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## The Influence of MILI Digital Payment Service Quality on Partner Satisfaction using the Servqual Method

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### Abstract

This study investigates the influence of service quality dimensions on partner satisfaction with MILI Digital Payment, a fintech application developed by PT Jendela Prima Indonesia in 2019. MILI provides digital transaction services such as prepaid credit, internet packages, bill payments, and ticket reservations, primarily targeting micro, small, and medium enterprises (MSMEs). Despite its benefits, user complaints regarding system disruptions, limited customer service, and ineffective feature socialization highlight potential service quality issues. This research adopts a causal-associative quantitative approach using the Servqual framework, which measures service quality across five dimensions: tangible, reliability, responsiveness, assurance, and empathy. Data were collected from 100 active MILI partners in Bekasi through purposive sampling and analyzed using multiple linear regression in SPSS, following validity, reliability, and classical assumption tests. Results demonstrate that, simultaneously, all five dimensions significantly affect partner satisfaction. However, responsiveness emerges as the only dimension with a significant partial effect, suggesting that timely responses and problem-solving play a critical role in shaping satisfaction. The findings contribute both theoretically and practically by confirming the applicability of Servqual in fintech contexts and providing strategic insights for improving digital service performance. Limitations include the study's geographic focus on Bekasi and its restricted variables. Future research is recommended to expand the scope and explore additional factors such as trust and usability.

**Keywords:** Fintech; MILI Digital Payment; Partner Satisfaction; Service Quality; Servqual

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## 1. Introduction

The development of financial technology (fintech) in Indonesia over the last decade has significantly transformed digital payment systems. Fintech not only simplifies financial transactions but also plays a strategic role in supporting digital transformation, particularly for micro, small, and medium enterprises (MSMEs). MSMEs, which have long been the backbone of the Indonesian economy, are faced with the need to adopt digital services in order to remain competitive in an increasingly dynamic market (Anhar et al., 2024).

PT Jendela Prima Indonesia, as one of the fintech providers, launched the MILI Digital Payment application in 2019. This application was designed to support digital transaction needs, especially for mobile credit counters and MSMEs, by providing services such as prepaid credit, data packages, electricity bill payments, and ticket reservations. Since its launch, MILI has gained popularity among partners; however, in practice, various complaints have been reported. Some partners highlighted system disruptions, delays in customer service, and limited feature socialization. These issues raise concerns regarding MILI's service quality and potentially affect partner satisfaction (Wijayanti & Setyawan, 2024).

Service quality has long been recognized as a critical factor in determining customer satisfaction, both in traditional and digital-based services. Parasuraman, Zeithaml, and Berry (1988) introduced the Servqual method to evaluate service quality through five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. This model has been widely used to measure the gap between customer expectations and perceptions of service. In the fintech context, Servqual is particularly relevant because it provides a comprehensive framework to assess how digital service quality influences user experience (Awaludin et al., 2024).

Previous studies on digital wallet services in Indonesia have shown mixed Results. (Utami & Prasetyo, 2021) applied the Fuzzy Servqual method to evaluate digital wallet services and found a negative gap in the tangible dimension. (Isnoe & Aziz, 2024) discovered that not all service quality dimensions significantly affect user satisfaction with DANA, although the application still scored high overall satisfaction. Meanwhile, (Bustomi et al., 2023) demonstrated that Flip provides valid and consistent service quality based on instrument testing, while (Rizkiyah et al., 2021) confirmed the significant influence of digital payment on consumer behavior. These findings suggest inconsistencies in the literature regarding the most dominant factors of digital service quality that shape user satisfaction, indicating a research gap in the fintech sector (Wardana et al., 2024).

In the context of MILI Digital Payment, no prior academic research has specifically measured partner satisfaction using the Servqual method. This highlights the need for a focused study, especially since MILI targets MSMEs, which have unique characteristics compared to general consumers. Measuring partner satisfaction with service quality is a strategic step to provide evaluation and recommendations for PT Jendela Prima Indonesia to improve its service performance (Putra, 2021).

