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The effect of service quality and customer satisfaction on the flip app customer loyalty in Indonesia

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ABSTRACT

The increase in digital banking transactions in Indonesia has spawned various innovations in the field of financial technology, one of which is the digital payment application Flip.id. Despite offering free bank transfer services, Flip.id faces challenges in maintaining customer loyalty due to the large number of negative reviews. Relevant to the increasingly fierce competition with similar applications, Flip.id needs to differentiate itself by focusing on service quality and customer satisfaction. This study aims to analyze the extent to which service quality and customer satisfaction affect Flip.id user loyalty. This research uses a quantitative approach with a causal-comparative design. The research population is all Flip.id users in Indonesia, totaling 12,000,000 people. A sample of 400 respondents was selected by simple randomization. Data analysis was carried out using multiple linear regression with the help of SPSS version 26 software, as well as descriptive analysis to provide an overview of the data. The results showed that both service quality and customer satisfaction partially and simultaneously had a significant effect on Flip.id customer loyalty. The combined contribution of the two variables to customer loyalty reached 69.9%. This finding indicates that improving service quality and customer satisfaction is an effective strategy to increase Flip.id user loyalty. Thus, companies need to focus on efforts to improve service quality and ensure customer satisfaction to maintain market share and face increasingly fierce competition in the fintech industry.



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Introduction

In the digital era, the development of internet technology has brought significant changes in various aspects of life, including in the financial sector. Technology-based financial applications are one of the innovations that are widely used by modern society. This is in line with the views of (Sipahutar & Irdawati, 2024) who state that the emergence of various applications is evidence of the growing technological progress. One application that has attracted attention is Flip.id, a fintech platform developed by PT Flipech Lentera Inspirasi Pertiwi in 2016. Flip.id offers interbank fund transfer services without administration fees, a feature that is the main attraction for its users. This application can be accessed through Android and iOS devices, providing convenience for users in conducting financial transactions digitally (Purbohastuti et al., 2023). However, although Flip.id provides a practical and free solution for bank-to-bank transfers, the app does not escape some drawbacks that affect user experience. These issues are often expressed through negative reviews on platforms such as Google Play Store

and App Store (Suryawan et al., 2023). The following is a graph of app review sentiment from when Flip.id was established on November 1, 2015 to October 30, 2023.

