Vol. 10, No. 2 (2025), pp. 202-219

AN INFLUENCE ANALYSIS OF WEBSITE SERVICE QUALITY BASED ON WEBQUAL VERSION 4.0 TOWARD CUSTOMER SATISFACTION OF PT BTN (PERSERO) SHARIA SEMARANG BRANCH OFFICE

Dewi Insyirahti Salsabilla[1*],

[1*]Universitas Islam Negeri Kiai Haji Abdurrahman Wahid, Pekalongan, Indonesia; Email:

*Correspondence
Received: November 4, 2025; Accepted: December 29, 2025; Published: December 31, 2025

Abstract--*This research aims to analyze the significance of the effect of Usability (US), Information Quality (IQ), Service Interaction Quality (SIQ) on Customer Satisfaction (CS) of PT BTN (Persero) Sharia Semarang Branch Office, both simultaneously and partially. The population in this study is all customers of PT BTN (Persero) Sharia Semarang Branch Office who used website, while the samples in this study were 75 customers of PT BTN (Persero) Sharia Semarang Branch Office who were selected using accidental sampling (haphazard sampling) sampling and purposive sampling (judgment sampling). The data used in this study are primary data collected using a questionnaire. The analysis model used in this study is a multiple linear regression analysis model, while the analysis technique uses the simultaneous significance test (F-test), the coefficient of determination test (R^2), and the partial significance test (t-test) which is processed with the SPSS 25.00 program. The results of the hypothesis verification and discussion indicate that Usability (US), Information Quality (IQ), and Service Interaction Quality (SIQ) simultaneously have a significant effect on Customer Satisfaction (CS). Furthermore Information Quality (IQ) and Service Interaction Quality (SIQ) partially related positively and significantly to Customer Satisfaction (CS) while Usability (US) partially proved positive and not significantly to Customer Satisfaction (CS) of PT BTN (Persero) Sharia Semarang Branch Office.*

***Keywords**: Customer Satisfaction (CS), Usability (US), Information Quality (IQ), and Service Interaction Quality (SIQ).*

Abstrak-- Penelitian ini bertujuan untuk menganalisis signifikansi pengaruh Usability (US), Information Quality (IQ), Service Interaction Quality (SIQ) terhadap Kepuasan Nasabah (CS) PT BTN (Persero) Kantor Cabang Syariah Semarang, baik secara simultan maupun parsial. Populasi dalam penelitian ini adalah seluruh nasabah PT BTN (Pesero) Kantor Cabang Syariah Semarang yang menggunakan website, sedangkan sampel dalam penelitian ini adalah 75 Nasabah PT BTN (Persero) Kantor Cabang Syariah Semarang yang dipilih menggunakan teknik accidental sampling (haphazard sampling) sampling dan purposive sampling (judgement sampling). Data yang digunakan dalam penelitian ini adalah data primer yang dikumpulkan menggunakan kuesioner. Model analisis yang digunakan dalam penelitian ini adalah model analisis regresi linear berganda, sedangkan teknik analisis menggunakan uji signifikansi simultan (uji F), uji koefisien determinasi (R^2), dan uji signifikansi parsial (uji t) yang diolah dengan program SPSS 25.00. Hasil pembuktian hipotesis dan pembahasan menunjukkan bahwa Usability (US), Information Quality (IQ), dan Service Interaction Quality (SIQ) secara simultan berpengaruh signifikan terhadap Kepuasan Nasabah (CS). Selanjutnya Information Quality (IQ) dan Service Interaction Quality (SIQ) secara parsial berpengaruh positif dan signifikan terhadap Kepuasan Nasabah (CS) sedangkan Usability (US) secara parsial berpengaruh positif dan tidak signifikan terhadap Kepuasan Nasabah (CS) PT BTN (Persero) Kantor Cabang Syariah Semarang.

DOI: https://doi.org/10.33511/misykat.v10n2.77-94 https://pps.iiq.ac.id/jurnal/index.php/misykat
P-ISSN: 2527-8371 E-ISSN: 2685-0974

© 2025 The Author(s). Published by Program Pascasarjana Institut Ilmu Al-Qur'an (IIQ) Jakarta. Open access under the CC BY-SA 4.0 licence (https://creativecommons.org/licenses/by-sa/4.0/).

Kata Kunci: Kepuasan Nasabah (CS), Usability (US), Information Quality (IQ), dan Service Interaction Quality (SIQ)

PENDAHULUAN

Internet marketing success requires close interaction with corporate financial groups. Therefore, marketing must work closely with the company's financial groups to ensure that the investment will produce positive long-term benefits. The key to getting this investment back is by developing an interactive marketing site that; (1) Encouraging and persuading a number of consumers to make a return visit and; (2) Utilizing market information across all functional departments (McDaniel, 2001: 351). Penetration of digital banking using internet banking via smartphones or personal computers (PCs) has increased 1.6-fold in three years which is 56% in 2017 from 36% in 2014. Account opening services through web applications are observed in sufficient quantities to help simplify account opening process. This shows that there is a positive side that can be done related to banking strategies to attract more customers. Internet users are a potential target market for banks, digital consumers who are actively buying more banking products than those who are not (Infobank, 2019: 20-53).

According on Financial Services Authority Regulation Number 12/POJK.03/2018 Concerning Digital Banking Services Provided by Commercial Banks. Banks can provide electronic banking services or digital banking services. Electronic banking services are services for bank customers to obtain information, communicate, and conduct banking transactions through electronic media. Bank's website (website) that can be accessed through electronic devices, including computers or laptops.

Moreover the development of information technology can be utilized by banks to improve the efficiency of operational activities and the quality of bank services to customers. The use of information technology in bank operations can also increase the risks faced by banks. Therefore, banks need to implement risk management effectively and banks are required to have an information technology steering committee based on Financial Services Authority Regulation Number 38/POJK.03/2016.

According to Qardhawi (1993) based on Rivai (2017: 173) as a guideline to find out the level of satisfaction felt by customers, a bank must see the performance of the company related to the nature of honesty and truth and trustworthiness. This is as the following HR Bukhari No 2079 in Al Fauzan, Shaleh (2013:4).

"Sellers and buyers are free to choose as long as they have not broken the transaction. If both are right and explain the shortage of traded goods, both of them get blessings from the sale. However, if both of them cover up the disgrace of the merchandise and lie then if they make a profit, the gift of buying and selling is lost. "(HR. Muttafaq 'Alaih).

