

**THE INFULENCE OF EASE OF USE AND FACILITY TOWARDS CUSTOMER SATISFACTION
ON FINTECH DIGITAL PAYMENT****PENGARUH KEMUDAHAN PENGGUNAAN DAN FASILITAS TERHADAP KEPUASAN
KONSUMEN FINTECH DIGITAL PAYMENT**

By:

Andhy Philip Lantang¹**Sifrid S. Pangemanan²****Maria V.J. Tielung³**

¹²³International Business Administration, Management Department
Faculty of Economics and Business
Sam Ratulangi University, Manado

E-mail:

andhyphilip95@gmail.comsifridp_s@unsrat.ac.idmariatielung@unsrat.ac.id

Abstract: This study aims to determine the level of customer satisfaction with the use of financial technology in the field of digital payments for students of the economics and business faculty of the University of Sam Ratulangi based on the effect of ease of use and the facilities provided in the service. This type of research is descriptive analysis approach. By using quantitative research methods. The sample taken for this study amounted to 100 respondents. The sampling technique used is non-probability sampling with purposive sampling technique and the data collection instrument is a questionnaire which is run through Google Form. Furthermore, testing and data analysis was carried out using SPSS 26 software. The results found in this study showed that simultaneously Ease of use (X_1) and Facility (X_2) had a significant positive effect on the level of Customer Satisfaction (Y) with an F_{count} of 50,397. In addition, Ease of Use and facility each partially has a positive and significant influence on customer satisfaction. Adjusted R Square value obtained from the test results of the coefficient of determination (R^2) of 0.510 explains that 51% of customer satisfaction can be explained by ease of use and facility. While the remaining 49% is explained by other variables not examined in this study.

Keywords: ease of use, facility, customer satisfaction, digital payment.

Abstrak: Penelitian ini bertujuan untuk mengetahui tingkat kepuasan pelanggan terhadap penggunaan financial technology bidang digital payment pada mahasiswa fakultas ekonomi dan bisnis universitas samratulangi berdasarkan pengaruh kemudahan penggunaan dan fasilitas yang disediakan dalam layanan tersebut. Jenis penelitian ini adalah descriptive analysis approach. Dengan menggunakan metode penelitian kuantitatif methods. Sampel yang diambil untuk penelitian ini berjumlah 100 responden. teknik sampling yang digunakan adalah nonprobability sampling dengan metode purposive sampling technique dan instrumen pengumpulan data berupa kuesioner yang dijalankan melalui Google Form. Selanjutnya pengujian dan analisis data dilakukan dengan menggunakan software SPSS 26. Hasil yang ditemukan dalam penelitian ini menunjukkan bahwa secara simultan Ease of use (X_1) dan Facility (X_2) memiliki pengaruh positif yang signifikan terhadap tingkat Customer Satisfaction (Y) dengan nilai F_{hitung} sebesar 50.397. Selain itu Ease of Use dan facility masing masing secara parsial memiliki pengaruh positif dan signifikan terhadap customer satisfaction. Nilai Adjusted R Square yang didapat dari hasil pengujian koefisien determinasi (R^2) sebesar 0.510 menjelaskan bahwa 51% kepuasan pelanggan dapat dijelaskan oleh ease of use and facility. Sedangkan sisanya 49% dijelaskan oleh variabel lain yang tidak diteliti dalam penelitian ini.

Kata Kunci: kemudahan penggunaan, fasilitas, kepuasan pelanggan, digital payment.

INTRODUCTION

Research Background

The advancement of digital technology has also opened up new business opportunities so that many areas of business have transformed from conventional businesses to digital platforms. This advancement in the field of digital technology is one of the important things that has contributed to the industrial revolution 4.0. The industrial revolution 4.0 itself has a meaning, namely industrial changes that all use physical cyber systems for devices connected to the internet. Fintech (financial technology) is a digital technology innovation in the field of financial services that provides solutions to financial problems in society that produce products, services, technology and business models that have an impact on monetary stability, financial system, efficiency, smoothness, and payment system security, so no need to use paper money anymore. In other words, the existence of this financial technology transforms payment transactions into a digital payment system that is more efficient in use.