## 2. Design/Methods

In conducting this study, the research process followed several systematic stages to ensure the validity and reliability of the findings. The stages included problem identification, literature review, research design, data collection, data analysis, and conclusion drawing. The complete sequence of the research methodology is illustrated (Sihotang, 2023).



Source: (Data Processing Results, 2025)

Figure I.1 Research Stages

1. **Problem Identification**  
The study began with identifying the main issues faced by partners of MILI Digital Payment, including system disruptions, slow response from customer service, and limited socialization of features. These problems indicated a potential gap between service quality and user expectations.
2. **Literature Review**  
Relevant theories, previous studies, and the Servqual framework were reviewed to establish the conceptual basis of the research. This stage also helped formulate the research variables and hypotheses.
3. **Research Methodology**  
A quantitative causal associative approach was chosen to examine the effect of the Servqual dimensions on partner satisfaction. The methodology included designing the research instruments and determining the analytical techniques.
4. **Population and Sample**  
The population consisted of active MILI partners in Bekasi City. Using purposive sampling, 100 respondents were selected based on specific criteria such as active usage and experience with the application.
5. **Data Collection**  
Primary data were collected through structured questionnaires distributed to respondents, using a five-point Likert scale for measurement.
6. **Data Analysis**  
Data were processed with SPSS, including validity and reliability tests, classical assumption tests, and multiple linear regression to evaluate the effect of independent variables on the dependent variable.
7. **Analysis Results**  
The analysis produced Results regarding the simultaneous and partial effects of the five Servqual dimensions on partner satisfaction.
8. **Conclusion**  
Based on the findings, the study concluded which service quality dimensions significantly affect partner satisfaction and provided recommendations for improvement.

## Data Collection

Data collection in this study was carried out through several approaches:

1. Literature Review  
Conducted by analyzing relevant references related to service quality, the Servqual method, and customer satisfaction. This stage was used to strengthen the theoretical foundation and support the development of research variables and instruments.
2. Observation  
Direct, non-participatory observation was carried out on research objects to obtain factual conditions in the field, such as partner activities and service interactions.
3. Interview  
Semi-structured interviews were conducted with selected informants to gain deeper insights into their experiences and perceptions regarding MILI Digital Payment.
4. Questionnaire  
The main instrument for collecting primary data was a questionnaire developed based on the five Servqual dimensions (tangibles, reliability, responsiveness, assurance, empathy). The questionnaire was distributed to active MILI partners in Bekasi, either directly at outlets or via Google Form (Abdullah et al., 2022).

Table II.1 Scale Likert

Response Indicators	Scale
Strongly Disagree (STS)	1
Disagree (TS)	2
Undecided (R)	3
Agree (S)	4
Strongly Agree (SS)	5

Source: (Widodo et al., 2023)

## 5. Population & Sample

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{465}{1 + 456(0,1)^2}$$

$$n = \frac{465}{1 + 4,65}$$

$$n = \frac{465}{5,65}$$

$$n = 82,3$$

The population in this study consisted of 465 active MILI partners (database 2025). The sample size was determined using the Slovin formula with a 10% margin of error, Resultsing in 82.3 respondents. To ensure accuracy, the number was rounded up to 100 respondents (Tampubolon, 2023).

### 3. Results and Discussion

#### Respondent Characteristics

The respondents in this study were 100 active MILI Digital Payment partners located in Bekasi. Based on demographic data, the majority of respondents were aged between 26–35 years (45%), followed by 18–25 years (30%), and above 35 years (25%). In terms of business type, 70% were mobile credit counters, while 30% were other MSMEs using MILI as a supporting transaction tool. This profile indicates that MILI users are dominated by young entrepreneurs with high digital literacy.