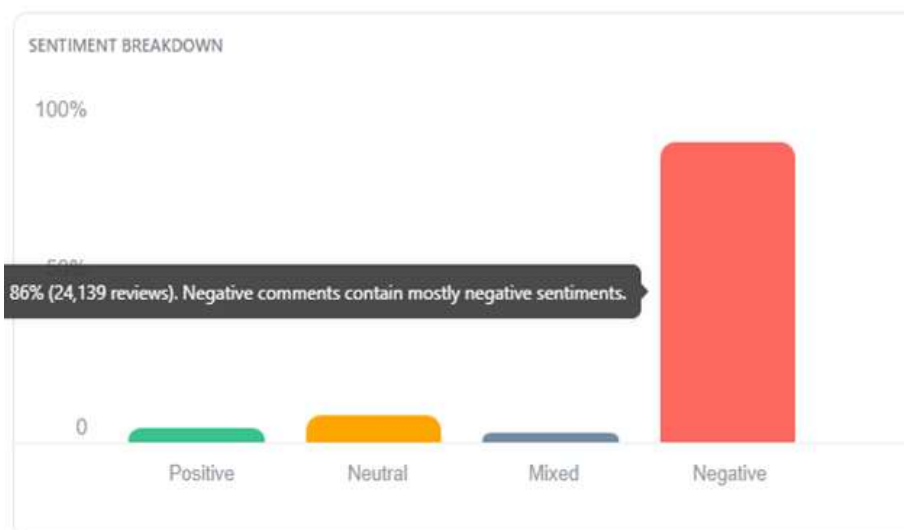


Figure 1 <Details of Flip.id Review 2015-2023 (Source: Appbot. Co)>

The Flip.id app review sentiment graph shows the various views of users towards the services provided. Green bars represent positive reviews, yellow for neutral reviews, blue for mixed reviews that tend to be negative, and red for negative reviews. At first, Flip.id rarely received negative reviews, especially during the COVID-19 pandemic, when online transactions increased and Flip.id was considered a practical solution for bank transfers without administrative fees (Mukarromah et al., 2021). However, over time, the number of negative reviews Flip.id received continued to grow. As of October 30, 2023, the app has received 24,139 negative reviews on Google Play Store and iOS, including 313 negative reviews in October 2023 alone. Although negative reviews show fluctuations from month to month, this trend remains a challenge that affects customer loyalty. Most negative reviews are related to user complaints about various aspects of the service, such as app reliability, transaction speed, and customer support (Marlena et al., 2022). Data obtained through Appbot.co shows that 99% of negative reviews over the past two months were related to user dissatisfaction, specifically under the topic of “user dissatisfaction.”

The problem of customer loyalty is increasingly evident from the reviews of loyal users who have been using Flip.id for years but feel disappointed. Some users even expressed their intention to switch to other platforms, such as GoPay, or decided to stop using Flip.id completely (Panjaitan & Manurung, 2021; Riani et al., 2024). This issue suggests that although Flip.id has a strong initial appeal, the inability to maintain a consistent customer experience may threaten the sustainability of this app in an increasingly competitive market. To maintain customer loyalty amidst the many negative reviews and fierce competition with similar apps, Flip.id needs to differentiate itself by focusing on improving service quality and customer satisfaction. These two factors play an important role in building user loyalty. Researchers assume that disappointment with the level of service offered by Flip.id is the main cause of customer loyalty problems. This is in line with the findings of Risal (2019) and Nie et al. (2023), which state that service quality has a significant impact on consumer loyalty.

Data from Appbot.co shows that since Flip.id was founded in November 2015 to November 2023, 96% of reviews related to customer service are negative. Users often complain about various system and service issues, such as inadequate response from customer service. Some users reported that their inquiries were simply directed to bots without clear solutions, while others complained about the difficulty of contacting customer service, either through social media or email. There are also reports of unprofessional attitudes from customer service staff, who are perceived as unhelpful and even rude, leading users to leave negative reviews of these apps (Prasetyo et al., 2023). With the increasing number of fintech application users in Indonesia, Flip.id needs to improve its service quality to optimally meet customer needs. Good service can create a positive impression for customers, because it is intangible and can only be felt, as explained by Economics and Management (2018) and Ade Syarif Maulana (2007). Adequate service quality not only meets customer needs, both explicit and implicit, but also has a positive influence on their loyalty (Adhitya Akbar, 2019).

Furthermore, customer dissatisfaction with Flip.id is also a factor that affects user loyalty. Negative reviews related to topics such as bugs accessed through Appbot.co show that customers are disappointed with various issues, including buggy app updates and free transfer quotas that do not work properly. These issues create

dissatisfaction, which can adversely affect customer loyalty. According to Jahroni et al. (2021), service quality and customer satisfaction have a significant influence on user retention. Although Flip.id has shown rapid growth, helped more than 12 million users save up to trillions of rupiah, and launched B2B solutions such as Flip for Business to support the financial management of hundreds of businesses, challenges in service quality and customer satisfaction remain. These problems need serious attention so that Flip.id can continue to compete and maintain customer loyalty in an increasingly competitive fintech market (Rismawan, 2023; Ardiyanti & Putra, 2023). Flip.id needs to immediately analyze the effect of service quality and customer satisfaction to overcome the various challenges it faces.

According to Kotler and Keller in (Yusof et al., 2023), quality includes a combination of attributes, properties, and services that are able to meet customer demands, either explicitly or implicitly. Kasinem (2020) explains that service quality is a dynamic condition in which products, services, human resources, processes, and the environment must meet or even exceed customer expectations. Research by Bello et al. (2021) shows that public satisfaction with public transportation can be improved through optimizing service quality, which in turn encourages a sense of trust in the services provided. In addition, Alzaydi (2023) emphasizes that service quality includes efforts to meet customer desires with proper delivery according to expectations. Customer satisfaction, as explained by Kasinem (2020), arises from the difference between initial expectations and actual performance experienced after using a product or service. Kotler and Keller (2012) add that satisfaction is the customer's emotional reaction to the comparison between the benefits received and the expectations they have. This is also supported by (Maramis et al. (2018) which defines satisfaction as an effort to achieve conformity with customer expectations. Other research, such as that conducted by Prabowo (2018), shows that satisfaction reflects an evaluation of product or service attributes that provide a level of enjoyment and meet customer needs.

