

The Influence Of Customer Experience Towards Flip's Customer Satisfaction

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Abstract

Along with the development in this era of globalization, the internet has influenced all of aspects such as people lifestyle, business, and company. Many companies also use information technology and the Internet to develop various types of services, especially in the field of financial technology. Flip is an application that owned by PT Fliptech Lentera Inspirasi Pertiwi which aims to help people send money securely without any transaction fee. However, many factors that can affect the can review their satisfaction. By seeing the importance of this study to understand the factors of customer experience that can influence customer satisfaction of Flip's users in Indonesia. This research uses quantitative descriptive and causal based on the customer experience and customer satisfaction. The sample in this research amounted to 100 respondents who have been use Flip's service. Then, the sampling technique used is probability sampling. The regression results found that customer experience has significant effect on customer satisfaction, because the sig. value obtained is 0.000 or < 0.05. Likewise, customer intern of customer such as the company could give offering free admin fee.

I. INTRODUCTION

Along with the development in this era of globalization, the internet has influenced all of aspects such as people lifestyle, business, and company. By using internet, it is easier for society to access the information, knowledge, and education. Moreover, internet is needed as a facility for connectivity and communication, mapping, entertainment, and business convenience. According to the data from Hootsuite and We Are Social, the total population of Indonesia is 274.9 million. When there are 202.6 million internet users, it means that 73.7% of Indonesians have been touched by surfing in cyberspace. In addition, the number of connected mobile devices also jumped to 345.3 million, and the number of users active on various platforms and social media increased by 10 million to 170 million. Many companies also use information technology and the Internet to develop various types of services, especially in the field of financial technology. Fintech is a combination of financial services and technology and ultimately requires the business model to be completed in the form of cash. Moreover, financial technology provides benefits to those who use it, such as obtaining better services, facilitating transactions, freezing the flow of information, etc. (www.bi.go.id, accessed in December 2021). Based on the article of CNBC Indonesia, the largest number of financial technology types of business is payment as much 39%, followed by lending as much 24%. While other types of financial technology are e-aggregator as much 11%, followed by crowdfunding as much 8%, personal planning/financial planning as much 7%, and others as much 11%. This sub-sector is believed to continue to strengthen in line with the increasing potential and strength of solutions from each Fintech provider. One of financial technology used now is Flip application, which aims to help people send money securely without any transaction fee. Individual users can use Flip to send money to the 14 largest banks in Indonesia at zero cost. At the same time, corporate users can remit money to more than 100 banks in Indonesia quickly, safely and at low cost. Unfortunately, in some point of view of customers, they feel that this application provides unworthy services because some customers said that long process of transaction, slow application, Flip's admin gives slow response, and the money wasn't send and no refund. Those statements expressed by respondents who have ever used Flip application, which it was conducted through pre-survey questionnaire that distributed by the author. According to Kotler & Keller (2016) Customers who have a positive experience after consuming the product will certainly form a positive perception that has an impact on satisfaction, and conversely if the customer has a negative experience will certainly create a negative perception that ultimately has an impact on dissatisfaction. By seeing the importance of this study to understand the factors of customer experience that can influence customer satisfaction of Flip's users in Indonesia. Based on the background above, the author is interested to do the research with a title of "The Influence of Customer Experience Towards Flip's Customer Satisfaction".

II. LITERATURE REVIEW

A. Marketing Management

Marketing management is the science of selecting, attracting, retaining, and developing target markets by creating, transferring, and delivering great customer value (Kotler and Keller, 2017:27). While according to Kotler and Armstrong in Priansa (2017:4), marketing management is an effort of human to reach the change of results that wanted and build the strong relationship with customer by getting advantage for the company.