#### Instrument Testing

##### 1. Validity Test

The Results of the Pearson correlation test for all indicators showed  $r\text{-count} > r\text{-table}$  (0.195), indicating that all questionnaire items were valid and could be used for further analysis.

Table III.1 Reliability Test Results

Variable	R Count	R Table	Description
Tengible	0.467	0.195	Valid
Reliability	0.466	0.195	Valid
Responsive	0.529	0.195	Valid
Assurance	0.549	0.195	Valid
Emphaty	0.596	0.195	Valid
Satisfaction	0.799	0.195	Valid

Source: (Data Processing Results, 2025)

##### 2. Reliability Test

The reliability test using Cronbach's Alpha produced values greater than 0.70 for all SERVQUAL dimensions, indicating that the instrument was reliable and consistent in measuring service quality and partner satisfaction.

Table III.2 Reliability Test Results

<i>Cronbach's Alpha</i>	N of Items
.777	26

Source: (Data Processing Results, 2025)

#### Classical Assumption Tests

##### 1. Normality Test

The normality test using the Kolmogorov–Smirnov method showed a significance value of 0.148 ( $>0.05$ ), indicating normally distributed data.

Table III.3 Normality Test Results

Asymp Sig.	Signification	Description
0.148	$> 0.05$	Norma Data

Source: (Data Processing Results, 2025)

##### 2. Heteroscedasticity Test

The visual analysis (scatterplot) between predicted values and residuals shows that the points are scattered randomly and do not form a systematic pattern. This indicates that the residual variance is constant (homoscedastic), and thus the regression model does not suffer from heteroscedasticity.

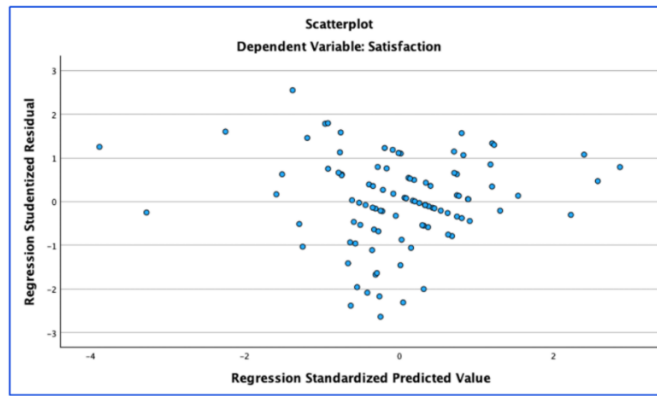


Figure III.1 Heteroscedasticity Test Results

Source: (IBM SPSS 31, 2025)

### 3. Multicollinearity Test

The analysis indicates that all independent variables recorded tolerance values greater than 0.10 and variance inflation factor (VIF) values less than 10. Based on these criteria, it can be concluded that there is no multicollinearity, so all variables can be used in the regression model simultaneously.

Table III.4 Normality Test Results

No	Variabel	Tolerance	VIF Value	Keterangan
1.	Tengible	0.614	1.629	There is no multicollinearity
2.	Reliability	0.788	1.270	There is no multicollinearity
3.	Responsive	0.786	1.272	There is no multicollinearity
4.	Assurance	0.690	1.449	There is no multicollinearity
5.	Empathy	0.738	1.355	There is no multicollinearity

Source: (Data Processing Results, 2025)

## Regression Analysis Hypothesis Testing

### 1. Multiple Regression

$$Y = a + b1.x1 + b2.x2 + b3.x3 + b4.x4 + b5.x5$$

$$Y = 5.322 + 0.287X_1 + 0.107X_2 + 0.353X_3 + 0.057X_4 + 0.092X_5$$

Where Y represents partner satisfaction, and 5.322 is the constant (a), indicating the baseline level of satisfaction when all independent variables are assumed to be zero. Variables X<sub>1</sub> to X<sub>5</sub> correspond to the five Servqual dimensions of Service Quality.

