The Effect Of Service Quality And Utilization

by Eka Desy Purnama

THE EFFECT OF SERVICE QUALITY AND UTILIZATION OF INFORMATION TECHNOLOGY ON CONSUMER LOYALTY DURING THE COVID-19 PANDEMIC

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Abstract—In this era of globalization, sharp business competition followed by the progress of the global economy encourages all sectors of business growth. Every business actor is required to be sensitive to any changes that occur and place an orientation to customer satisfaction as the main goal. The consequence of modernization and technology today is that companies must be able to work extra hard to present the best products with the best service to consumers with technological innovations. Coupled with the COVID-19 condition that hit Indonesia, causing PT. Maybank Indonesia Finance, which experienced a decline in sales and financing, needed to reorganize its corporate strategy. This quantitative research took a study at PT. Maybank Indonesia Finance, with 100 respondents who are debtors throughout Indonesia using SMARTPLS 3.3 data processing. The results showed that Service Quality had an influence on Consumer Loyalty mediated by Consumer Satisfaction, but the use of Information Technology in the form of the Maybank Mobile Application did not affect Consumer Loyalty mediated by Consumer Satisfaction.

Keywords— *Service Quality, Utilization of Information Technology, Consumer Satisfaction, Consumer Loyalty.*

1. Introduction

The digital economy is changing the global economy, where small industries can be born globally. Digitalization is also able to encourage competition with innovative business models and rapidly increase the number of companies (www.ristekbrin.go.id, 2017). Every business actor in every business category is required to be sensitive to any changes that occur and place an orientation to customer satisfaction as the main goal (www.ristekbrin.go.id, 2017).

According to data from the Central Statistics Agency (BPS), 21.7% of trading companies in urban areas are adapting to digital transformation internally in their companies in the operational activities of employees and also as a form of service to their customers. This has an impact on increasing sales by 11-53% (BPS, 2018)

Adjustments made by business people in terms of services and digitization also need to be a concern during the COVID-19 pandemic. The Covid-19 pandemic forces consumers to carry out activities with minimal physical contact and carry out health protocols (www.viva.co.id, 2021).

MarkPlus in the results of a survey conducted to the Indonesian people explained that online shopping transaction activities jumped six times during the corona pandemic in Indonesia. This shows that there is a change in people's habits in shopping before and during the COVID-19 pandemic (www.tirto.co.id, 2020).

Facing the COVID-19 pandemic, PT. Maybank Indonesia Finance also changed the service model to adapt to the COVID-19 pandemic conditions and developed information technology as a form of customer service.

Table 1. Comparison of Services Before and After COVID-19 PT.Maybank Indonesia Finance

	Before COVID-19	After COVID-19
Customer Service	Service Hours: 08.30 – 16.30 1. The service office for the Jabodetabek Branch is only at Wisma Eka Jiwa Mangga Dua.	Service Hours: 08.30 – 15.30 1. Adding a service site at the Tangeerang Branch Office. 2. Add a special counter for debtors who have online bookings.
Credit Marketing Officer	Doing offline and online marketing.	1. Be more active in using online social media in marketing such as Tiktok, Instagram, Facebook. 2. Provide special discounts for debtors who apply for credit through Mkredit.
Technology	The establishment of the Maybank Finance Mobile Application Service (MobMIF). 1. Debtors can access information related to financing products and services for new cars, heavy equipment, industrial machinery and multipurpose fund facilities. 2. The debtor can also view the details of the credit card, copy of agreement document, insurance policy, copy of BPKB.	1. Added the MobMIF feature for downloading financing documents and police copy, previously the documents were sent to the home address, since May 2020 the document download link can be requested through the MobMIF application. 2. Added the MobMIF feature for the management of STNK and BPKB documents, and accelerated repayment calculations. 3. Added features for booking queues, so that debtors can get special services without coming without queuing.

Source: Data Processed by Researchers

PT. Maybank Indonesia Finance continues to try to adapt to suit consumer desires to achieve customer satisfaction and customer loyalty so as to win business competition in this COVID-19 pandemic. This encouragement was carried out by PT. Maybank Indonesia Finance because based on data from the 2020 Annual Report of PT. Maybank Indonesia Finance, showed a decrease in the amount of unit financing and amount financing.