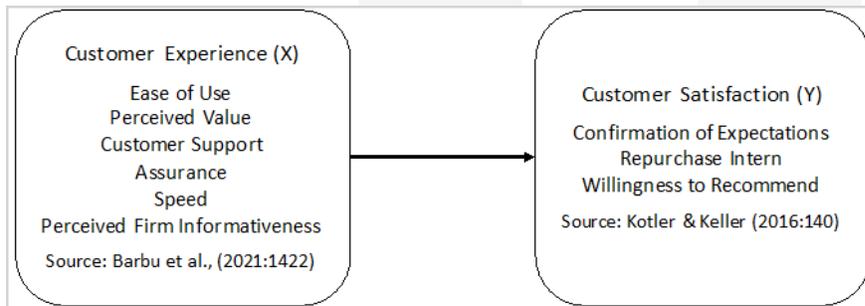
B. Customer Experience

Hult et al. (2019) held that customer experience is an internal and subjective reaction in the process of direct and indirect contact between a customer and an enterprise, including manifold aspects of service quality provided by the company, such as the advertising, packaging, function, user-friendliness, and reliability of the product and the reliability of service. Customer experience is a psychological construct, which incorporates a subjective response, following the customer’s interaction with a company, its brands, services and/or products (Rose et al. in Barbu, 2021). In this study customer experience can be measured by 6 dimensions according to Barbu et al. (2021:1422) which consists of ease of use, perceived value, customer support, assurance, speed, and perceived firm innovativeness.

C. Customer Satisfaction

Customer satisfaction is an individual's feeling of pleasure or disappointment that arises after making a comparison between the perception of a product and what their expected (Kotler & Keller, 2016:139). Furthermore, customer satisfaction is the result of a comparison of what customer wants about what they feel when using the product in question. If the customer feels that the appearance of the product is more than expected, it means that the customer will feel satisfied (Gultom et al., 2020). Customer satisfaction is highly important on customer perceptions and expectations, according to Kotler and Keller (2016: 140) there are three dimensions of customer satisfaction which consists of confirmation of expectation, repurchase intern, and willingness to recommend.

D. Conceptual Framework



Source: Data Proceed by Author, 2022

The conceptual framework of this study described to examine the influence of customer experience (X) on customer satisfaction (Y) of Flip application.

III. RESEARCH METHOD

The research method used in this study is a quantitative descriptive method, with the sampling technique used is probability sampling which is amounted to 100 respondents. To find out the results of this study, the author must follows several requirements of this quantitative method are as follows:

- A. Distributes the questionnaire through Google Form
- B. Conduct validity and reliability test
- C. The ordinal scale data obtained must transform to interval before make regression by using Method of Successive Interval
- D. The next step is the author must analyze descriptive analysis on each variable
- E. Then, the author can test the classic assumption test by using SPSS 26
- F. Last, the author can test the hypothesis testing.

IV. RESEARCH RESULTS

Before analyze the results of this study, it is important to know who are the respondents in this study. Based on the questionnaire that has been distributed, it is known that the majority of respondents of this study based on gender are woman (58%), age are 22-26 years old (44%), occupation are entrepreneurs (36%), and frequency of monthly uses are 1-3 times (60%) .

A. Descriptive Analysis

Descriptive analysis is used to determine the description of respondent’s perception on research variables namely customer experience and customer satisfaction. Descriptive analysis was measured by 24 statement items which amounted to 100 respondents.

Table 4.1. Descriptive Analysis

Variables	Total Score	%	Category
Customer Experience	7088	78,7%	High
Customer Satisfaction	3711	81,4%	High

Source: Data Proceed by Author, 2022

B. Classic Assumption Test

Classic assumption test is used to know the accuracy of regression data, thus, the data must be free from classic assumption. Classic assumption used in this study consists of normality test, multicollinearity test, and heteroscedasticity test, and the results are as follows:

1. Normality Test

Normality test is used to find out whether the acquired data comes from a normality distributed population. A good regression model is a normally distributed. The result of normality test can be seen in the table 4.2 and figure 4.1.

Table 4.2. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,11588430
Most Extreme Differences	Absolute	,075
	Positive	,075
	Negative	-,057
Test Statistic		,075
Asymp. Sig. (2-tailed)		,184 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: SPSS Output, 2022

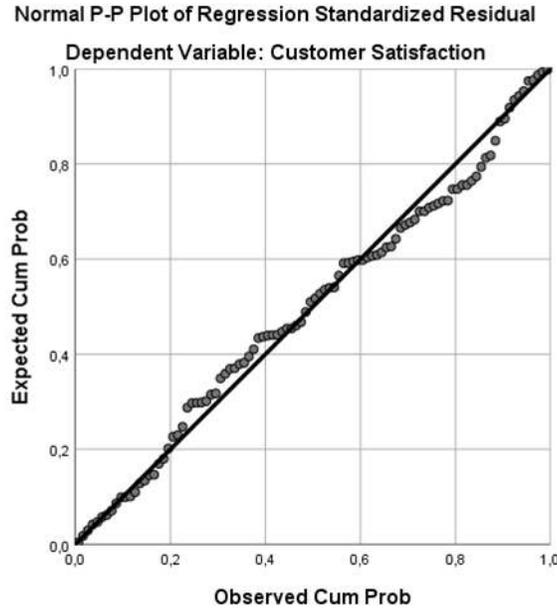


Figure 4.1. Normality Test Source: SPSS Output, 2022

Based on the SPSS output, the Kolmogorov-Smirnov test obtain a sig. value of 0.184 or greater that 0.05. Likewise, from the normal P-P Plot of regression standardized residual it can be seen that the data spread around the diagonal line and follow the diagonal line. Therefore, it can be concluded that the data are normally distributed and can be used at the next stage.

