

# Analysis of the effect of e-company service quality on e-customer satisfaction and e-customer loyalty on users of my pertamina applications in the surabaya raya area, Indonesia

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## Abstract:

PT. Pertamina (Persero) is the only state-owned company assigned by the Government to provide and distribute fuel oil nationally to the people of Indonesia. With the rise of the presence of private companies engaged in retail fuel sales, so as not to lose their loyal customers, PT. Pertamina (Persero) continues to strive to create new strategies and innovations in satisfying customers and continues to pay attention to improving service to customers. One way PT. Pertamina (Persero) in increasing sales of products and services is by launching the MyPertamina Application which is in the hands of customers through smartphones. The Procedure used in data collection to obtain the required information by distributing questionnaires to Pertamina customer who meet the requirements as research samples until the time limit for the sample size of 178 is met. After all the data from the is collected then tabulation is done in excel. Non-probability sampling and snowball sampling are the sampling techniques employed. According to the data analysis, eight of the nine submitted hypotheses are accepted and one is rejected.



IJSB

Accepted 10 March 2022  
Published 12 March 2022  
DOI:10.5281/zenodo.6349255

**Keywords:** *Reliability, Privacy and Security, Website design, E-customer satisfaction, E-customer loyalty, MyPertamina, Pertamina.*

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## 1. Introduction

In the industrial era 4.0, technological developments are currently getting faster and more sophisticated, especially communication and information technology. Technology has been attached to humans so that it becomes an inseparable part of everyday life. One of the most widely used technologies by humans is Smartphone. With the development of technology that is getting faster, it requires the Company to innovate in developing its business to make its customers more loyal and can provide convenience or the right and fast solution according to the needs / desires of consumers, so that consumers are satisfied with the products and services provided so that they remain subscribed to product or service offered. My Pertamina is a loyalty and e-payment program from PT Pertamina (Persero) that gives all Pertamina customers with a simple user experience. Bank Indonesia has approved and regulated this e-money service. My Pertamina is a cashless payment method (one of nine), a way for consumers to earn points and incentives, and a way to use e-vouchers at shops who have partnered with PT Pertamina through the My Pertamina Loyalty Program. Pertamina emphasizes promotions linked to fuel oil for automobiles in this My Pertamina application, both in terms of earning points and vouchers, and so on. In the face of increasing business competition in Indonesia, it is critical for My Pertamina to continually increase E-Customer loyalty from My Pertamina users. As a result, this study will look at the impact of E-Company Service Quality (reliability, privacy and security, website design, and customer service and support) on E-Customer Satisfaction and E-Customer Loyalty among My Pertamina users in Surabaya Raya.

## 2. Literature Review

### 2.1 E- customer loyalty

E-Customer Loyalty, as defined by Oliver in the book (Diana, 2015), is a definite promise to buy or subscribe to a preferred product or service in the future. Even while situational factors and marketing activities have the ability to trigger brand switching behavior, this leads to direct purchases of the same brand. According to Herington & Weaven (2009), e-service quality is found to be related to satisfaction, and most of it was explained by the personal need dimension. According to Amin (2016), personal need has a significant effect towards customer satisfaction but the standardized path was the lowest compared to the dimension of personal need, site organization and efficiency

### 2.2 E-customer satisfaction

According to Rita (2019), e-customer satisfaction accounts for 62.4 percent of e-customer loyalty, making it statistically significant. According to Chhabra (2018), e-customer satisfaction and e-loyalty have a positive link, hence E-customer satisfaction has a substantial positive relationship with e-customer loyalty. E-customer satisfaction and e-loyalty, according to Amin (2016), have a positive link. As a result, here's a hypothesis:

**H9:** E-customer satisfaction has a considerable beneficial impact on E-customer loyalty.

### 2.3 Reliability

According to a research done by Inzamam Ul Haq and Tahir Mumtaz Awan (2020), dependability and customer loyalty have a major impact. We can get the following hypothesis from these statements:

**H1:** E-Customer loyalty is influenced by reliability in a good way.

According to a research done by Inzamam Ul Haq and Tahir Mumtaz Awan (2020), reliability has a substantial impact on customer satisfaction. Because client reaction is so vital in e-banking, reliability is crucial. Although reliability is one of the aspects that might impact answers, quick processing of banking transactions with zero mistakes is frequently used as the

primary criterion for evaluating the reality of E-Banking service providers (Blut et al., 2014; Liang and Pei-Ching, 2015; Saccani et al., 2014).