Table 2. Financing Unit and Nominal Financing PT. Maybank Indonesia Finance 2019 and 2020

	31 Dec 2019	31 Dec 2020
Unit Financing	45.765 unit	24.283 unit
Financing Amount	Rp 9.610 (miliar)	Rp 5.504 (miliar)

Source: *www.maybankfinance.co.id*

Based on the above background, the COVID-19 phenomenon that caused PT. Maybank Indonesia Finance has adapted by making service improvements but there is still a significant decrease in unit financing and amount financing, it is interesting for researchers to conduct a study entitled "The Effect of Service Quality and Utilization of Information Technology on Consumer Loyalty Mediated by Consumer Satisfaction During the COVID-19 Pandemic (Study at PT. Maybank Indonesia Finance).

2. Literature Review

Service Quality

Service quality can be interpreted as an effort to fulfill consumer needs and desires as well as the accuracy of delivery in balancing consumer expectations (Tjiptono & Chandra, 2016). In today's competitive environment, it is very important for every company to implement a good marketing mix and service quality, because a good combination of marketing mix strategies can attract the attention of targeted consumers to a product or service (Wahyoedi et al., 2021).

Utilization of Information Technology

Chin and Todd in Maflikhah (2010: 43) provide several dimensions regarding the use of information technology, including: 1) making jobs easier (make jobs easier), 2) increasing productivity (increase productivity), 3) increasing effectiveness (enchance effectiveness), 4) develop job performance (improve the job performance) (Maflikhah, 2010, p. 43).

Consumer Satisfaction

According to Kotler and Keller (2009: 164) there are two kinds of satisfaction, including: 1) Functional satisfaction, is the satisfaction obtained from the function or use of the product, 2) Psychological satisfaction, is the satisfaction obtained from the intangible attributes of the use of a product. . For example, the satisfaction of receiving fast, friendly and courteous service (Kotler & Keller, 2009, p. 164).

Consumer Loyalty

According to Griffin in Soegeng & Saparso (2019), customer loyalty has the following characteristics: 1) Make regular purchases, 2) Buy outside the product or service line, 3) Recommend to others, 4) Show immunity from the attractiveness of similar products from competitors. (Soegeng & Saparso, 2019).

Research Framework

Based on the description of the literature review above, the researchers designed the following framework:
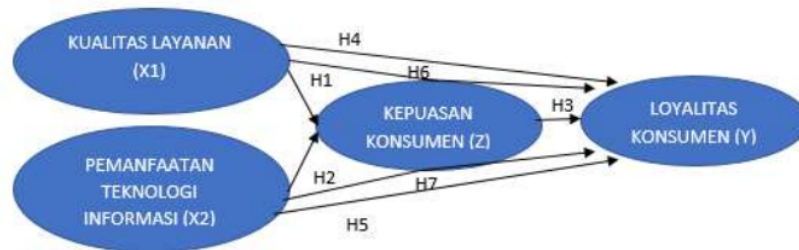

Figure 1. Research Concept Model

H1 : Service Quality Affects Consumer Satisfaction
H2: Utilization of Information Technology Affects Consumer Satisfaction
H3 : Consumer Satisfaction Affects Consumer Loyalty
H4 : Service Quality Affects Consumer Loyalty
H5 : Utilization of Information Technology Affects Consumer Loyalty
H6 : Service Quality Affects Consumer Loyalty mediated by Consumer Satisfaction
H7 : Utilization of Information Technology affects Consumer Loyalty mediated by Consumer Satisfaction

3. Method

The research subjects in this study were the Financing Debtors of PT. Maybank Indonesia Finance during the COVID-19 pandemic. While the object of research in this study is Customer Loyalty (Y), which is influenced by Service Quality (X1), Information Technology Utilization (X2) and Customer Satisfaction (Z) as mediation. The population in this study were financing debtors during the COVID-19 pandemic at PT. Maybank Indonesia Finance at branch offices throughout Indonesia. The population used in this study was taken from financing debtors in 2020, namely as many as 24,283 debtors. The sample size in this study was calculated using the Yamane Formula (3.1). The sample range taken from the Yamane formula in this study is an error tolerance of 10% due to the large population of debtors throughout Indonesia. The following is the calculation of the Yamane formula used to determine the sample / respondent of this study:

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{24.283}{1 + 24.283(0.1)^2}, n = 99,59$$

So the number of samples in this study amounted to 100 people, which were proportionally divided throughout the Branch Offices of PT. Maybank Indonesia Finance so that the sample is expected to be representative. The sampling method or sampling technique in this study is probability sampling with a simple random sampling technique. Probability sampling is a sampling technique that provides equal opportunities for each member of the population to be selected as a member of the sample. It is said to be simple random sampling (simple) because the sampling of members of the population is done randomly without considering the strata that exist in the population. This method is carried out if members of the population are considered homogeneous (Sugiyono, 2019).

