Analysis of the Effect of Flip application to users of the interbank transfer service system using the SEM method

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ABSTRACT

Transfer services represent advancements in banking technology within information systems, significantly enhancing operational efficiency across various domains. This case study delves into the Latte Factor concept within the interbank transfer service, elucidating the accrual of minor expenses that, if overlooked, can markedly diminish daily income. The FLIP application emerges as a pioneering tool providing cost-free inter-bank transfer services. The Structural Equation Modeling (SEM) method serves as the analytical framework, encompassing validity and reliability tests (Measurement Model Analysis), and Path Analysis (Structural Model), aimed at scrutinizing the relationships among variables within the model. The SEM data emanates from 100 respondents utilizing the FLIP application in the Depok area, spanning diverse professions and age groups. With commendable outcomes in terms of data validity, reliability, and path analysis utilizing the SEM method, it can be deduced that the FLIP application exerts a significant influence on users within the interbank transfer system. Consequently, the data results furnish substantive value, affirming the efficacy of the FLIP application in the financial landscape.

Keywords: *Transfer Services, Latte Factor, FLIP, SEM, Responder*

Analisa Pengaruh Penggunaan Aplikasi Flip Dalam Layanan Transaksi Transter Antar Bank Menggunakan Metode SEM

ABSTRAK

Layanan transfer merupakan perkembangan teknologi perbankan dalam *system* informasi yang dengan signifikan meningkatkan keefisienan operasional di berbagai aspek. Pada layanan transfer antar bank studi kasus mengkaji konsep *Latte Factor* yang merupakan gambaran akumulasi pengeluaran kecil, di mana apabila tidak diwaspadai dapat dengan signifikan mengurangi pendapatan sehari-hari. Aplikasi FLIP merupakan aplikasi yang memberikan pelayanan transfer antar bank secara gratis. Metode *SEM* digunakan untuk menganalisa uji Validitas dan Reliabilitas data (*Analysis Measuring Model), Path Analysis (Structural Error)* dengan tujuan menguji hubungan *variable* pada sebuah model. Data metode *SEM* diambil melalui *responder* dari para pengguna aplikasi FLIP di Daerah depok dengan jumlah 100 *responder* dari berbagai jenis pekerjaan dan usia. Dengan hasil yang baik dari segi validitas data reliabilitas data dan path analysis menggunakan metode *SEM* maka dapat disimpulkan bahwa aplikasi FLIP berpengaruh signifikan terhadap pengguna *system* transfer antar bank maka hasil data memberikan nilai yang baik.

Kata kunci: Layanan Transfer, *Latte Factor,* FLIP, *SEM,* Responder

1. Introduction

The advancement of banking technology reflects progress in banking information systems, significantly enhancing operational efficiency in various aspects. One of the key services introduced is the transfer service. Transfer service is a banking activity aimed at transferring a sum of funds from the sender's account to the recipient's account. Users can utilize this transfer service feature to send funds from one bank to another [1].

Types of transfer services can be divided into two main categories: intra-account transfer services and interbank transfer services. Intra-account transfer services allow transfer transactions without administrative fees, as these transactions occur within a single bank. On the other hand, interbank transfer services involve transactions from one bank to another, with administrative fees borne by the sender [2].

The issue of administrative fees in interbank transfer services can be reduced or even eliminated by using the flip application [3,4]. One company that utilizes the administrative fee charge feature in Interbank Transfer Services is PT Bank Central Asia Tbk, which is the largest private bank in Indonesia. The required administrative fees range from IDR 6,500.00 to IDR 25,000.00 when conducting Interbank Transfer Services to banks such as BNI, BRI, and others [2,5].

With the existence of administrative fees in Interbank Transfer Services, flip provides a solution to this issue. Flip is one of the e-wallet applications where prioritizing service quality is necessary because good service quality and organization can influence interest in purchasing and reusing product services (Kotler and Keller, 2007). Additionally, good service quality can create user loyalty and attract new users to participate in transactions, as the application is known for its good image and functionality [6,7].