Customer loyalty, on the other hand, represents a strong customer commitment to continue using a particular product or service despite temptations from external factors (Gultom et al., 2020). According to Agha et al. (2021), loyal customers tend to make repeat purchases, contribute to stable income, are willing to buy more, and even pay premium prices. This loyalty is one of the important elements that contribute to increasing company profitability. Thus, improving service quality and customer satisfaction not only has an impact on loyalty, but also ensures Flip.id's business sustainability amid increasingly fierce competition. Research by Suntani et al. (2018) has previously identified the effect of service quality and customer satisfaction on customer loyalty. These findings motivate researchers to conduct a study entitled "Building Strong Loyalty in Flip App Users with the Role of Service Quality and Customer Satisfaction."

This research offers novelty with an in-depth focus on the relationship between service quality, customer satisfaction, and loyalty in fintech applications such as Flip. Through analyzing these relationships, the research is expected to provide valuable insights for app developers to improve services, refine marketing strategies, and create a better user experience. In addition, the results of this study are expected to contribute practically and theoretically. Practically, the research findings can be used by Flip and other fintech applications to identify strategic steps in improving service quality and customer satisfaction, thereby creating strong loyalty. Theoretically, this study can enrich the existing literature on the relationship between service quality, customer satisfaction, and loyalty, especially in financial technology. Thus, the main objective of this study is to analyze the role of service quality and customer satisfaction in building loyalty of Flip app users.

Based on the framework above, the following are the research hypotheses: 1) H1: Service quality influences customer loyalty to the Flip.id application; 2) H2: Customer satisfaction influences customer loyalty the Flip.id application; 3) H3: Service quality and customer satisfaction simultaneously influence customer loyalty to the Flip.id application; 4) H4: Service quality and customer satisfaction partially influence Flip. id customer loyalty.

Method

This study employs quantitative methods, as outlined by (Sugiyono, 2019), quantitative research methods are grounded in the positivist philosophy and are utilized to investigate specific populations or samples. The data collection process involves the use of research instruments, and the analysis entails quantitative/statistical approaches, aimed at testing predetermined hypotheses. Furthermore, based on the specified objectives, this research falls within the category of causal descriptive research. Causal descriptive is an analysis that explains problems related to causal questions (Sugiyono, 2019). In this study, the population used was Flip. Id users in Indonesia with a population of 12,000,000 users and used simple random sampling where the entire population had the same chance of being selected as the sample (Z. M. Alzaydi, 2023). The research sample amounted to 400 respondents selected by simple randomization from a population of 12 million active users of the Flip.id application.

This sample size was determined using the Slovin formula with a confidence level of 95% and a margin of error of 5%. Respondent inclusion criteria are active Flip.id users in the past year who make transactions at least 10 times a month. The variables studied include service quality, customer satisfaction, and customer loyalty. Data was collected through an online questionnaire distributed to selected respondents. After the data was collected, data analysis was carried out using multiple linear regression to test the simultaneous and partial effects of independent variables on the dependent variable. In addition, correlation analysis and coefficient of determination (R^2) were also conducted to see the strength and direction of the relationship between variables. Hypothesis testing was carried out with the t-test. However, it should be noted that this study has several limitations. One of them is the potential for sample bias, considering that not all Flip.id users have the same opportunity to be selected as respondents. In addition, this study also does not consider the influence of other external variables that might affect customer loyalty. Therefore, the results of this study need to be interpreted with caution and cannot be widely generalized.

