

The Implication of e-Service Quality to Customer Satisfaction on Behavioral Intention in Pension Funds Digitalization Services

¹Muhammad Hidayatullah; ²Irka Oktavini B. Malidje; ³Rano Kartono

^{1,2}Management Department, BINUS Business School Master of Management,

³Management Department, BINUS Business School Doctor of Research in Management,
Bina Nusantara University,
Jakarta, Indonesia 11480

¹muhammad.hidayatullah002@binus.ac.id, ²irka.malidje@binus.ac.id,

³rano.kartono@binus.ac.id

Abstract

The company's ability to communicate to their customers are very important to achieve the expected expectations of the quality of the products and services presented. This phenomenon encourages various companies to develop their services through various technological approaches in reaching customers from across regions. On the other hand, Pension funds management customers are retired and less familiar with the use of the internet and other technologies. Therefore, this study was conducted to determine the indicators of the quality of electronic services (e-service quality) in the form of efficiency, responsiveness, privacy, and reliability that can affect customer satisfaction, which then has an impact on customer behavioral intentions reinforced by technology readiness. Questionnaires were distributed to pension funds management customers in the Central Sulawesi, Indonesia with a minimum age of 50 years and have used various pension funds management digitization services with a total of 451 respondents who collected and met the requirements. The analytical method used is PLS-SEM to test the hypothesis, validity, and reliability. Based on the results of the analysis that has been carried out in this study, it is known that the variables that positively and significantly affect Customer Satisfaction are Efficiency, Responsiveness and Reliability. In the other hypotheses, it is known that Customer Satisfaction affects Behavioral Intention positively and significantly, while Technology Readiness is positively and significantly moderating Customer Satisfaction towards Behavioral Intention pension funds management company in Indonesia.

Keywords

Pension Funds, e-Service Quality, Customer Satisfaction, Technology Readiness, Behavioral Intention.

1. Introduction

Significant developments in technology have shaped new ways for organizations to communicate with customers (Raza et al., 2020). The use of the internet is believed to be able to produce the best potential that can be achieved by the quality of electronic services in any business sector, including the insurance sector. However, with Indonesia demographic condition which consists of various islands and archipelagos, the use of the internet has become uneven. Based on a survey conducted by APJII (Association of Indonesian Internet Service Providers) regarding internet user penetration in 2018, it shows that the spread of internet usage is uneven throughout Indonesia. The largest contribution of internet users is on the island of Java with a percentage of 55.7% while the lowest area for the contribution of internet usage is in the islands of Sulawesi, Maluku & Papua, which combined only reaches 10.9%. This also has an impact on technological developments through e-services provided by the company to keep up with industry growth, including the pension fund insurance industry which has its own characteristics for its customers, most of whom are retirees who are not familiar with technology. Customer age and readiness for technology is a major factor indicator that causes a person to be willing or unwilling to use the technology. The results of the APJII survey in 2018 also provide an overview of the reasons why someone does not use technology both from the use of the internet and the e-services provided. Based on the survey, only 0.9% of people in Indonesia do not use the internet due to the lack of an internet network. People do not use the internet mostly because they do not know how to use the technology.

Currently, the development of financial technology applications is growing very rapidly because it provides access for the public to get the benefits directly. On the other hand, the empowerment of insurance technology is not developing as fast as fintech. This is because the benefits of insurance cannot be felt directly by customers who require to deposit their premium obligations regularly until the customer experiences an event that triggers an insurance claim. Therefore, public awareness of the insurance system tends to be lower than that of other financial systems, particularly banking. Insurance is a very risky investment and customers highly evaluate agents who are considered trustworthy and make customers feel confident that they have made the right decision (Gera et al., 2017). In Indonesia, the segmentation of workers' insurance has been regulated that separates the management of social insurance for private workers and state workers. This study will focus on the management of social insurance in state workers, because unlike the social insurance system for private workers who register by personal initiation, state workers automatically become customers since they are accepted as prospective employees. The limitations of the Pension fund industry in developing a social security system that has been ruled by regulations are a challenge for companies to continue to innovate in providing efficient services and exceeding the expectations of their customers. As one of the public service agencies, the pension funds industry in Indonesia are committed to continuously improving their services for all workers through various innovations.