This study will analyze factors and multiple regressions using the Structural Equation Model (SEM) method. Structural Equation Model (SEM) is a method that refers to a combination of analyses including factor analysis and regression analysis (correlation). With mathematical equation statistics (regression), regression analysis is a method that uses research hypotheses to explain whether there is a relationship between variables. Meanwhile, Factor Analysis uses statistical methods to identify patterns of relationships among several variables in a complex dataset to help identify variables that may explain most of the variations in the data.

This study analyzes the impact of using interbank transfer services with relevant low administrative costs on reducing daily expenses using the 'Latte Factor' concept, where the Latte Factor concept emphasizes the significant influence of small decisions in reducing trivial expenses that can be redirected to more important matters, impacting personal financial income [4,10].

The purpose of this research is to analyze the extent to which the flip application's impact addresses the administrative fee issue in interbank transfer systems, where the Latte Factor concept is connected and becomes a supportive concept for solving transfer administrative fee issues in the workplace, with a sample from the Depok area where users will be selected based on their suitability for being active and relevant in using the flip application.

2. Research Methodology

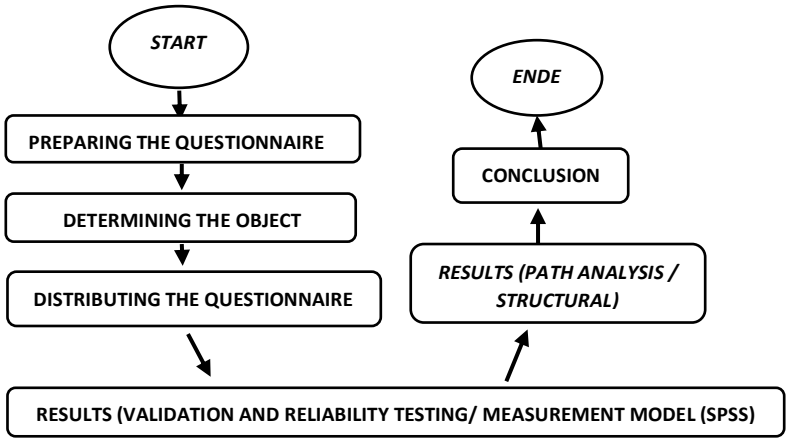

Figure 1. Research Steps

In this research analysis, the FLIP application serves as the object, acting as a bridge for interbank transactions. The method employed in this study utilizes the Structural Equation Model (SEM), which allows the testing of several hypotheses regarding complex cause-and-effect relationships between variables, aiding in understanding and designing solutions for more intricate problems (Zikmund, W.G., Author of "Business Research Methods").

SEM Method

SEM method combines regression analysis and factor analysis [8]. Regression analysis is a technique used to test hypotheses about relationships between variables using mathematical equations known as regression equations. There are two main forms of regression analysis: simple linear regression and multiple linear regression. Simple linear regression employs one independent variable to explain and predict the outcome of a dependent variable Y, whereas multiple linear regression is typically used when identifying the influence of two or more independent variables (X) on a dependent variable Y. Factor analysis is a method that analyzes patterns of relationships among variables in a dataset. It aims to reduce the data's dimensionality by grouping highly correlated variables into smaller factors. Factor analysis and regression analysis have different focuses in research. Factor analysis emphasizes the relationship between several independent variables (predictors) without explicitly defined dependent variables. Meanwhile, regression analysis involves at least one independent variable and one dependent variable used to understand and model the relationship between them.

Variable dan *Quisoner*

In a questionnaire, closely related variables are needed, hence many variables are latent and need to be considered, such as system quality, information quality, user satisfaction, etc. These latent variables can only be measured using several indicators, often referred to as manifest variables. The relationship between latent and manifest variables gives rise to a model that requires further analysis. This study employs six latent variables, including system quality, information quality, service quality, customer satisfaction, usage, and individual impact. System quality, Information Quality, and Service quality will affect usage and customer satisfaction variables, while usage variables will influence individual impact and customer satisfaction variables, and customer satisfaction variables will affect usage and individual impact variables [8,11].

