



The influence of Service Quality, Innovation, and Customer Satisfaction on User Compliance (Literature Review)

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Abstract: The Literature Review article titled "The Effect of Service Quality, Innovation, and Customer Satisfaction on User Compliance" aims to form research hypotheses regarding the influence of variables that can be used for further research in the field of Financial Management. The method used in writing this article is the library research method, with sources of information from online media such as Google Scholar, Mendeley, and other academic sources of information. The results of this literature review article conclude that: 1) Service Quality affects User Compliance; 2) Innovation affects User Compliance; and 3) Customer Satisfaction affects User Compliance.

Keyword: Compliance of Service Users, Service Quality, Innovation, and Customer Satisfaction.

INTRODUCTION

In order to complete their studies at universities in Indonesia, every student in the Bachelor's, Master's, and Doctoral levels is required to conduct research in the form of a thesis, dissertation, or research paper. This also applies to lecturers, researchers, and other functional staff, who are required to conduct research and write scientific articles that can be published in academic journals.

In completing these academic tasks, many students and writers face difficulties in finding relevant supporting articles, both as previous studies or as similar studies. Relevant articles are essential to strengthen the researched theory, analyze the relationships or influences among variables, and form hypotheses. Therefore, this article discusses a literature review that examines the influence of Service Quality, Innovation, and Customer Satisfaction on Customer Compliance in the field of Financial Management.

LITERATURE REVIEW

User Compliance

Compliance, in general, refers to following or adhering to a set rule. Compliance is a motivation of an individual, group, or organization to do or not do something according to

established rules, and an individual's compliance behavior is an interaction between individual, group, and organizational behavior (Dewinta, 2012 in Widiastuti and Laksito, 2014).

User compliance can be understood as service or product users voluntarily adhering to the rules and policies established by the service or product provider. User compliance involves user behavior that conforms to applicable provisions, does not violate rules, and complies with procedures established by service or product providers. This is crucial because user compliance can affect the quality of services or products provided by service or product providers and can ensure the safety and comfort of other users.

The dimensions or indicators of user compliance are a customer's willingness to follow the rules and procedures established by the service provider, a customer's ability to understand the rules and procedures established by the service provider, a customer's perception of the consequences of not complying with the rules and procedures established by the service provider, a customer's trust in the service provider and the system that has been implemented, and customer satisfaction with the service received (Widiastuti and Laksito, 2014).

User compliance can be understood as the degree of willingness of customers to comply with the rules and procedures established by service providers (Parasuraman, Zeithaml, and Berry, 1991). Customer compliance can refer to a variety of things, such as following instructions or usage guidelines, paying fees or tariffs in accordance with applicable regulations, and complying with regulations established by service providers regarding the use of services they use.

The concept of customer compliance is important in the service industry because it can impact the quality of service provided and the sustainability of the service provider's business. Compliant customers tend to have a positive influence on a service provider's success in achieving business goals, such as increasing customer satisfaction, increasing customer loyalty, and enhancing business reputation.

However, to achieve customer compliance, service providers must be able to provide adequate service and meet customer expectations. Therefore, it is important for service providers to understand customer compliance behavior and provide effective service that focuses on customer satisfaction.

The dimensions of user compliance according to Parasuraman, Zeithaml, and Berry (1991) are customer willingness to comply with the rules and procedures established by the service provider, customer ability to understand the rules and procedures established by the service provider, and customer satisfaction with the rules and procedures established by the service provider.

User compliance can be defined as "the degree of willingness of customers to follow the rules and procedures established by the service provider" (Zeithaml, Berry, and Parasuraman, 1993).

User compliance can be understood as the degree of willingness or willingness of customers to follow the rules and procedures established by the service provider. This concept focuses on customer behavior in complying with the rules and procedures established by service providers. This may include various aspects, such as paying bills on time, following service usage procedures correctly, and complying with regulations applicable to the place that provides the service. The goal of user compliance is to maintain the quality of services provided, ensure customer satisfaction, and prevent problems or conflicts between customers and service providers.

The dimensions of User Compliance according to them are the customer's willingness to follow the rules and procedures established by the service provider, the customer's ability to understand the rules and procedures established by the service provider, and the customer's

perception of the consequences of not complying with the rules and procedures established by the service provider (Zeithaml, Berry, and Parasuraman 1993).

Service Quality

Service quality, which refers to the quality of service or quality of service (service quality), significantly contributes to creating differentiation, positioning, and competitive strategies for every marketing organization, whether it is a manufacturing or service provider company (Tjiptono and Chandra, 2016).

This statement emphasizes that service quality plays a crucial role in creating differentiation, positioning, and competitive strategies for every marketing organization, whether it is a manufacturing or service provider company. Service quality can be considered as the quality of service provided by a marketing organization. The concept of service quality is essential because good service quality can provide added value to customers, increase customer satisfaction, and create higher customer loyalty. In the context of business competition, good service quality can be a differentiating factor between one company and another, making it an important factor in creating differentiation and competitive strategies.

User Compliance has five dimensions or indicators, namely reliability, responsiveness, assurance, empathy, and tangibles (Tjiptono and Chandra, 2016).

Service quality is a dynamic condition related to products, services, people, processes, and environments that meet or exceed expectations (Goetsch and Davis in Tjiptono, 1996).

Service quality can be defined as an organization's ability to meet or even exceed customer expectations in providing desired products or services. This concept of service quality covers various aspects, including the products or services provided, the people or employees who provide services, the processes or systems used in providing services, and the environment in which services are provided.

In the mentioned definition, Goetsch and Davis explain that service quality is a dynamic condition, meaning that service quality is always changing and developing along with changes in customer expectations and needs. Therefore, to maintain good service quality, an organization must always adapt to environmental changes and strive to meet or even exceed customer expectations in providing desired products or services.