According to Tjiptono (2016: 119) Quality is closely related to customer satisfaction. The internet has now become a key driver in fulfilling **Customer Satisfaction** both from **Usability**, **Information (Information Quality)**, and **Interaction (Service Interaction Quality)**. The internet has also produced miracles in serving consumers. Electronically meeting consumer demand, for technical support can dramatically increase consumer satisfaction (McDaniel 2001: 350-351). As an illustration of customer satisfaction manifested in the Satisfaction Index can be seen in Table 1.1.

Table 1.1. Conventional Public Bank Satisfaction Index Book 3 Years of 2019-2020

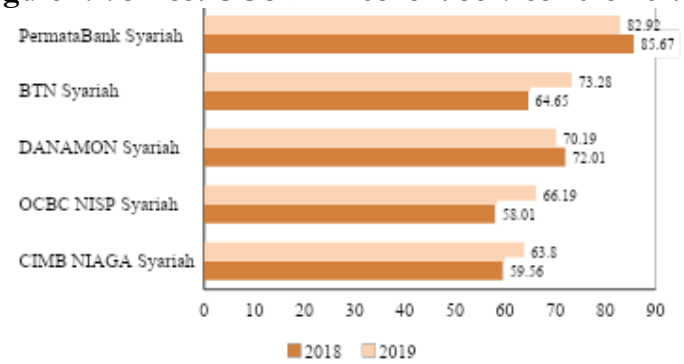
Bank name	2019 Values (%)	Ranking	Value of 2020 (%)	Ranking
Bank Bukopin	81.37	1	-	-
BTN	80.39	2	-	-
Mega Bank	78.00	3	75.00	2

Source: InfoBank Magazine, January 2019 and 2020.

Based on Table 1.1, it can be shows that BTN has decreased in terms of value and ranking. In the infobank magazine described BTN produced in 2020 is not ranked in the top 3. This is different from Bank Mega, which is able to increase its ranking even though its value has decreased.

Excellent service is closely related to satisfaction. Excellent service is a service with high quality standards and always follows the development of customer needs at all times, consistently and accurately (reliable). Oriented to customer satisfaction, always following the development of international standards (ISO), quality management, and high quality awareness (Rahmayanty 2010: 18). Here are the best UUS categories in excellent service.

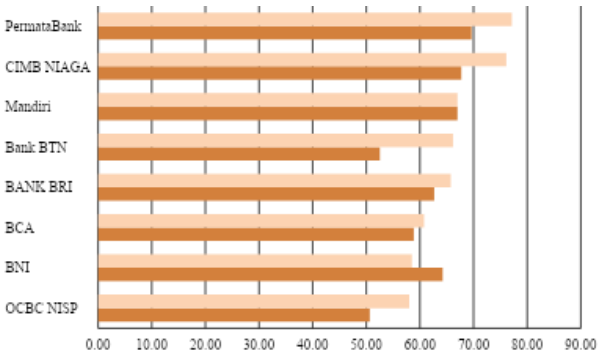
Figure 1.1. 5 Best UUS in Excellent Service 2018-2019 (%)



Source: Infobank Magazine May 2019 Edition.

Based on Figure 1.1, it can be shows that PT BTN (Persero) Sharia Indonesia ranks second in terms of excellent service. In 2018, PT BTN (Persero) Sharia was in the position of 64.65%. There was an increase of 13.35%. This means that the Sharia State Savings Bank was able to provide the best service so that it was ranked second and was able to increase customer satisfaction through its prime services.

Figure 1.2. Opening Account Website Application Performance 8 Bank 2018-2019 (%)



Source: Infobank Magazine May 2019 Edition.

Based on Figure 1.2, it can be shows that PT BTN (Persero) ranks fourth in the performance of account opening through the website. In 2018, PT BTN (Persero) was in the position of 52.53%. There was an increase of 25.97%. The increase is already good and can outperform Mandiri banks, CIMB Niaga, and PermataBank, but still ranks below the three commercial banks. With the technology and infrastructure services of PT BTN (Persero) Sharia Branch Offices that have not been completed, it is necessary to improve and enhance digital-based strategic networks.

Table 1.Sharia Business Unit Financial Performance 2017-2018 (in Trillions of Rupiah)

Information	CIMB NIAGA SHARIAH	(%)	MAYBANK Sharia	(%)	BTN Sharia	(%)
Total Assets	34.38	5.40	30.17	1.24	28,39	1.38
Third-party funds	23.71	9.08	23.28	9.74	22.34	9.13
Financing	26.51	8.80	23.70	4.56	22.04	2.54
Operating Income	921,37	3.73	1.52	2.08	1.07	2.96
Net profit	701.67	3.29	803.34	7.33	215.7	-55.25

Source: Infobank Research Bureau (birl), Sharia Special Edition 2019.

Based on Table 1.2, it can be shows that BTN Sharia DPK is lower than CIMB Niaga Sharia and Maybank Sharia. Not only DPK but also assets, Financing, Operational Opinions and low net profit. It is expected that with an increase in website services can increase DPK.

Based on some of the phenomena above, it indicates that there are still a number of problems that must be anticipated by PT Bank Tabungan Negara Sharia to increase customer satisfaction in industry competition 4.0. According to Tjiptono (2016: 225-226) e-satisfaction (satisfaction with the electronic environment) has been developed to identify factors that encourage customers in this case customers to visit a website and trigger them to re-use the site in question. This is a note to remember that so many new sites popping up every time. One of the measurement instruments for e-satisfaction is WebQual 4.0, consisting of **Usability; Quality Information**; and **Service Interaction Quality** according to Barnes and Vigen (2002: 115-116) in (Febriani and Dewi, 2019: 130-132).

Making computer-based products and services more useful is smart business (Bias and Mayhew, 2005: 17).

The results of research conducted by Wardhana (2015), Syaifullah and Soemantri (2016), Wigati (2016), Kharisma and Anggraeni (2018), and Yodi (2018) stated that the usability variable had a positive and significant effect on satisfaction. But unlike Saudi and Charolina (2014), Monalisa (2016), Fitrayana (2018), Fauziah (2018), and Maryam (2018) who stated that usability had a negative and not significant effect on satisfaction.

The quality of the information system will depend not only on the superiority of the hardware and the smoothness of the software used, but also on the accuracy and relevance of the data collected, plus it depends on the degree to which the organization successfully coordinates. and motivating employees to achieve company goals. (Tansey, 2003: 6).