Results and Discussions

Multiple Linear Regression Analysis

This test was conducted to determine the influence of variables X1 and

Table 1 <Multiple Regression Equation Coefficients>

		Coefficients ^a				Collinearity Statistic		
		Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Tolerance	VIF	
Model		B	Beta					
		Std. Error						
1	(Constant)	.309	.136	2.273	.024			
	AveKP	.200	.054	.178	3.686	.000	.327	3.058
	AveKPeI	.721	.051	.684	14.195	.000	.327	3.058

a. Dependent Variable: Customer Loyalty
Source: Author's Processed Data (2023)

The following are the results of the regression equation obtained: $Y = \alpha + b_1X_1 + b_2X_2$ $Y = 0.309 + 0.200X_1 + 0.721X_2$. The regression equation's constant value is 0.309. As a result, it is reasonable to argue that customer loyalty is closely related to service quality and customer pleasure. Aside from that, the constant value also implies that the customer loyalty variable will have a value of 0.309 if it is unaffected by variables X1 and X2. X1 exhibits a coefficient of 0.200, indicating a positive correlation with Y variable. This shows a rise in service quality by one unit would correspond to a 0.200 increase in customer loyalty. Similarly, the coefficient for X2 variable is 0.721, meaning a direct association with customer loyalty. Thus, an increase of one unit in customer satisfaction would lead to a 0.721 increase in customer loyalty.

Correlation Coefficient Analysis

Correlation coefficient analysis determines the degree of closeness of the link between X1, X2, and Y variables. Therefore, The Pearson Product Moment Correlation Test is used to determine the link between two existent variables, which are the dependent and independent variables (Sugiyono, 2016). The correlation coefficient value will be interpreted based on the following criteria:

Table 2 <Level of Correlation Coefficient>

Coefficient Interval	Relationship Level
0,00 – 0,199	Very Low
0,20 – 0,399	Low
0,40 – 0,599	Medium
0,60 – 0,799	High
0,80 – 1,000	Very High

Source: Sugiyono (2014: 192)

Based on the table above, the analysis outcomes are as follows: The association between X1 and Y is 0.739, which falls into the strong relationship category since it is within the correlation range of 0.60 - 0.799 and has a positive relationship direction. The link between X2 and Y is 0.830, which falls into the very high relationship

category since it is placed in the correlation interval of 0.80 - 1000 with a positive relationship direction. The following correlation coefficients were found using SPSS Ver 26 software:

Table 3 <Correlation Coefficient>

		Correlations		
		AveKP	AveKPeI	AveLP
AveKP	Pearson Correlation	1	.820**	.739**
	Sig. (2-tailed)		.000	.000
	N	400	400	400
AveKPeI	Pearson Correlation	.820**	1	.830**
	Sig. (2-tailed)	.000		.000
	N	400	400	400
AveLP	Pearson Correlation	.739**	.830**	1
	Sig. (2-tailed)	.000	.000	
	N	400	400	400

** . Correlation is significant at the 0.01 level (2-tailed)

Source: Author's Processed Data (2023)

Analysis of the Coefficient of Determination (R²)

This test is used to determine the contribution of independent variables to the regression model. The criterion in analyzing this test is that if the R² value is zero (0), then the effect of the independent variable on the dependent variable is weak and if it is close to one (1), then the effect is getting stronger.

Table 4 <Determination Coefficient Test Results>

Model	R	R Square	Model Summary^b		Durbin-Watson
			Adjusted R Square	Std. Error of the Estimate	
1	.836 ^a	.699	.679	.372471	1.698
a. Predictors: (Constant), AveKPeI, AveKp					
b. Dependent Variable: AveLP					

Source: Author's Processed Data (2023)

The table above shows that the R-value is 0.836 and the R² is 0.699. The determinant coefficient yields 69.9%, indicating that service quality and customer happiness, as independent factors, have a 69.9% effect on customer loyalty, the dependent variable. The remaining 30.1% is impacted by variables not covered in this study.

Hypothesis testing

Hypothesis testing is crucial because it determines the importance of the hypothesis formulation. In this study, hypothesis testing was done both partially (t-test) and concurrently (F-test).

t-test

The t-test is utilized to assess the partial impact of the independent variable on the dependent variable. The following is the t-test hypothesis in this study.

The influence of X1 on Y

H0: Service quality does not significantly affect customer loyalty.

H1: Service quality significantly affects customer loyalty.

The influence of X2 on Y

H0: Customer satisfaction does not significantly affect client loyalty.