1.1 Objectives

The participation automation based on regulations makes customers not have an emotional attachment to pension funds industry while they are still active workers because they feel that everything related to retirement services has been automatically processed based on existing regulations. Therefore, pension funds industry efforts are much more difficult when it comes to introducing the products or the latest innovations and digital service to their customers. E-service quality of each industry should be adjusted to the characteristics and expectations of the customers to maintain the growth of digital communication to their customers. For this reason, research is needed regarding what factors make digital services well received and used accurately. With various considerations and characteristics of customers in the pension fund industry in Indonesia, it is necessary to first examine which dimensions of the quality of digital services provided by the pension fund industry can be a factor in participant satisfaction in using these digital services. On the other hand, literacy and research related to digitizing services in the insurance industry is still very limited, especially in Indonesia. Although electronic services can be presented properly, if customers are not ready and do not understand the use of services, then the company's goal to achieve customer satisfaction and even shape the behavioral intentions of its customers will be difficult to achieve. Therefore, a study is needed to evaluate the readiness of the retired generations, the majority of whom are over 50 years of age, to the implementation of digitalization in Indonesia, which is growing rapidly and dynamically. More deeply, the limitations of studies related to evaluating what factors affect the quality of electronic services that have an impact on customer satisfaction in Indonesia are the reasons for this research.

2. Literature Review

2.1 E-SERVQUAL

Studies related to service quality have become one of the most frequently conducted studies in various industries, especially since made by Parasuraman *et al.*, (1985). Both the service quality model (SERVQUAL) and the electronic service quality model (e-SERVQUAL) is often used in various studies, and it has a significant effect not only in determining the level of business success but also important in defining the interactive virtual experience of customers in using electronic services. When the quality of electronic services reaches a high level, at the same time customer satisfaction will reach a high level as well. Expectations of a service quality as well as differences from customer expectations and the service received are the main factors that drive a person's decision to decide to make repeat purchases in the future (Đkudienė, *et al.*, 2015).

2.2 Efficiency

Jyoti & Kesharwani (2020) defines the dimension efficiency as an instrument that includes the ease and speed of accessing and using e-banking services as well as the availability and functionality of services that facilitate the settlement of all transactions in a convenient way. Research conducted by Menon (2018) explains efficiency in the context of electronic services is the ease and speed of accessing and using the site efficiency defined as the ability of a bank's website to load pages quickly, allow fast access, transaction processing and settlement, transaction continuity without technical delays, and continuous availability.

H1: Efficiency has a positive effect on Customer Satisfaction Pension Fund Insurance customers in Central Sulawesi.

2.3 Responsiveness

Jyoti & Kesharwani (2020) define variables responsiveness as an instrument that refers to the rapid response to customer inquiries, information search and navigation speed which are important factors in determining customer satisfaction. Zemblyte (2015) defines variable responsiveness as the fulfillment of organizational commitments, listening to customers and providing clear and understandable information for customers. The results of the study concluded that responsiveness is one of the valid measurement dimensions in measuring consumer perspectives on the quality of electronic services.

H2: Responsiveness has a positive effect on Customer Satisfaction Pension Fund Insurance customers in Central Sulawesi.

2.4 Privacy

Menon (2018) defines privacy as a measure of the ability of a site to maintain security and provide protection of customer information. Customers will not make a transaction on any product/service when they feel that the transaction can cause their personal information to be disseminated via the internet (Blut, 2016). Yarimoglu (2015) concludes privacy as a customer's feeling of security for customer information and payment transactions made.

H3: Privacy has a positive effect on Customer Satisfaction Pension Fund Insurance customers in Central Sulawesi.

2.5 Reliability

In service, reliability defined as “the ability to perform the promised service reliably and accurately” (Parasuraman *et al.*, 1988) as cited in (Wolfenbarger & Gilly, 2002). Peitzika *et al.*, (2020) states that the variable reliability, as the ability to provide the promised service, is a strong and important indicator in measuring service quality. Pappas *et al.*, (2014), as cited in Asad & Mohammed (2017) stated that conducting transactions via the internet is considered risky, therefore reliability Websites play an important role in the decision-making process.

