

# The Influence of Financial Technology and Quality of Service on Satisfaction and Loyalty on Employees of Bank CIMB Niaga Bukit Barisan Branch on Grab App Users

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**Abstract:** The development of information technology and telecommunications will make it easier for business people to run their business. One of the information and telecommunications technologies that support these needs is fintech. Currently, the development of fintech has made it easier for users of online-based services. In addition, the factors that must be considered are customer satisfaction and customer value. This is to keep consumers from switching to other companies. Customer satisfaction is one of the important elements in the continuity of the company's products and services to consumers to stay afloat in business competition. Consumer satisfaction serves as an indicator that consumers feel good service and will remain loyal to use these products and services. This reason encourages the author to conduct a study that examines and analyzes the influence of financial technology and service quality on satisfaction and loyalty. Respondents from this study were employees of Bank CIMB Niaga Bukit Barisan Branch with a total of 70 respondents. The data was collected using a questionnaire and through observation, then the data was analyzed using the SPSS version 24 application. The results showed that: 1) Financial Technology had a positive effect on satisfaction. 2) Service quality has a positive effect on satisfaction. 3) Financial Technology has a positive effect on loyalty. 4) Service quality has a positive effect on loyalty. 5) Consumer satisfaction has a positive effect on loyalty. 6) Financial Technology has a positive effect on satisfaction through consumer loyalty. Service quality has a positive effect on satisfaction through customer loyalty.

**Keywords:** Financial technology, service quality, satisfaction, loyalty.

## I. Introduction

The development of information and telecommunications technology in Indonesia has touched all circles including the general public, government, and business. This situation is one of the driving factors for the creation of competition for all circles, especially in this case are the business actors. The development of information and telecommunications technology has also made market conditions more dynamic, requiring business actors to constantly improve and innovate in retaining their customers.

Business people must approach the situation wisely. The business he runs is no longer just profit-oriented, but on the other hand active marketing that is more customer-oriented should be used more, although this requires business actors to define need and want and taste. from the customer's point of view The most important activity of a company is marketing. Marketing can be seen as a task to create, introduce and deliver products to costumers and businesses so that in this case consumer satisfaction can be achieved.

Consumer satisfaction is a determining factor in the creation of a good relationship between business managers and consumers. According to Lovelock and Wirtz (2011: 74) "Satisfaction is an attitude that is decided based on experience gained. Satisfaction is an assessment of the characteristics or specialties of a product or service, or the product itself, that provides a level of consumer satisfaction related to the fulfillment of consumer consumption needs. Consumer satisfaction can be created through quality, service and value. The key to generating customer loyalty is to provide high customer value.

The development of information and telecommunication technology will make it easier for business actors to run their business. One of the information and telecommunications technologies that support this need is fintech. Today, the development of fintech has become a convenience for users of online -based services. In addition, the factors that must be considered are consumer satisfaction and customer value. This is to keep consumers from switching to another company. Customer satisfaction is one of the important elements in the continuity of products and services from the company to consumers to survive in business competition. Consumer satisfaction serves as an indicator that consumers feel good service and will continue to use these products and services.

Fintech or Financial Technology is an innovation in the financial services industry that utilizes the use of technology. Starting from bank payment systems, food stores, transportation services and expeditions. The World Economic Forum explained that Fintech is a use of technology and an innovative business in the financial sector. The background of the emergence of fintech is the existence of various obstacles experienced by the public in the financial industry. Among them are regulations that are too strict such as banks and the limited services of the banking industry in serving the community in certain areas. People who live far from banking access tend not to be able to access services, resulting in uneven development. Therefore fintech is considered as a solution because it is more flexible and less complete files and file delivery can be done by uploading documents via the internet.

Digital Payment or digital payment is a payment method using digital technology. In the payment process, money will be stored, processed and received in the form of digital information and the transfer is initiated through an electronic payment tool. Digital payments are made using certain software, payment cards and electronic money. With the various facilities offered, digital payment has become one of the most widely used daily fintech innovations that provides convenience for the public in efficient transactions. With a variety of benefits and services offered make today's society many use digital payment services, where the service is one of the innovations of the existence of fintech.