**H5:** E-Customer satisfaction is positively influenced by reliability.

## 2.4 Privacy and security

According to a research done by Inzamam Ul Haq and Tahir Mumtaz Awan (2020), privacy and security have no effect on client loyalty. As a result, the following theory is put forth:

**H2:** E-Customer Loyalty is positively influenced by privacy and security.

According to a research done by Inzamam Ul Haq and Tahir Mumtaz Awan (2020), privacy and security have a major impact on customer satisfaction. The Privacy and Security report illustrates how comfortable e-banking customers are sharing personal information on e-banking platforms (Muturi et al., 2013). Users' privacy is jeopardized by e-banking since there is no direct interaction (Kim et al., 2009; Shankar and Jebarajakirthy, 2019). The trust element, on the other hand, rises towards service providers, and it is via trust that the ideal customer satisfaction response may be obtained (Safi and Awan, 2018). Higher loyalty emerges from a better code of ethics for privacy and security (Orel and Kara, 2014; Thaichon et al., 2014). As a result, the following theory is put forth:

**H6:** E-Customer happiness is positively influenced by privacy and security.

## 2.5 Website design

According to study done by Inzamam Ul Haq and Tahir Mumtaz Awan (2020), website design has a substantial impact on customer loyalty. We can get the following hypothesis from these statements:

**H3:** The design of a website has a favorable impact on e-customer loyalty.

According to a research done by Inzamam Ul Haq and Tahir Mumtaz Awan (2020), website design has a substantial impact on customer satisfaction. Website design is described as different interactive aspects of e-banking services that assist consumers in receiving a transaction structure during and after the transaction processing structure, as well as other information (Wolfinbarger and Gilly, 2003). Updated websites (Kim et al., 2009) and increased interactive experiences can lead to higher levels of satisfaction. Interactive website elements boost e-banking results' confidence, satisfaction, and loyalty (Lee et al., 2006). We can get the following hypothesis from these statements:

**H7:** The design of a website has a favorable impact on e-customer satisfaction.

## 2.6 Customer Service and Support

According to study done by Inzamam Ul Haq and Tahir Mumtaz Awan (2020), customer service and assistance have no effect on consumer loyalty. We can get the following hypothesis from these statements:

**H4:** Customer service and support have a strong beneficial impact on e-customer loyalty.

According to a research done by Inzamam Ul Haq and Tahir Mumtaz Awan (2020), customer service and assistance have no effect on customer satisfaction. Customer service and support refers to how quickly a user replies to any reports received during or after a service encounter. Individuals and organizations might be referred to as users in this context (Blut et al., 2015). Organizations, like individual users, are highly compassionate, which may leave a lasting effect on personnel (Cloud et al., 2017). We can get the following hypothesis from these statements:

**H8:** E-Customer Satisfaction is positively influenced by customer service and support.

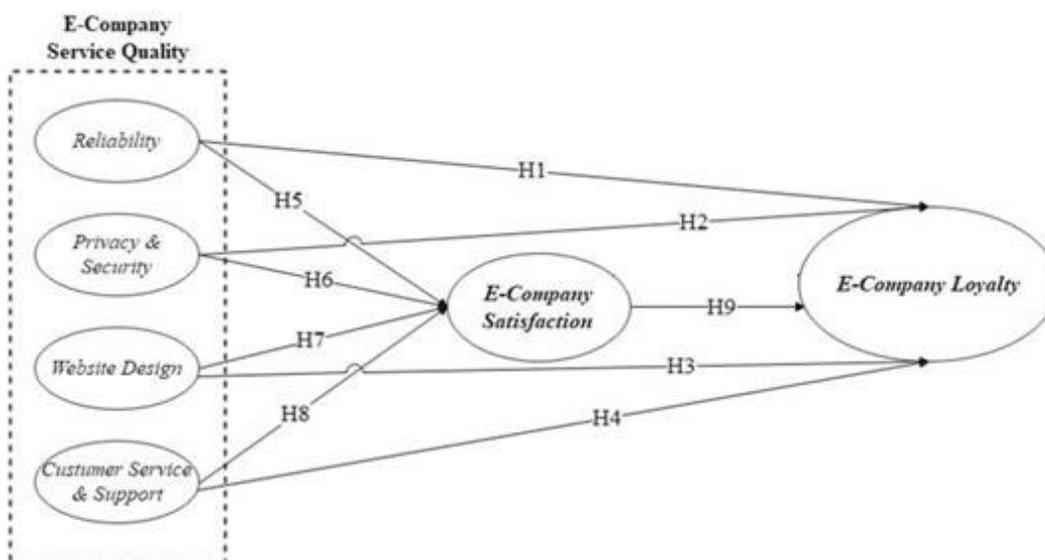
### 3.Hypothesis

The purpose of this study is to see how dependability, privacy and security, website design, and customer care and support affect E-Customer Loyalty and E-Customer Satisfaction among My Pertamina users in Surabaya Raya. As a result, the following hypotheses are employed.

- H1: E-Customer loyalty is influenced by reliability in a good way.
- H2: E-Customer Loyalty is positively influenced by privacy and security.
- H3: The design of a website has a favorable impact on e-customer loyalty.
- H4: Customer service and support have a strong beneficial impact on e-customer loyalty.
- H5: E-Customer satisfaction is positively influenced by reliability.
- H6: E-Customer happiness is positively influenced by privacy and security.
- H7: The design of a website has a favorable impact on e-customer satisfaction.
- H8: E-Customer Satisfaction is positively influenced by customer service and support.
- H9: E-customer satisfaction has a considerable beneficial impact on E-customer loyalty.

### 4.Method

A quantitative technique was applied in this investigation. The population is made up of all My Pertamina users in Surabaya. Non-probability sampling was utilized, with a questionnaire serving as the primary data gathering instrument. In this study, researchers will use snowball



**Figure 1. Research Model**

Source: Awan, 2020

sampling techniques, where researchers choose respondents who will help researchers to distribute and fill out questionnaires. In this study respondents collected were 178 user of My Pertamina in Surabaya according to the characteristics of respondents. Research model can be seen below.

### 5.Result

Multiple Regression was utilized to evaluate the relationships between the variables in this investigation. SPSS 22.0 was utilized as a statistical analysis tool to solve the research's problem formulation. The next stage is to undertake descriptive statistic-analysis when the surveys have been returned. Table 1 reveals that women are more likely than men to fill out surveys, as seen by the fact that 106 (59.6%) of respondents who utilize My Pertamina are

female, while 72 (40.4%) are male. This suggests that the majority of My Pertamina users are women.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	72	40.4	40.4	40.4
	Female	106	59.6	59.6	100.0
	Total	178	100.0	100.0	

Source: own calculation

Table 2 shows that the features of respondents by age group are dominated by the 18-35 age group, which has 171 respondents (96.1%), followed by the 36-55 age group, which has 7 respondents (3.9 percent). This indicates that the majority of responders belong to the generation X and Y age groups.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-35 years	171	96.1	96.1	96.1
	36-55 years	7	3.9	3.9	100.0
Total		178	100.0	100.0	

Source: own calculation

The features of respondents based on domicile are dominated by Surabaya, which has 117 respondents (65.7 percent), Gresik, which has 34 respondents (19.1 percent), and Sidoarjo, which has 27 respondents, as shown in Table 3. (15.2 percent). This indicates that Surabaya is home to the majority of responders.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Gresik	34	19.1	19.1	19.1
	Sidoarjo	27	15.2	15.2	34.3
	Surabaya	117	65.7	65.7	100.0
	Total	178	100.0	100.0	

Source: own calculation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	etc	14	7.9	7.9	7.9
	college student	81	45.5	45.5	53.4
	government employees	12	6.7	6.7	60.1
	entrepreneur	71	39.9	39.9	100.0
	Total	178	100.0	100.0	

Source: own calculation

Table 4 shows that the characteristics of respondents based on occupation are dominated by the college student group, which has 81 respondents (45.5%), followed by the entrepreneur group, which has 71 respondents (39.9%), etc, which has 14 respondents (7.9%), and government employees, who have 12 respondents (6.7 percent ). The bulk of responses are college students, as seen by this.