In this study, there are 3 types of variables studied, namely the dependent variable, independent variable, and intervening variable. The following are the independent variables in this study, including Service Quality (X1) and Information Technology Utilization (X2). While the dependent variable in this study is Consumer Loyalty (Y) and the intervening variable is Consumer Satisfaction (Z). This study uses primary data sources as the main source to obtain answers to the research proposed in this study, where the research data sources are obtained directly from original sources, namely respondents (Debtors of PT. Maybank Indonesia Finance during the pandemic) and not through intermediaries.

The research instrument used is a questionnaire (questionnaire), where respondents will be given a written statement and answer it according to the available answer choices using a Likert Scale 1-5 measurement scale. The data analysis technique in this study used Partial Least Square (PLS). Partial Least Square is used to test the hypothesis because PLS is used to explain whether or not there is a relationship between construct variables. In this study, Partial Least Square (PLS) analysis is assisted by SmartPLS software by analyzing paths (path analytic) using a structural equation model (Structural Equation Modeling) and the basic PLS (Partial Least Square) model or called the measurement model / outer model. and the structural model / inner model (Ghozali, 2021). Descriptive statistical analysis is used to provide an overview or description of the characteristics of respondents based on gender, age, occupation, and whether they are enjoying credit facilities at PT. Maybank Indonesia Finance.

4. Result And Discussion

Measurement Model Analysis (Outer Model)

Figure 2. Research Model Diagram
Source: Researcher Processed Data Through SmartPLS Software

Validity Test
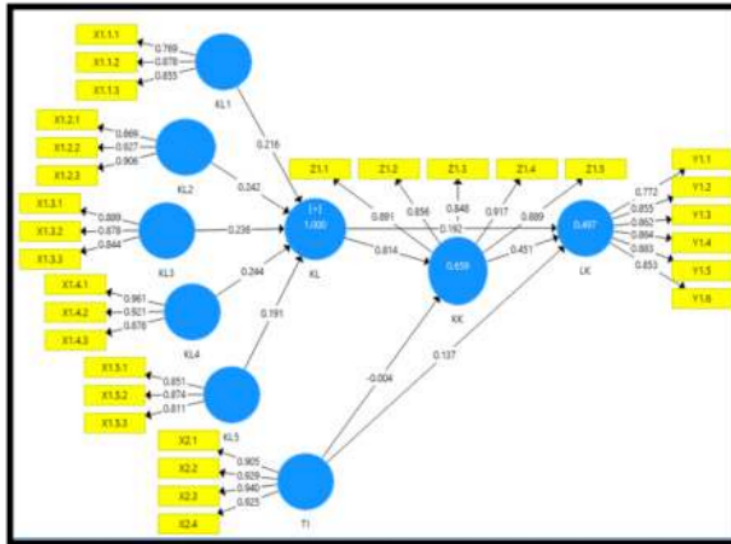*Convergent Validity*

Figure 3. Loading Factor Value on the Research Model Diagram
Source: Researcher Processed Data Through SmartPLS Software

Figure 3 shows the results of the loading factor calculation and all loading factor values> 0.7 meet the Convergent Validity parameter where the loading factor value> 0.7 means that the constructs measured are said to be highly correlated.

