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The Effect of Service and User Interface on Consumer Satisfaction in Remittances from South Korea to Indonesia through the GME Application

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ABSTRACT

This study aims to determine the Effect of Service and User Interface on Consumer Satisfaction of Remittances from South Korea to Indonesia through the GME Application. The method used in this study is quantitative with an explanatory research approach. From the SPSS output, it is known that the hypothesis criteria of the t test (partial) on the service variable are rejected when the sign > 0.05 and accepted when the sign > 0.05 SPSS test results show that 3,896 and H_o1 t_hitung≤t_tabel H_a1 t_hitung≥t_tabel,t_hitung t_tabel1,655 there is a linear relationship between the service and the user interface significantly liniearity of 0.000 < 0.05. User interface variables are rejected when the sign > 0.05 and accepted when the sign > 0.05 SPSS test results show that 2,392 and H_o1 t_hitung≤t_tabel H_a1 t_hitung≥t_tabel,t_hitung t_tabel1,655 there is a linear relationship between the user interface to consumer satisfaction with significant linearity of 0.018 < 0.05. It was concluded that the service and user interface affect customer satisfaction in sending money from South Korea to Indonesia through the application GME, is expected to provide more services in the process of transferring money between countries.

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1. INTRODUCTION

In the current global era, currency exchange between two countries has become an inseparable part. South Korea and Indonesia are two countries with strong business relations, such as [1] the placement relationship of Indonesian workers working in South Korea. The large number of people who go to work in South Korea in this case, Indonesian workers or Indonesian migrants have a need for an efficient and reliable international money transfer service from South Korea to Indonesia. The services provided can be in the form of remittances by opening an account at a conventional bank and then sending the money through the conventional bank. As well as through applications provided by developers in South Korea who collaborate with conventional banks in Indonesia such as Sentbe, E9 Pay, Hanapass, and GME.

Some of the available applications are platforms that play an important role in facilitating remittances from South Korea to

Indonesia. Of course, with some advantages in each application available in the application that can be taken into consideration for sending money from South Korea to Indonesia. Along with the growth in the number of international financial transactions, technical infrastructure, delivery speed and user experience are the main factors that determine the success of money transfer services from South Korea to Indonesia.

Customer satisfaction is one of the important aspects of remittance services from South Korea to Indonesia, in the long run a service does not only depend on technical infrastructure. [2] According to Zeithaml and Bitner, customer satisfaction is "[3] customer's evaluation of a product or service in terms of whether that product or service has met their needs and expectation. "Consumers who are satisfied with the products / services purchased and used will return to use the services / products offered. This will build consumer loyalty. In this case, the service User Interface GME has an important role to ensure that the process of sending money from South Korea to Indonesia can be done easily and quickly and provide a satisfying experience for consumers in South Korea. Design User Interface Not only functional but also able to present clear and interesting information for users is an aspect that must be taken seriously. User Interface is a visual display of the entire content in the application used that we are used to seeing and using is generally easy to understand by users.

Understand how to design user interface being able to influence user perceptions in terms of ease and trust in sending money from South Korea to Indonesia is a major challenge in the context of User Interface GME application. Aspects such as visual preferences, menu service layout, and language are very important things to consider to ensure that, in this case, the GME application provides services that can be a satisfaction for GME application users to send money from South Korea to Indonesia. Moreover, with many newly launched applications as competitors to the GME application, in this case GME as one of the providers of money transfer applications from South Korea to Indonesia must provide User Interface Use of applications that provide satisfactory service for each user of the application.

2. LITERATURE REVIEW

2.1 Customer Service

Service is an Act given by one party to another party that basically does not exist and results in ownership of something called quality service. Clients are more likely to choose a company that offers high-quality services in this regard. [4]

2.2 User Interface

User Interface is the way a program interacts with its users and is a part of computers and software that can be felt, touched, and understood by humans. User Interface is also part of the design and creation of displays in a computer or software. Indicators. 1) Connection, 2) Ease, 3) Orientation, 4) Informative, 5) User-Friendliness, 6) Personalization, and 7) Continuity are hallmarks of UI, Ganggi [5].