H4: Reliability has a positive effect on Customer Satisfaction Pension Fund Insurance customers in Central Sulawesi.

2.6 Customer Satisfaction

Customer satisfaction is characterized as a customer's evaluation of a product or service to the extent that the product or service has met the customer's needs and expectations (Ok *et al.*, 2018). Customer satisfaction is a very important indicator. When a business can provide services in accordance with customer expectations and customers are satisfied with a service or product after using it, it is possible to increase repeat purchases of the service or product and the business can continue to compete in line with industry developments (Forozia *et al.*, 2013) as quoted (Mohammed & Rashid, 2018). Customer satisfaction is also important to solve a business problem. Every business will encounter problems and dissatisfied customers can cause a lot of losses through negative reviews, legal cases, or other means (Razak & Nayan, 2020). This is one of the important keys to ensure a successful business because customer satisfaction will determine the market growth of the organization in the future. Dapińska (2011), as quoted in Kostrzevska & Wrukowska (2019) states that customers can get various results based on their experience with electronic services, including:

- Service presentation < expectations → dissatisfied, uncomfortable (-)
- Service delivery = expectation → satisfied, neutral (0)
- Service delivery > expectations → happy, emotional satisfaction (+)

Customer satisfaction is one of the most important strategic components any company can use to achieve success. Thus, research data related to customer satisfaction can be used by decision makers to measure and understand customer satisfaction which in turn, can be used to analyze how customer satisfaction is correlated with other factors, such as service quality (Drosos *et al.*, 2021).

2.7 Behavioral Intention

Behavioral Intention Customers can show their evaluations and feelings towards the perceived experience process, thereby influencing their attitudes and purchase intentions in the future, including possible repurchase intentions, and

even providing recommendations to others (Chien & Chi., 2019). Oliver (1997), as quoted by Mpwanyana & Letsolo, (2019) explains that behavioral intention described as “a statement of likelihood to engage in a particular behavior”. Meanwhile, according to Zeithaml *et al.*, (1996) as quoted by Rien & Kuei (2020) argue that behavioral intentions are classified into two things, namely favorable and unfavorable for the company. Against a favorable attitude towards the company, the behavioral intention of consumers will associate with praising the company, showing a preference for others, buying more goods, or even paying a higher price. On the other hand, when consumers have behavior that is not beneficial to the company, they will distance themselves from the company by reducing purchases, complaining, showing dissatisfaction, or even switching to competing companies.

H5: Customer Satisfaction has a positive effect on Behavioral Intention Pension Fund Insurance customers in Central Sulawesi.

2.8 Technology Readiness

Parasuraman (2020), as cited on Caldeira *et al.*, (2021) states that technology readiness refers to a person's tendency to accept and be willing to use the latest technology in achieving one's personal and professional goals. There are four categories in analyzing technology readiness for everyone, namely optimism and innovativeness as support (contributors) technological readiness as well as discomfort and insecurity as a barrier (inhibitors) technology readiness. The four categories are further defined as follows:

- a. Optimism, positive perspective on technology and believe that technology can increase control, flexibility and efficiency.
- b. Innovativeness, the tendency of people to become pioneers of new technology users.
- c. Discomfort, feeling of lack of control over technology.
- d. Insecurity, distrust of technology and skepticism about the workability of technology.

The results of the meta-study conducted by Wang & Blut (2020) show the variable technology readiness is best conceptualized as a two-dimensional construct consisting of a motivator (innovation, optimism) and an inhibitor (discomfort and insecurity). Implication technology readiness from the use of the technology offered, it is very important for service providers to understand which consumers are more ready to use electronic services during increasing technology implementation in the service industry. Therefore, it is concluded that some customers will avoid the offered technology if they feel unprepared or uncomfortable with using the technology (Mummalaneni *et al.*, 2016).

H6: Technology Readiness moderates Customer Satisfaction towards Behavioral Intention of Pension Fund Insurance customers in Central Sulawesi.