Discriminant Validity

Table 5.*Cross Loading*

	KL1	KL2	KL3	KL4	KL5	KL	TI	KK
X1.1.1	0,769	0,576	0,529	0,479	0,550	0,653	0,428	0,549
X1.1.2	0,878	0,716	0,667	0,626	0502	0,771	0,450	0,756
X1.1.3	0,855	0,736	0,683	0,666	0,533	0,787	0,551	0,700
X1.2.1	0,760	0,869	0,712	0,637	0,476	0,789	0,462	0,599
X1.2.2	0,687	0,927	0,892	0,752	0,485	0,861	0,514	0,684
X1.2.3	0,757	0,906	0,821	0,703	0,499	0,845	0,535	0,710
X1.3.1	0,707	0,843	0,889	0,742	0,563	0,857	0,561	0,705
X1.3.2	0,630	0,801	0,878	0,759	0,432	0,804	0,437	0,618
X1.3.3	0,631	0,701	0,844	0,744	0,573	0,797	0,453	0,643
X1.4.1	0,665	0,724	0,816	0,961	0,585	0,858	0,424	0,660
X1.4.2	0,771	0,730	0,820	0,921	0,503	0,846	0,446	0,654
X1.4.3	0,583	0,687	0,734	0,878	0,526	0,782	0,3372	0,616
X1.5.1	0,491	0,404	0,451	0,457	0,851	0,585	0,586	0,379
X1.5.2	0,595	0,496	0,517	0,462	0,874	0,650	0,760	0,473
X1.5.3	0,506	0,464	0,551	0,561	0,811	0,646	0,417	0,581
X2.1	0,481	0,448	0,458	0,391	0,595	0,529	0,905	0,410
X2.2	0,553	0,599	0,565	0,437	0,664	0,631	0,929	0,507

	KL1	KL2	KL3	KL4	KL5	KL	TI	KK
X2.3	0,470	0,481	0,487	0,375	0,622	0,543	0,940	0,407
X2.4	0,590	0,516	0,531	0,448	0,677	0,617	0,925	0,540
Y1.1	0,520	0,400	0,423	0,372	0,630	0,522	0,522	0,497
Y1.2	0,494	0,403	0,460	0,391	0,664	0,537	0,402	0,565
Y1.3	0,454	0,416	0,462	0,386	0,642	0,527	0,313	0,558
Y1.4	0,551	0,445	0,505	0,416	0,580	0,559	0,422	0,568
Y1.5	0,489	0,424	0,539	0,433	0,524	0,542	0,419	0,630
Y1.6	0,517	0,489	0,563	0,495	0,575	0,595	0,417	0,622
Z1.1	0,684	0,615	0,632	0,593	0,532	0,693	0,513	0,891
Z1.2	0,728	0,619	0,667	0,556	0,481	0,694	0,438	0,856
Z1.3	0,671	0,667	0,657	0,600	0,511	0,708	0,470	0,848
Z1.4	0,723	0,666	0,663	0,638	0,518	0,730	0,407	0,917
Z1.5	0,743	0,685	0,700	0,690	0,463	0,749	0,425	0,889

Source: Researcher Processed Data Through SmartPLS Software

From the table above, it is shown that the Cross Loading value is greater than 0.70 for each variable, so the correlation of the construct with the indicator is higher than the correlation of the indicator with other constructs, or it can indicate that the latent construct predicts the indicator better than other indicators for the construct.

Table 6. AVE (Average Variance Extracted)

Variabel	AVE (*Average Variance Extracted*)	*Convergent Validity*
Service Quality	0,599	Valid
Information Technology	0,855	Valid
Consumer Satisfaction	0,775	Valid
Consumer Loyalty	0,721	Valid

Source: Researcher Processed Data Through SmartPLS Software

Based on the table above, it shows that the AVE (Average Variance Extracted) value for all constructs has a value > 0.50. Because the two parameters in Convergent Validity, namely the loading factor and Average Variance Extracted, are met, there is no Convergent Validity problem in the model being tested.

Reliability Test
Cronbach Alpha

Table 7. *Cronbach Alpha*

	Cronbach's Alpha	*Reliability*
Service Quality	0,951	*Reliable*
Information Technology	0,944	*Reliable*
Consumer Satisfaction	0,927	*Reliable*
Consumer Loyalty	0,922	*Reliable*

Source: Researcher Processed Data Through SmartPLS Software

Based on the table above, it can be seen that the Cronbach's Alpha value of each research variable is > 0. These results indicate that each research variable has met the parameters of Cronbach's Alpha value and all variables have a high level of reliability.

Composite Reliability

Table 8. *Composite Reliability*

	Composite Reliability	*Reliability*
Service Quality	0,957	*Reliable*
Information Technology	0,959	*Reliable*
Consumer Satisfaction	0,945	*Reliable*

Consumer Loyalty	0,922	*Reliable*

Source: Researcher Processed Data Through SmartPLS Software

In the table above, it can be seen that all variables have a Composite Reliability value > 0.7, which means that the variables used in the model meet the reliable requirements and the measurement tool in the form of a questionnaire tested is reliable (reliable) because the respondent's answers are consistent or stable from time to time to the statement made. given.