Grab is a technology company from Malaysia based in Singapore that provides public transport service applications including 2 and 4 wheel motor vehicles. Grab is the only technology company that launches applications only and for its own vehicles are vehicles owned by partners who have joined PT Grab Indonesia .

Grab or formerly known as GrabTaxi is a Singapore -based company that serves transportation provider applications and is available in six countries in Southeast Asia, namely Malaysia, Singapore, Thailand, Vietnam, Indonesia, and the Philippines. Grab has a vision to revolutionize the taxi industry in Southeast Asia, so that it can provide safety and convenience for vehicle users throughout Southeast Asia.

The Grab service is intended to provide an alternative to driving for drivers and passengers that emphasizes speed, safety and certainty. As part of its innovative culture, Grab is currently piloting several new services such as carpooling and food delivery services.

With the Grab application, prospective passengers can easily find a driver to get to their destination, so we don't have to wait a long time to get the transportation we need. Grab was founded in 2011 in Malaysia and the founder of Grab is Anthony Tan with his partner Tan Hooi. From 2011 until now in 2017, Grab has grown rapidly and has become one of the providers of online transportation applications in Indonesia.

In less than a year, various services that rely on applications are formed in a diversified variety of features. Starting from passenger transport services, delivery of goods, to buying and delivering food has been successfully developed. In fact, in order to maintain its existence, Grab is determined to rebrand and change its logo for a simple reason, namely to represent all service features. The service, which was originally known as Grabtaxi, has changed to only using the word 'Grab'. The name change also represents the variety of services provided to users. By adopting the concept of economic sharing, Grab is growing in Indonesia thanks to the help of partners. In principle, Grab will continue to grow in tandem with driver-partners. Grab is available for Android and iOS operating systems.

Grab service users currently cover all walks of life, including employees. One of them is the employee of the Bukit Barisan branch of CIMB Niaga bank. Bank CIMB Niaga Bukit Barisan branch is one of the banks that is very strategically located so that it is very easy for employees to access the internet and order online transportation services. One of the transportations that is currently in demand is grab, but this interest has begun to decline since the emergence of other online transportation that provides offers that are considered more attractive than the offers provided by grabs.

The dominant factor that affects customer satisfaction is the quality of service which is very important for users of these services, to determine whether to continue using the services offered by the company, if consumers are not satisfied with the services provided, there is a high probability that consumers will switch to services. other kind. According to Lovelock (2015) the notion of satisfaction has indicators such as encouraging people to return to using and promoting positive word of mouth and lowering costs to attract customers.

One of the Fintech operating well in Indonesia is Ovo. Ovo is a mobile payment method provided by the Grab company to facilitate the transaction process for users, drivers and the company itself. The use of Ovo itself has been very high since it was first launched. The advantages of offering Ovo applications in Grab transactions, namely that there are discounts that are cheaper than the tariff for cash transactions and of course customers don't have to bother providing money for payment for transportation services. On the other hand, the Ovo feature also has several weaknesses, including frequent cuts that are not in accordance with the transaction. In addition, the use of Ovo as a payment preference actually makes some Grab consumers angry because their orders are often rejected. The reason is simple. transaction money from Ovo is still not easily disbursed by driver partners.

Service quality will influence someone to decide that someone is in using the transportation services offered by the company, the higher the service provided by the service provider, the more likely the customer will continue to use the service on an ongoing basis. Grab's online application-based transportation needs to make improvements in terms of service to develop better service quality so that it can expand its business and can be a priority in using these services.

A. Parasuraman in Lupiyoadi (2013:216) reveals if the quality of service received by consumers is better or the same as imagined, then consumers tend to try again. However, if the service received is lower than the expected service, the consumer will be disappointed and will terminate his relationship with the company concerned. Consumers will switch to other service providers who are better able to understand the specific needs of consumers and provide better service, even worse, consumers will spread negative word of mouth.