Based on the background and literature review that has been described, the theoretical framework of the research was developed and proposed as follows: (Figure 1)

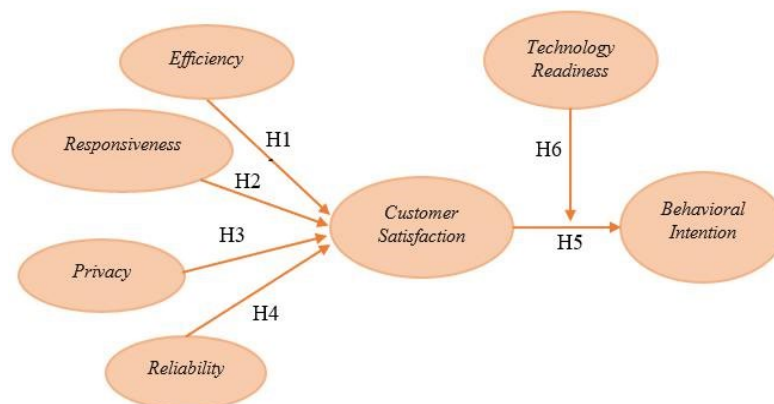


Figure 1. Research Conceptual Framework

3. Methods

This study focuses on testing the relationship of variables related to a phenomenon by utilizing statistical data, thus using a quantitative approach. Due to the method used in this study using descriptive verification method and to collect information from each participant with the aim of describing the authenticity of the individual's behavior, the researchers used the survey method for the research strategy. The survey method used is by distributing questionnaires individually offline and online to be able to reach a wider range of potential respondents due to the unique characteristics of respondents by age factor. This research was conducted in the province of Central Sulawesi with the research subjects being pension funds management customers, both worker and retired, with a minimum age of 50 years and have used digital services of pension funds management in Indonesia.

The technique of collecting primary data is through a structured questionnaire using a scale Likert 1 to 5 with a gradation of answers strongly agree given a value (5), agree (4), neutral (3), disagree (2) and strongly disagree (1). Respondents are only allowed to choose the answers listed in the questions and will be given initial questions that are selective to choose the respondent's criteria as expected. While secondary data collection carried out by collecting information based on data obtained from the company in the form of company records or documentation, government publications, industry analysis provided by the media website, internet, and other sources. The sample in the study area was researched using the non-probability sampling by method the judgment sampling method namely how to choose a sample from a population based on available information and in accordance with ongoing research so that its representation of the population can be accounted for. Based on Hair, et al (2010), with a total of 45 indicators in this study, the researchers set a target of 450 respondents with a minimum age criterion of 50 years who have used pension funds management digitization services in the Central Sulawesi region, Indonesia.

Because the study conducted is exploratory and consists of complex variables, PLS-SEM used in this study. The research data obtained will be processed and statistically tested using the Warp PLS 7.0 application and Microsoft Excel 2019. There are two components that are measured in the PLS-SEM equation model, namely outer model and inner model. Outer model is a tool used to assess the validity and reliability of the model with rule of thumb used for convergent validity is outer loading > 0.7 , communality > 0.5 and Average Variance Extracted (AVE) > 0.5 . This means that a correlation that is tested with a convergent validity test must have a score of AVE and Communality value > 0.5 to 0.7 , however loading factor $0.50 - 0.60$ can still be tolerated if the value of composite reliability not significantly affected and reached the specified criteria limits. Inner model according to Abdillah & Hartono (2015) describes the causal relationship between latent variables that is built on the substance of the theory. The structural model in PLS is evaluated by looking at the percentage variance described by R-Square to see the magnitude of the path coefficient of the structure. The output results from the Warp PLS calculation are the basis for testing the hypothesis of this study. Interpretation of the output p-value become a reference for testing research hypotheses, whereas path coefficient describes the level of significance between variables. By the six of hypotheses in this study, if p-value less than 0.05 then the hypothesis is accepted, whereas if p-value more than 0.05 then the hypothesis is rejected.

4. Data Collection

During the data collection period, 489 samples were obtained from March to May 2022 in the Central Sulawesi region, Indonesia, of which 451 were in accordance with the research criteria, while 38 other samples did not meet the research criteria. The discrepancy in the criteria was caused by several factors, including customers who had never used the digitization of pension fund services, were not state workers, and customers who were not registered as pension funds customers in the Central Sulawesi region.