Each latent variable is evaluated based on its functions, including: System Quality variable containing functions of a well-functioning system (X1->x1.1, x1.2, x1.3, x1.4, x1.5), Information Quality variable containing the quality of information delivered by the application to users (X2->x2.1, x2.2, x2.3, x2.4, x2.5, x2.6), Service Quality variable containing how well the Flip application serves users (X3->x3.1, x3.2, x3.3), Customer Satisfaction variable containing the level of customer satisfaction with

the Flip application (Y1->y1.1, y1.2), Usage variable containing user usage of the Flip application (Y2->y2.1, y2.2, y2.3, y2.4, y2.5), and Individual Impact variable containing the impact of the application on users in daily life (Z->z.1, z.2).

Table 1. Research Variables [8,11]

Variable	Variable Contents	Statements
System Quality (X1)	User Convenience in using the FLIP application (x1.1)	I find it easy to understand how to use the FLIP application
	Comfort in accessing the FLIP application (x1.2)	I feel comfortable accessing the FLIP application from various devices (computer, tablet, phone)
	System Accuracy or system errors in the FLIP application (x1.3)	I rarely encounter errors or bugs when using the FLIP application
	System Reliability or stable and long-lasting system functionality (x1.4)	The FLIP application is reliable and functions well at all times
	System Responsiveness to Users (x1.5)	The FLIP application responds quickly to user commands or inputs
Information Quality (X2)	Information needed or essential in the FLIP application (x2.1)	The FLIP application provides the information I need
	Prompt responsiveness of Customer Service in assisting users (x2.2)	I can easily find relevant information on the topic I'm working on in the FLIP application
	Clear and easily understandable information (x2.3)	The information provided by the FLIP application is clear and easy to understand
	Accurate and error-free information (x2.4)	The information provided by the FLIP application is very accurate and reliable
	Up-to-date and non-expired information (x2.5)	The information provided by the FLIP application is up-to-date
	Timely information (x2.6)	The information provided by FLIP is very current and timely
Service Quality (X3)	Customer Service provision online or face-to-face (x3.1)	Online Customer Service from the FLIP application responds quickly to my questions or issues
	Prompt responsiveness of Customer Service in assisting users (x3.2)	Customer Service from the FLIP application is very responsive in addressing user concerns
	Application empathy in responding to user needs (x3.3)	The FLIP application provides good and polite responses according to the protocol
Customer Satisfaction (Y1)	User response to software (y1.1)	I am satisfied with the good response from the FLIP application
	User response to the interface or design of the FLIP application (y1.2)	I find the interface of the FLIP application easy to understand and user-friendly
	Pleasure in using the FLIP application (y1.3)	I feel that the FLIP application provides an enjoyable and user-friendly user experience
	User satisfaction with information provided by the FLIP application (y1.4)	I am satisfied with the information provided by the FLIP application
	Overall User Satisfaction with the FLIP application (y1.5)	I am satisfied with the overall performance of the FLIP application
Usage (Y2)	Routine or habit in using the FLIP application (y2.1)	I use the FLIP application regularly in my work activities

	Reasons for using the FLIP application (y2.2)	I use the FLIP application to solve my issues with interbank administrative fees
Individual Impact (Z)	Productivity in managing finances (Z.1)	I have become better at managing my finances, where my money does not decrease with trivial expenses
	Habit and ease of using various interbank transfer service software (Z.2)	I find it easier to use similar software to interbank transfer service software

By utilizing the Structural Equation Model (SEM) in this study, latent variables depict and elucidate each construct using multiple indicators. The sample size considered appropriate ranges from 30 to 500 (Sugiyono, 2019) [12]. In this research, data are arranged from lowest to highest levels using a 5-point Likert scale. This Likert 5 scale includes the following options: Strongly Disagree (SD) with a score of 1, Disagree (D) with a score of 2, Neutral (N) with a score of 3, Agree (A) with a score of 4, and Strongly Agree (SA) with a score of 5 [13].