H1: Customer satisfaction significantly affects customer loyalty.

Decisions will be taken based on the following criteria:

If t-count < t-table and significance value > 0.05, H0 is accepted and Ha is rejected.

If t-count > t-table and significance value < 0.05, H0 is rejected and Ha is allowed.

Service quality (X1)

The results of tests using SPSS on the service quality variable obtained a calculated t-value of 3.686 > 1.960 with a significant value of 0.000 < 0.05. This implies that the hypothesis (H1) is accepted, it can be inferred that there exists a partial and statistically insignificant effect of service quality on customer loyalty.

Customer satisfaction (X2)

The results of tests carried out using SPSS on the customer satisfaction variable obtained a calculated t-value of 14.195 > 1.960 with a significant value of 0.000 < 0.05. This indicates that the hypothesis (H1) is accepted.

Therefore, it can be deduced that there exists a partial and statistically insignificant impact of customer satisfaction on customer loyalty (Susilawati et al., 2024).

To determine the t-table, degrees of freedom are needed which are obtained using the formula: degrees of freedom (df) = (n – k) and level of accuracy (α)=5%. 1) n = number of samples, n = 400. 2) k = number of variables used, k = 3. 3) then $df = n - k = 400 - 3 = 397$. Once df is known to have a value of 397, the result of the t-table calculation is 1.960.

Table 5 <T-test Results>

		Unstandardized Coefficients		Coefficients ^a Standardized Coefficients		Collinearity Statistic	
Model		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	.309	.136		2.273	.024	
	AveKP	.200	.054	.178	3.686	.000	.327 3.058
	AveKPeI	.721	.051	.684	14.195	.000	.327 3.058
b. Dependent Variable: Customer Loyalty							

b. Dependent Variable: Customer Loyalty

Source: Author's Processed Data (2023)

The t-test findings can be described as follows:

F Test

This test is used to test whether the X1 and X2 variables have a joint effect on variable Y. The following are the results:

Table 6 <F Test Results>

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	127.649	2	63.824	460.045	.000 ^b
	Residual	55.078	397	.139		
	Total	182.726	399			

a. Dependent Variable: AveLP

b. Predictors: (Constant), AveKPeI, AveKP

Source: Author's Processed Data (2023)

The number of samples (n) in this study is 400, and the number of all variables (k) is 3, so: 1) Accuracy level (α) = 5%. 2) df (numerator) = $k - 1 = 3 - 1 = 2$. 3) df (denominator) = $n - k = 400 - 2 = 398$. 4) So, F-table = 2.625. The test findings show that $F_{count} > F_{table}$ is $460.045 > 2.625$, with a significance level of $0.000 < 0.00$ so that H_1 is accepted. In conclusion, quality service and satisfied consumers affect loyalty with a slight effect on loyalty customer.

H1: The influence of service quality on customer loyalty to Flip. Id

The results of the test show that quality service partially but not significantly affects customer loyalty with a multiple linear regression value of 0.200 or 20%, which implies that increasing service quality will increase customer loyalty. When you look at the analysis findings, you'll notice that the correlation coefficient is 0.739, which falls into the strong correlation group since it is between 0.60 and 0.799. The partial test findings show that $t_{count} > t_{table}$, with $3.686 > 1.960$ and a significance value of $0.000 < 0.05$, showing that good service has a small impact on Flip.id client retention. According to Tjong et al (2018), PT. Primagum Sejati is suffering customer loyalty issues as a result of low service quality. The better a company's service, the more loyal its customers will be. According to the findings of (Catherine, and Mukti, 2022), there is no substantial link between the two variables.

Based on the findings in the study, it is highly recommended that Flip.id immediately take steps to improve their service quality. Service quality improvements can include training for employees to improve customer service skills, providing better infrastructure to support operations, and implementing technology to provide a better customer experience. In addition, companies can pay attention to direct customer feedback to understand their needs and expectations, so that improvements made can be more targeted. Continuous efforts in improving service quality will help Flip.id retain customers and strengthen their loyalty amid increasingly fierce market competition.