2.3 Customer Satisfaction

Consumer satisfaction consists of expectations and perceived performance or results. Customer expectations are usually customers' estimates or beliefs about what they will receive when they buy or use a good or service [6].

According to Tsafarakis satisfaction is the process of comparing experiences with evaluation results; It can produce something spiritual and not just as comfortable as expected or imagined [6].

3. METHODS

This study uses a quantitative research approach to explore how service quality and user interface affect consumer satisfaction in remittance transactions through the GME application. Using a cross-sectional survey methodology, data was collected from GME users in South Korea who sent money to Indonesia. Through

convenience sampling, 150 respondents were selected to ensure representation. Data collection is done by distributing structured questionnaires electronically, ensuring participant confidentiality, and obtaining consent. The survey was disseminated via email, social media, and online forums to reach a broad spectrum of GME users.

Data analysis for this study used SPSS version 26, a statistical software package widely used in social science research. The collected data is fed into SPSS for analysis, which includes several key steps. Descriptive analysis provides an overview of sample characteristics and variable distribution through mean, frequency, and percentage. Reliability analysis assesses the consistency of survey instruments through Cronbach's alpha coefficient, ensuring reliability thresholds are met. Pearson's correlation analysis explains the relationship between service quality, user interface, and consumer satisfaction. Multiple linear regression analysis measures the predictive capacity of service quality and user interface to customer satisfaction. In addition, significance testing, such as t-tests or ANOVA, can be performed to see demographic-based differences in satisfaction scores. The findings are then interpreted, drawing conclusions about the impact of service quality and user interface on consumer satisfaction in GME remittance transactions. Recommendations for service providers emerge from these insights, which aim to improve consumer satisfaction.

4. RESULTS AND DISCUSSION

4.1 Company Profile

South Korea's leading fintech company, has become a major milestone in bringing leading-edge financial solutions to individuals and businesses. Backed by state-of-the-art technology and a talented team, we have built a reputation as an innovative, fast, and affordable financial services provider.

Our commitment to shared growth and customer success shines through our wide range of superior products and services. They range from fast and low-cost cross-border payments, to private worldwide remittances with a few clicks, as well as paperless loans that can be applied for via application and funds can be received on the same day.

Our digital wallets make it easy to deposit, withdraw, send, and pay easily, while our money exchange services offer better exchange rates than conventional banks. With the convenience of mobile top-ups for domestic and international operators in more than 150 countries, as well as fast and easy local switching between accounts in multiple languages, we have proven ourselves as a leader in the financial revolution in South Korea. Under the leadership of CEO Sung Jong Hwa, we continue to invest in our cutting-edge technology and human resources, with the aim of achieving mutual growth, customer success, and providing the best financial solutions for everyone. With our vision to define a new standard in innovative and affordable financial services, [Fintech Company Name] remains the top choice for those looking for reliable and efficient financial solutions in South Korea.

3.2 Respondent Demographics

The demograpi of this study consists of gender, occupation and level of education.

Table 1. Gender

Statistics				
		Gender	Education Level	Work
N	Valid	150	150	150
	Missing	0	0	0

Source : data by spss output processed, year 2024

Based on the table above, we can see that the number of respondents is 100% male

Table 2. Types of Education

Education Level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SMA	25	16,7	16,7	16,7
	Diploma	117	78,0	78,0	94,7
	Bachelor	8	5,3	5,3	100,0
	Total	150	100,0	100,0	

Source : data by spss output processed, year 2024

Based on the table above, we can know that the level or level of education of respondents there are 16.7% at the high school level, 78% are at the diploma education level, and 5.3% are at the undergraduate level

Table 3. Respondent's Occupation

Work					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SME	18	12,0	12,0	12,0
	Private Officers	69	46,0	46,0	58,0
	Buruh Pabrik	24	16,0	16,0	74,0
	Dog	39	26,0	26,0	100,0
	Total	150	100,0	100,0	

Source : data by spss output processed, year 2024

From the SPSS calculation carried out, it is known that the percentage of types of work, namely as many as 12% are PMI, while 46% are as private employees, 16% are as factory workers, and the remaining 26% are as coolies.