This positive appreciation from consumers is certainly influenced by various things, including customer value considerations. Researchers conducted preliminary research in the form of a mini survey of nine respondents who are employees of Bank CIMB Niaga Bukit Barisan branch who are Grab customers and have used Grab services. The following is the rating given by the nine respondents after using Grab with Grab services as a form of assessing their satisfaction with the products that they have often used in their daily lives which have been considered to be one of the useful online services.

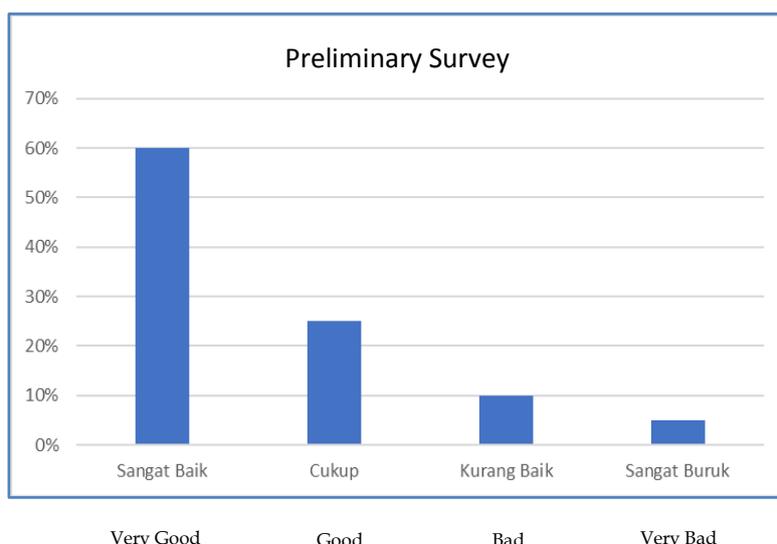


Figure 1. Consumer Perceptions of Online Transportation Services

Researchers conducted preliminary research in the form of a pre-survey preliminary study of 20 respondents. In Figure 1.1 it can be seen that 12 respondents or 60% think that online transportation services have been very good. Then 5 respondents or 25% think that online transportation services are sufficient. Then 2 respondents or 10% think that online

transportation services are not good. And finally, 1 respondent or 5% thought that online transportation services were very bad. This positive appreciation from consumers is certainly influenced by various things, including customer value considerations.

All respondents said that they enjoyed using Grab because by using Grab, they could be more comfortable in driving, and felt it was more practical. For some respondents, there is a feeling of pride when they have used Grab, but for some other respondents, they feel normal after using Grab because currently the use of online transportation has become a common thing. During use, all respondents admitted that the services provided were quite consistent, both in terms of applications and facilities, although sometimes there were drivers who were not friendly enough so that communication was not well established.

However, from various opinions regarding the benefits that respondents have received after using Grab, some of the respondents claimed to have had bad experiences using Grab including, driver delays for no apparent reason, drivers not knowing the pick-up location so they had to ask the customer several times, cancellation of orders by drivers due to long distances or because the pick-up location is close to an area that does not allow online transportation to enter, drivers who do not master road routes and sometimes choose other road routes to avoid traffic jams but instead make the journey further and the communication that is established is not good between customers and drivers that occurs because of differences in the attitudes and personalities of these drivers.

From the results of the mini survey, it can be seen that respondents' perceptions and customer ratings of a product have an influence on customer satisfaction which can create their loyalty to a product.

## **II. Methodology**

This research uses associative quantitative, namely research that is more based on data that can be calculated to produce an assessment (Sugiyono, 2014). Associative research is a study to examine the relationship/influence of independent variables on the dependent variable. This research was conducted at Bank CIMB Niaga Bukit Barisan Branch. The sample used in this study were 70 employees of Bank CIMB Niaga Bukit Barisan Branch. The technique used in this research is saturated sample. Saturated sampling is a sampling technique when all members of the population are used as samples. This is often done when the population is relatively small or the research wants to make generalizations with very small errors. Another term for saturated sample is census, where all members of the population are sampled. Based on the understanding of the sample above, the sample studied is the entire population of only 70 employees, so it is feasible to take the whole to be sampled without having to take a certain number of samples. So that the sample of this research is all employees of Bank CIMB Niaga Bukit Barisan Branch.