The conclusion that can be made after analyzing the Outer Model with several tests including Validity Test and Reliability Test is that all indicators and variables in this study have met the rules of validity and reliability.

Structural Model Analysis (Inner Model)
R Square Test

The R-Square value is used to see the predictive power of the structural model of each endogenous latent variable. The value of the coefficient of determination (R-Square) is expected to be between 0 and 1 and if there is an R-Square value close to 1, this indicates that the exogenous construct provides almost all the information needed to predict variations in endogenous constructs. R-Squares values of 0.67, 0.33, and 0.19 can be concluded that the model is strong, moderate, weak (Chin, 1998). The following is a summary of the R-Square values:

Table 9. Summary of R-Square Values

	R-Square	*R-Square Test*
Service Quality	1	Strong
Consumer Satisfaction	0,659	Moderate
Consumer Loyalty	0,497	Moderate

Source: Researcher Processed Data Through SmartPLS Software

By using the R Square parameter from Chin (1998) in Ghozali (2021), where values above 0.67 the model is declared strong, values 0.67 to 0.33 the model is declared moderate, and values below 0.19 the model is declared weak, the results of the study This is a 100% Service Quality construct described in the first order by TERRA where Reliability represents 21.6%, Responsiveness 24.9%, Assurance 23.9%, Empathy 25.2%, Tangible 17% which can be seen in the bootstrapping model diagram. Meanwhile, Consumer Satisfaction is stated as a moderate model, which is 66%, which means that the contribution of the variation of the Service Quality and Information Technology model to Consumer Satisfaction is 66% and the other 34% is explained by other construct variations that are not included in the model. Furthermore, Consumer Loyalty is stated as a moderate model, namely 48%, which means that the contribution of variations in Consumer Satisfaction to Consumer Loyalty is 48% and the other 52% represent other constructs not described in this model.

Effect Size Test (f²)

f-square value is used to determine the effect of the predictor variable on the dependent variable. The value of f2 with values of 0.02, 0.15, and 0.35 is interpreted that predictors of latent variables have small, medium, and large effects on the structural level. (Ghozali, 2021, p. 73). The following is a summary of the f-square values:

Table 10. f-*square*

	f-*square*	*Effect Size* (f²)
Service Quality – Consumer Satisfaction	1,165	High
Information Technology – Consumer Satisfaction	0,000	Low
Information Technology – Consumer Loyalty	0,022	Moderate
Consumer Satisfaction – Consumer Loyalty	0,138	Moderate

Source: Researcher Processed Data Through SmartPLS Software

Evaluation The value of f2 with values of 0.02, 0.15, and 0.35 is interpreted that predictors of latent variables have small, medium, and large effects on the structural level. Based on the table above, it is known that Service Quality – Consumer Satisfaction has a large / strong influence. Consumer Satisfaction –

Consumer Loyalty and Information Technology – Consumer Loyalty has a moderate influence. While Information Technology - Consumer Satisfaction has a small effect.

Prediction Relevance Test (Q-Square)

The value of Q2 predictive relevance > 0 indicates that the model has predictive relevance. This means that the model is able to predict the measurement of observations for each endogenous latent variable or construct (Ghozali, 2021, p. 74). Calculation of the value of Q2 is obtained by the following formula:

$Q^2 = 1 - (1-R1^2)(1-R2^2)$
$Q^2 = 1 - (1-0,659^2)(1-0,497^2)$
$Q^2 = 1 - (1-0,434)(1-0,247)$
$Q^2 = 1 - (0,566)(0,753)$
$Q^2 = 1 - 0,426$
$Q^2 = 0,574$

(4.1)

Based on the calculation of the value of Q2 (4.1) above, can be explained that Consumer Loyalty can be explained by 57.4% by Consumer Satisfaction and 42.6% by other variables outside the model. This shows that the Q2 predictive relevance > 0 indicates that the model has predictive relevance or the model is able to predict the research hypothesis.

The conclusion that can be made after analyzing the Inner Model with several tests including the R-Square Test, Effect Size Test (f2), and Prediction Relevance Test (Q-Square) is that all exogenous latent variables have an influence on endogenous latent variables. The effect varies from large to small, even based on the three test parameters above, it shows that a large percentage of the research model is able to predict hypotheses, so this model will be used for analysis of research hypotheses.