4.3 Results and Discussion

4.3.1 Test validity

Validity tests are carried out to ensure that the instruments used in the study are sufficiently accurate and reliable for the desired measurement purpose. By ensuring the validity of the instruments, researchers can be more confident that the data collected will produce reliable and reliable results for further analysis. If the significance value (sig.sig.) is less than 0.05 or the rr-count value is greater than rr-table at a significance level of 5%, then the statement item in the questionnaire is considered valid. Conversely, if the significance value (sig.sig.) is greater than 0.05 or the rr-count value is less than rr-table at a significance level of 5%, then the statement item in the questionnaire is considered invalid. The results of the tests conducted using SPSS as recruits are as follows:

Table 3. Ouput test of validity coreelation pearson

Variable	Item	Pearson correlation	Sig (standard)	Information

Services (X1)	$X_{1.1.1}$ $X_{1.1.2}$ $X_{1.1.3}$ $X_{1.1.4}$ $X_{1.1.5}$	*0.641* *0.760* *0.850* *0.871* *0.690*	*< 0.05*	*Valid* *Valid* *Valid* *Valid* *Valid*

Source : data by spss output processed, year 2024

Table 4. Ouput test of validity coreelation pearson

Variable	Item	Pearson correlation	Sig (standard)	Information
User interface (X2)	$X_{2.1.1}$ $X_{2.1.2}$ $X_{2.1.3}$ $X_{2.1.4}$	*0.833* *0.833* *0.770* *0.841*	*< 0.05*	*Valid* *Valid* *Valid* *Valid*
Customer satisfaction (Y)	$Y_{1.1.1}$ $Y_{1.1.2}$ $Y_{1.1.3}$ $Y_{1.1.4}$	*0.699* *0.559* *0.616* *0.440*	*< 0.05*	*Valid* *Valid* *Valid* *Valid*

Source : data by spss output processed, year 2024

From table 2 above, we can know that the value in the correlation coefficient column of each question has a > value of 0.1344 with respondents being 150 respondents (n = 150) and alpha 0.05. So, it can be concluded that the indicator variable $Xr_{hitung}r_{hitung}r_{tabel}$[1] (service), variable X[2] (user interface) and variable Y (customer satisfaction) is declared valid and can be used the next stage.

4.3.2 Reliabilits

Reliability tests determine how consistent and reliable the tool is to measure the same variables or constructs at different times or conditions. The Cronbach alpha coefficient is a popular tool for assessing the reliability of measurement tools. The reliability test results are as follows:

Table 5. Output test of reliability

Contstruct	Contstruct of reliability	Evaluation model
Services (X1)	*0. 798*	*Reliable*
User interface (X2)	*0.850*	*Reliable*
Customer satisfaction (Y)	*0.790*	*Reliable*

Source : data by spss output processed, year 2024

From the calculation results with SPSS it is known that the value of each variable has a Cronbach alpha value of more than 0.06 (> 0.06), so it can be concluded that variable $X\alpha$[1] (Service), Variable X2 (User interface) and variable Y (customer satisfaction) is reliable.

4.3.3 Uji Prasyarat

1) Classical Assumption Test

a. Normalitas

Classical assumption tests are performed prior to specific statistical analysis to ensure that the data meet the requirements of the analysis. According to the basic principles of classical assumption testing, a sig value > 0.05 indicates normally distributed data, and a sig value < 0.05 indicates non-

normally distributed data. The results of the examination are as follows:

Table 6. Normality Test

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			150
Test Statistic			0,063
Asymp. Sig. (2-tailed)[c]			.200d
Monte Carlo Sig. (2-tailed)[e]	Say.		0,158
	99% Confidence Interval	Lower Bound	0,149
		Upper Bound	0,168
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. This is a lower bound of the true significance.			
e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 1535910591.			

