

# The Impact of Service Quality and Ease of Use on Customer Loyalty for BRILink in Pekanbaru City with Customer Satisfaction as a Mediating Variable

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## ABSTRACT

This research aims to determine the effect of service quality and ease of use on customer loyalty using BRILink services in Pekanbaru city with customer satisfaction as a mediating variable. The research population is customers at BRILink agents in Pekanbaru City who have made transactions more than once at the same outlet in Pekanbaru City, the number of which is unknown with a sample size of 120 respondents. Sampling used probability sampling techniques. Research data was collected using questionnaires. In terms of data analysis, this research used Structural Equation Modeling (SEM) analysis with Smart Partial Least Squares (SPLS) Version 3.0. The research results show that service quality and ease of use have a positive and significant effect on customer satisfaction. In addition, service quality and ease of use also have a significant effect on customer loyalty. Customer satisfaction has a positive effect on customer loyalty, customer satisfaction has a positive effect on customer loyalty, service quality and ease of use have a positive and significant effect on customer loyalty which is mediated by customer satisfaction among BRILink users in the city of Pekanbaru.

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## 1. INTRODUCTION

The banking sector in Indonesia has continuously evolved over time. In its development, both private and national banks have played a crucial role in national development, particularly in economic development. These banks make a significant contribution to our economy.

Banks continually innovate to solve customer problems and strive to meet their needs by providing the best services. According to Tjiptono [1], service quality

focuses on efforts to meet customer needs and desires and the accuracy of service delivery to match customer expectations [2]. PT Bank Indonesia (Persero) Tbk. Has introduced an innovation in its product services that can understand the needs of customers in conducting transaction. The product in questions is BRILink. Through the BRILink program, the bank selects loyal customers in a certain area to become bank agents, providing banking services to the surrounding community. Through BRILink, the bank strives to offer the best service to customers by

providing services without requiring them to go to the bank, thus making banking transaction more efficient and convenient.

In the banking world, customer satisfaction is prioritized for business interests. Customer satisfaction is one of the keys to success in the business world and can also lead to customer loyalty to the business itself. One of the factors influencing customer loyalty in making transaction is satisfaction, when customers are satisfied, they are more likely to repeatedly transact at the same place. Therefore, companies need to monitor and enhance their customer satisfaction levels. The higher the level of customer satisfaction, the greater the likelihood that customer will remain loyal to us [3], customer satisfaction is influenced by the quality of service received by customers. Service received by customers. Service that meets the expectations and needs of customers will lead to their satisfaction, increasing the likelihood that they will make repeat purchases at the same place [4], with such a number of agents, BRI has become the top bank with the most Laku Pandai agents in Indonesia and Pekanbaru. Since BRI began offering Laku Pandai services in 2014, the number of BRILink agents has consistently increased each year. This indicates that BRI has managed to maintain customer loyalty, as evidenced by the growing number of BRILink enthusiasts each year. Customer loyalty is defined as someone who is accustomed to purchasing the offered products and frequently interacts (makes purchases) over a certain period, while remaining faithful to all the of the company's offerings [5]. The presence of banks greatly assists the public in conducting financial transactions. However, there are indeed issues often experienced by various customers when visiting the bank, one of which is having to wait in long lines before receiving service. Customers naturally prefer efficiency in terms of both time and effort. When customers arrive at the bank, they hope not to wait long and to receive prompt service. Additionally, banks have limited operating hours, which can be a hindrance for some customers who need to perform financial transaction outside of banking hoursBased on preliminary

observations, it can be seen that many BRILink agents in Pekanbaru have different are a form of service efforts provided by BRILink agents to satisfy their customers. With the varying facilities provide by each BRILink agent, the quality of service offered will also vary [6].