This study uses 2 (two) independent variables, namely: the first independent variable fintech (X1), the independent variable service quality (X2), the intervening variable (Z) customer satisfaction and the dependent variable (Y) consumer loyalty. Data collection techniques in this study were carried out in the following way:

1. Question list. This technique gives responsibility to respondents to read and answer questions and researchers can provide explanations about the purpose of the survey and questions that are not understood by respondents and responses to questionnaires can be directly collected by researchers after being filled out by respondents. Personal questionnaires were used to obtain data about the dimensions of the constructs being developed in this research. The scale used in this study is a Likert scale.
2. Documentation Study. Documentation studies are carried out by collecting and studying supporting data in the form of a brief history and some other data obtained directly from the Grab Company.

The types of data collected are qualitative and quantitative data originating from primary and secondary data.

1. Primary Data. Primary data is research data obtained directly from original sources (not through intermediary sources) and data collected specifically to answer research questions that are in accordance with the wishes of the researcher (Indriatoro and Supomo (2012:129). Data collection was carried out using a prepared questionnaire. The questionnaire used in this study contains two main parts: the first part is about social profiles and respondent identification, containing respondent data related to the respondent's identity and social circumstances such as: age, gender, and last education. While the second part is based on the concept The theory that was put forward previously concerns the factors that influence consumer satisfaction.

2. Secondary Data. Secondary Data according to Indriantoro and Supomo (2012:129), states that secondary data is data that is a source of research data obtained by researchers indirectly through intermediaries (obtained by and recorded by other parties). Secondary data is generally in the form of evidence, records, or historical reports that have been compiled in published and unpublished archives (documentary data).

The formulation of the research problem uses an associative problem formulation, according to Sugiyono (2018: 63) stating "the associative problem formulation is a research question that is asking the relationship between two or more variables". The t-test was conducted to partially test the effect of the independent variable on the dependent variable with the assumption that other variables are considered constant. The t-test basically shows how far the influence of one independent variable individually in explaining the variation of the related variables is with a significant level of 5%. The test criteria are as follows:

$H_0 : \rho = 0$ , there is no partially significant effect of the independent variable on the dependent variable.

$H_0 : \rho > 0$ , there is a partially significant effect of the independent variable on the dependent variable.

If  $t_{count} < t_{table}$  at  $\alpha = 5\%$ , then  $H_0$  is accepted.

If  $t_{count} > t_{table}$  at  $\alpha = 5\%$ , then  $H_0$  is rejected ( $H_a$  is accepted).

According to Ghozali (2015: 76), "The coefficient of determination ( $R^2$ ) essentially measures how far the model's ability to explain variations in the dependent variable is". The coefficient of determination ( $R^2$ ) is used to determine what percentage of variation in the dependent variable can be explained by variations in the independent variable. The coefficient of determination formula used to measure the effect of variable X on variable Y is as follows:

$$KD = r^2 \times 100\%$$

Information:

KD : The value of the coefficient of determination

$R^2$  : The value of the correlation coefficient

### III. Results

#### Normality Test

The normality test is used to test whether in the regression model, the confounding or residual variables have a normal distribution. There are two ways to detect whether the residuals are normally distributed or not, namely by graphical analysis and the statistical test of Ghozali (2013:163). Another test that can be done to see the normality of the data can be used by looking at the histogram graph of the spread of the data. The results of the normality test on the histogram data can be seen below.