Hypothesis test
Direct Effect

The Direct Effect test aims to determine whether the exogenous latent variable has a direct effect on the endogenous latent variable without passing through other variables. Hypothesis testing is done with two parameters, namely t-statistics and p-value.

Table 11. Summary of Direct Effect Test

	t-statistic	*p-value*
Service Quality – Consumer Satisfaction	12,496	0,000
Information Technology – Consumer Satisfaction	0,050	0,480
Information Technology – Consumer Loyalty	6,568	0,000
Consumer Satisfaction – Consumer Loyalty	1,246	0,107
Service Quality – Consumer Satisfaction	1,555	0,060

Source: Researcher Processed Data Through SmartPLS Software

Five hypotheses in this study need to see the effect directly, including:

1. **First Hypothesis Test:**

   H0 : Service Quality Does Not Affect Consumer Satisfaction
   H1 : Service Quality Affects Consumer Satisfaction

   It is known that the results of the direct influence of Service Quality on Consumer Satisfaction are t-statistics 12.496 > 1.96 and have a p-value of 0.000 <0.05. Then H0 is rejected and H1 is accepted where Service Quality affects Customer Satisfaction significantly.

   Discussion: The quality of service that has been good so far has been carried out by PT. Maybank Indonesia Finance is a Service Marketing Team / Customer Service / Call Center that is able to provide solutions to customer problems, and provide accurate information without errors, seriously prioritizing the interests and understanding the needs of debtors. In addition, the Marketing / Customer Service / Call Center Team is also considered capable of providing good service in a fast time during the COVID-19 pandemic. The Marketing/ Customer Service/ Call Center team is able to provide a sense of trust in transactions, while the physical evidence of existing services is PT. Maybank Indonesia Finance added office services and online services during the COVID-19 pandemic by maintaining the health protocols recommended by the government. Based on the results of the hypothesis, it proves the explanation of Tjiptono & Chandra (Tjiptono & Chandra, 2016) that the service quality perceived by consumers is obtained by comparing consumers' perceptions of the services they actually receive / get with the services

they actually expect / want on the attributes they receive. service attributes of a company. Consumers of PT. Maybank Indonesia Finance feels that the service received or perceived is as expected, so the quality of service is perceived to be good and satisfactory.

2. **Second Hypothesis Test**

H0 : Utilization of Information Technology Does Not Affect Consumer Satisfaction

H1 : Utilization of Information Technology Affects Consumer Satisfaction

It is known that the direct effect of Information Technology on Consumer Satisfaction is t-statistic 0.050 < 1.96 and has a p-value of 0.480 > 0.05. Then H0 is accepted and H1 is rejected, where the use of Information Technology does not affect Consumer Satisfaction.

Discussion: This study shows that the use of information technology has not been felt by consumers to be able to affect consumer satisfaction, which means this research also produces a different opinion from the theory presented by Budi Haryono (Haryono, 2016) which says that advances in information communication technology must be applied by companies, where with the service application owned by the company can increase customer satisfaction. This can happen because the utilization of information technology in the form of the Maybank Finance Mobile Application application has not worked effectively so that consumers do not feel the benefits. The role of the Maybank Finance Mobile Application which was originally expected to be able to replace the role of humans in dealing with the COVID-19 pandemic has not been felt. The role of the Maybank Finance Mobile Application, which was previously expected to be able to assist consumers in downloading financing documents, obtaining police copies, managing STNK and BPKB documents, and assisting consumers in calculating accelerated repayments has not yet been felt by consumers as a whole so that it has not been able to generate satisfaction. Because in fact the Maybank Finance Mobile Application is different from banking applications which can facilitate the real time process of transferring money or multi payments needed in daily life and speeding up / simplifying the process if the application is in hand (Consumer Mobile Phone), but the Maybank Finance Mobile Application is helpful in non-payment transactions that can still be done if consumers go to the office directly to meet the marketing team or by looking at the website if they want product info.

3. **Third Hypothesis Test**

H0 : Consumer Satisfaction Does Not Affect Consumer Loyalty

H1 : Consumer Satisfaction Affects Consumer Loyalty

It is known that the result of the direct influence of Consumer Satisfaction on Consumer Loyalty is t-statistic 6.568 > 1.96 and has a p-value of 0.000 <0.05. Then H0 is rejected and H1 is accepted, where Consumer Satisfaction significantly affects Consumer Loyalty.