Customer expectations can be managed by offering options that customers can enjoy. Banks can provide alternative services or product if customers do not want one of the offered options. With the availability of alternative products or services, customers will be pleased because they have many choices and are not constrained by limited options. As a result, customers will feel satisfied because their needs for banking products or service are still met, even if not exactly as expected [7], PT Bank Rakyat Indonesia (Persero) Tbk. Also continuously seeks ways to ensure that all its customers remain satisfied. One way PT Bank Rakyat Indonesia (Persero) Tbk. Enhances its service quality is by using slightly different techniques that align with customer expectations. This is done to prevent customers from turning to competitors [8], Conversely, if the service provided does not satisfy the customers, there is a high chance that they will not make further purchases at the same place based on the background and problem formulation outlined above, the objectives of this research are to determine the influence of service quality on customer satisfaction with BRILink. To determine the influence of ease of use on customer satisfaction with BRILink. To determine the influence of service quality on customer loyalty in using BRILink services. To determine the influence of ease of use on customer loyalty in using BRILink services. To determine the influence of customer satisfaction on customer loyalty among BRILink customer. To determine the influence of service quality on customer loyalty in using BRILink service through customer satisfaction. To determine the influence of ease of use on customer loyalty in using BRILink service through customer satisfaction

In relation to the above explanation, this is what drives the author to futher explore

this topic by choosing the title: "The Influence of Service Quality and Ease of Use on Customer Loyalty Using BRILink Service in Pekanbaru City with Customer Satisfaction as a Mediating Variable" [9].

## 2. LITERATURE REVIEW

### 2.1 BRILink

BRILink is an extension of BRI's services, where BRI collaborates with its customers to become agents who provide real-time online banking transaction for the public using the BRI miniATM EDC feature, with a sharing fee concept.

### 2.2 Service Quality

Parasuraman et al. in Zelvian, [10] state that service quality is fundamental to service marketing, as the core of the marketed product is performance (which is of quality), and it is performance that is purchased by customers. Therefore, the quality-of-service performance is the foundation of service marketing.

### 2.3 Customer Ease

Davis et al. in Rahmawati, [11] also state that ease of use includes physical effort, mental effort, and ease of learning the system. From the above definition, it can be mentioned that ease of use refers to the extent to which a product, system, or service can be used easily by users, including how quickly users can understand how to use it, perform desired tasks, and interact with the product without significant difficulty or confusion. Ease of use is an important factor because it can affect user experience, efficiency of use, and user satisfaction.

### 2.4 Customer Satisfaction

Kotler & Keller in Tjiptono, [1], also state that customer satisfaction is the level of a person's feeling after comparing the performance (or results) they experience with their expectations.

### 2.5 Customer Loyalty

Sheth & Mittal in Tjiptono, [1] define customer loyalty as a customer's commitment to a brand, store, or supplier, based on a very positive attitude and reflected in consistent repurchases. Meanwhile, according to

Poerwodarminto in Rifa'I, [21], loyalty means obedience, which implies compliance, or fidelity, which means remaining steadfast and resolute.

## 3. METHODS

The research location is a place or area where the research will be conducted. The research location is at 3 major BRILink outlets in Pekanbaru that are frequently visited, and this study is conducted in 2023. The population in this study consists of customers of BRILink agents in Pekanbaru City who have made transaction more than once at the same outlet. The sample in this study consists of 120 respondents. The sampling technique in this study uses probability sampling. The data collection technique used in this study is a questionnaire. This study uses a quantitative method.

## 4. RESULTS AND DISCUSSION

Descriptive statistical analysis is a statistical analysis that functions to describe or provide an overview of the research object through a sample or population, without making general analysis and conclusions. Descriptive statistics are used to describe the variables in this study [12]. Percentage descriptive analysis is used to describe the data in this study, which consists of service quality (C1), ease of use (X2), customer loyalty (Y), and customer satisfaction (Z).

It can be seen that the average response to the service quality variable is 4,07, which means that the quality of BRILink service in Pekanbaru City is perceived as good by the customers.

It can be seen that the average response to the ease-of-use variable is 4,07, which means that customers perceive the use of BRILink services in Pekanbaru City to be easy.

It is known that the average response to the customer satisfaction variable is 4,09, which means that in general, customers are satisfied with BRILink service in Pekanbaru City.

It can be seen that the average response to the customer loyalty variable is

4,07 which means that in general customers have high loyalty towards the use of BRILink service in Pekanbaru City.