With changes in consumer behaviour due to various technological advances in industry 4.0 that offer various conveniences, resulting in changing behaviour patterns to get the items needed. One of them is the change in digital payment methods that's help consumers and entrepreneurs transact indirectly. In addition, the student's up to date lifestyle is considered suitable for using fintech services, especially in the field of digital payment. In running a business, customer satisfaction is important because if a customer is satisfied with the products offered, they will become loyal customers and will recommend your product to others. That way, there will be many new customers who come looking for the products and services offered. In addition, the success of a business's marketing strategy can be measured if customer satisfaction has been met. In addition, to win the competition, companies must be able to provide satisfaction to their customers, for example by providing products with better quality, ease of use, and service facilities provided.

Research Objectives

1. To analyze the influence of ease of use towards customer satisfaction on fintech digital payment.
2. To analyze the influence of facility towards customer satisfaction on fintech digital payment.
3. To analyze the influence of ease of use and facility towards customer satisfaction on fintech digital payment.

THEORETICAL REVIEW

Marketing

According to Kotler and Keller (2012), marketing is an organizational function and a series of processes for creating, communicating, and providing value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders.

Customer Satisfaction

Customer satisfaction, is a person's feelings of pressure or disappointment resulting from comparing a product perceived performance (or outcome) in relation to his or her expectation (Kotler and Keller, 2012).

Ease of Use

According to Jogiyanto (2009), the perception of ease of use is defined as the extent to which a person believes that using a technology will be free from effort.

Facility

According to Chan et al. (2010), Facilitating conditions refer to the degree to which a person believes that the existing organizational and technical infrastructure can support the use of technology.

Previous Research

Muslim Amin, Sajad Rezaei, and Maryam Abolghasemi (2014) investigated the impact of perceived usefulness (PU), perceived ease of use (PEOU) and trust on mobile website satisfaction. A total of 302 valid questionnaires were collected to empirically test the research model. Structural equation modeling (SEM) was performed to evaluate the reliability and validity of the measurement model and structural models. The results

show that there is a positive relationship between PEOU, PU and mobile users' satisfaction. PU is positively related to trust and mobile users' satisfaction. Moreover, trust positively influences mobile users' satisfaction

Rianto Nurcahyo, Annisa Fitriyani, and Irma Nur Hudda (2017) aimed to determine the influence of the facilities, the quality of service to customer satisfaction and its impact on customer loyalty in Borobudur Hotel in Jakarta. Data collection were done by distributing questionnaires directly to 360 customers in Borobudur Hotel, Jakarta. The analysis technique used path analysis. The results of this research indicate that the variables of facilities, service quality, and customer satisfaction significantly affect customer loyalty variables simultaneously or partially. In addition, facilities and quality of service variable have a significant effect on customer satisfaction variables.

Fajar Tangguh Anugrah (2020) analyzed the effect of promotion and ease of use on customer satisfaction and loyalty. This type of research is quantitative. The study population was 100 respondents who used the OVO application in Surabaya. The analysis technique used is Partial Least Square (PLS). Data obtained from questionnaires and tested with the SmartPLS 3.0 application. The results of this study indicated that promotion and ease of use have a significant effect on customer satisfaction and customer loyalty. And customer satisfaction has a positive and significant impact on customer loyalty.

Conceptual Framework

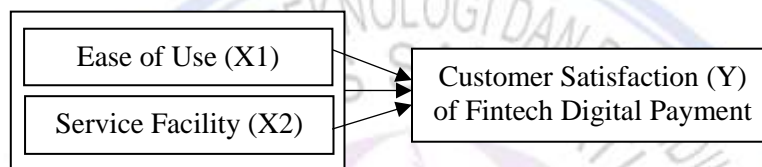


Figure 1. Conceptual Framework

Source: Data Processed, 2021

Hypothesis:

- H1: Ease of use has a positive effect on the level of customer satisfaction of fintech digital payment services
- H2: Service facilities have a positive effect on customer satisfaction assessments of fintech digital payment services
- H3: Ease of use and service facilities have a positive effect on the level of customer satisfaction of fintech digital payment services

RESEARCH METHOD

Research Approach

In this study, a descriptive analysis approach was used for the research approach. According to Sugiyono (2015), research methods can be classified according to their function, namely to understand social and physical phenomena both descriptive. The descriptive analysis approach in this study is used to explain the relationship between Ease of Use (X1), and Service Facilities (X2) on Customer Satisfaction (Y) users of fintech digital payment services. This type of research is categorized in the type of quantitative research methods with survey research. Sugiyono (2015) explains that quantitative research methods are research based on the philosophy of positivism to examine specific populations or samples and random sampling by collecting data using instruments, data analysis is statistical. While survey research is research conducted on large and small populations, but the data studied is data from samples taken from that population, so that relative incidents, distribution, and relationships between sociological and psychological variables are found.

Population, Sample, Sampling Technique

According to Sugiyono (2016), population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are determined by researchers to be studied and then draw conclusions. In this study, the population was students of the Faculty of Economics and Business, Sam Ratulangi University, Manado City with the target population, namely students of the management study program from the 2017-2020 class with a total of 1771 students. According to Sugiyono (2016), the sample is part of the

number and characteristics of the population. Based on the calculation by using slovin formula, the number of samples obtained was 94.65 and rounded up to 100 respondents. The sampling technique in this study was nonprobability sampling with purposive sampling technique. According to Sugiyono (2016) that Purposive sampling is a technique of sampling data sources with certain considerations. The criteria are customers who have downloaded and used the fintech digital payment service application and experienced the services provided more than once.

Data Collection Techniques

In this research, the data collection technique used was a questionnaire. The questionnaire is a data collection technique which is done by giving a set of written statements to the respondent to answer. The questionnaire will be used as a research instrument with closed questionnaire questions.

Operational Definition of Research Variable

Table 1. Operational Definition of Variables

No.	Research Variable	Definition	Indicator
1.	Ease of Use (X1)	Perceived ease of use is defined as the extent to which a person believes that using a technology will be free from effort (Jogiyanto, 2007).	1. Easy to Learn. 2. Understandable 3. Easy to Operate 4. Effortless
2.	Facility (X2)	Facility or facilitating conditions refer to the degree to which a person believes that the existing organizational and technical infrastructure can support the use of technology (Chan et al., 2010)	1. Facility Design 2. Value Function 3. Variety of Facilities 4. Quality of Facilities
3.	Customer Satisfaction (Y)	Customer satisfaction is a person's feelings of pressure or disappointment resulting from comparing a product perceived performance (or outcome) in relation to his or her expectation (Kotler and Keller, 2012).	1. Feeling of Satisfaction 2. Conformity of Expectations 3. Interest in Returning 4. Willingness to Recommend

Source: Data Processed, 2021

Validity and Reliability Test

According to Sugiyono (2016), validity test is the results of the research are valid if there is a similarity between the data collected and the data that actually occurs on the object under study. Sugiyono (2016) stated that the validity test was carried out by testing the validity of the measurement items, by correlating the score of each item with the total score which is the number of each item score. Reliability test is used to determine the extent to which a measuring instrument is reliable (trusted) or not, tested using the Alpha Cronbach method. According to Umar (2008), the Cronbach Alpha method can be used to find the reliability of an instrument that is said to be good if the Cronbach Alpha coefficient is between 0.6 to 1.0.

