satisfaction is a feeling that arises after someone compares expectations with the service performance they get (Rohaeni and Marwa 2018). User satisfaction arises after an individual feels that his desire is by what he gets after matching the desires and the reality obtained from the product or service, so there is a feeling of pleasure or disappointment (Novitasari et al., 2021). User satisfaction is the user's commitment to endorse future products or services, even if later it can shift preferences due to the influence of marketing the product or service (Ratnasari and

Sasongko, 2018). User satisfaction is a user experience that interacts with a business organization (Pratama and Santoso, 2022). The experience users feel after using the service determines the response, whether satisfied or dissatisfied with the use and loyalty of using the service (Raman and Aashish, 2021). In this case mobile banking users can feel satisfied when expectations in using the product are met.

Satisfaction indicator according to Kennedy et al. (2003), the satisfaction measurement indicators used consist of expectations, desires, and fairness.

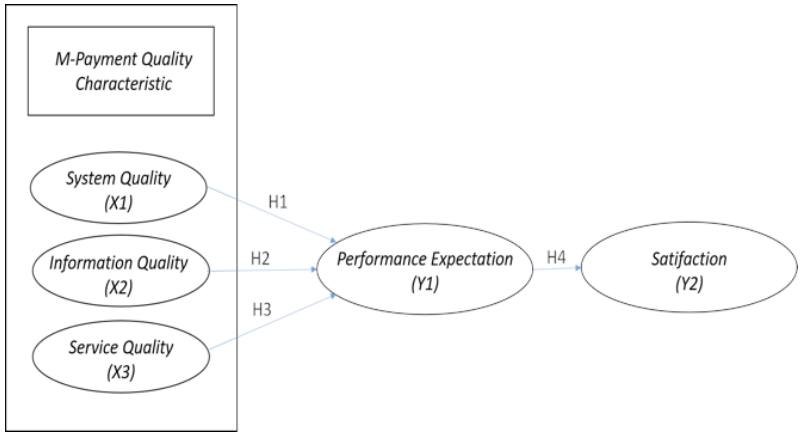

Figure 1 Research Model

C. RESEARCH METHODS

The method used in this research is a quantitative research method. Quantitative research methods examine specific populations or samples, data collection uses research instruments, and quantitative or statistical power analysis aims to test the established hypotheses (Sugiyono, 2017). This study will examine the effect of quality characteristics: system quality (X1), information quality (X2), service quality (X3), performance expectation (Y1), and customer satisfaction (Y2). Samples were collected using a questionnaire distributed to mobile-banking users in Surabaya. Structural equation modeling – partial least square (SEM PLS) is a technique used in this study using PLS 3 software. The sample used is large, and the indicator measurement uses an interval scale, ordinal in this case. The ratio can also be used in the same model (Ghozali & Latan, 2015).

Table 1 Validity and Reliability Result

Indicator	OL	AVE	Cronbach's Alpha
X1.1	0.861		
X1.2	0.780	0.637	0.809
X1.3	0.787		
X1.5	0.761		
X2.1	0.868		
X2.2	0.905	0.717	0.867
X2.3	0.845		
X2.4	0.746		
X3.1	0.882	0.771	0.851
X3.2	0.861		
X3.3	0.891		
Y1.1	0.907	0.804	0.878
Y1.2	0.833		
Y1.3	0.900		
Y2.1	0.903	0.789	0.866
Y2.2	0.903		
Y2.3	0.858		

Based on Table 1, all indicators have an outer loading value greater than 0.70. They were declared valid. All indicators have a valid AVE value because it is greater than 0.05. All indicators have Cronbach's alpha value greater than 0.06. Based on this, it can be concluded that this research is reliable.

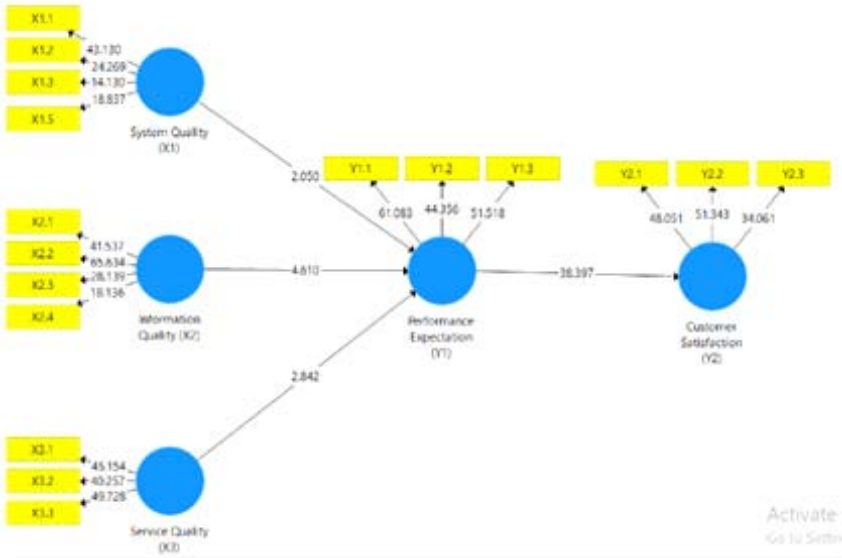

Figure 2 Result SEM-PLS

Table 2 Final Path Coefficients

Research Hypothesis	T Statistic	P Values
Information Quality (X2) -> Performance Expectation(Y1)	4.610	0.000
Performance Expectation (Y1) -> Customer Satisfaction (Y2)	38.397	0.000
Service Quality (X3) -> Performance Expectation (Y1)	2.842	0.005
System Quality (X1) -> Performance Expectation (Y1)	2.050	0.041