H2: The influence of customer satisfaction on customer loyalty to Flip. Id

The result from the test has been determined that customer satisfaction has a partial and insignificant effect on customer loyalty, with a multiple linear regression value of 0.721 or 72.1%, this may be understood as improving customer happiness will produce loyal clients. Then, look at the correlation coefficient analysis findings of 0.830, which is classified as a very high association because it is inside the correlation interval of 0.80 to 1000. The partial test results show that $t_{count} > t_{table}$ is $14.195 > 1.960$ and a significance value of $0.000 < 0.05$, indicating that the effect of customer satisfaction on Flip.id customer loyalty is not significant. In line with research (Tawas & Pandensolang, 2015) on PT Indovisual Service Solution, which experienced customer loyalty problems due to dissatisfied customers. Loyalty is created as customer satisfaction increases.

From the results of these findings, Flip.id needs to immediately take strategic steps to increase customer satisfaction. This step can include various efforts such as providing more responsive customer service, improving the quality of the products or services offered, and providing added value that is relevant to customer needs. In the long run, these efforts will make a significant contribution to Flip.id's competitiveness in an increasingly competitive industry. By paying attention to the importance of customer satisfaction, Flip.id can develop strategies that focus on customer needs, ensuring they still feel valued and satisfied with the services provided.

H3: The influence of service quality and customer satisfaction on customer loyalty to Flip. id

The results of simultaneous correlation testing resulted in a value of 0.836, indicating that there is a very strong relationship between the three variables studied with the correlation coefficient being between 0.80 - 0.999. The coefficient of determination yields a value of 0.699, showing that the level of service and client happiness impact the retention of clients by 69.9%, with the remaining 30.1% influenced by other variables such as price, product quality, and so on. The F test reveals that $F_{count} > F_{table}$ is $460.045 > 2.625$, this suggests that quality of service and satisfied clients have a small influence on Flip.id client loyalty (Wati et al., 2024).

According to research (Rofiah & Miranti, 2024) overall satisfied customers and quality service affect customer loyalty at J&T Express Summarecon Bekasi, and supported by research (Basir et al., 2015) which says that service quality is the most significant characteristic driving customer loyalty when compared to customer satisfaction, with an 81.1% coefficient of determination. This means that the level of service at Marine Transportation Services has a substantial influence on client loyalty. This is different from research (Sari & Sari, 2023) which has significant results at PT Satria Antaran Prima with a t value $< t_{table}$, namely $18.833 > 1.663$. This means that service level and customer happiness have a major impact on retention of clients.

Based on these findings, it is important for Flip.id to immediately improve service quality and customer satisfaction. This effort is crucial in reducing the factors that lead to negative customer reviews, which can harm the company's image and worsen the level of customer loyalty. By improving service quality and customer satisfaction, Flip.id can not only strengthen customer retention but also create a more loyal customer base, which will ultimately support the company's long-term growth in a competitive market.

Conclusions

Based on the findings of research conducted on 400 Flip.id users in Indonesia, the following conclusions are obtained: Descriptive analysis findings for service quality variables are quite good, which is 85%. Meanwhile, the variables of customer satisfaction and customer loyalty both resulted in 84%, which is considered very good. The analysis results of the three variables show that service quality and customer satisfaction partially and simultaneously have a significant effect on Flip.id customer loyalty. The combined contribution of the two variables to customer loyalty reached 69.9%. The partial test results of service quality have little effect on Flip.id customer loyalty in Indonesia, with t_{count} service quality (X1) of 3.686 more than 1.960. Meanwhile, customer satisfaction does not have a significant relationship with Flip.id customer loyalty in Indonesia, with t_{count} customer satisfaction (X2) of $14.195 > 1.960$. Meanwhile, the simultaneous test results show that there is a small effect of service quality and customer satisfaction on Flip.id customer loyalty in Indonesia, with $F_{count} > F_{table}$ of $460.045 > 2.625$. From these findings, it indicates that improving service quality and customer satisfaction is an effective strategy to increase Flip.id user loyalty. This step is very important because currently Flip.id is facing challenges in the form of many negative reviews and increasingly fierce competition with similar applications. So, thus the company needs to focus on efforts to improve service quality and ensure customer satisfaction to maintain its market share in the competitive fintech industry.

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