Multiple Linear Regression Analysis

Regression analysis is used to determine the effect of the independent variables on the dependent variable. Multiple linear regression analysis is used to estimate how the state (fluctuation) of the dependent variable is, if two or more dependent variables as a predictor factor increase their value decreases (Sugiyono, 2016). The equation form of multiple linear regression is as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$

Description:

Y = Customer Satisfaction

a = Constant

β_1, β_2 = Regression coefficient X1, X2

X1 = Ease of Use

X2 = Facility

e = Error

RESULTS AND DISCUSSION**Validity and Reliability Test**

Validity test from the Pearson Correlation value of Ease of use (X1) and Facility (X2) along with Customer Satisfaction (Y) are greater than 0,3 or the significance value is below 0,05. All three variables show positive relationship with Ease of use at (0.857), Facility (0.859), and Customer Satisfaction (0.880) hence, the research instrument is considered valid. To find whether or not the data used in this research are reliable, Cronbach's Alpha test is used to conduct reliability test. The SPSS output shows the value of Cronbach's Alpha with 3 variables used in this research as 0.827. Theoretically, the minimum value or acceptance limit of Cronbach's Alpha is 0.6. Since $0.827 > 0.6$. The research instrument is considered reliable.

Classical Assumption Test**Normality Test**

Normality test is conducted to test the variables whether or not it is normally distributed or to identify invalid distribution of the research data. Normality test can be test using P-P Plot and statistical analysis.

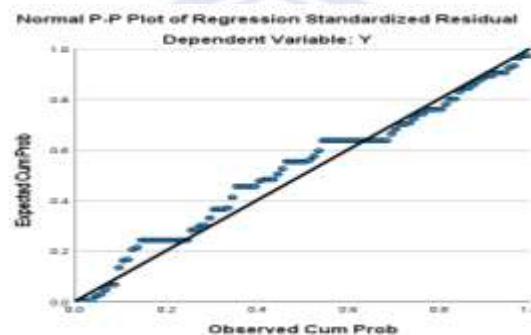


Figure 2. Normality Test
Source: SPSS 26 Output (2021)

Based on the result shows the plots are not distributed far from the line and the plots are well aligned with the diagonal line from the bottom to top. Hence the test conclude that the questions spread is normal and the normality test completed.

Multicollinearity Test

Multicollinearity is used to measure the Variance Inflation Factor (VIF) whether or not the variables correlate with one another.

Table 2. Multicollinearity Test

Model	Coefficients ^a	Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Ease of Use	.634	1.576
	Facility	.634	1.576

a. Dependent Variable: Customer Satisfaction

Source: SPSS 26 Output (2021)

The table 2 shows that the value of tolerance and VIF. The tolerance value of Ease of use is 0,634 and Facility is 0,634, it shows that both variables tolerance value is well above 0.1. While the Variance Inflation Factor (VIF) of Ease of use is 1.576 and Facility is at 1.576, means the VIF value is lower than 10. From the result the tolerance value is above 0.1 and VIF value is lower than 10, so this research is concluded multicollinearity free.

Heteroscedasticity Test

Heteroscedasticity in this research is tested using Park's test.

Table 3. Heteroscedasticity Test

Model		Coefficients ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	4.863	5.449		.892	.374
	Ln _{x1}	-2.014	2.349	-.109	-.858	.393
	Ln _{x2}	.203	1.804	.014	.112	.911

a. Dependent Variable: Lnei2

Source: SPSS 26 Output (2021)

In this study, researcher used the park test to identifying whether or not heteroscedasticity occurred. The basis for making park test decisions is that the significance value must be greater than 0.05. As shown in table 3, the significance value of X₁ is 0.393 and X₂ is 0.911, both of which are greater than 0.05. From the results obtained through the park test, it can be concluded that this study is free from heteroscedasticity.

Multiple Linear Regression Analysis**Table 3. Multiple Linear Regression Analysis**

Model		Coefficients ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	1.253	1.621		.773	.442
	Ease of use	.606	.111	.488	5.469	<.001
	Facility	.302	.089	.303	3.399	<.001

a. Dependent Variable: Customer Satisfaction

Source: SPSS 26 Output (2021)

The result of multiple linear regression is shown in Table 3. Multiple linear regression or the relationship between each independent and dependent variable can be measured using the equation below:

$$Y = 1.253 + 0.606 + 0.302$$

The result of multiple linear regression based on the regression equation above, are shown as follows:

1. The constant value of 1.253 shows the influence Ease of use (X₁), and Facility (X₂) towards Customer satisfaction (Y). It also means that in case all independent variables are equal to zero, the dependent variable value is predicted to be 1.253.
2. Ease of use as the first independent variable shows a coefficient value of 0.606. Which means that if it increases by 1, the value of Customer satisfaction as dependent variable (Y) will be increased by 0.606. Positive relationship is shown between Ease of use (X₁) and Customer satisfaction (Y).
3. Facility as the second independent variable shows a coefficient value of 0.302. Which means that if it increases by 1, the value of Customer satisfaction as dependent variable (Y) will be increased by 0.302. Positive relationship is shown between Facility (X₂) and Customer satisfaction (Y).