5. Results and Discussion

5.1 Numerical Results

Based on the results of calculations using WarpPLS7.0, the convergent validity test is met where the AVE value is greater than 0.5 as shown in Table 1 below. AVE value of 0.5 or more indicates that the average construct explains more than half of the variance of the indicators. In Table 2- 3 below, reliability test using Cronbach's alpha on all variables is at a level above 0.60 , with each value EFE = 0.903 , RESP = 0.925 , PRI = 0.934 , REL = 0.891 , CS = 0.940 , TR = 0.956 , BI = 0.835 . Therefore, all the variables in this study proved to be reliable as a measuring tool in the research conducted.

Table 1. Average Variance Extracted (AVE)

Variables	AVE	Description
EFE	0.777	Fulfill
RES	0.731	Fulfill
PRI	0.834	Fulfill
Table 1 (continued)		
REL	0.756	Fulfill
CS	0.709	Fulfill
TR	0.640	Fulfill
BI	0.617	Fulfill
Moderating Effect TR*CS	1.000	Fulfill

Table 2. Reliability Test

	EFE	RES	PRI	REL	CS	TR	BI	TR*CS
EFE	0.881							
RES	0.663	0.855						
PRI	0.557	0.722	0.913					
REL	0.554	0.772	0.729	0.869				
CS	0.670	0.785	0.673	0.791	0.842			
TR	0.509	0.620	0.510	0.714	0.742	0.800		
BI	0.517	0.644	0.572	0.642	0.682	0.705	0.785	
TR*CS	0.415	0.371	0.322	0.324	0.373	0.331	0.502	-1000

Table 3. Reliability Test

Constructs	Cronbach's α	Composite Reliability
EFE	0,903	0,933
RESP	0,925	0,942
PRI	0,934	0,953
REL	0,891	0,925
CS	0,940	0,951
TR	0,956	0,961
BI	0,835	0,887

Note(s): EFE = RESP = Responsiveness, PRI = Privacy, REL = Reliability, CS = Customer Satisfaction, TR = Technology Readiness, BI = Behavioral Intention

Table 4. R Square

Constructs	R-Square	Adj. R-Square
Customer Satisfaction	0.769	0.767
Behavioral Intention	0.569	0.567

Based on the results of calculations using WarpPLS7.0, the results of R-square are shown in Table 4 above. It is known that R-Square in the Customer Satisfaction construct has a value of 0.769 so it can be concluded that the research model can explain the dependent variable well. Meanwhile, R-Square on the Behavioral Intention construct has a value of 0.569 so it can be concluded that the research model can explain the dependent variable moderately.

The output of the coefficient of the latent variable produces several results apart from the results of the tests carried out previously, but also other fit indicator models, including:

Table 5. Model Fit Indicators

	Output	Criteria
Adj. R-squared	0.767 CS 0.567 BI	Weak ≤ 0.25 ; Moderate ≤ 0.45 . Strong ≤ 0.70 .
R-squared contribution ratio (RSCR)	1.000	Accepted ≤ 0.9 , Ideal Value ≤ 1.0
Average R-squared (ARS)	0.669, P<0.001	P<0.05, accepted
Table 5 (continued)		
Average path coefficient (APC)	0.295, P<0.001	P<0.05, accepted
Effect Size	0.284 EFE-CS 0.072 RES-CS 0.049 PRI-CS 0.364 REL-CS 0.315 CS- BI 0.255 TR*CS- BI	Weak ≤ 0.02 . Medium ≤ 0.15 . Strong ≤ 0.35 .
Q-squared coefficients	0.766 CS 0.571 BI	accepted > 0.0

Based on the model testing results as shown in Table 5 above, the R-Square contribution ratio is in the ideal criteria. The average path coefficient is accepted. The effect size is calculated as the absolute value of the contribution of each predictor latent variable to the r-squared of the criterion variable. The effect size between variables is in the medium and large range in the smallest number in the PRI-CS relationship with a value of 0.049 to the largest number in the REL-CS relationship with a value of 0.364. The effect value above of 0.02 indicates that the effect of the latent predictor variable shows a strong and significant nature from a practical point of view. Based on the results of the calculation of the Q-squared coefficient test, it can be concluded that all predictor variables are valid for predicting the latent variable criteria in this study.