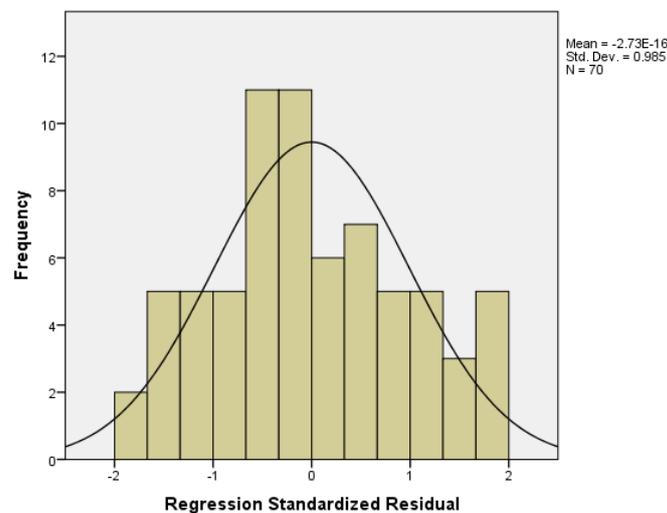


Figure 2. Normality Test Histogram

In the histogram above, it can be seen that the graph on the histogram has a tendency to follow the diagonal line on the histogram, so the data is said to be normal.

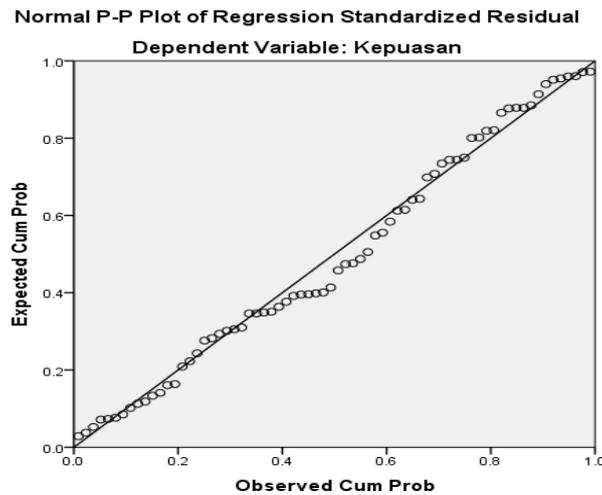


Figure 3. Histogram P-P Plot Normality Test

The results of testing the normality of the data using the P-P Plot image show that the data points have spread around the diagonal line. Therefore, the residual data has been normally distributed.

Table 1. Kolmogorov Smirnov Test Results

| One-Sample Kolmogorov-Smirnov Test                 |                |                         |
|--|----------------|-------------------------|
|  |                | Unstandardized Residual |
| N  |                | 70                      |
| Normal Parameters <sup>a,b</sup>                   | Mean           | 0.0000000               |
|  | Std. Deviation | 4.13096160              |
| Most Extreme Differences                           | Absolute       | 0.088                   |
|  | Positive       | 0.088                   |
|  | Negative       | -0.055                  |
| Test Statistic                                     |                | 0.088                   |
| Asymp. Sig. (2-tailed)                             |                | .200 <sup>c,d</sup>     |
| a. Test distribution is Normal.                    |                |                         |
| b. Calculated from data.                           |                |                         |
| c. Lilliefors Significance Correction.             |                |                         |
| d. This is a lower bound of the true significance. |                |                         |

Decision rule:

If sig 0.05, then reject  $H_a$  and accept  $H_o$ , meaning that the data is not normally distributed.

If sig 0.05 then accept  $H_a$  reject  $H_o$ , meaning that the data is normally distributed.

Based on the results of data processing above, it is found that the results of sig are 0.200. In the Normality Test, i.e. 0.200 > 0.05, which means that the  $H_a$  data is normally distributed. Thus it can be concluded that the results of the above research are normally distributed.