<b>Table 5. Descriptive Statistics</b>			
	N	Mean	Std. Deviation
RE1	178	4.629	.5290
RE2	178	4.551	.5210
RE3	178	4.444	.5312
RE4	178	4.697	.5077
RE	178	4.5801	.40335
PS1	178	4.472	.5742
PS2	178	4.545	.5428
PS3	178	4.562	.5305
PS	178	4.526217 2284644 17	.41275860 3832007
WD1	178	4.747	.4731
WD2	178	4.601	.6045
WD3	178	4.713	.4657
WD4	178	4.511	.5233
WD	178	4.6433	.41577
CSS1	178	4.551	.6200
CSS2	178	4.607	.5124
CSS3	178	4.483	.5339
CSS4	178	4.416	.5274
CSS5	178	4.556	.5094
CSS	178	4.522	.3950
CSA1	178	4.331	.4839
CSA2	178	4.567	.5081
CSA3	178	4.725	.5798
CSA4	178	4.567	.5709
CSA5	178	4.702	.5054
CSA	178	4.579	.3630
CL1	178	4.590	.5475
CL2	178	4.455	.5731
CL3	178	4.388	.5328
CL	178	4.477528 0898876 41	.42644165 6796768
Valid N (listwise)	178	4.629	
Source: own calculation			

Table 5 reveals that the average score of the mean for the overall indicator is more than 3.61, indicating that all variables' indicators are considered as agreeable by all respondents. Furthermore, if the standard deviation is less than 2.0, the responses supplied by respondents are homogenous. E-Customer Satisfaction has the highest mean average of 4.579. This might suggest that respondents agree more with E-Customer Satisfaction indicators than with other factors. The greatest standard deviation score is .90741 for website design. This might imply that, when compared to other variables, respondents' responses on website design are the least uniform.

### 5.1.1 Validity Test

The statement is considered legitimate if the factor loading value exceeds 0.178. Because the factor loading for each indicator is more than 0.178, all indicators utilized to estimate each variable are legitimate, according to the data validity test.

Indicator	FL	Indicator	FL	Indicator	FL	Indicator	FL	Indicator	FL	Indicator	FL
<b>Reliability</b>		<b>Privacy and Security</b>		<b>Website design</b>		<b>Customer service and support</b>		<b>E-Customer satisfaction</b>		<b>E-Customer Loyalty</b>	
RE1	.748	PS1	.485	WD1	.772	CSS1	.627	CSA1	.709	CL1	.446
RE2	.663	PS2	.436	WD2	.794	CSS2	.460	CSA2	.782	CL2	.465
RE3	.748	PS3	.352	WD3	.661	CSS3	.738	CSA3	.777	CL3	.518
RE4	.216			WD4	.366	CSS4	.523	CSA4	.802		
						CSS5	.433	CSA5			

Source: own calculation

### 5.1.2 Reliability Test

The cronbach's alpha value is compared to the statement's reliability. If the value is more than 0.6, the statement is regarded reliable.

Variable	Cronbach's Alpha Based on Standardized Items
<i>Reliability</i>	0.771
<i>Privacy and Security</i>	0.612
<i>Website Design</i>	0.816
<i>Customer Service and Support</i>	0.777
<i>E- customer Satisfaction</i>	0.713
<i>E- customer Loyalty</i>	0.665

Source: own calculation

Table 5 shows that all variables with a Cronbach alpha value greater than 0.60 have a higher Cronbach alpha value. As a result, it may be argued that the statements describing the variables are consistent and dependable, and that they can be utilized for further investigation.