The R-Square test shows the performance expectation (Y1) value of 0.736 or 73.6% and service quality of 0.725 or 72.5%. It means that system, information, and service quality affect performance expectations and customer satisfaction. The Q-square performance expectation test has a value of 0.779, and customer satisfaction has a value of 0.565. it means that this research has good predictive relevance, so that the research is considered good.

Table 3 Total Indirect Effect

Research Hypothesis	T-Statistic	P Values
Information Quality (X2) -> Performance Expectation (Y1) -> Customer Satisfaction (Y2)	4.607	0.000
Service Quality (X3) -> Performance Expectation (Y1) -> Customer Satisfaction (Y2)	2.896	0.004
System Quality (X1) -> Performance Expectation (Y1) -> Customer Satisfaction (Y2)	2.049	0.041

Table 2 shows that system quality positively and significantly affects performance expectations. This is to the research conducted by Mouakket (2020), which found that system quality positively affected user performance expectations. according to Cheng (2019), the fulfilment of the performance expectations of mobile payment users is influenced by the quality of the system. Private banks as service providers need to pay attention to the quality of the system so that it can help user activities so that user expectations in helping their activities can be fulfilled. Second is that information quality positively and significantly affects performance expectations. This is to research conducted by Suhendro (2017), which found that performance expectations positively and significantly affect the

desire to utilize information systems. According to Cheng (2019), the quality of information positively affects user performance expectations because the higher the quality of information can meet user performance expectations. Services that can help users to support the fulfilment of user expectations. Third result is that service quality positively and significantly affects performance expectations. This is appropriate, based on research conducted by Mouakket (2020), it was found that service quality positively affects performance expectations. Service quality positively affects performance expectations (Liébana-Cabanillas et al., 2019). Service users to use services need to feel confident, so private banks as service providers need to pay attention to service quality, especially trust, so that user expectations can be fulfilled. Table 2 shows that performance expectation positively and significantly affects satisfaction. This is to research conducted by Ashfaq et al. (2019), which found that expectation (EXP) has a positive relationship with satisfaction (SAT). Private banks, to meet the expectations of their users, need to provide services that can help their users' activities that private banks need to pay attention to the expectations of their users to meet user satisfaction with the services provided.

Table 3 shows that system quality positively and significantly affects satisfaction through performance expectation. This is to research conducted by (Mouakket, 2020) which states that performance expectations can mediate between system quality and satisfaction. To meet user satisfaction, private banks must meet user expectations to provide valuable services to assist user activities. Then Performance Expectation can be a benchmark for service user satisfaction and System Quality services provided by private banks. And then Table 3 shows that System Quality positively and significantly affects satisfaction through Performance Expectation. This is to research conducted by (Mouakket, 2020), which states that performance expectations can mediate between system quality and satisfaction. To meet user satisfaction, private banks must meet user expectations to provide valuable services to assist user activities. Then Performance Expectation can be a benchmark for service user satisfaction and System Quality services provided by private banks. Table 3 shows that Service Quality positively and significantly affects Satisfaction through Performance Expectation. This is by research. Previous research stated that Performance Expectations could mediate Service quality with Satisfaction (Liébana-Cabanillas et al., 2019). Private banks

need to provide service guarantees that can create user confidence so that user expectations in services are met and that users feel satisfied.

D. RESULT

The results of this study are expected to provide input for mobile banking service providers, especially private banks, to maintain and improve the quality of services provided and continue to compete with competitors of other mobile banking service providers. Quality is an essential thing that must be prioritized in management (Sutrisno et al., 2020). This research is expected to help maintain the service quality of private banks by considering their services in the aspect of system quality, information quality, and service quality to meet the performance expectations of service users so that users will be satisfied when using services. The following are implications that can be utilized:

1. Provide a mobile banking system that is accurate, fast, easy to use, and can adjust developments to meet user needs by providing services that suit their needs.
2. Provide detailed and accurate information needed by users so that users can access information quickly and according to the actual situation.
3. Build user experience by providing responsiveness and attention to user needs by providing services that are by user needs, able to provide guarantees to users so that users can feel confident in using the service.
4. Provide convenient, fast service so that it can meet user expectations in helping activities.

E. CONCLUSION

Based on the research results of M-Payment quality characteristics: system quality, information, service quality on performance expectation, and satisfaction in Surabaya (Case Study in a private bank), it can be concluded that:

1. System quality has a positive and significant effect on performance expectations.
2. Information quality has a positive and significant effect on performance expectations.

3. Service quality has a positive and significant effect on performance expectations.
4. Performance expectation is positive and has a significant effect on satisfaction.

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