**Significance Test**

Based on the results of calculations through SPSS version 24.0 obtained significant test results as follows:

Table 2. Significance Test

| Model |                    | Coefficients <sup>a</sup>   |            |                           |       |       |                         |       |
|-------|--------------------|-----------------------------|------------|---------------------------|-------|-------|-------------------------|-------|
|       |                    | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig.  | Collinearity Statistics |       |
|       |                    | B                           | Std. Error | Beta                      |       |       | Tolerance               | VIF   |
| 1     | (Constant)         | 27.077                      | 3.316      |                           | 8.165 | 0.000 |                         |       |
|       | Fintech            | -0.262                      | 0.144      | -0.460                    | 1.827 | 0.072 | 0.224                   | 4.474 |
|       | Quality of Service | 0.214                       | 0.162      | 0.332                     | 1.322 | 0.191 | 0.224                   | 4.474 |

a. Dependent Variable: Satisfaction

Based on the table above, the calculated t value = 8165 and the Sig value is 0.000. Result > or 8,165 > 1,666. Thus H0 is rejected and Ha is accepted, meaning that it is significant. Then there is a significant influence between the variables Financial Technology, Service Quality with Satisfaction and Loyalty.

**Coefficient of Determination Test**

Based on the results of calculations through SPSS Version 24.0 obtained the results of the coefficient of determination (R2) as follows:

Table 3. Coefficient of Determination Test

| Model Summary <sup>b</sup> |                   |          |                   |                            |
|----------------------------|-------------------|----------|-------------------|----------------------------|
| Model                      | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                          | .229 <sup>a</sup> | 0.520    | 0.024             | 4.192                      |

a. Predictors: (Constant), Quality of Service, Fintech  
 b. Dependent Variable: Satisfaction

The Model Summary table shows the value of R = 0.229 and the coefficient of determination (Rsquare) of 0.520 (is the square of the correlation coefficient or 0.229 x 0.229 = 0.520). This means that Satisfaction and Loyalty (Y) are influenced by 52% by Financial Technology and Service Quality (X). While the rest is influenced by other variables by 48% such as price variables, promotions, physical evidence and other variables not examined in this study.

**Mediation Test (Intervening)**

Table 4. Path I Regression

| Model |                      | Coefficients <sup>a</sup>   |            |                           |        |       |
|-------|----------------------|-----------------------------|------------|---------------------------|--------|-------|
|       |                      | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig.  |
|       |                      | B                           | Std. Error | Beta                      |        |       |
| 1     | (Constant)           | 27.511                      | 3.367      |                           | 8.170  | 0.000 |
|       | Financial Technology | 0.260                       | 0.146      | 0.450                     | -1.786 | 0.000 |
|       | Quality of Service   | 0.210                       | 0.165      | 0.321                     | 1.274  | 0.000 |

a. Dependent Variable: Loyalty

Referring to the output of Regression model I, it can be seen that the significance value of the two variables, namely X1 = 0.000 and X2 = 0.000 is smaller than 0.05. These results conclude that the Regression Model I, namely the variables X1 and X2 have a positive and significant effect on Y.

Table 5. Path II Regression

| Coefficients <sup>a</sup> |                      |                             |            |                           |       |       |
|---------------------------|----------------------|-----------------------------|------------|---------------------------|-------|-------|
| Model                     |                      | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig.  |
|                           |                      | B                           | Std. Error | Beta                      |       |       |
| 1                         | (Constant)           | 11.601                      | 3.908      |                           | 2.969 | 0.004 |
|                           | Financial Technology | 0.106                       | 0.123      | 0.183                     | 0.866 | 0.390 |
|                           | Quality of Service   | 0.084                       | 0.137      | 0.128                     | 0.612 | 0.543 |
|                           | Satisfaction         | 0.588                       | 0.102      | 0.579                     | 5.764 | 0.000 |

a. Dependent Variable: Loyalty

Based on the output of Regression model II in the coefficients table, it is known that the significance value of the three variables, namely X1 = 0.390, X2 = 0.543 and Y = 0.000 is smaller than 0.05. These results conclude that the regression model II, namely the variables X1, X2 and Y, has a significant effect on Z.