2. Multicollinearity Test

Multicollinearity test is used to know if the independent variable is highly correlated, a good regression if there is no multicollinearity occur in the data. To find out the multicollinearity test, it can be known by using the variance inflation factor (VIF) and tolerance value. The results obtained as follows:

Table 4.3. Multicollinearity Test

Model	Coefficients ^a	
	Tolerance	VIF
1		
	(Constant)	
	Customer Exp	1,000

a. Dependent Variable: Customer Satisfaction
Source: SPSS Output, 2022

From the SPSS output obtained, it can be seen that the Tolerance value is greater than 0.10, and the VIF value is less than 10. Therefore, it can be concluded that there is no multicollinearity occurs in the data.

3. Heteroscedasticity Test

Heteroscedasticity test is used to test if there is a difference in residuals from one observation to another regression model. Heteroscedasticity tested by using Glejser test to regressed the absolute residual value on independent variable. By using SPSS 26.0 software, the following result was obtained:

Table 4.4. Heteroscedasticity Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,748	,770		,972	,334
	Customer Exp	,013	,011	,113	1,131	,261

a. Dependent Variable: ABS_RESIDUAL

Source: SPSS 26 Output, 2022

Based on the SPSS output, it can be seen that the sig. value obtained is 0.261 or greater than 0.05. This indicates that there is no heteroscedasticity in the data.

C. Simple Linear Regression

Simple linear regression is used to see the effect of customer experience on customer satisfaction of Flip application, and it can be done by using simple linear regression analysis. The result of SPSS 26 software is present in the table as follows:

Table 4.5. Simple Linear Regression

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,000	1,196		-1,672	,098
	Customer Exp	,329	,017	,887	18,983	,000

a. Dependent Variable: Customer Satisfaction

Source: SPSS 26 Output, 2022

Based on the SPSS output, the constant value obtained is -2,000 which is in the negative direction. This indicates that independent variable is not influenced by customer satisfaction if customer experience does not exist in this study. In addition, the unstandardized coefficient beta of customer experience is 0.329, which is in positive direction. Therefore, it can be concluded that customer experience influences customer satisfaction and increase the value of customer satisfaction by one unit.

D. Hypothesis Testing

The hypothesis testing result is presented in the table 4.5. In this study, the hypothesis testing used is t partial test which to find out the influence between independent and dependent variable. The t-count obtained is 18.983 or greater t-table (1.96) and sig. value is 0.000 or > 0.05. Therefore, H1 accepted. It can be concluded that customer experience has a significant influence on customer satisfaction.

E. Coefficient of Determination

Coefficient determination is used to analyzed how the difference in one variable explained by other variables. The result of coefficient of determination can be seen in the following table:

Table 4.6. Coefficient of Determination (R²)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,887 ^a	,786	,784	2,12665

a. Predictors: (Constant), Customer Exp

b. Dependent Variable: Customer Satisfaction

Source: SPSS 26 Output, 2022

Based on table 4.6, the R value obtained is 0.887, the coefficient of determination can be calculated by using the following formula:

$$\begin{aligned}KD &= (R)^2 \times 100\% \\KD &= (0.887)^2 \times 100\% \\KD &= 78,6\%\end{aligned}$$

The calculation shows that customer experience has an influence of 78.6% on customer satisfaction. Then, the remaining value is 21.4% which is the influence of other independent variables that are not examined in this study.

V. CONCLUSION AND SUGGESTION

Based on the research results, customer experience is in good category. Next, customer satisfaction is in good category. Based on regression results, customer experience has a significant influence on customer satisfaction of Flip. Based on customer's perception, Flip can maintain the ease of use of its application. Then, Flip must improve the assurance which about the security of the application. By improving the security of financial operations and customer's data, thus, customers will feel safe. Then, Flip can maintain the willingness to recommend. To improve repurchase intern of Flip, the company could give offering more free admin fee. By improving the factors that effected the repurchase, the customer will do the repurchase intern.

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