5.2 Graphical Results

Figure 2 below describes the demographics of 451 respondents who have been collected from March to May 2022 in the Central Sulawesi region, Indonesia. As seen in the Figure 2, customers tend to use one app rather than more. This is possible because respondents are dominated by the age of more than 60 years, so efficiency is prioritized.

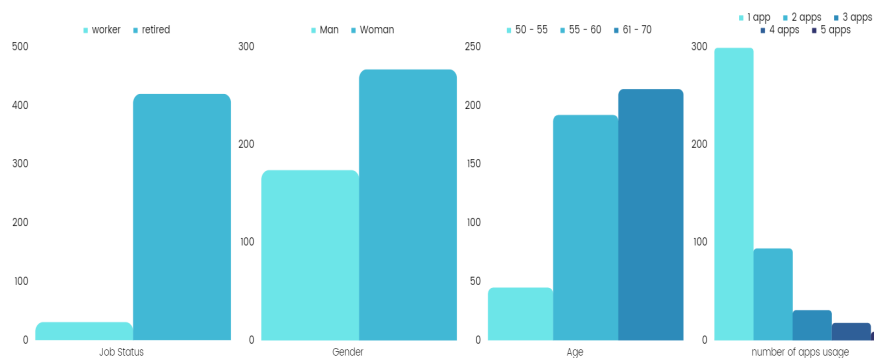


Figure 2. Respondents Profile

The main result of the measurement model using SEM Analysis was configured by WarpPLS 7.0. The measurement model tested was composed of the dimensions of the framework conceptual and shown in Figure 3. Then, Figure 4 presented good implication of technology readiness as moderator effect. The influence of customer satisfaction on behavioral intention is greater when the technology readiness condition is high compared to the low technology readiness condition. In other words, technology readiness can moderate customer satisfaction towards participants' behavioral intention to take advantage of pension fund digitization services.

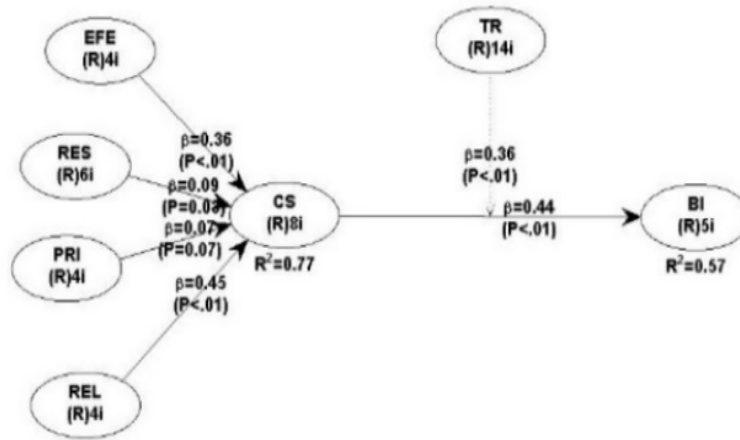


Figure 3. Research Conceptual Framework

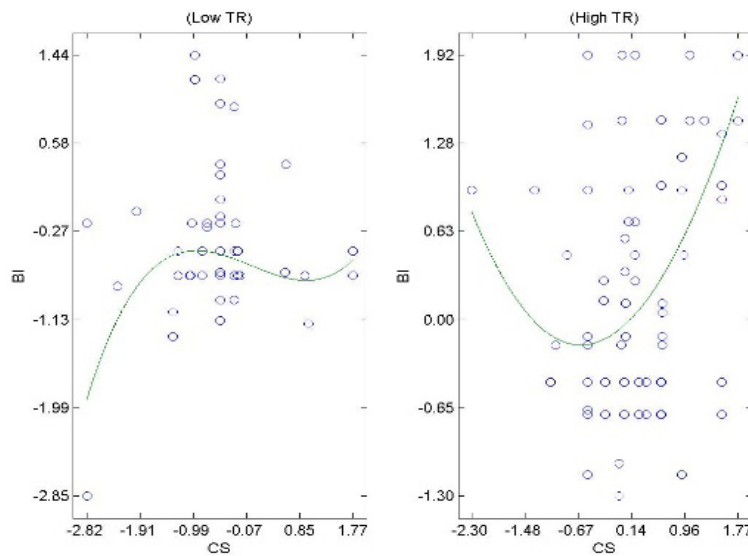


Figure 4. Output Plot Linier & Non-linier ("Warped") among Latent Variables

5.3 Validation

The results of hypothesis testing using WarpPLS7.0 are shown in Table 6 below.