Sample and Population

In this study, the Lemeshow formula [14] will be employed. Considering the perception that the population is unknown, the Lemeshow formula will determine the sample representation in the research as follows:

$$n = \frac{Z^2 x\ p(1-p)}{d^2}$$

$$n = \frac{(1{,}96)^2 x\ (0{,}5)\ (1-0{,}5)}{(0{,}1)^2}$$

$$n = \frac{(3{,}8416)\ x\ (0{,}5)\ (0{,}5)}{(0{,}01)}$$

$$n = \frac{(3{,}8416)\ x\ (0{,}25)}{(0{,}01)}$$

$$n = \frac{0{,}9604}{0{,}01}$$

$$n = 96{,}04\ (1)$$

n = sample size

Z = confidence level of 95% or = 1.96

p = estimation = 0.5

d = sampling error of 10% (alpha 0.10)

The result of the formula is = 96.04 with the assumed population size in the Depok area considered incalculable, therefore the result will be rounded to 100 as the number of sample respondents following the table rule.

The number of respondents selected quantitatively has been determined using the Purposive Sampling method, consisting of 100 FLIP application users from various backgrounds, encompassing diverse ages and occupations [18].

Validity & Reliability

The collected data will be processed using SPSS to test the validity and reliability of the questionnaire data.

For the validity of the data processed through SPSS: the data will be analyzed for correlation using a comparison between Rcalculation (Pearson Correlation) and Rtable (Significant value).

The comparison between Recalculation and Rtable values can be explained as follows:

If Rcalculation is greater than Rtable, then the data is considered valid.

If Rcalculation is smaller than Rtable, then the data is considered invalid [15,16].

The number of respondents determined will follow the statistical rule of Rtable. Since the target number of respondents is 100 with a significant level choice of 5%, the statistical data value obtained from the table is 0.195 [17].

Distribusi nilai r_{tabel} Signifikansi 5% dan 1%

N	The Level of Significance		N	The Level of Significance	
	5%	1%		5%	1%
3	0.997	0.999	38	0.320	0.413
4	0.950	0.990	39	0.316	0.408
5	0.878	0.959	40	0.312	0.403
6	0.811	0.917	41	0.308	0.398
7	0.754	0.874	42	0.304	0.393
8	0.707	0.834	43	0.301	0.389
9	0.666	0.798	44	0.297	0.384
10	0.632	0.765	45	0.294	0.380
11	0.602	0.735	46	0.291	0.376
12	0.576	0.708	47	0.288	0.372
13	0.553	0.684	48	0.284	0.368
14	0.532	0.661	49	0.281	0.364
15	0.514	0.641	50	0.279	0.361
16	0.497	0.623	55	0.266	0.345
17	0.482	0.606	60	0.254	0.330
18	0.468	0.590	65	0.244	0.317
19	0.456	0.575	70	0.235	0.306
20	0.444	0.561	75	0.227	0.296
21	0.433	0.549	80	0.220	0.286
22	0.432	0.537	85	0.213	0.278
23	0.413	0.526	90	0.207	0.267
24	0.404	0.515	95	0.202	0.263
25	0.396	0.505	100	0.195	0.256
26	0.388	0.496	125	0.176	0.230
27	0.381	0.487	150	0.159	0.210
28	0.374	0.478	175	0.148	0.194
29	0.367	0.470	200	0.138	0.181
30	0.361	0.463	300	0.113	0.148
31	0.355	0.456	400	0.098	0.128
32	0.349	0.449	500	0.088	0.115
33	0.344	0.442	600	0.080	0.105
34	0.339	0.436	700	0.074	0.097
35	0.334	0.430	800	0.070	0.091
36	0.329	0.424	900	0.065	0.086
37	0.325	0.418	1000	0.062	0.081