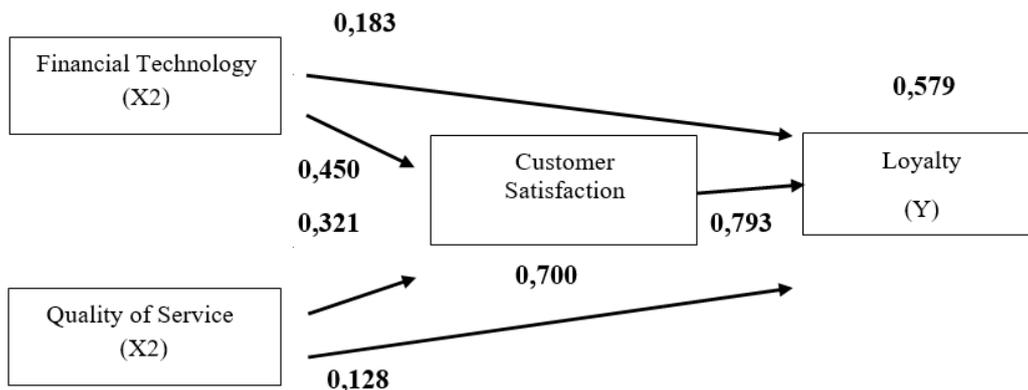


Figure 4. Path Analysis Results

1. The influence of financial technology has a positive and significant effect on the satisfaction of Grab application users on employees of Bank CIMB Niaga Bukit Barisan branch of 0.450.
2. Service quality has a positive and significant effect on user satisfaction with the Grab application for employees of Bank CIMB Niaga Bukit Barisan branch of 0.321.
3. Financial technology has a positive and significant effect on consumer loyalty for Grab application users to employees of Bank CIMB Niaga Bukit Barisan branch of 0.183.
4. Service quality has a positive and significant effect on consumer loyalty for Grab application users to employees of Bank CIMB Niaga Bukit Barisan branch of 0.128.
5. Satisfaction has a positive and significant effect on consumer loyalty using the Grab application for employees of Bank CIMB Niaga Bukit Barisan branch of 0.793.
6. Financial Technology has a positive and significant effect on consumer loyalty through the satisfaction of users of the Grab application for employees of Bank CIMB Niaga Bukit Barisan branch of 0.579.
7. Service quality has a positive and significant effect on consumer loyalty through the satisfaction of users of the Grab application for employees of Bank CIMB Niaga Bukit Barisan Branch of 0.700.

**Sobel Test**

Sobel test is a test to determine whether the relationship through a mediating variable is significantly capable of being a mediator in the relationship.

Table 6. Regression Coefficient of Variable X to Variable Y

| Coefficients <sup>a</sup>      |                      |                             |            |                           |        |       |
|--------------------------------|----------------------|-----------------------------|------------|---------------------------|--------|-------|
| Model                          |                      | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig.  |
|                                |                      | B                           | Std. Error | Beta                      |        |       |
| 1                              | (Constant)           | 27.511                      | 3.367      |                           | 8.170  | 0.000 |
|                                | Financial Technology | 0.260                       | 0.146      | 0.450                     | -1.786 | 0.000 |
|                                | Quality of Service   | 0.210                       | 0.165      | 0.321                     | 1.274  | 0.000 |
| a. Dependent Variable: Loyalty |                      |                             |            |                           |        |       |

Table 7. Regression Coefficient of Variable Y to Variable Z

| Coefficients <sup>a</sup>      |                      |                             |            |                           |        |       |
|--------------------------------|----------------------|-----------------------------|------------|---------------------------|--------|-------|
| Model                          |                      | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig.  |
|                                |                      | B                           | Std. Error | Beta                      |        |       |
| 1                              | (Constant)           | 11.601                      | 3.908      |                           | 2.969  | 0.004 |
|                                | Financial Technology | 0.106                       | 0.123      | 0.183                     | -0.866 | 0.390 |
|                                | Quality of Service   | 0.084                       | 0.137      | 0.128                     | 0.612  | 0.543 |
|                                | Satisfaction         | 0.588                       | 0.102      | 0.579                     | 5.764  | 0.000 |
| a. Dependent Variable: Loyalty |                      |                             |            |                           |        |       |

From the table of Regression Coefficients shows that the regression coefficient value of Service Quality on Loyalty is 0.210 with a standard error of 0.165. Then also the Regression Coefficient shows that the value of Loyalty to Satisfaction is 0.588 with a standard error of 0.102.