The results of research conducted by Wardhana (2015), Syaifullah (2016), Wigati (2016), Kharisma and Anggraeni (2018), and Yodi (2018) stated that the information quality variable had a positive and significant effect on satisfaction. However, different from Monalisa (2016) and Haryanti and Setyorini (2018), Sari and Pangaribuan (2018), Fauziah and Wulandari (2018) which stated that information quality had a negative and not significant effect on satisfaction.

According to Tjiptono (2016: 219-245) Moments of interaction between customers and companies play a crucial role in all industries, including those that have traditionally been.

The results of research conducted by Wardhana (2015), Syaifullah (2016), Wigati (2016), Kharisma and Anggraeni (2018), and Yodi (2018) stated that the interaction quality variable had a positive and significant effect on satisfaction. However, it is different from Sari and Pangaribuan (2018) which states that service interaction quality has a negative and not significant effect on satisfaction.

Based on the problem of business phenomena regarding Customer Satisfaction, Website Service Quality and research gap on the website service quality that has been described, the problem formulation in this research is how to increase customer satisfaction in the industry dimension 4.0 with the Usability, Information Quality, and Service Interaction Quality approach which changes quite comprehensive both on conventional banks and Islamic banks. Based on that, this research is focused with the title **"AN INFLUENCE ANALYSIS OF WEBSITE QUALITY (USABILITY, INFORMATION QUALITY, SERVICE INTERACTION QUALITY) BASED ON WEBQUAL VERSION 4.0 TOWARD CUSTOMER SATISFACTION OF PT BTN (PERSERO) SHARIA SEMARANG BRANCH OFFICE"**.

METODE

Study based on the shape or characteristics of the data is quantitative data with interval or ratio scale of usability, information quality, and service interaction quality. Data based on the source of collection is primary data. Primary data used in this study are data obtained from questionnaires distributed to customers of PT Bank Tabungan Negara Syariah Syariah Semarang Branch Office. Then based on the time of collection, this study uses cross-sectional data. Data collection methods used in this study were questionnaire, interview, and literature study methods. Questionnaire is a data collection technique that is done by giving a set of questions to respondents to be answered Tri (2016,74). According to Chandrarin (2017: 123-125) Questionnaires, both collected directly from respondents and through electronic media such as email or delivery services such as post, can use questionnaires that have been used by researchers before, in other words, researchers do not have to compile their own questionnaires.
The answers to each instrument item using the Likert Scale can be described as follows:

Table 3.1. Likert Scale Table

	Code	Scale
Strongly agree	SS	5
Agree	S.	4
Neutral	N	3
Disagree	TS	2
Strongy Disagree	STS	1

Source: Tri, 2016

According to Chandrarin (2017: 125) Population is a collection of elements that have certain characteristics that can be used to make conclusions. These elements can be people, managers, auditors, companies, events, or anything that is interesting to observe / research. The population in this study were all customers of PT Bank Tabungan Negara Syariah Syariah Semarang Branch who used the website.According to Chandrarin (2017: 125), Samples are a collection of subjects that represent the population. The sample taken must have the same characteristics as the population and must represent the population members.

In this study, the determination of the number of samples is based on the criteria stated by Roscoe (1975) in Ferdinand (2006: 225), that when using regression analysis techniques, the number of samples taken is determined at 25 times the number of independent variables used.

Information:
n = Number of independent variables

This study uses 3 independent variables so that based on the statement of Ferdinand (2006), a sample of 75 savings customers of PT Bank Tabungan Negara Syariah Syariah Semarang Branch was taken.

The sampling technique used in this study is non-probability sampling. Non-probability sampling is a sampling technique that does not have a complete list of the study population, so there is no equal opportunity for the population members and the results of the analysis only apply to the population members studied (Sulistyorini, 2017: 68). While the type of probability sampling used in this study is purposive sampling, because by determining the sample criteria to be taken through the ability and good knowledge of researchers of the population, the criteria set will be in accordance with the objectives to be achieved by researchers (Sulistyorini, 2017: 68).

The type or sampling method used is a combination of accidental sampling (Haphazard Sampling) and purposive sampling (Judgment Sampling). Accidental Sampling is a sampling technique by selecting people who happen to be met. Purposive sampling is a sampling technique based on specific objectives (Sulistyorini, 2017: 68) This sample is determined based on the number of savings customers of PT Bank Tabungan Negara Syariah Syariah Semarang Branch who can represent filling out the questionnaire. The set customer criteria are as follows:

a. Has been a customer of PT Bank Tabungan Negara Syariah Syariah Semarang Branch for at least 1 year.
b. Is an active customer making transactions.
c. A funding customer in the form of savings.
d. Customers who use website services.

This research uses multiple regression analysis to solve research problems. Multiple regression analysis is used to analyze the effect of independent variables (usability, information quality, service interaction quality) on the dependent variable (customer satisfaction).

$$Y=a+b1X1+b2X2+b3X3+b4X4+e$$

Information:
Y = Dependent variable Customer Satisfaction (CS)
X_1 = Independent variable, Usability (US)
X_2 = Independent variable, Information Quality (IQ)
X_3 = Independent variable, Service Interaction Quality (SIQ)
a =Constats
b_1 = Regression coefficient of the Usability (US)
b_2 = Regression coefficient of the Information Quality (IQ)
b_3 = Regression coefficient of the Service Interaction Quality (SIQ)
e = error

HASIL DAN PEMBAHASAN

Validity test

Table 4.10 Usability Validity Test Results Based on the rtable Approach

No	Indicator	r_{count}	r_{table}	Information
1	X1	0.862	0.2272	Valid
2	X2	0.863	0.2272	Valid
3	X3	0.859	0.2272	Valid

4	X4	0.735	0.2272	Valid
5	X5	0.780	0.2272	Valid
6	X6	0.767	0.2272	Valid

Source: Primary data processed with SPSS 25, 2020.

Based on Table 4.10. it can be seen that understandable (X2) has the highest value that is equal to 0.863, while for the lowest value there is a use (X4) that is equal to 0.735. It can be concluded from Table 4.3, that all questions for the usability variable show valid values, because it is seen from the count that exceeds r_{table}.

Table 4.11.
Information Quality Validity Test Results Based on the rtable Approach

No	Indicator	r_{count}	r_{table}	Information
1	X7	0.818	0.2272	Valid
2	X8	0.824	0.2272	Valid
3	X9	0.812	0.2272	Valid
4	X10	0.839	0.2272	Valid
5	X11	0.762	0.2272	Valid
6	X12	0.818	0.2272	Valid

Source: Primary data processed with SPSS 25, 2020.