### 5.1.3 Results of Multiple Regression

#### 1. Personal Need, User Friendliness, Efficiency to E-Customer Satisfaction

The results of multiple regression are as follows:

#### Table 6 Multiple Regression Result 1 (RE,PS,WD,CSS\*CSA)

Variable	Standardized Coefficients
<i>Reliability</i>	0.145
<i>Privacy and Security</i>	0.185
<i>Website Design</i>	0.370
<i>Customer Service and Support</i>	0.316

From table 6, the regression equation can be written as follows:

$$CSA = b_5RE + b_6PS + b_7WD + b_8CSS$$

$$CSA = 0.145.PJ + 0.185.IJ + 0.370.DJ + 0.316.AP$$

**Table 7 Multiple Regression Result 2 (RE, PS, WD, CSS, CSA\*CL)**

Variable	Standardized Coefficients
<i>Reliability</i>	0.126
<i>Privacy and Security</i>	0.494
<i>Website Design</i>	0.132
<i>Customer Service and Support</i>	0.052
<i>E- customer Satisfaction</i>	0.174

From table 7, the regression equation can be written as follows:

$$CL = b1RE + b2PS + b3WD + b4CSS + b9CSA$$

$$CL = 0.126 RE + 0.494 PS + 0.132 WD + 0.052 CSS + 0.174 CSA$$

#### 5.1.4 F-test

According to SPSS calculations, the significance of F test values in model 1 and model 2 are 0.000, implying that the three independent factors influence the dependent variable considerably.

#### 5.1.6 t-test

Eight hypotheses have been accepted, while one has been rejected, based on table 6 and 7. Reliability to e-customer satisfaction, Privacy and Security to e-customer satisfaction, Website Design to e-customer satisfaction, customer service and support to e-customer satisfaction, Reliability to e-customer loyalty, Privacy and Security to e-customer loyalty, Website Design for e-customer loyalty, and e-customer satisfaction for e-customer loyalty all have a significant relationship. Meanwhile, the impact of Customer Service and Support on e-customer loyalty has been proven to be small.

#### 5.1.7 Final Result

There are eight acceptable hypotheses and one rejected hypothesis among the nine examined. The first hypothesis is that e-customer loyalty is influenced by dependability. The t test supports this hypothesis, with a significance value of 0.047 (less than 0.05), indicating that the hypothesis is accepted. The findings of this study back with recent research by Cloud (2020), which found that dependability and customer loyalty had a substantial relationship. This hypothesis is accepted because the MyPertamina application has evolved significantly since its launch in 2016, and as a result of this sufficient experience, the MyPertamina application is superior to competing applications in terms of providing services, transaction details, and information to customers.

The second hypothesis is that e-customer loyalty is influenced by privacy and security. This hypothesis is supported by a t-test with a significance value of 0.000 (less than 0.05), implying that it is accepted. The findings of this study corroborate prior research by Kinasih (2012), which found that data security privacy improves online consumer happiness. The basis for this variable's acceptance is that the MyPertamina application may provide users trust in sharing their personal information. This is because the bulk of Pertamina's clients who use the MyPertamina application are long-term consumers who have lost faith in the company's security.

Website design, according to the third hypothesis, has a substantial impact on e-customer loyalty. The t-test supports this hypothesis, with a significance value of 0.033 (less than 0.05), indicating that the hypothesis is accepted. The findings of this study back with recent research by Inzamam (2020), which found that website design has a substantial impact on customer

loyalty. This variable is allowed because an efficient user interface makes it simpler for customers to utilize the application; aesthetically, the application has a pleasing look, feel, color, layout, and pictures, which has a good impact on potential customers.

The fourth hypothesis is that Customer Service and Support has a favorable influence on e-customer loyalty, but no significant effect on e-customer loyalty. The t-test supports this hypothesis, with a significant value of 0.538 (more than 0.05), indicating that it is not accepted. The findings of this study back with recent research by Desiyanti (2018), which found that customer service quality has little bearing on customer loyalty. Because the customer service of the MyPertamina application is similar to that of rival corporations such as Shell, Petronas, and others in serving clients in Indonesia, this hypothesis is rejected. Furthermore, customer service quality appears to be important in this study to pass consumer contentment before building customer loyalty.

The fifth hypothesis is that e-customer satisfaction is influenced by dependability. The t test supports this hypothesis, with a significance value of 0.019 (less than 0.05), indicating that the hypothesis is accepted. The findings of this study back with recent research by Cloud (2020), which found that dependability and customer satisfaction have a substantial relationship. This hypothesis is accepted because the MyPertamina application has evolved significantly since its launch in 2016, and as a result of this sufficient experience, the MyPertamina application is superior to competing applications in terms of providing services, transaction details, and information to customers.