To analyze the effect of Financial Technology (X1) and Service Quality (X2) on loyalty (Y) through Consumer Satisfaction (Z), the researcher tested the effect of mediation using the online Sobel test and obtained the following results:

Please enter the necessary parameter values, and then click 'Calculate'.

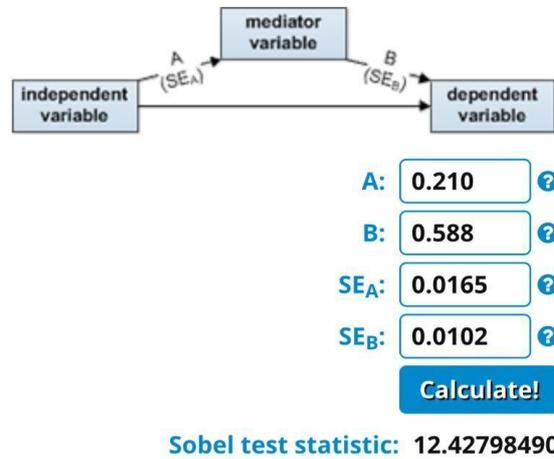


Figure 5.SobelTest Results

If the Z value < 1.96, it is declared unable to mediate the relationship between the influence of the independent variable on the dependent.

If the Z value > 1.96, it is declared capable of mediating the relationship between the influence of the independent variable on the dependent.

The results showed that the results of the Z value of 12.427. So 12.427 > 1.96, which means the Z value is able to mediate the relationship between the influence of the independent variable on the dependent.

#### IV. Conclusion

Based on the results of research and discussion in the previous chapter, it can be concluded several things as follows:

1. Financial technology has a positive and significant effect on the satisfaction of Grab application users on employees of Bank CIMB Niaga Bukit Barisan branch.
2. Service quality has a positive and significant effect on user satisfaction with the Grab application for employees of Bank CIMB Niaga Bukit Barisan branch.
3. Financial technology has a positive and significant impact on consumer loyalty using the Grab application for employees of Bank CIMB Niaga Bukit Barisan branch.
4. Service quality has a positive and significant effect on consumer loyalty using the Grab application for employees of Bank CIMB Niaga Bukit Barisan branch.
5. Satisfaction has a positive and significant effect on consumer loyalty for Grab application users to employees of Bank CIMB Niaga Bukit Barisan branch.
6. Financial Technology has a positive and significant effect on loyalty through consumer satisfaction using the Grab application for employees of Bank CIMB Niaga Bukit Barisan branch.
7. Service quality has a positive and significant effect on loyalty through consumer satisfaction using the Grab application for employees of Bank CIMB Niaga Bukit Barisan Branch.

The suggestions given by the researcher are:

1. In the Financial Technology variable, it is better for Ovo to pay more attention to the needs and convenience of consumers in the system. Especially about the timeliness that is run by the system, because consumers want timeliness when the transaction takes place without any delays caused by the system.
2. On the Service Quality variable, it is better for Grab to be able to improve its services to consumers. Especially regarding counseling to driver partners to always prioritize good service to consumers. Starting from a neat appearance, cleanliness of drivers, ways of communicating and various aspects that can improve service quality.

3. In the Satisfaction variable, it is better for Grab and Ovo to pay more attention to the aspect of satisfaction that exceeds consumer expectations. Especially regarding services that can cause consumers to be more satisfied when using. This can be overcome in various ways, including by providing adequate facilities that even exceed consumer expectations.
4. In the Loyalty variable, both Grab and Ovo can increase consumer confidence to make consumers loyal and not move to other similar companies. This can be overcome by increasing various facilities and attractive promos so that consumers are more loyal so that they can recommend to relatives or family which causes high trust to use this application and system.
5. This research is expected to be used as a reference for future researchers who will conduct similar research. In addition, it is hoped that future researchers can consider the use of other variables such as Price, Promotion, Physical Evidence variables and other variables not examined in this study.

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