Table 6. Hypothesis Testing Result

	Path Coefficient	P Values	Description
Efficiency → Customer Satisfaction	0.362	0.000	Fulfill
Responsiveness → Customer Satisfaction	0.090	0.026	Fulfill
Privacy → Customer Satisfaction	0.070	0.067	Not fulfilled
Reliability → Customer Satisfaction	0.446	0.000	Fulfill
Customer Satisfaction → Behavioral Intention	0.439	0.000	Fulfill
Moderating Effect CS*TR → Behavioral Intention	0.364	0.000	Fulfill

From Table 6 above, several conclusions were obtained, including:

H1: Efficiency has a positive effect on Customer Satisfaction of Pension Fund Insurance customers in Central Sulawesi.

H2: Responsiveness has a positive effect on Customer Satisfaction of Pension Fund Insurance customers in Central Sulawesi.

H3: Privacy has a positive effect on Customer Satisfaction of Pension Fund Insurance customers in Central Sulawesi.

H4: Reliability has a positive effect on Customer Satisfaction of Pension Fund Insurance customers in Central Sulawesi.

H5: Customer Satisfaction has a positive effect on the Behavioral Intention of Pension Fund Insurance customers in Central Sulawesi.

H6: Technology Readiness moderates Customer Satisfaction on Behavioral Intention of Pension Fund Insurance customers in Central Sulawesi.

6. Conclusion

Pension funds are financial institution which offer social insurance by providing income in any plan or scheme to the insured persons following their retirement. Therefore, it is important to know what the customers need in managing pension funds management services, what customers expect most from the use of digital services and the completeness of the information presented so that the quality of digital services is getting better and increasing in line with expectations, even exceeding expectations. This can also happen in the digitalization of pension funds management services. Due to the absence of regulations that require customers to use digitalization of pension funds management services, their customers can choose to use the offline and basic services in the event of a similar disruption in the digitization of its services. With periodic evaluation and application development, pension funds management can ensure that various existing problems do not occur in the digitization of other services that will be implemented in the future.

Efficiency, responsiveness, and reliability influence customer satisfaction positively and significantly, while privacy does not affect customer satisfaction positively and significantly. This shows that the higher efficiency, responsiveness and reliability on pension funds management digitization services, the higher customer satisfaction on the digitization service. In other hand, respondents believe in pension funds management in consumer data security and/or having lack of concern about that, so that privacy is not a consideration in customer satisfaction in this study. In terms of efficiency, the implications of using pension funds management's digital services must be able to provide advantages in terms of saving customers time, energy, and costs. The convenience of customers in accessing pension funds management's digital services also needs to be considered for improving the quality of the efficiency of the digital services provided. Based on the profile of respondents in the study, where customers who use the digitalization of pension funds management services are dominated by the age of 50 years and over, then user friendly the application needs to be adapted to the characteristics of its users, like large size fonts, easy-to-find key features (shortcuts), as well as user interface with minimal images so as not to require an internet network that is too large. In addition, the efficiency of digitizing pension funds management services can be increased through a centralized application, so that customers can achieve their goals through a one-stop service. Reliability also has positive and significant implication to customer satisfaction. So that, the technology network infrastructure used by pension funds management in applying the digitization of services also needs to be evaluated periodically to ensure the use of digital services by pension funds management customers without any network dropouts or poor connections, to reduce the reliability of the digital services that have been provided to pension funds management customers. If there is a failure in a digital service process, customers can become dissatisfied and encourage them to use other service alternatives (Rahman *et al.*,2022). Furthermore, responsiveness is also a variable that affects customer satisfaction, where customers need more 2-way communication in using digital services. Therefore, the speed of pension fund management officers in responding to customer questions and desires is a factor that can increase customers. Jennifer (2006) quoted on Thenmozhi *et al.*, (2022) examined the role and nature of e-service suggest that effective utilization by customers online largely determined by the availability of communications relating to the nature, components, and limitations of the electronic service experience. The existence of a helpdesk feature either through chat or telephone media can improve