Discussion : Based on the results of the questionnaire, things that lead to customer satisfaction so that consumers feel loyal to PT. Maybank Indonesia Finance is a functional satisfaction where the Debtor is satisfied with the financing facilities provided by PT. Maybank Indonesia Finance because it is in line with the expectations of the Debtor. Satisfaction with the types of motor vehicle loan products at PT. Maybank Indonesia Finance needs to be maintained and even improved, so that satisfied consumers can feel loyal and willing to repurchase and even recommend it to others. This hypothesis strengthens previous research and the theory of Tjiptono and Diana (Tjiptono & Diana, Customer Satisfaction Edition 1, 2019) which explains the perspective of the relationship between satisfaction and loyalty, where satisfaction is the core of loyalty, without satisfaction there will be no loyalty.

4. **Fourth Hypothesis Test**

H0 : Service Quality Does Not Affect Consumer Loyalty

H1 : Service Quality Affects Consumer Loyalty

It is known that the direct effect of Service Quality on Consumer Loyalty is t-statistic 1.246 < 1.96 and has a p-value of 0.107 > 0.05. Then H0 is accepted and H1 is rejected, where Service Quality does not affect Consumer Loyalty directly.

Discussion: This can indicate that a good service quality has been provided by PT. Maybank Indonesia Finance has not been able to increase consumer loyalty. This can happen because the factors that cause consumers to become loyal take a long time and many factors affect consumers. Respondents in this study may still consider other factors in the form of competitors, price sensitive to interest rates can be a major factor in the COVID-19 pandemic situation, also where loyalty takes a long and consistent time like Tjiptono's theory (Tjiptono, 2014).

5. **Fifth Hypothesis Test**

H0 : Information Technology Affects Consumer Loyalty

H1 : Information Technology Affects Consumer Loyalty

It is known that the direct influence of Information Technology on Consumer Loyalty is t-statistic $1.555 < 1.96$ and has a p-value of $0.060 > 0.05$. Then H0 is accepted and H1 is rejected, where the Utilization of Information Technology does not affect Loyalty directly.

Discussion: The results of this hypothesis reject the theory of Lovelock and Wirtz in Soegeng and Saparso (Soegeng & Saparso, 2019) which explains that advances in information technology in the era of globalization have contributed significantly to the increase in the service sector that affects loyalty. This happens because in this study the use of Information Technology only explains the role of the Maybank Finance Mobile Application to represent Information Technology, it is deemed necessary to add other information technology owned by PT. Maybank Indonesia Finance, such as the use of systems that are able to accelerate the credit analysis process and use technology. information that can emphasize speed, accuracy, reliability so as to improve consumer judgment regarding the importance of using information technology as an important need for consumers and make consumers loyal.

Indirect Effect (Indirect Effect)

Indirect Effect Test is conducted to see the value of the indirect effect between variables. This study has a mediating variable, namely consumer satisfaction (Z), so that in the process of calculating the SmartPLS software using the intervening method and bootstraping calculating. The results of the bootstrapping technique are described in the Specific Indirect Effect where the indirect relationship effect is seen, whether mediation is useful as a full complement or partial mediation by adding up the total relationship (Ghozali, 2021, p. 186).

Table 12. Summary of Indirect Effect Test

	t-statistik	p-value
Service Quality – Consumer Satisfaction – Consumer Loyalty	2,964	0,002
Information Technology – Consumer Satisfaction – Consumer Loyalty	0,049	0,480

Source: Researcher Processed Data Through SmartPLS Software

Two hypotheses in this study need to see the effect indirectly, including:

1. **Testing the Sixth Hypothesis**

H0 : There is no Effect of Service Quality on Consumer Loyalty mediated by Consumer Satisfaction

H1 : There is an Influence of Service Quality on Consumer Loyalty mediated by Consumer Satisfaction

It is known that the result of the indirect effect of Service Quality on Consumer Loyalty with the mediation of Consumer Satisfaction is t-statistic $2.946 > 1.96$ and has a p-value of $0.02 < 0.05$. Then H0 is rejected and H1 is accepted, where the intervening variable is able to mediate the effect of exogenous (independent) variables on endogenous (dependent) variables or it can be explained that there is an influence of Service Quality on Consumer Loyalty mediated by Consumer Satisfaction.