Based on Table 4.11. it can be seen that Relevant (X10) has the highest value that is equal to 0.839, while for the lowest value found in Detail (X11) which is equal to 0.762. It can be concluded from Table 4.4, that all questions for the information quality variable show valid values, because they can be seen from r count that exceeds r_{table}.

Table 4.12.
Service Interaction Quality Test Validity Results Based on the rtable Approach

No	Indicator	r_{count}	r_{table}	Information
1	X13	0.848	0.2272	Valid
2	X14	0.844	0.2272	Valid
3	X15	0.858	0.2272	Valid

Source: Primary data processed with SPSS 25, 2020.

Based on Table 4.12. it can be seen that Attract Interest (X15) has the highest value that is equal to 0.858, while for the lowest value is found in Community (X14) which is equal to 0.844. It can be concluded from Table 4.5, that all questions for service interaction quality variables show valid values, because it is seen from the count that exceeds r table.

Table 4.13.
Test Results of Customer Satisfaction Validity Based on the rtable Approach

No	Indicator	r_{count}	r_{table}	Information
1	Y1	0.819	0.2272	Valid
2	Y2	0.897	0.2272	Valid
3	Y3	0.906	0.2272	Valid

Source: Primary data processed with SPSS 25, 2020.

Based on Table 4.13. it can be seen that the level of satisfaction (Y3) has the highest value that is equal to 0.906, while for the lowest value there is the benefit of use (Y1) that is equal to 0.819. It

can be concluded from Table 4.6, that all questions for customer satisfaction variables show valid values, because it can be seen from the count that exceeds r_{table}.

Reliability Test

Reliability is actually a tool to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable if someone's answer to the statement is consistent or stable from time to time. SPSS provides facilities to measure reliability with the Cronbach Alpha (α) statistical test. A construct or variable is said to be reliable if it gives a Cronbach alpha value> 0.70 Nunnally (1994) in Ghozali (2018: 45-46).

Table 4.14.
Usability Test Results

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
, 895	, 896	6

Item-Total Statistics

Indikator	Cronbach's Alpa If Item Deleted	Minimum Standards	Information
X1.1	0.865	0.70	Reliable
X1.2	0.866	0.70	Reliable
X1.3	0.865	0.70	Reliable
X1.4	0.892	0.70	Reliable
X1.5	0.885	0.70	Reliable
X1.6	0.883	0.70	Reliable

Source: Primary data processed with SPSS 25, 2020.

Based on Table 4.14. it can be seen the results of the calculation of the reliability test usability variable. To find out the benchmarks of the usability variable can be seen in the reliability statistics table which shows the Cronbach's Alpha value of 0.895. Each value on each indicator can be seen from the Cronbach's Alpha if Item Deleted column, which shows that all Alpha values obtained are reliable, because these values exceed the Crobach's Alpha standard (0.70). From Table 4.7 it can be concluded that the highest reliable value is use (X1.4) which is equal to 0.892, while for the lowest reliable value is Easy (X1.1) and Navigate (X1.3) that is equal to 0.865.

Table 4.15 Reliability Test Results Table Quality Information

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
, 896	, 897	6

Item-Total Statistics

Indicator	Cronbach's Alpa If Item Deleted	Minimum Standards	Information
X2.1	0.875	0.70	Reliable
X2.2	0.876	0.70	Reliable
X2.3	0.878	0.70	Reliable
X2.4	0.872	0.70	Reliable
X2.5	0.888	0.70	Reliable
X2.6	0.875	0.70	Reliable

Source: Primary data processed with SPSS 25, 2020.

Based on Table 4.15. it can be seen the results of the calculation of the reliability test of information quality variables. To find out the benchmark of information quality variables can be seen in the reliability statistics table which shows the Cronbach's Alpha value of 0.896. Each value on each indicator can be seen from the Cronbach's Alpha if Item Deleted column, which

shows that all Alpha values obtained are reliable, because these values exceed the Cronbach's Alpha standard (0.70). From Table 4.8 it can be concluded that the highest reliable value is detail (X2.5) which is equal to 0.888, while for the lowest reliable value is Relevant (X2.4) and that is equal to 0.872.

Table 4.16. Reliability Test Results Service Interaction Quality

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
, 808	, 808	3

Indicator	Cronbach's Alpa If Item Deleted	Minimum Standards	Information
X3.1	0.731	0.70	Reliable
X3.2	0.750	0.70	Reliable
X3.3	0.729	0.70	Reliable

Source: Primary data processed with SPSS 25, 2020.

Based on Table 4.16. it can be seen the results of the calculation of the reliability variable service interaction quality test. To find out the service interaction quality benchmark, it can be seen in the reliability statistics table that shows the Cronbach's Alpha value of 0.808. Each value on each indicator can be seen from the Cronbach's Alpha if Item Deleted column, which shows that all Alpha values obtained are reliable, because these values exceed the Cronbach's Alpha standard (0.70). From Table 4.9 it can be concluded that the highest reliable value is community (X3.2) which is equal to 0.750, while for the lowest reliable value is attract interaction (X3.3) that is equal to 0.729.

Table 4.17.Customer Satisfaction Test Results

Reliability Statistics			
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items		N of Items
, 846	, 845		3
Indicator	Cronbach's Alpa If Item Deleted	Minimum Standards	Information
Y1.1	0.871	0.70	Reliable
Y1.2	0.736	0.70	Reliable
Y1.3	0.733	0.70	Reliable

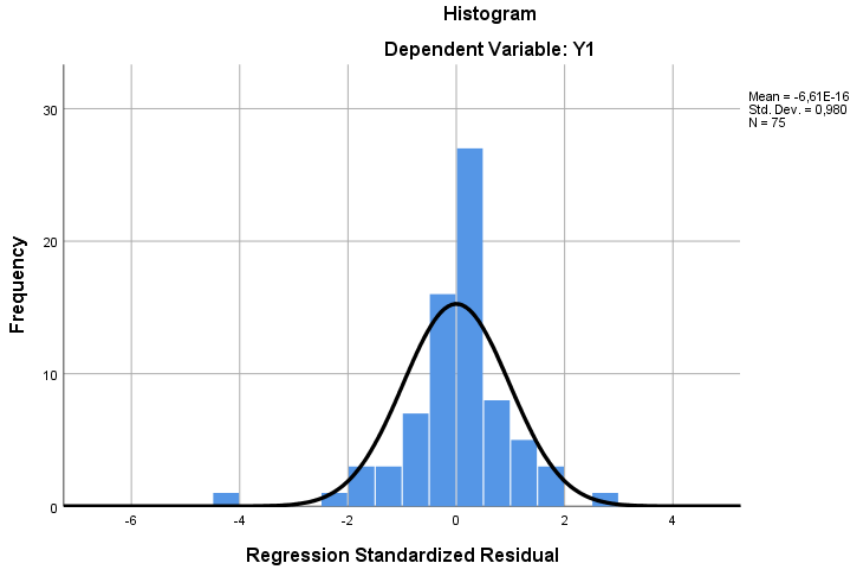
Source: Primary data processed with SPSS 25, 2020.