Based on the research results, service quality has an influence on customer satisfaction in using BRILink service in Pekanbaru City. It can be interpreted that higher service quality leads to higher customer satisfaction among consumers using BRILink service in Pekanbaru City.

Based on the research results, ease of use has an influence on customer satisfaction in using BRILink service in Pekanbaru City. The research results also show a positive relationship between ease of use and customers satisfaction, meaning that higher ease of use will increase customer satisfaction.

Based on the research results, there is an influence of service quality on customer

satisfaction. This means that customer satisfaction acts as a mediating variable between service quality and customer loyalty. In other words if a BRILink provides good service quality to customers and can also make customers feel satisfied then customers are more likely to use BRILink services again.

Based on the research results, ease of use influence customer loyalty mediated by customer satisfaction. This means that variable, particularly in this study. The easier it is for a customer to use the services provided by BRILink, the higher their satisfaction and loyalty will be. If a BRILink causes significant difficulties for its customers, their satisfaction will be low which will affect their loyalty.

Table 1. Description of the Service Quality Variable

| No                                  | Statement  | Alternatif Answers |     |    |    |     | Amount | Rate-Rate | Category |
|-------------------------------------|--|--------------------|-----|----|----|-----|--------|-----------|----------|
|                                     |  | SS                 | S   | RR | TS | STS |        |           |          |
| 1                                   | BRILink officers provided satisfactory service to me                                   | 10                 | 89  | 21 | 0  | 0   | 120    | 3,91      | Agree    |
|                                     |  | 50                 | 356 | 63 | 0  | 0   | 469    |           |          |
| 2                                   | BRILink officers gave me accurate information  | 12                 | 96  | 12 | 0  | 0   | 120    | 4,00      | Agree    |
|                                     |  | 60                 | 384 | 36 | 0  | 0   | 480    |           |          |
| Number of Reliability Dimensions    |  | 22                 | 185 | 33 | 0  | 0   | 240    | 3,95      | Agree    |
|                                     |  | 110                | 740 | 99 | 0  | 0   | 949    |           |          |
| 3                                   | BRILink immediately responded to my request quickly                                    | 16                 | 101 | 3  | 0  | 0   | 120    | 4,11      | Agree    |
|                                     |  | 80                 | 404 | 9  | 0  | 0   | 493    |           |          |
| 4                                   | BRILink officers always ready to help me with whatever I need when making transactions | 14                 | 94  | 12 | 0  | 0   | 120    | 4,02      | Agree    |
|                                     |  | 70                 | 376 | 36 | 0  | 0   | 482    |           |          |
| Number of Responsiveness Dimensions |  | 30                 | 195 | 15 | 0  | 0   | 240    | 4,06      | Agree    |
|                                     |  | 150                | 780 | 45 | 0  | 0   | 975    |           |          |
| 5                                   | Information I can trust the given by BRILink   | 13                 | 100 | 7  | 0  | 0   | 120    | 4,05      | Agree    |
|                                     |  | 65                 | 400 | 21 | 0  | 0   | 486    |           |          |
| 6                                   | BRILink officers responsible for all transactions I make at the outlet                 | 16                 | 96  | 8  | 0  | 0   | 120    | 4,07      | Agree    |
|                                     |  | 80                 | 384 | 24 | 0  | 0   | 488    |           |          |
| 7                                   | Safe from all risks that exist when making transactions at this BRILink outlet         | 19                 | 90  | 11 | 0  | 0   | 120    | 4,07      | Agree    |
|                                     |  | 95                 | 360 | 33 | 0  | 0   | 488    |           |          |

Source: Processed by the author (2023)

Table 2. Result of Indirect Hypothesis Testing

| Hypothesis   | Path Coefficients | T statistics | P values | Result              | Decision |
|--|-------------------|--------------|----------|---------------------|----------|
| Service Quality -> Customer Satisfaction -> Customer Loyalty | 0,163             | 2,493        | 0,013    | Significan Positive | Accepted |
| Ease Of Use -> Customer Satisfaction -> Customer Loyalty     | 0,083             | 2,009        | 0,045    | Significan Positive | Accepted |

Source: Processed by the author (2023)

