



ANALYSIS OF E-SERVICE CHATBOT AND SATISFACTION OF BANKING CUSTOMERS IN INDONESIA

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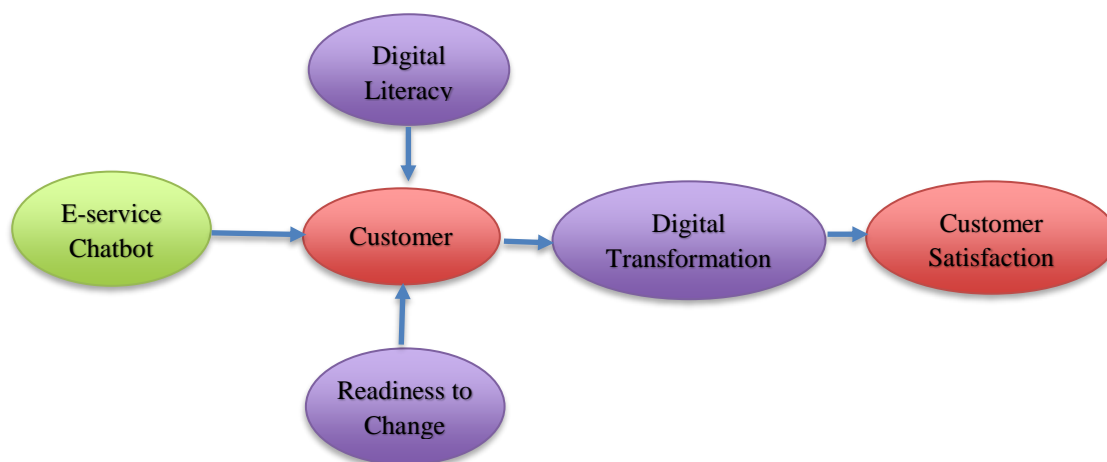
Andi Wiliam Was born in Jakarta, Indonesia in 1988. The writer has worked as an Information Technology Consultant for 3 years handling IT Project, Information System Management, and Project Management. The writer finished his bachelor degree in information system in 2010, Master degree in Management in 2015 in Pelita Harapan University and now pursuing his doctoral degree in Bina Nusantara University, Jakarta. The writer is also a certified behaviour consultant and has a passion in education, management and business startup.

Research Highlights

This research was conducted to qualitatively analyze the actual opportunities of banking e-service chatbot to satisfy Indonesian banking customers and also to explore qualitatively what factors were expected to affect customer satisfaction in its implementation through the experience review of other companies as users of e-service chatbots. In this study, the authors used literature studies on the experiences of various companies when using e-service chatbots to satisfy their customers, which then contextualized into the banking industries in Indonesia. The results of the study found that the e-service chatbots had the opportunity to increase the satisfaction of banking customers in Indonesia. This opportunity occurred when the customer had fully experienced digital literacy and they experienced the readiness to change a stage of banking services. The results of the study also found that the opportunities for the Indonesian banking industry that have been fully implemented since the beginning of their governance were arranged electronically, so that their customers experienced good readiness which ultimately resulted in good customer satisfaction. The implication of this research is the importance of banking governance to seriously carry out digital transformation as an excellent service through chatbots.

Keywords: Chatbot, E-Service, E-Satisfactions, E-Retention

Graphical Abstract



Research Objectives

E-commerce is currently growing big by producing complex features and databases that are able to support business development in the digital era (Gupta et al., 2015). Many companies change the form of digital services. One e-service that is currently developing is chatbot, which is a conversation system with interaction patterns using natural language (Huang et al., 2004). Chatbot is considered capable of bridging conventional problems related to company service to users (Huang et al., 2004). A survey conducted by Oracle Inc. in 2016 found that 80% of the 800 businesses they interviewed used chatbots and planned to implement them in their business in 2020 (Business Insider Intelligence, 2016).

Chatbot in its development was made with the aim of helping facilitate the work of people through interaction with computers but not to replace the full role of workers, so whether the presence of chatbots can have an impact on the sustainability of the company, especially in the



banking world (Shawar and Atwell, 2007). This research is aimed at doing research in various companies using e-service chat to satisfy their customers, which then contextualized into the banking industry in Indonesia.

Methodology

This research is preliminary research related to the use of e-service chatbots. The research method used is Neuroresearch with exploratory research stages, a qualitative method, namely the study of literature about the experiences of various companies when using e-service chatbots to satisfy their customers (Sasmoko et al., 2018; Sasmoko and Ying, 2015). From this study, the researchers tried to construct a construct which was then contextualized into the banking industry in Indonesia.

Results

The development of information technology in the business world guarantees the long-term sustainability of the business itself (Rust, 2001). Chatbot received a positive response for users because it is able to accommodate a fast communication so that it provides services that have a positive impact on the company's performance. This in itself will be able to increase customer satisfaction with the company (Hill et al., 2015). Chatbot is able to increase customer satisfaction while reducing company operating costs so that this can be one of the strong strategies for companies in the digital age (Anderson, 2016; Haan, 2018).

However, it needs to be considered from the customer side. Customers who support the development and benefits of chatbots are customers who have been able to understand and implement and be able to prepare themselves for digital systems. Therefore in banking services, customer satisfaction is important in the banking industry (Kemal Avkiran, 1994). Service satisfaction will improve quality and have a positive impact on the reputation of the banking industry itself.

Findings

The results of the study found that e-service chatbots have the opportunity to increase the satisfaction of banking customers in Indonesia. This opportunity occurs if the customer has fully experienced digital literacy, which means that the customer has experienced the readiness to change stage of banking services. This study also highlights that the opportunities for the Indonesian banking industry, which has been set up electronically from the beginning, have been prepared for good service. With the e-service chatbot, the opportunity to improve customer satisfaction will be realized well. The implication of this research is the importance of banking governance to seriously carry out digital transformation as excellent service through chatbots.

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