Source : data by spss output processed, year 2024

The results of the SPSS test of kolmogrov Smirnov's normality test, it can be known that a significant result of variable 2.00 greater than 0.05 concludes that the data are normally distributed and meet multiple regression linear analysis.

b. Multicollinearity

One of the main assumption tests in regression analysis is multicollinearity. This occurs when two or more independent variables in a regression model correlate significantly with each other. This can cause problems to understand regression coefficients and cause parameter estimates to be inconsistent. The tolerance test, or variable inflation factor (VIF), usually indicates the presence of significant multicollinearity. VIF values greater than 10 or tolerances less than 0.1 usually indicate the presence of significant multicollinearity.

Table 7. Multicollinearity test

Coefficient								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	BRIGHT
1	(Constant)	7,864	0,971		8,101	0,000		
	Service	0,203	0,052	0,311	3,896	0,000	0,881	1,135
	User Interface	0,141	0,059	0,191	2,392	0,018	0,881	1,135
a. Dependent Variable: Customer Satisfaction								

Source : data by spss output processed, year 2024

The basis for taking the multicollinearity test is that if the tolerance value > 0.10 then there is no multicollinearity, and if the tolerance value < 10.00 then

multicollinearity occurs, based on the results of the SPSS output test carried out, a service tolerance value of 0.095 and a user interface of 0.095 is obtained, which shows that the tolerance value > 0.10 and < 10.00, meaning that there is no mulitcollinearity.

c. Heteroscedasticity

One common assumption in regression analysis is heteroscedasticity, meaning that there is an imbalance in the variance of the dependent variable along the values of the independent variable. Thus, the variance of the dependent variable can change systematically according to the change in the values of the independent variable.

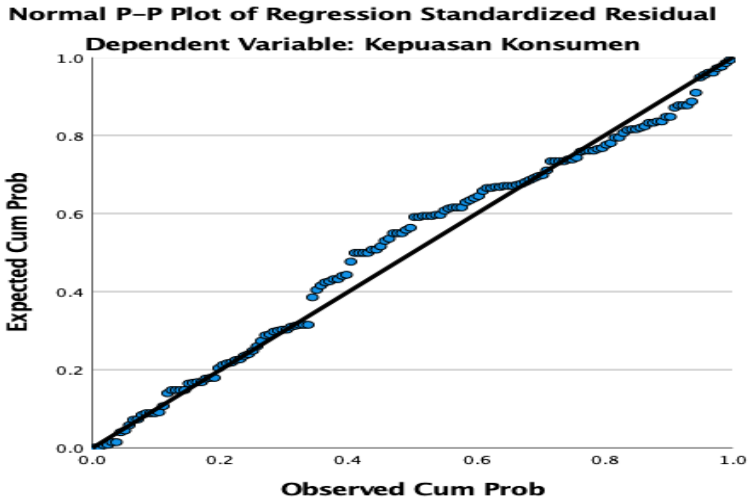

Figure 1. SRESID by ZPRED SCATTETERPLOT

From the test results using SPSS and obtained a scatterplot graph where the points on the graph spread randomly and well, above or below the y-axis of the number 0, it can be concluded that there is no heteroscedasticity in the regression model, and can predict service and userinterface to customer satisfaction

2) Multiple Regression Linear Analysis

The significance value (sig.sig.) of a statistical test is used to determine whether the relationship between the independent and dependent variables is linear. If the significance value of the linearity test is less than the established threshold, usually 0.05, then we cannot reject the assumption that the relationship between the independent and dependent variables is linear. In this situation, we assume that the relationship satisfies the assumption of linearity.