Table 2. Result of Direct Hypothesis Testing

| Hypothesis                                | Path Coefficients | T statistics | P values | Result              | Keputusan |
|---|-------------------|--------------|----------|---------------------|-----------|
| Service Quality -> Customer Satisfaction  | 0,446             | 4,457        | 0,000    | Significan Positive | Accepted  |
| Ease Of Use -> Customer Satisfaction      | 0,226             | 2,459        | 0,014    | Significan Positive | Accepted  |
| Service Quality -> Customer Loyalty       | 0,287             | 3,329        | 0,001    | Significan Positive | Accepted  |
| Ease Of Use -> Customer Loyalty           | 0,221             | 2,308        | 0,021    | Significan Positive | Accepted  |
| Customer Satisfaction -> Customer Loyalty | 0,366             | 3,421        | 0,001    | Significan Positive | Accepted  |

Source: Processed by the author (2023)

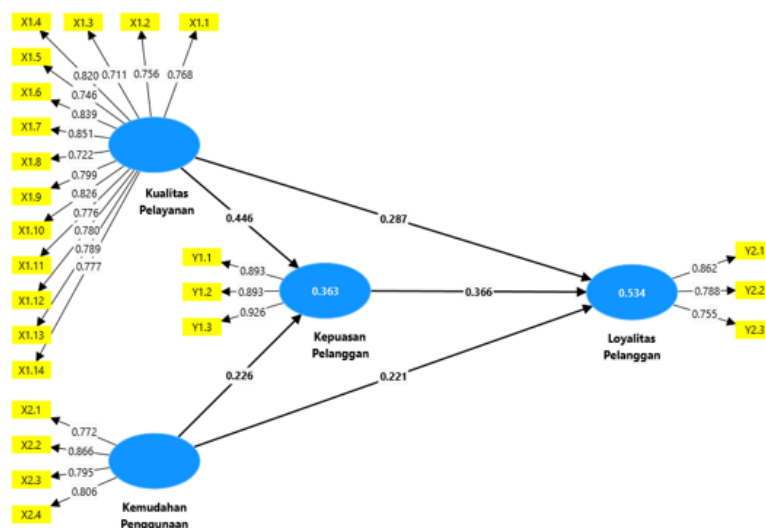


Figure 1. structural diagram PLS Algorithm smartPLS

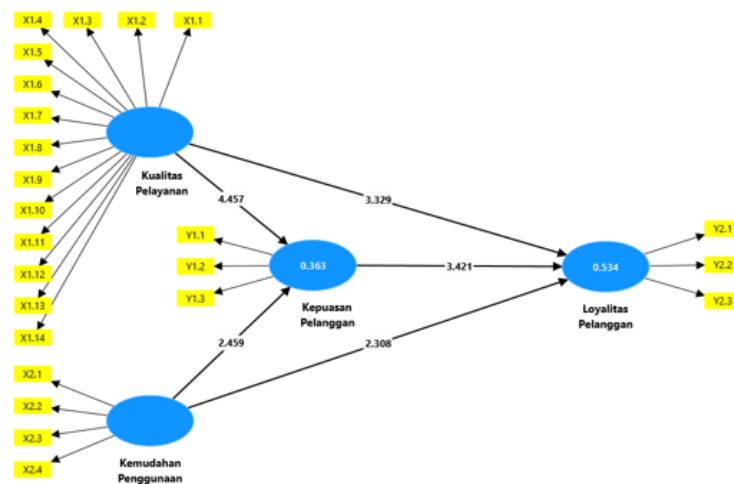


Figure 2. structural diagram Bootstrapping smartPLS

## 5. CONCLUSION

Based on the data obtained, service quality and ease of use positively affect customer loyalty for BRILink in Pekanbaru City with customer satisfaction as a mediating variable. Based on the analysis and discussion of the research results, the research concludes there is a strong and significant positive influence, there is a moderate and

signification positive influence, there is a moderate and signification positive influence, there is a signification and positive effect of ease of use on customer loyalty mediated by customer satisfaction, meaning that greater ease of use can lead to higher satisfaction with a service, and when an individual is satisfied, they become more loyal to the service that meets their needs.

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