communication media for digitizing pension funds management services, where customers are open to learning and communicating related to pension funds management information, but customers feel that communication media for various service application problems are still lacking. There are features help desk who are ready to help the customers, it is felt that they will be able to help reduce the gaps that occur on this issue. Customer satisfaction also influence behavioral intention positively and significantly. This shows that the higher Customer satisfaction on pension funds management digitization services, the higher behavioral intention on the digitization service of pension funds management. Besides, technology readiness moderate customer satisfaction toward behavioral intention positively and significantly. This shows that the higher technology readiness for pension funds management customers, the higher customer satisfaction to pension funds management digitization services and to moderate behavioral intention customers to use the digitization service of pension funds management. In other words, pension fund insurance customers, customers who have unique characteristics based on age who are not familiar with the use of technology, have a desire to adapt to technology and are not shy to ask in public about how to maximize the digitization of these services. Customers' satisfaction with the quality of digital services provided is a factor that influences customers' behavioral intentions which is further strengthened by the readiness of customers to accept new technology. Customers will be more loyal to continue using pension funds management's digital services and even recommend to other customers so that conventional services become the last choice to be taken in managing pension funds management services, and in the end, pension funds management's goal is to be able to provide effective and efficient services beyond the expectations of customers can be realized.

By considering the factors that affect customer satisfaction, this study focuses on determining customer perceptions in measuring efficiency, responsiveness, privacy, and reliability in achieving their expectations of service digitization. In addition, this study also examines customers' technological readiness before they have the intention to use digitizing services or recommend these services to other customers. Therefore, it is hoped that further research can complement the various limitations of this study. The suggestions that can be given based on this research for other researchers to add theoretical tests, include:

- a) Conducting research with a wider area coverage.
- b) Conducting research with context Technology Acceptance Model (TAM) to measure the acceptance of service digitization on application readiness.
- c) Analyzing other factors that have not been studied to complete the perspective in increasing the application of digitizing services in pension fund insurance industry in Indonesia.

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Biographies

Muhammad Hidayatullah is Master of Management, BINUS Business School, Indonesia. After his undergraduate from Hasanuddin University in 2014, he has been working in around banking industry and pension fund industry. He is active in capital market and obtained his Indonesia capital market certification in 2017. In pension fund management company, he has pointed as Cash & Pension Report Verification Sector Head in Central Sulawesi, Indonesia in 2018, Finance Administration Section Head in South Kalimantan, Indonesia in 2020. He is now back to capital market industry specializing in fixed income market in Indonesia.

Irka Oktavini B. Malidje is Master of Management, BINUS Business School, Indonesia. She got her bachelor's degree of Economics from STIE Indonesia in 2015. Her career been around services and compliance in pension fund company in Indonesia from 2012 until 2018. In 2018, she also has been certified as Internal Quality Auditor for pension fund company. Now she is actively working in Human Capital and General Affair Section Head in Central Sulawesi, Indonesia.

Dr. Rano Kartono, B.I.T., M. Buss (MIS), CERA is Head of AoKi -Entrepreneur and Innovation of Doctor of Research in Management program at the University of Bina Nusantara. He earned Bachelor of Information Technology from Charles Sturt University, Australia in 2002, Master of Business (Management Information System) from University of South Australia, Australia in 2004, and Doctor of Research in Management (Entrepreneurship and Innovation) from University of Bina Nusantara, Indonesia in 2012. He has been recognized as entrepreneur and managing directors of few companies for more than 15 years before joined University of Bina Nusantara as faculty member in 2017. He has taught course in theory of entrepreneurship, digital analytic in business, digital business and management, design thinking and e-business and entrepreneurial strategy. He has published journal and conference paper. His research interest includes start up business, digital business, entrepreneurship, and innovation.