Based on Table 4.17. can be seen the results of the calculation of the reliability test variable Customer Satisfaction. To find out the benchmark of Customer Satisfaction variable, it can be seen in the reliability statistics table that shows the Cronbach's Alpha value of 0.846. Each value on each indicator can be seen from the Cronbach's Alpha if Item Deleted column, which shows that all Alpha values obtained are reliable, because these values exceed the Cronbach's Alpha standard (0.70). From Table 4.9 it can be concluded that the highest reliable value is the usefulness benefit (Y1.1) that is equal to 0.871, while for the lowest reliable value is the satisfaction level (Y1.3) that is equal to 0.733.

4.4. Normality test

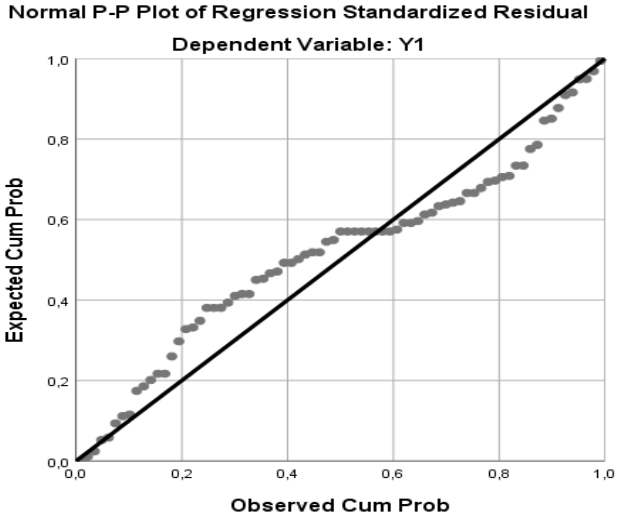
Normality is the difference between the predicted value and the actual score or the error will be distributed symmetrically around the means equal to zero. If normality occurs, residuals will be normally distributed and independently. The normality of a variable is generally detected by graphs or statistical tests. Graph analysis includes histograms and normal P-Plots, while statistical analysis uses the Kolmogorov-Smirnov Non-Parametric Test (KS) Ghozali (2018: 27-42).

Figure 4.10.Histogram Graph



Source: Primary data processed with SPSS 25, 2020

Figure 4.11.Normal Probability-Plot Chart



Source: Primary data processed with SPSS 25, 2020.

In the Figure shows that the histogram shows the normal distribution, and in the picture shows that the data is spread around the diagonal line, the regression line model meets the normality assumption.

Table 4.18.Kolmogorov Smirnov (KS) Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		75
Normal Parametersa, b	The mean	0000000
	Std. Deviation	1.26301678
Most Extreme Differences	Absolute	, 138
	Positive	, 115
	Negative	- 138
Statistical Test		, 138

Asymp. Sig. (2-tailed)			, 001c
Monte Carlo Sig. (2-tailed)	Sig.		, 106d
	99% Confidence Interval	Lower Bound	, 098
		Upper Bound	, 114
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. Based on 10000 sampled tables with starting seed 299883525.			

Source: Primary data processed with SPSS 25, 2020.

On the results of the Kolmogorov-Smirnov (KS) non-parametic statistical test in Table 4.18. known significance value of 0.001 and not significant at 0.05 (because monte carlo p = 0.106> from 0.05). So H_0 which says that residuals are normally distributed or in other words residuals that are normally distributed cannot be rejected. This shows that the data in this study are normally distributed.

Classic assumption test

Testing this classic assumption is to provide certainty that the multiple linear regression model estimated to have accuracy in estimation, unbiased and consistent. Estimated multiple linear regression models obtained using the OLS (Ordinary Least Square) method are required to meet the BLUE (Best Linear Unbias Estimator) requirements, which are regression models that produce the best unbiased linear estimator. These BLUE requirements include, among other independent variables, no relationship or influence with each other (multicollinearity test), the regression model has the same variance (the sum of the squares of the difference in observational data values from the mean values, then divided by the number of observations.

Autocorrelation Test

Table 4.19.Durbin Watson Test Results (DW test)

Model Summaryb					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	, 784a	, 614	, 598	1,289	1,925
a. Predictors: (Constant), X3, X2, X1					
b. Dependent Variable: Y1					

Source: Primary data processed with SPSS 25, 2020.

Based on the summary model in Table 4.19, shows a DW value of 1.925. This value will be compared with the table value, where the number of samples (n) = 75 and the number of dependent variables (k) = 3, then the Durbin Watson table will be obtained du = 1.7092. Therefore the value of Watson durbin (DW) is more than the upper limit (du) of 1.7092 and less than 4-1.7092 (4-du) or in other words 1.7092 <1.925 <2.2908 it can be concluded that there are no positive and negative correlations or no autocorrelation in this regression model.

Multicollinearity Test

Table 4.20.Multicollonearity Test Results

Coefficientsa								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1,035	1,083		, 956	,		

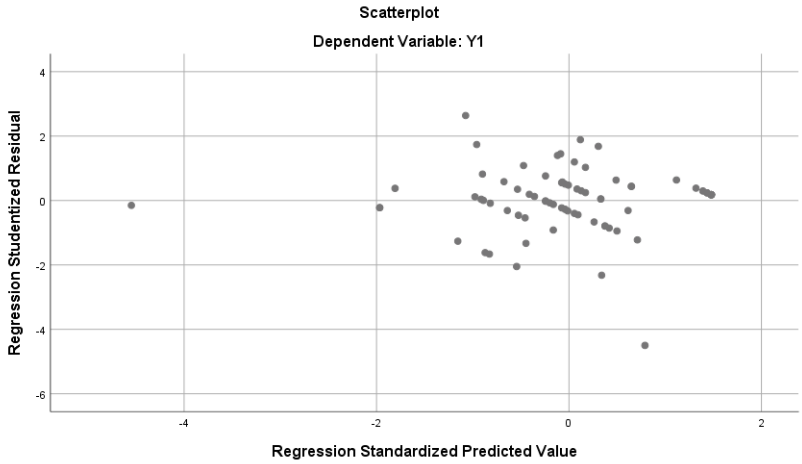
						342		
	X1	, 070	, 100	, 125	, 698	, 488	, 170	5,868
	X2	, 254	, 098	, 450	2,578	, 012	, 179	5,601
	X3	, 268	, 113	, 267	2,370	, 021	, 428	2,337
a. Dependent Variable: Y1								

Source: Primary data processed with SPSS 25, 2020.