Figure 2. *Statistic* Rtable [20]

Next, the questionnaire data will be processed and tested for reliability using the analysis developed by Cronbach's alpha through SPSS (Statistical Program for Social Sciences): the data will be examined to observe how consistent it is when subjected to continuous testing. Using the statement: The questionnaire is considered to have adequate reliability if the Cronbach's alpha value exceeds 0.6, according to Wiratna Sujerweni (2014) [19]. Thus, the analyzed data can be compared, and its reliability can be evaluated through reliability statistics [2].

Path Analysis

The final step involves conducting Path Analysis by constructing a path model using the AMOS software to identify the indirect effects of independent variables on dependent variables through intervening variables, which act as moderators, to depict the relationship between them [20].

Among the six variables, namely System Quality (X1), Information Quality (X2), and Service Quality (X3), will have an impact on Customer Satisfaction (Y1) and Usage (Y2). Meanwhile, the Customer variable and the Usage variable will influence the Individual Impact variable (Z). The hypotheses to be tested one by one are as follows:

1 The influence of X1, X2, and X3 on Y1 and Y2.

2 The influence of X1, X2, and X3 on Z through Y1 and Y2 [11,20].

According to the rule where the analysis result of variables with a value of (<0.05) will be considered significantly influential on other variables. This rule will be used to observe the results of the first hypothesis [20,21].

Next, the extent (%) of influence given between predetermined variables will be measured, thus the R square value will be the sought percentage value. Meanwhile, the value of e1 can be found through the formula e1, which is the square root (√) of 1 minus the percentage result of R square [20].

From the coefficient table, the result values will be taken to create a path model diagram for hypothesis 1.

To address the second hypothesis, both direct and indirect effects will be interpreted simultaneously. Indirect effects will be derived through the multiplication of beta values, thus determining the results of indirect effects between variables. Whether these effects are significant or not can be assessed by considering whether the indirect effect is more dominant than the direct effect or indirect effect > direct effect [20,21].

3. Results

a. Validity Test of 6 Variables

Table 2. Total Validity Test Results

Indikator	R-Tabel	R-Hitung	R-Total	Keterangan
X1.1	0.195	1	0.889	VALID
X1.2	0.195	0.830	0.908	VALID
X1.3	0.195	0.831	0.908	VALID
X1.4	0.195	0.820	0.911	VALID
X1.5	0.195	0.798	0.935	VALID
X2.1	0.195	0.801	0.926	VALID
X2.2	0.195	0.785	0.904	VALID
X2.3	0.195	0.875	0.964	VALID
X2.4	0.195	0.824	0.929	VALID
X2.5	0.195	0.785	0.906	VALID
X2.6	0.195	0.798	0.910	VALID
X3.1	0.195	0.757	0.925	VALID
X3.2	0.195	0.803	0.919	VALID
X3.3	0.195	0.829	0.959	VALID
Y1.1	0.195	0.820	0.945	VALID
Y1.2	0.195	0.815	0.930	VALID
Y1.3	0.195	0.809	0.918	VALID
Y1.4	0.195	0.788	0.924	VALID
Y1.5	0.195	0.858	0.940	VALID
Y2.1	0.195	0.785	0.896	VALID
Y2.2	0.195	0.855	0.933	VALID
Z.1	0.195	0.823	0.940	VALID
Z.2	0.195	0.798	0.937	VALID

In the table above, the data results were obtained using the total overall items on the variables (X1, X2, X3, Y1, Y2, and Z) with Pearson Correlation values for X1, X2, X3, Y1, Y2, and Z > 0.195, indicating validity.

b. Reliability Test of 6 Variables

Table3. Total Variable Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
.992	23

A total of 23 items across variables are deemed reliable due to Cronbach's Alpha values > 0.6, with a value of 0.992.

c. Path Analysis on the following model data:

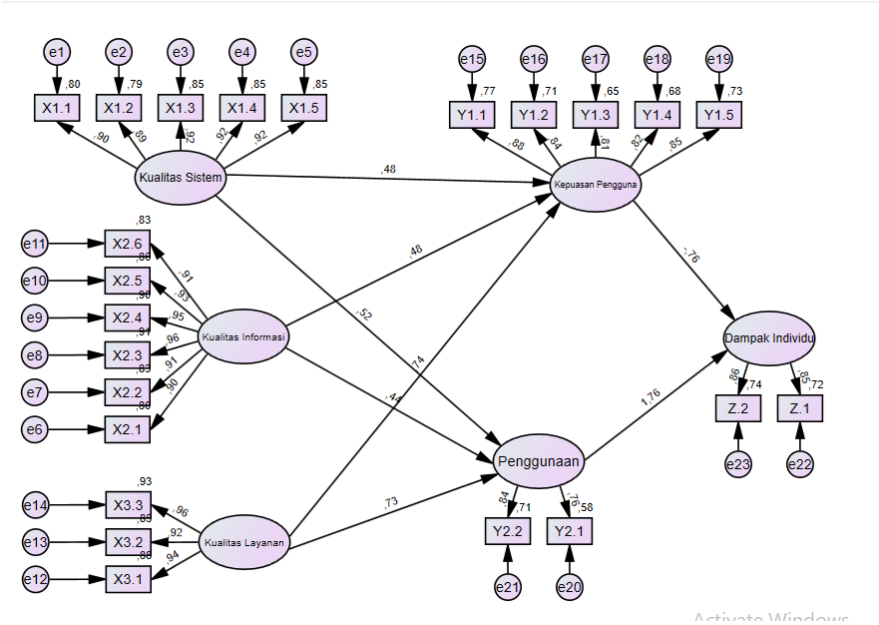

Figure 3. Path Analysis Model

The path analysis includes Independent Variables (X1, X2, X3), Dependent Variables (Y1, Y2), and Intervening Variable (Z). The hypotheses for Path Analysis are detailed as follows:

1. H1 Suspected Quality System Variable (X1) Significantly Affects User Satisfaction Variable (Y1).
2. H2 Suspected Information Quality Variable (X2) Significantly Affects User Satisfaction Variable (Y1).
3. H3 Suspected Service Quality Variable (X3) Significantly Affects User Satisfaction Variable (Y1).
4. H4 Suspected Quality System Variable (X1) Significantly Affects Usage Variable (Y2).
5. H5 Suspected Information Quality Variable (X2) Significantly Affects Usage Variable (Y2).
6. H6 Suspected Service Quality Variable (X3) Significantly Affects Usage Variable (Y2).
7. H7 Suspected Variables X1, X2, and X3 Significantly Affect Individual Impact Variable (Z) through User Satisfaction (Y1).
8. H8 Suspected Variables X1, X2, and X3 Significantly Affect Individual Impact Variable (Z) through Usage (Y2).

To determine whether the hypothesis test results are accepted or rejected, the standardized regression estimation table and regression weight table provide reference values through p-values and estimates as follows:

Table 4. Table estimation *standardized regression*

			Estimate
Y1	<---	X1	,476
Y2	<---	X1	,523

			Estimate
Y1	<---	X2	,477
Y2	<---	X2	,439
Y1	<---	X3	,739
Y2	<---	X3	,730
Z	<---	Y1	-,759
Z	<---	Y2	1,756

Table 5. Table *regression weight*

			Estimate	S.E.	C.R.	P	Label
Y1	<---	X1	,299	,030	10,088	***	
Y2	<---	X1	,340	,044	7,664	***	
Y1	<---	X2	,308	,030	10,113	***	
Y2	<---	X2	,295	,040	7,383	***	
Y1	<---	X3	,434	,032	13,433	***	
Y2	<---	X3	,444	,044	10,104	***	
Z	<---	Y1	-,772	1,728	-,447	,655	
Z	<---	Y2	1,722	1,672	1,030	,303	