Table 8. Multiple regression linear test

Coefficient						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	7,864	0,971		8,101	0,000
	Service	0,203	0,052	0,311	3,896	0,000
	User Interface	0,141	0,059	0,191	2,392	0,018
a. Dependent Variable: Customer Satisfaction						

Source : data by spss output processed, year 2024

From the results of the SPSS test carried out it was obtained that:

$$Y = 7.864 + 0.203X_1 + 0.141X_2 + \varrho$$

The regression equation above can be explained as follows:

a) a = 7.864: is a constant value, which is influenced by variables (service), variables (user interface) then customer satisfaction is $X_1X_2$7.864
b_1 = 0.203 : is the value of the regression coefficient of the service variable with a value of 0.203 (positive sign) meaning that if the service increases by 1 unit then the consumer satisfaction variable will increase by 0.203, and it is concluded that if the service is getting better, consumer satisfaction X_1in sending money from South Korea to Indonesia through the GME application is getting better too.

b) b_2 = 0.141 is the value of the regression coefficient of the variable ease of user interface gives a value of 0.131 (positive sign) meaning that if the user interface increases by 1 unit, the consumer satisfaction variable increases by 0.141, and it can be concluded that if the user interface is getting better, consumer satisfaction X_2in sending money from South Korea to Indonesia through the GME application will also be good.

c) The standard error value of 0.971 can be explained that the entire variable calculated by the SPSS test has an error rate of 0.972. If the lower the standard error value, the better the regression model is at explaining variations in the data.

Based on tests conducted with SPSS conducted, the regression obtained that, the service variable factor X_1(= 0.203) is the largest factor that affects customer satisfaction, while the user interface factor (= 0.141) is the lowest factor that affects consumer satisfaction $b_1X_2b_2$in sending money from South Korea to Indonesia through the GME application.

3) Hypothesis Test

A partial test, also known as a partial hypothesis test, is a statistical method used to evaluate how each independent variable impacts the dependent variable in multiple regression models. The following are the results of SPSS testing:

Table 9. T Test (Partial Test)

Coefficient						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	7,864	0,971		8,101	0,000
	Service	0,203	0,052	0,311	3,896	0,000
	User Interface	0,141	0,059	0,191	2,392	0,018
a. Dependent Variable: Customer Satisfaction						

Source : data by spss output processed, year 2024

From the SPSS output, it is known that the hypothesis criteria of the t test (*partial*) on the service variable are rejected if the sign > 0.05 and accepted if the sign > 0.05, the SPSS

test results show that 3,896 and $H_{o1}t_{hitung} \leq t_{tabel}H_{a1}t_{hitung} \geq t_{tabel}, t_{hitung}t_{tabel}$1,655 there is a linear relationship between the service and the user interface with a significant *linearity* of 0.000 < 0.05. So it can be concluded that service affects customer satisfaction in sending money from South Korea to Indonesia through the GME application.

The results of the SPSS output test are known that the hypothesis criteria of the t test (*partial*) on the user interface variable are rejected when the sign > 0.05 and accepted when the sign > 0.05 SPSS test results show that 2,392 and $H_{o1}t_{hitung} \leq t_{tabel}H_{a1}t_{hitung} \geq t_{tabel}, t_{hitung}t_{tabel}$1,655 there is a linear relationship between the user interface and consumer satisfaction significantly *liniearity* of 0.018 < 0.05. It is concluded that the user interface affects customer satisfactionin remittances from South Korea to Indonesia via the GME application.

4) Test F

The F test is a statistical test used to measure the total significance of multiple regression models. The basis for making the decision of the F test is that if the value is significant (sign), then the independent variables (X1 and X2) affect the dependent variable (Y) simultaneously. If the significant value (sign.) is more than 0.05, then the independent variables (X1 and X2) do not affect the dependent variable (Y) simultaneously

Table 10. Uji F (uji simultan)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Say.
1	Regression	152,596	2	76,298	15,515	.000b
	Residual	722,897	147	4,918		
	Total	875,493	149			
a. Dependent Variable: Customer Satisfaction						
b. Predictors: (Constant), User Interface, Pelayanan						

Source: data by spss output processed, year 2024

Based on the results of the SPSS output anova test, we can know that the criteria for the f test hypothesis are as follows:

H_o= Customer satisfaction simultaneously does not have a significant influence on the service and user interface in sending money from South Korea to Indonesia through the GME application

H_1= Customer satisfaction simultaneously has a significant influence on the service and user interface in sending money from South Korea to Indonesia through the GME application

The test hypothesis results are rejected when the sign > 0.05 and accepted when the sign > 0.05. The test results carried out using SPSS obtained the results of the F method test, where the significant level obtained is smaller than 0.000 from the standard which is 5% or 0.05 and the comparison results between $H_oF_{hitung} \leq F_{tabel}H_aF_{hitung} \geq F_{tabel}F_{hitung} \geq F_{tabel}$15.515 ≥ 1.6552, it can be concluded that accepted and rejected or service and user interface have a significant influence on consumer satisfaction $H_aH_o$in remittances from South Korea to Indonesia through the GME application.