The sixth hypothesis is that e-customer happiness is influenced by privacy and security. The t-test supports this hypothesis, with a significant value of 0.004 (less than 0.05), indicating that the hypothesis is accepted. The findings of this study corroborate prior research by Kinasih (2012), which found that data security privacy improves online consumer happiness. The basis for this variable's acceptance is that the MyPertamina application may provide users trust in sharing their personal information. This is because the bulk of Pertamina's clients who use the MyPertamina application are long-term consumers who have lost faith in the company's security.

Website design has a considerable impact on e-customer satisfaction, according to the seventh hypothesis. This hypothesis is supported by a t-test with a significance value of 0.000 (less than 0.05), implying that it is accepted. The findings of this study back with recent research by Inzamam (2020), which found that website design has a substantial impact on consumer happiness. This variable is allowed because an efficient user interface makes it simpler for customers to utilize the application; aesthetically, the application has a pleasing look, feel, color, layout, and pictures, which has a good impact on potential customers.

Customer Service and Support has a considerable impact on e-customer satisfaction, according to the ninth hypothesis. The t-test supports this hypothesis, with a significance value of 0.000 (more than 0.05), indicating that it is accepted. The findings of this study back with recent research by Inzaman (2020), which found that customer service and assistance had an impact on customer satisfaction. This variable is acceptable since the MyPertamina application's customer service has adequate job experience to provide good performance, be quick to reply, and be more efficient than its rivals. As a result, the customer care and support variable has a substantial impact on PT Pertamina customers' e-customer satisfaction.

The ninth hypothesis is that e-customer satisfaction influences e-customer loyalty in a substantial way. The t test supports this hypothesis, with a significant value of 0.026 (less than 0.05), indicating that the hypothesis is accepted. The findings of this study back with recent research by Inzamam (2020), which found that customer satisfaction has a substantial impact on customer loyalty. This shows that the more customers are satisfied with the use of the MyPertamina application from PT Pertamina, the more customers are satisfied with the best service from PT. Pertamina, then customer loyalty to customers of PT. Pertamina will increase, customers have the desire to make purchases at PT Pertamina, customers have the desire to continue to use the services of PT Pertamina, and have no desire to move to other companies in the future.

## 6. Discussion

The findings from this study indicate that in general the ones that have the greatest influence on customers to have e-customer loyalty to PT Pertamina are Privacy and Security. This can be seen from the regression weight of the causal relationship for Privacy and Security to e-customer loyalty. Thus, this supports the theoretical evidence which states that data security privacy has a positive effect on online customer loyalty and satisfaction (Kinasih, 2012). And the one that has the biggest influence for customers to have e-customer satisfaction for PT Pertamina is Website Design. This can be seen from the regression weight of the causal relationship for Website Design on e-customer satisfaction. Thus, this supports theoretical evidence which states that there is a significant influence between website design on customer satisfaction (Inzamam (2020). The managerial implications of these findings can be made based on the theory that has been developed as follows: First, reliability is one of the important variables that affect the level of e-customer loyalty and e-customer satisfaction of PT. Pertamina.

The way to improve these indicators is by conducting inspections at Pertamina branch outlets to ensure that the promos offered are in accordance with those promoted through the MyPertamina application. Another way that can be done is for PT. Pertamina to be able to improve this indicator by making application notifications regarding the resume of BBM purchases for PT. Pertamina and sends an email to MyPertamina application users every time they make a transaction. Then the thing that is no less important that needs to be done by PT. Pertamina is to ensure that each branch of PT Pertamina has the same opening and closing hours as stated in the MyPertamina application by conducting field inspections every quarter at different branches, and ensuring that each branch of PT Pertamina provides the same information as stated in in the MyPertamina application by conducting monthly field inspections at different branches. Second, Privacy and Security is one of the important variables that affect the level of e-customer loyalty and e-customer satisfaction of PT. Pertamina. The way to improve these indicators is by giving confidence to customers so that customers feel safe in providing their personal data. Another way that can be done is for PT. Pertamina to be able to improve this indicator by forming a qualified IT team so as to prevent leakage of customer data due to hackers. Then the thing that is no less important that needs to be done by PT. Pertamina is to install an antivirus and firewall for the MyPertamina application database so that it is protected from all kinds of data leakage risks that may occur, and makes double verification for every transaction.