Based on Table 4.20, it can be seen that the variables consisting of usability, information quality, and service interaction quality indicate the absence of tolerance and VIF values on each independent variable, so there is no multicollinearity. In the calculation of the Tolerance value, there is no independent variable that has a Tolerance value ≤0.10. Likewise with the results of the calculation of VIF values, there are no independent variables that have a VIF value ≥10. So it can be concluded that there is no multicollinearity.

Heteroscedasticity Test
Heteroscedasticity Test Results can be seen in Figure 4.12.

Figure 4.12.Scatterplot graph



Source: Primary data processed with SPSS 25, 2020.

Table 4.21. Park Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.401	9.878		-.243	.809
	LNX1	3.531	7.478	.140	.472	.638
	LNX2	-1.127	7.159	-.047	-.157	.875
	LNX3	-1.471	4.275	-.070	-.344	.732
a. Dependent Variable: LNRES_1						

Source: Primary data processed with SPSS 25, 2020.

Table 4.22.Glejser Test Results

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,132	, 799		1,416	, 161
	X1	, 025	, 074	, 096	, 336	, 738
	X2	-, 015	, 073	-, 058	-, 207	, 836
	X3	-, 042	, 084	-, 091	- 502	, 617
a. Dependent Variable: ABS_RES1						

Source: Primary data processed with SPSS 25, 2020.

Based on Table 4.22, it can be seen that all significant values (sig.) Of the independent variable are greater than 0.05. This shows that in this study there were no symptoms of heteroscedasticity.

Multiple Linear Regression Analysis

Table 4.23.Results of Analysis of Multiple Linear Results

Coefficientsa			
Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	1,035	1,083
	US	, 070	, 100
	IQ	, 254	, 098
	SIQ	, 268	, 113
a. Dependent Variable: CS			

Source: Primary data processed with SPSS 25, 2020.

Based on Table 4.23., Can be arranged multiple linear regression equations as follows:

CS = 1,035 + 0,070 US + 0,254IQ + 0,268SIQ + e

Based on the multiple linear regression equation above the interpretation of each variable is as follows:

constant of 1.035 This shows that if the variable usability, information quality, and service interaction quality are constant, the value of customer satisfaction is positive at 1.035.

Usability Coefficient = 0.070. This shows that the usability variable has a positive effect on customer satisfaction at BTN Syariah Syariah branch office in Semarang. Every time there is an increase in the usability variable by 1 (one) unit, the customer satisfaction of PT BTN Syariah Syariah branch office will increase by 0.070, assuming the other variables remain.

Information Quality Coefficient = 0.25. This shows that the information quality variable has a positive effect on customer satisfaction at PT BTN Syariah Syariah branch office in Semarang. Every time there is an increase in the information quality variable of 1 (one) unit, the customer satisfaction of PT BTN Syariah Syariah branch office will increase by 0.254, assuming the other variables remain.

Service Interaction Quality Coefficient = 0.268

This shows that the variable service interaction quality has a positive effect on customer satisfaction at PT BTN Syariah Syariah branch office in Semarang. Every time there is an increase in the service Interaction quality variable by 1 (one) unit, the customer satisfaction of PT BTN Syariah Syariah Semarang branch office will increase by 0.268, assuming the other variables are fixed.

Proof of Hypothesis

Simultaneous Significance Test (F Test)

Table 4.24.Statistical Test Results F

ANOVAa						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	188,141	3	62,714	37,720	000b
	Residual	118,046	71	1,663		
	Total	306,187	74			
a. Dependent Variable: CS						
b. Predictors: (Constant), SIQ, IQ, US						

Source: Primary data processed with SPSS 25, 2020.

Proof of hypothesis 1 (one) is done by the statistical test F. Based on Table 4.24., Resulting F_{count} = 37.720> F_{table} = 2.73 or significance = 0.000 <0.05, meaning there is a significant influence between the variable information quality, and service interaction quality simultaneously to customer satisfaction. Thus hypothesis 1 (one) which states "Allegedly the variables of usability, information quality, and service interaction quality simultaneously have a significant effect on customer satisfaction of PT BTN Syariah Branch Office Semarang" declared accepted.

Determination Coefficient Test (R^2)

Table 4.25.Determination Coefficient Test Results (R^2)

Model Summaryb				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	, 784a	, 614	, 598	1,289
a. Predictors: (Constant), SIQ, IQ, US				
b. Dependent Variable: CS				

Source: Primary data processed with SPSS 25, 2020.

Based on the test results of the coefficient of determination in Table 4.25., The resulting Adjusted R Square value of 0.598 or 59.8%. This means that the variable usability, information quality, and service interaction quality contribute to customer satisfaction by 59.8% while the remaining 40.2% is influenced by other variables not examined in this study or not included in the model.

Partial Significance Test (t Test)

.

Table 4.26.Statistical Test Results t

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,035	1,083		, 956	, 342
	US	, 070	, 100	, 125	, 698	, 488
	IQ	, 254	, 098	, 450	2,578	, 012
	SIQ	, 268	, 113	, 267	2,370	, 021
a. Dependent Variable: CS						

Source: Primary data processed with SPSS 25, 2020.

Proof of hypothesis 2 (two) is done by t test statistics. Based on Table 4.26., Generated t_{count} for the variable usability = 0.698 <t_{table} = 1.99394 or significance = 0.488> 0.05, which means there is no significant effect between usability partially on customer satisfaction. Thus the second hypothesis stating "Allegedly the usability variable partially has a significant effect on customer satisfaction of PT BTN Syariah Syariah Branch Office in Semarang" was declared rejected.

Proof of hypothesis 3 (three) is done by statistical test t. Based on Table 4.26., Generated t_{count} for the information quality variable = 2.578> t_{table} = 1.99394 or significance = 0.02 <0.05 which means there is a significant influence between information quality partially on customer satisfaction. Thus hypothesis 3 which states "It is suspected that the information quality variable partially has a significant effect on customer satisfaction of PT BTN Syariah Syariah Branch Office in Semarang" is accepted.