Discussion: It is interesting to discuss this hypothesis, because in the previous hypothesis, the quality of service directly seen its effect on consumer loyalty and the results have no effect, but consumer satisfaction has an influence on consumer loyalty. This shows that consumers need to be driven by a sense of satisfaction to finally feel loyal. Good service quality is evident from the results of the evaluation of the previous hypothesis that it is actually able to encourage consumers to be loyal when consumers feel satisfied.

2. **Testing the Seventh Hypothesis**

H0 : There is no Effect of Information Technology Utilization on Consumer Loyalty mediated by Consumer Satisfaction

H1 : There is an Effect of Information Technology Utilization on Consumer Loyalty mediated by Consumer Satisfaction

It is known that the result of the indirect effect of Information Technology Utilization on Consumer Loyalty with the mediation of Consumer Satisfaction is t-statistic $0.049 < 1.96$ and has a p-value of $0.480 > 0.05$. Then H0 is accepted and H1 is rejected, the intervening variable is not able to mediate the effect of exogenous (independent) variables on endogenous (dependent) variables or it can be explained that

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there is no influence of Information Technology Utilization on Consumer Loyalty mediated by Consumer Satisfaction.

Discussion: This can happen because in this study consumers have not felt the importance of using the Maybank Mobile Application. Even in this hypothesis, if the use of the Maybank Finance Mobile Application is mediated by consumer satisfaction, it still produces a negative effect on loyalty. The use of the Maybank Finance Mobile Application is limited to non-payment transactions, in contrast to Banking Mobile Banking which is payment and multi-payment. The Maybank Finance Mobile Application needs further development so that it can be used as a payment transaction such as Banking Mobile Banking or multi-payment transactions in collaboration with other parties so that it is more attractive in terms of benefits for consumers.

5. Conclusion

Based on the research conducted, the conclusions obtained are service quality has a positive and significant impact on consumer satisfaction. So it can be concluded that good service quality will affect consumer satisfaction at PT. Maybank Indonesia Finance; utilization of Information Technology has no effect on Consumer Satisfaction. So it can be concluded that the use of information technology does not affect consumer satisfaction at PT. Maybank Indonesia Finance; consumer Satisfaction has a positive and significant influence on Consumer Loyalty. So it can be concluded that when consumers of PT. Maybank Indonesia Finance feels that satisfaction will affect its loyalty.; service Quality has no direct influence on Consumer Loyalty. So it can be concluded that Service Quality needs to pass the Consumer Satisfaction variable to increase Consumer Loyalty of PT. Maybank Indonesia Finance; utilization of Information Technology has no direct influence on Loyalty. So it can be concluded that the consumers of PT. Maybank Indonesia does not feel that the use of Information Technology has an influence on Consumer Loyalty; consumer Satisfaction is able to mediate the effect of Service Quality on Consumer Loyalty. So it can be concluded that the quality of service provided by PT. Maybank Indonesia Finance influences consumers to be loyal due to perceived satisfaction; consumer Satisfaction is not able to mediate the effect of Information Technology Utilization on Consumer Loyalty. So it can be concluded that the consumers of PT. Maybank Indonesia Finance does not feel that the use of Information Technology affects Consumer Loyalty, even though consumers go through previous satisfaction. The following are suggestions given based on the research that has been done, namely: 1. The results of this study are further developed to determine other factors that can affect Consumer Loyalty; 2 For further researchers who are interested in researching service quality, they can develop service quality dimensions, such as online services that are in demand after the COVID-19 pandemic occurred; 3 This research was conducted during the COVID-19 pandemic so that the distribution of questionnaires was carried out via google form but it would be difficult for respondents to ask questions related to the questionnaire, so the suggestion for further researchers is to collect data face-to-face; 4 For PT. Maybank Indonesia Finance, in order to maintain service quality because it greatly affects consumer satisfaction. With good consumer assessment of the company, it will increase Consumer Loyalty to the Company. For PT. Maybank Indonesia Finance, to continue to strive for maximum service that adapts to conditions after the COVID-19 pandemic and 5 for PT. Maybank Indonesia Finance, to continue to develop information technology, especially service applications for consumers, such as the Maybank Mobile Application, so that consumers can feel the maximum use of these applications.

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