The Coefficient of Determination (R²)

The coefficient of correlation (R) measures if the correlation between the two independent variables with dependent variable.

Table 4. Coefficient of Determination (R²)

Model	Model Summary ^b			
	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.714 ^a	.510	.499	1.70263

a. Predictors: (Constant), Ease of use, Facility

b. Dependent Variable: Customer satisfaction

Source: SPSS 26 Output (2021)

The table 4 shows the coefficient correlation (R) is 0.714; it means there is a strong relationship between independent variables with dependent variable. And the R square shows 0.510 or (51%). This means that the independent variables in this research only contributed 51% towards the dependent variable. Whilst the remaining 49% comes from external factors or variables that are not mentioned and explained in this research.

Hypothesis Test

T – Test

Table 5. T – Test

Model		Coefficients ^a			t	Sig.
		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta		
1	(Constant)	1.253	1.621		.773	.442
	Ease of use	.606	.111	.488	5.469	<.001
	Facility	.302	.089	.303	3.399	<.001

a. Dependent Variable: Customer Satisfaction

Source: SPSS 26 Output (2021)

1. Based on the T – test table 5 shows that the significant level of Ease of use (X1) is 0,001 or <0.05. And the value of $t_{count} = 5.469$ greater than the value of $t_{table} = 1,664$. Based on the theory it is concluded that Ease of use (X1) has significant effect towards Customer satisfaction (Y) partially, therefore H_1 is accepted.
2. Based on the T – test table 5 shows that the significant level of Facility (X2) is 0,001 or <0.05. And the value of $t_{count} = 3.399$ greater than the value of $t_{table} = 1,664$. Based on the theory it is concluded that Facility (X2) has significant effect towards Customer satisfaction (Y) partially, therefore H_2 is accepted.

F – Test

Table 6. F – Test

Model		ANOVA ^a				F	Sig.
		Sum of Squares	df	Mean Square			
1	Regression	292.193	2	146.096	50.397	<.001 ^b	
	Residual	281.197	97	2.899			
	Total	573.390	99				

a. Dependent Variable: Customer satisfaction

b. Predictors: (Constant), Ease of use, Facility

Source: SPSS 26 Output (2021)

Table 6 shows the value of F_{count} is 50.397. With the level of significance at 0.05 ($\alpha = 0.05$) and with 95% level of confidence, the value of F_{table} could be found in the F distribution table using the format (k; n - k) = (2; 100 - 2 = 98) the value for 98 from F distribution table is 3.09. Based on this measurement, the value of F_{count} at 50.397 are greater than F_{table} at 3.09 with a significant value of .001 which is lesser than 0.05. Therefore, it can be concluded that Ease of use (X1), and Facility (X2) as independent variables significantly influence Customer satisfaction (Y) simultaneously hence, H_3 is accepted.

Discussion

Ease of Use and Customer Satisfaction

The Ease of use mentioned here as a means that using a technology will be free from effort. The ease of use to making transactions using the fintech digital payment service was created so that the service is easy to understand and easy to use. Based on the result of T–test shows that the significant level of Ease of use (X1) is 0.001 or <0.05. It is concluded that Ease of use (X1) has significant effect towards Customer satisfaction (Y) partially. The hypothesis about Ease of use has a positive effect on the level of customer satisfaction of fintech digital payment services, then hypothesis regarding Ease of Use is accepted. This result shows that Ease of use does significantly influence Customer satisfaction partially, or both variables have positive relationship. The result is similar with the previous research conducted by Alwi et al. (2021); Amin, Rezaei, and Abolghasemi (2014); Nurcahyo, Fitriyani, and Hudda (2017); Anugrah, F.T (2020). The results show that there is a positive relationship between Ease of Use and Mobile User’s satisfaction. Most respondents are satisfied because of the

ease of use of the fintech digital payment application. Respondents feel that the existence of fintech digital payments helps them in making transactions because transactions can be done anywhere and anytime. Ease of use makes the customer feel according to their expectations so that customer satisfaction occurs.