Proving the place hypothesis is done by t test statistics. Based on Table 4.26., Generated t_{count} for variable service interaction quality = 2.370> t_{table} = 1.99394 which means there is a significant influence between service interaction quality partially on customer satisfaction. Thus hypothesis 4 (four) which states "Allegedly the service interaction quality variable partially has a significant effect on customer satisfaction Semarang Syariah Branch Office" is declared accepted.

SIMPULAN

Based on the analysis and discussion, the following conclusions are obtained: 1) Usability (US), Information Quality (IQ), and Service Interaction Quality (SIQ) simultaneously have a significant influence toward the Customer Satisfaction (CS) of PT BTN (Persero) Sharia Semarang Branch Office. 2) Usability (US) partially has a positive and insignificant influence toward the Customer Satisfaction (CS) of PT BTN (Persero) Sharia Semarang Branch Office. 3) Information Quality (IQ) partially has a positive and significant influence toward the Customer Satisfaction (CS) of PT BTN (Persero) Sharia Semarang Branch Office.4) Service Interaction Quality (SIQ) partially has a positive and significant influence toward Customer Satisfaction (CS) of PT BTN (Persero) Sharia Semarang Branch Office.

For further research, the distribution of questionnaires was further multiplied to support accurate results.it is expected to develop indicators or variables of WebQual 4.0 solutions so that they are not only limited to 3 (three) variables., theoretical and literary references about e-commerce, websites and digital marketing can be expanded in the industrial era 4.0 so that research is getting better. For PT BTN (Persero) Sharia Semarang Branch Office , related to Customer Satisfaction it is hoped that it can optimize the quality of Information Quality (clear, reliable, up to date, useful,, detailed, proportional format) and Service Interaction Quality (good reputation avoid negative things, family nuances, attract customer interest and attention).

DAFTAR PUSTAKA

Al Fauzan, Shaleh bin Fauzan, Syaikh. 2013. Mulakhkhas Fiqhi: Panduan Fiqih Lengkap Jilid 2. Cetakan Pertama. Jakarta: Pustaka Ibnu Katsir.

Al-Momani, Khalid dan Noor, Nor A. 2009. E-Service Quality, Ease of Use, Usability and Enjoyment as Antecedents of E-CRM Performance: An Empirical Investigation in Jordan Mobile Phone Services. The Asian Journal of Technology Management. Vol. 2, No. 2.

Aryadita, Himawat dan Ayu. 2017. Analisis Kualitas Layanan Website E-Commerce Terhadap Kepuasan Pengguna Menggunakan Metode Webqual 4.0. Jurnal Sistem Informasi. Vol. 10, No. 1.

Astuti, Alvina P dan Sari, Puspita K. 2016. Analisis Kualitas Website Lazada Indonesia Berdasarkan Metode Webqual 4.0 dan Pengaruhnya Terhadap Kepuasan Pengguna. E-Proceeding of Management. Vol. 3, No. 2.

Barnes, Stuart J dan Vidgen, Richard T. 2002. An Integrative Approach To The Assesment of E-Commerce Quality. Journal of Electronic Commerce Research. Vol. 3, No. 3.

Barnes, Stuart J dan Vidgen, Richard T. 2003. Measuring Web Site Improvement: A Case Study of The Forum on Strategic Management Knowledge Exchange. Journal of Electronic Commerce Research. Vol. 3, No. 3.

Bias adnd Mayhew. 2005. Cost-Justifying Usability: An Update for the Internet Age. Second Edition. San Fransisco: Elsevier.

Bitner, Mary Jo. 1990. Evaluating Service Ecounters: The Effect of Physical Surroundings and employee Responses. Journal of Marketing. Vol. 54, No. 2.

Chandrarin, Grahita. 2017. Metode Riset Akuntansi Pendekatan Kuantitatif. Jakarta: Salemba Empat.

C. Laudon & Jane P. Laudon. Management Information Systems: Managing the Digital Firm. Thirteenth Edition. Essex,England : Pearson Education Limited.

Cronin, J.J. and S.A. Taylor. 1992. Measuring Service Quality: Reexamination and Extension. Jurnal of Marketing. Vol. 56, No. 3.

Departemen Agama RI. 2015. Robbani: Al-Quran Per Kata, Tajwid Warna. Jakarta Timur: PT Surya Prisma Sinergi (Surprise).

Fauziah, Deva N dan Wulandari, Ayu. 2018. Pengukuran Kualitas Layanan Bukalapak.com terhadap Kepuasan Konsumen dengan Metode Webqual 4.0. Jurnal Ilmu Pengetahuan dan Teknologi Komputer. Vol. 3, No. 2.

Febriani, Nurfian S dan Dewi, Wayan Weda. 2019. Perilaku Konsumen Di Era Digital (Beserta Studi Kasus). Malang: UB Press.

Fitriyana, Mochamad Winnedi, et al. 2018. Analisis Pengaruh Kualitas Layanan Website DPRD Provinsi Jawa Timur Terhadap Kepuasan Pengguna dengan Metode Webqual 4.0. JSIKA. Vol. 7, No. 1.

Ghozali, Imam. 2018. Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25 Edisi 9. Cetakan kesembilan. Semarang: Badan Penerbit Universitas Diponegoro.

Haryanti, Febri H dan Setyorini, Retno. 2018. The Influence of Website Service Quality towards Consumer Satisfaction by Using Webqual 4.0 Method: Study on Grab Users in Bandung. Business and Management Research (AEBMR). Vol. 92.

Infobank. 2019. Satisfaction, Loyalty, &Engagement (SLE) 2019: Sepak Terjang Fintech dan Loyalitas Nasabah Bank. Vol. XL, No. 487.

_____. 2019. The Best Bank Service Excellence 2019: Ditengah Gelombang Akuisisi dan Digitalisasi. Vol. XLI, No. 492.

_____. 2019. The Best Sharia Finance Institution: Setelah Konversi Bank NTB dan Qanun Aceh. Vol. XLI, No. 496.

_____. 2020. Satisfaction, Loyalty, & Engagement (SLE): Serbuan Fintech & Potensi NPL 2020. Vol. XLI, No. 501.

Jeffers, Susan. 2007. Feel the Fear and Do It Anyway: Dynamic Techniques for Turning Fear, Indecision, and Anger Into Power, Action, and Love. Twenth Edition. United Stated: Ballantine
Books.