Table III.5 Regression Test Results

Variable	β (Coefficient)	t-count	Sig.	Results
Tangibles	.287	1.903	0.030	Not significant
Reliability	.107	1.028	0.306	Not significant
Responsive	.353	3.126	0.002	Significant
Assurance	.057	.483	0.630	Not significant
Empathy	.092	.771	0.443	Not significant

**Dependent Variable : Satisfaction**

Source: (Data Processing Results, 2025)

This Results implies that each dimension contributes positively to partner satisfaction, with Responsiveness showing the strongest influence compared to the other factors.

## 2. F-test (Simultaneous Test)

Table III.6 F-test Results

Model	Sum of Square	df	Mean Square	F	Sig.
Regresi	166.809	5	33.362	7.632	<.001 <sup>b</sup>
Residual	410.901	94			
Total	577.710	99			

Source: (Data Processing Results, 2025)

The F-test Results ( $F = 19.85$ ;  $p = 0.000$ ) indicates that all Servqual dimensions simultaneously have a significant effect on partner satisfaction.

3. Coefficient of Determination ( $R^2$ )Table III.7 Coefficient of Determination ( $R^2$ ) Results

Model	R	R Square	Square	Std. Error of the Estimate
1	.537	.289	.251	2.09076

Source: (Data Processing Results, 2025)

**Discussion**

Based on the multiple regression analysis, all five service quality dimensions—tangibles, reliability, responsiveness, assurance, and empathy—simultaneously have a significant effect on partner satisfaction. This is evidenced by the F-value of  $7.632 > 2.310$  with a significance level of  $0.000 < 0.05$ . However, the partial t-test revealed that responsiveness is the most dominant factor, with a t-value of  $3.126 > 1.986$  and a significance of  $0.002$ , confirming its strong influence on satisfaction. These findings align with prior studies. Utami and Prasetyo (2021) applied Fuzzy Servqual in digital wallets and found negative gaps across all five dimensions, with tangibles showing the largest gap. Meanwhile, Rizkiyah et al. (2021) demonstrated that digital payment significantly shapes consumer behavior, contributing up to 62.5% in influencing purchasing patterns. Together, these studies emphasize that while overall service quality matters, responsiveness remains the key driver of user satisfaction in digital payment services.

**4. Conclusion**

Based on the Results of multiple linear regression analysis using the Servqual approach, it can be concluded that among the five service quality dimensions (tangibles, reliability, responsiveness, assurance, and empathy), only responsiveness has a significant and dominant effect on partner satisfaction with the MILI application. Meanwhile, tangibles, reliability, assurance, and empathy do not show a significant effect. This finding indicates that service speed and responsiveness are the key factors determining partner satisfaction with MILI Digital Payment. In addition, the coefficient of determination ( $R^2$ ) value of 28.9% shows that variations in partner satisfaction can be explained by the service quality dimensions, while the remaining percentage is influenced by other factors outside the scope of this study.

**Recommendation**

Based on the findings, several recommendations are proposed to provide positive contributions to PT Jendela Prima Indonesia and serve as a reference for future research:

1. PT Jendela Prima Indonesia is advised to regularly evaluate partner satisfaction to maintain optimal service performance of the MILI application. Considering that the Assurance variable did not have a significant effect, the company should review and strengthen strategies to improve assurance and user trust.
2. Future research should allocate more time, particularly in the questionnaire distribution phase, to ensure more optimal data collection. Researchers are also encouraged to be more selective in determining respondents to enhance the accuracy of the Results.

3. It is recommended that future studies use a 4-point Likert scale, so respondents are encouraged to provide more decisive answers. This approach can minimize the high number of neutral responses found in the 5-point scale, thus improving data interpretation.
4. Further studies are suggested to adopt a more comprehensive approach by considering alternative methods such as E-Servqual, which may explore other variables that potentially influence partner satisfaction with the MILI application.

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