Facility and Customer Satisfaction

Facilities are part of the service marketing variable which has a significant role, because the services delivered to customers are not rarely really need supporting facilities in its delivery. The facilities referred to in this research are the various facilities available in the fintech digital payment application such as payments, P2P transfers, E-Wallets, etc. Based on the result of T-test shows that the significant level of Facility (X2) is 0.001 or <0.05 . It is concluded that Facility (X2) has significant effect towards Customer satisfaction (Y) partially. The hypothesis about Facility has a positive effect on the level of customer satisfaction of fintech digital payment services, then hypothesis regarding Facilities is accepted. This result shows that Facility does significantly influence Customer satisfaction partially, or both variables have positive relationship. Most respondents are satisfied because of the Facilities such as payments, P2P transfers, E-Wallets, etc. According to the researchers, the four indicators of the facility can contribute to influencing customer satisfaction. Just as customers are interested in the user interface design of the digital payment application they use. In addition, the facilities provided are considered to have a useful function value in facilitating the transaction process. This makes customers feel satisfied with the quality of the digital payment application facilities they use. The result is similar with the previous research conducted by Tanjung, et al. (2021) that the result showed facilities have a positive effect on customer satisfaction. And this research is also similar with previous research conducted by Siahaan and Raymond (2020); Hafizha, Abdurrahman, and Nuryani (2019) that indicate that the facilities significantly influence the customer satisfaction

Ease of Use, Facility and Customer Satisfaction

Many factors affect customer satisfaction or the reasons that can affect it, but in this research the factors chosen are Ease of Use and Facility that affect customer satisfaction. Based on the result of F test, the value of F_{count} at 50.397 are greater than F_{table} at 3.09 with a significant value of .001 which is lesser than 0.05. This result shows that Ease of use, and Facility as independent variables does significantly influence Customer Satisfaction as dependent variable simultaneously. Therefore the hypothesis about Ease of use and service facilities have a positive effect on the level of customer satisfaction of fintech digital payment services, then hypothesis regarding Ease of Use and facilities is accepted. And for this hypothesis, there is no previous research that discusses Ease of Use and Facility simultaneously does significantly influence Customer Satisfaction.

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the results of the research and discussion in the previous chapter, the conclusions are:

1. The ease of use variable partially has positive relationship and significant effect on Customer satisfaction of fintech digital payment.
2. The service facilities variable has positive relationship and significant effect on Customer satisfaction of fintech digital payment.
3. The independent variables which are Ease of Use and Service Facilities simultaneously affect the Customer satisfaction of fintech digital payment.

Recommendations

The suggestions that can be given by the researcher after doing this research are as follows:

1. For the Company, this research is expected to be a guideline or reference for continuing to develop fintech digital payment application services. In this study, according to customers, the use of the fintech digital payment application was considered very satisfied after being measured from the average score of each variable dimension. But there are still some respondents who give a low assessment of the operation of digital payments which are considered not too easy and a little complicated. Likewise, in the assessment of the quality of facilities, there are still those who give low scores. Companies that provide digital payment fintech services are expected to continue to develop the applications they offer as in their use, it would be better if

they were made easier to operate the apps. Likewise with the quality of facilities such as user interfaces and other facilities that need to be equipped so that customers can make it easier to use.

2. For the next research, in the next research it would be better to conduct research on a wider population such as in a city or in certain circles. In addition, the next research is expected to be able to conduct research on other variables, both independent and dependent variables, such as usage decisions, re-use interest, or customer loyalty. So that it can enrich the reference of a research.

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