Kajan, Ejub. 2012. Handbook of Research on E-Business Standards and Protocols: Documents, Data and Advanced Web Technologies: Documents, Data and Advanced Web Technologies. First Edition. USA: IGI Global.

Kenett and Shmueli. 2017. Information Quality: The Potential of Data & Analytics to Generate Knowledge. First Edition. Chichester, Swestsussex: John & Sons, inc.

Kharisma, Mala dan Anggraeni, Sita. 2018. Pengaruh Kualitas Layanan BJB Net Terhadap Kepuasan Nasabah Bank BJB Rasuna Said Menggunakan Metode Webqual 4.0. Jurnal TECHNO Nusa Mandiri. Vol. 15, No. 1.

Kotler dan Keller. 2016. Marketing Management Global Edition. Fifteenth Edition. England: Pearson Education.

Leavitt and Shneiderman. 2006. Research-Based Web Design and usability guidelines. Wangshington: Departemen of Healt and Human Services.

McDaniel et.al,. 2001. Pemasaran Buku 2. Edisi Pertama. Jakarta: Salemba Empat.

Monalisa, Siti. 2016. Analisis Kualitas Layanan Website Terhadap Kepuasan Mahasiswa dengan Penerapan Metode Webqual (Studi Kasus: UIN Suska Riau). Jurnal Sains, Teknologi, dan Industri. Vol. 13, No. 2.

Nugroho, Anif K dan Sari, Puspita K. 2016. Analisis Kualitas Website Tokopedia Menggunakan Metode Webqual 4.0. E-Proceeding of Management. Vol. 3, No. 3.

Parasuraman, A., V.A. Zeithaml, and L.L. Berry (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. Journal of Marketing. Vol. 49. No. 4.

Peraturan Otoritas Jasa Keuangan Nomor 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi Oleh Bank Umum (accessed on September 12th, 2019).

Rahmayanty. 2010. Manajemen Pelayanan Prima. Cetakan Pertama. Yogyakarta: Graha Ilmu.

Rotchanakitumnuai, Siriluck dan Speece, Mark. 2004. Corporate Customer Perspectives on Business Value of Thai Internet Banking. Journal of Electronic Commerce Research. Vol. 5, No. 4.

Sari, Dian P dan Pangaribuan, Imelda. 2018. Evaluasi Kualitas Website Payment Online Terhadap Kepuasan Pelanggan Menggunakan Webqual 4.0 (Studi Kasus Di PT.X). Jurnal Tata Kelola dan Kerangka Kerja Teknologi Informasi. Vol. 4, No. 2.

Saudi, Teguh dan Charolina, Astri. 2014. Sistem Pusat Data PT Aksara Solopos Surakarta. Jurnal Gaung Informatika. Vol. 7, No. 1.

Shneiderman and Plaisant. 2010. Designing The User Interface: Strategies For Effective Human Computer Interaction. Fifth Edition. Boston: Pearson Higher Education.

Sulistyorini. 2017. Metode Penelitian: Analisis Kausal-Regresi. Semarang: Penerbit Polines.

Syaifullah dan Soemantri, Dicky Oksa. 2016. Pengukuran Kualitas Website Menggunakan Metode Webqual 4.0. Jurnal Rekayasa dan Manajemen Sistem Informasi. Vol. 2, No. 1.

Tansey. 2003. Business, Informatio Technology, and Society :with contribution by Geoffrey Darnton and John Wateridge. First Published. London: Routledge.

Tarigan, Josua. 2008. User Satisfaction Using Webqual Instrument : A Research on Stock Exchange of Thailand (SET). Jurnal Akuntansi dan Keuangan. Vol. 10, No. 1.

Tjiptono dan Chandra. 2016. Service, Quality, and Satisfaction. Fourth edition. Yogyakarta: Penerbit ANDI.

Tri, Basuki. 2016. Analisis Regresi dalam Penelitian Ekonomi & Bisnis: Dilengkapi Aplikasi SPSS&Eviews. Cetakan Pertama. Jakarta: Rajawali Press.

Tuban et al. 2015. Electronic Commerce A Managerial and Social Networks Perspective. Eighth Edition. Switzerland: Springer International Publishing .

Uehling. 2002. Handbook for Designing a Usable Website, Issues of Usability for Website.

Wardhana, Aditya. 2015. Determinan Kualitas Layanan Internet Banking dengan Menggunakan Metode Webqual Versi 4.0 dan Pengaruhnya Terhadap Kepuasan Nasabah Top Brand E-Channel Bank di Indonesia. Jurnal Riset Manajemen (IMAGE). Vol. 4, No. 1.

Wigati, Erni. 2016. Analisis Kualitas Website dan Kepuasan Nasabah Terhadap Website Bank DKI. Jurnal Ilmiah Informatika dan Komputer. Vol. 21, No. 2.

Winarto. 2019. Pengukuran Mutu Aplikasi Web eRapor SMK dengan Metode Webqua (Studi Kasus: SMK Negeri 1 Pacitan). Jurnal Teknologi Informasi. Vol. XIV, No. 1.

Yodi. 2018. Analisis Kualitas Situs Web Batampos Menggunakan Metode WebQual 4.0. Jurnal Rekayasa Sistem dan Teknologi Informasi. Vol. 2, No. 2.

Zainal, VR. 2017. Islamic Marketing Management:Mengembangkan bisnis dengan Hijrah ke Pemasaran Islami Mengikuti Praktik Rasulullah SAW. Cetakan Pertama. Jakarta: Bumi Aksara.

Zakyah, Amalina Maryam. 2019. Kualitas Pelayanan Sistem Informasi Akademik Pada Kepuasan Mahasiswa Menggunakan Metode Webqual 4.0. Jurnal Sistem dan Teknologi Informasi Indonesia (JUSTINDO). Vol. 4, No. 1.

www.btn.co.id accessed on September 6th, 2019.

www.finansialbisnis.com accessed September 6th, 2019.

www.bi.go.id was accessed on September 12th, 2019.

www.ojk.go.id was accessed on September 12th, 2019.

www.webqual.co.uk accessed on September 12th, 2019.

www.apjii.or.id accessed on September 13th , 2019.

www.perbanas.org was accessed on October 11th, 2019.

www.infobanknews.com accessed on October 13th , 2019.

www.isbn.perpusnas.go.id accessed on January 24th , 2020.

www.goodreads.com/quotes was accessed on June 29th , 2020.