Third, Website Design is one of the important variables that affect the level of e-customer loyalty and e-customer satisfaction of PT. Pertamina. The way to improve these indicators is by providing an effective user interface quality that makes it easier for customers to access the application, visually the application has an attractive appearance, feel, color, layout and images.

Another way that can be done is for PT. Pertamina to be able to improve this indicator by forming an IT team that has innovation and creativity so that it can provide a neat and attractive application front view to use. Then the thing that is no less important that needs to be done by PT. Pertamina is to accommodate creative ideas from customers and from the younger generation and ask PT Pertamina's IT team to make it happen, providing features such as simple game examples so that customers become more interested in opening the MyPertamina application more often and provide instructions and how to use the application for each new user of the application. Fourth, Customer Service and Support is not one of the important variables that affect the level of e-customer loyalty, this is because Customer Service and Support does not have a significant effect on e-customer loyalty so it is not the focus of increasing e-customer loyalty, so the indicators used are: use in this variable is not a priority in determining e-customer loyalty. However, Customer Service and Support affects the level of e-customer Satisfaction so there is nothing wrong if PT. Pertamina to be able to improve these indicators by increasing the knowledge of customer service officers from the MyPertamina application by providing special training for each customer service employee and placing officers who are experienced with information systems as customer service officers so that they can explain the use of the MyPertamina application properly to every customer who asked, Another way that can be done is to improve the call center service 135 which has a function as a voice of customer which operates 24/7. Pertamina is to maintain the reputation of the MyPertamina application customer service officer by providing high standards and quality of service and must be obeyed by all customer service officers so that service quality is always maintained with high standards, and ensures that every customer complaint is answered promptly and effectively as possible. Fifth, E-customer Satisfaction is one of the important variables that affect PT Pertamina's level of E-customer Loyalty.

The way to improve these indicators is to improve the features of the MyPertamina application by providing minigames that can give bonuses to customers. In addition, by creating notifications for customers who use the application for each transaction. Another way that can be done is to provide a resume to customers every month in the form of an email or a history feature in the MyPertamina application. Another way that can be done by PT. Pertamina is by providing the best products and services by conducting quality control periodically on every service and product sales provided to PT Pertamina customers, providing sophisticated and interactive features that are always tailored to customer needs, so as to maintain the satisfaction of the MyPertamina application users. and of course maintaining satisfaction with PT Pertamina and making usage details automatically at the end of the month and automatically sent via e-mail to each user, besides that the MyPertamina application has a feature for automatic self-data storage to make it easier for customers who use the application but with security guarantees tall one.

Sixth, E-customer Loyalty is a very important variable in this research. The way to improve these indicators is to provide daily bonuses to existing customers. In addition, by creating a goclub feature where the more points you collect from using the MyPertamina application, the more promos customers get directly. Another way that can be done is to provide daily promos by entering a different promo code every day, so that it attracts customers to open the application to find out the promo every day. Another way that can be done by PT. Pertamina is by providing the best products and services by conducting quality control periodically on every service and product sales provided to PT Pertamina customers, providing sophisticated and interactive features that are always tailored to customer needs, so as to maintain the loyalty of MyPertamina application users. and of course maintaining satisfaction with PT Pertamina.

### Research Limitation

Seeing the limitations of the research object that only takes respondents, namely the MyPertamina application users in the Greater Surabaya area, it is hoped that future research will use different models and objects to get more general results on the factors that affect e-customer loyalty.

### Acknowledgment

The research for this study was supported by Pelita Harapan University, Surabaya Campus.

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#### Cite this article:

**Wicaksono, Anom; Amelia, A. & Ronald, R.** (2022). Analysis of the Effect of E-Company Service Quality on E-Customer Satisfaction and E-Customer Loyalty on users of my Pertamina Applications in the Surabaya Raya Area. *International Journal of Science and Business*, 10(1), 45-57. doi: <https://doi.org/10.5281/zenodo.6349255>

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