To observe the percentage of influence among variables by examining R Square, the SPSS software was utilized again, yielding the following results:

Table 6. Table *RSquare* X1, X2, X3 on Y1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.974[a]	.950	.948	1.017

a. Predictors: (Constant), Kualitas Layanan, Kualitas Sistem, Kualitas Informasi

Table 7. Table *RSquare* X1, X2, X3 on Y2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.940[a]	.884	.881	.679

a. Predictors: (Constant), Kualitas Layanan, Kualitas Sistem, Kualitas Informasi

In Table 5 above, RSquare indicates a value of 0.950, interpreted as the influence of variables X1, X2, and X3 on variable Y1 being 95.0%. Meanwhile, in Table 6 above, RSquare shows a value of 0.884, interpreted as the influence of variables X1, X2, and X3 on variable Y2 being 88.4%.

The path diagram is as follows:

Table 8. Table *RSquare* 5 Variable on Z

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.965[a]	.931	.928	.503

a. Predictors: (Constant), Penggunaan, Kualitas Informasi, Kualitas Layanan, Kualitas Sistem, Kepuasan Pengguna

With an RSquare result of 0.931, the influence of Variables X1, X2, X3, Y1, and Y2 on Z is 93.1%.

The acceptance or rejection of the hypothesis test results can be observed through the values in Tables 5 and 6 as follows:

H1: Accepted, where variable X1 (System Quality) significantly affects Variable Y1 (User Satisfaction) with an estimation value of 0.476 and p-value <0.01.

H2: Accepted, where variable X2 (Information Quality) significantly affects Variable Y1 (User Satisfaction) with an estimation value of 0.477 and p-value <0.01.

H3: Accepted, where variable X3 (Service Quality) significantly affects Variable Y1 (User Satisfaction) with an estimation value of 0.739 and p-value <0.01.

H4: Accepted, where variable X1 (System Quality) significantly affects Variable Y2 (Usage) with an estimation value of 0.523 and p-value <0.01.

H5: Accepted, where variable X2 (Information Quality) significantly affects Variable Y2 (Usage) with an estimation value of 0.439 and p-value <0.01.

H6: Accepted, where variable X3 (Service Quality) significantly affects Variable Y2 (Usage) with an estimation value of 0.730 and p-value <0.01.

H7: Rejected, where variables X1, X2, and X3 through Y1 (User Satisfaction) do not significantly affect Variable Z (Individual Impact) with an estimation value of -0.759 and p-value >0.01 with a value of 0.655.

H8: Rejected, where variables X1, X2, and X3 through Y2 (Usage) do not significantly affect Variable Z (Individual Impact) with an estimation value of 1.756 and p-value >0.01 with a value of 0.303.

4. Conclusion

Based on the results of the analysis of the FLIP application's impact on users of inter-bank transfer service systems, several conclusions can be drawn as follows:

1. X1 (System Quality), X2 (Information Quality), and X3 (Service Quality) significantly affect Variable Y1 (User Satisfaction) and Variable Y2 (Usage). However, variables X1, X2, and X3 through Y1 (User Satisfaction) and Y2 (Usage) do not significantly affect Variable Z (Individual Impact).
2. With the concept of the latte factor, it is found that the FLIP Application has a positive impact on users of inter-bank transfer service systems in reducing daily expenses.

5. Recommendations

Based on the conclusions above, the following recommendations are provided regarding the analysis of the FLIP application's impact on users of inter-bank transfer services: Although this study provides valuable insights, some challenges were encountered, such as data considered non-normal in the normality test, including outliers phenomena, such as measurement errors, natural variability, data

collection errors, and rare events that rarely occur in research data. *Enhancing the path model in the path analysis section to be clearer and more detailed, not overly complex, but able to convey data as simply as possible regarding the relationships between variables.*

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