4) Test determination

The coefficient of determination, commonly referred to as R2, is a statistical measure that measures how well a regression model matches observed data. It shows the proportion of variability of the dependent variable that can be explained by the independent variable in the regression model.

Table 11. Coefficient of determination

Model Summaryb					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.417a	0,174	0,163	2,21758	2,044
a. Predictors: (Constant), User Interface, Pelayanan					
b. Dependent Variable: Customer Satisfaction					

Source : data by spss output processed, year 2024

The results of the SPSS test conducted obtained a value of 0.765. This shows that 41% of customer satisfaction is explained by service factors and user interface R^2in sending money from South Korea to Indonesia through the GME application while 59% is explained by other variables.

DISCUSSION

The effect of service on customer satisfaction

From the SPSS output, it is known that the hypothesis criteria of the t test (*partial*) on the service variable are rejected if the sign > 0.05 and accepted if the sign > 0.05, the SPSS test results show that 3,896 and $H_{o1}t_{hitung} \leq t_{tabel}H_{a1}t_{hitung} \geq t_{tabel}, t_{hitung}t_{tabel}$1,655 there is a linear relationship between the service and the user interface with a significant *linearity* of 0.000 < 0.05. So, it can be concluded that service affects consumer satisfaction in sending money from South Korea to Indonesia through the GME application

The influence of user interface on customer satisfaction

The results of the SPSS output test are known that the hypothesis criteria of the t test (*partial*) on the user interface variable are rejected when the sign > 0.05 and accepted when the sign > 0.05 SPSS test results show that 2,392 and $H_{o1}t_{hitung} \leq t_{tabel}H_{a1}t_{hitung} \geq t_{tabel}, t_{hitung}t_{tabel}$1,655 there is a linear relationship between the user interface and consumer satisfaction significantly *liniearity* of 0.018 < 0.05. It is concluded that the user interface affects customer satisfactionin remittances from South Korea to Indonesia via the GME application.

The simultaneous effect of service and user interface on customer satisfaction

The test hypothesis results are rejected when the sign > 0.05 and accepted when the sign > 0.05. The test results carried out using SPSS obtained the results of the F method test, where the significant level obtained is smaller than 0.000 from the standard which is 5% or 0.05 and the comparison results between $H_oF_{hitung} \leq F_{tabel}H_aF_{hitung} \geq F_{tabel}F_{hitung} \geq F_{tabel}$15.515 ≥ 1.6552, it can be concluded that accepted and rejected or service and user interface have a significant influence on consumer satisfaction $H_aH_o$in sending money from South Korea to Indonesia through the GME application.

5. CONCLUSION

Based on the results of the research conducted, it can be concluded that:

1. Service affects customer satisfaction in using GME, it is proven that 3,896 and $t_{hitung}t_{tabel}$1,655 there is a linear relationship between service and customer satisfaction in remittances from South Korea to Indonesia through the GME application with significant linearity of 0.000 < 0.05
2. User interface has an influence on consumer satisfaction, it is proven that t_{hitung} 2,392 and t_{tabel}1,655 there is a linear relationship between user interface and consumer satisfaction in remittances from South Korea to Indonesia through the GME application with a significant liniearity of 0.018 < 0.05.
3. The results of multiple regression tests show that the variables of consumer satisfaction = 0.203 and =

0.141 concluded that if customer satisfaction is getting better then $Xb_1b_2{}^1$ (service) and X2 (user interface) affect Y (Consumer Satisfaction) in sending money from South Korea to Indonesia through the GME application simultaneously

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