The dimensions or indicators of service quality consist of ten aspects, namely tangibles, reliability, responsiveness, competence, courtesy, credibility, security, access, communication, and the ability to understand customers (Tjiptono, 2005).

Service quality is a comparison between the reality of the service received and the expectations of the desired service (Afrial, 2009).

Service quality can be defined as a comparison between what customers actually receive in the form of services from service providers and their expectations or expectations beforehand. Therefore, if customers feel that the service provided exceeds or at least meets their expectations, then it can be said that the service quality is good. However, if customers feel that the service received does not meet their expectations, then it can be said that the service quality is poor. Therefore, to create good service quality, service providers must strive to understand and meet customer expectations.

The dimensions or indicators of service quality are 1. Tangibles, 2. Reliability, 3. Responsiveness, 4. Assurance and certainty, 5. Empathy (Lupiyoadi and Hamdani, 2008).

Innovation

Innovation is a creative choice, arrangement, and a set of new human and material resources or unique ways of using them that will result in improved achievement of expected goals (Sa'ud, 2014).

This statement explains that innovation is a creative action that involves organizing and utilizing human resources and new materials or unique ways, with the aim of improving the achievement of expected goals. This innovation can be in the form of developing new products, changing production processes to be more efficient, or using more advanced technology to improve the quality of products or services provided by an organization. In the business context, innovation can also help organizations create differentiation and competitive advantage so that they can compete with other companies in the market.

According to Wang and Ahmed (2004), the dimensions or indicators of innovation are product, market, process, behavior, and strategic.

Innovation is the creation or use of new ideas that bring about changes in the production process, products, organization, or market (Schumpeter, 1934).

Innovation is a process that involves the creation, development, and implementation of new ideas or concepts that can provide added value in various aspects of human life, including in production processes, products, organizations, and markets. The concept of innovation is often associated with technological progress, but innovation is not always related to technology. Innovation can also occur in business processes, management, and product or service development.

According to Schumpeter (1934), innovation is the process of creating or using new ideas that bring about changes in the production process, products, organization, or market. These new ideas may involve the development of new technology, new discoveries, or even the use of more efficient or effective ways of managing a process or business.

Innovation is very important in the business world because it can be a key factor in a company's success in creating added value for customers and increasing the competitiveness of the company.

According to Schumpeter (1934), the dimensions or indicators of innovation include creating new products or services, developing new production processes, creating new organizations, utilizing new human resources and technology, and developing new markets.

Innovation is the adoption or acceptance of new ideas, products, or practices by the public or users (Rogers, 1995). This definition emphasizes the social process by which innovation is accepted by the public or users. Furthermore, innovation not only includes new ideas or products but can also include new practices or processes that provide added value or benefits to users. Thus, innovation can be defined as the adoption or acceptance of new ideas, products, or practices by the public or users that bring about changes or added value.

According to Rogers (1995), the dimensions or indicators of innovation include relative advantage or benefits obtained from innovation, compatibility or suitability of innovation with the needs and values of the public or users, novelty or level of innovation, ease of trying or adopting innovation, and impact or effect resulting from the use of innovation.

User Service Satisfaction

User Service Satisfaction refers to the level of satisfaction of customers or users with their expectations and service experiences from the service provider (Parasuraman, Zeithaml, and Berry, 1994). User Service Satisfaction refers to the perception or evaluation of customers or users regarding how much their expectations and service experiences from the service provider have been fulfilled or exceeded.

This concept was developed through the SERVQUAL model, which measures the gap between customer expectations of service and their perceptions of the service received. Therefore, user service satisfaction can be measured by comparing customer expectations to their experiences or perceptions of the service received.

According to them, the dimensions or indicators of User Service Satisfaction include: the quality of the service provided, reliability in providing the service, responsiveness in

providing the service, security and privacy assurance in conducting transactions, and empathy or attention to customer needs and desires (Parasuraman, Zeithaml, and Berry, 1994).

User Service Satisfaction is the feeling of pleasure or disappointment that arises after comparing the performance (result) of the product that is thought of with the expected performance or result (Tjiptono, 1996). According to Tjiptono (1996), there are several dimensions or indicators in measuring User Service Satisfaction, namely 1) Complaint and suggestion system, 2) Customer satisfaction survey, 3) Ghost Shopping, and 4) Lost customer analysis.

User Service Satisfaction is a customer or user's subjective feeling of how well their needs, desires, or expectations are met by the performance or service results provided by the service provider. This feeling of pleasure or disappointment arises after customers or users compare the performance or service results they receive with the expectations they had before. In this case, user service satisfaction includes evaluations of various aspects of the service such as product or service quality, speed, responsiveness, and the service provider's ability to meet customer or user needs.

User Service Satisfaction is the level of match between customer expectations and the performance or service provided by the service provider (Philip Kotler and Kevin Keller, 2006). If the performance or service provided exceeds or is the same as expectations, then customers will feel satisfied. However, if the performance or service provided is less than expectations, then customers will feel dissatisfied. Customer or user satisfaction can affect customer loyalty and retention as well as the image of the service provider in the eyes of the public.

According to them, the dimensions or indicators of User Service Satisfaction include: the quality of the service provided, responsiveness and speed in providing the service, communication between the customer and the service provider, professionalism of the service provider, and ease of conducting transactions (Philip Kotler and Kevin Keller, 2006).

RESEARCH METHOD

This Literature Review article is written using Qualitative Descriptive method and Library Research, which is sourced from online applications such as Google Scholar, Mendeley, and other academic online applications. In qualitative research, it is important to consistently use literature studies with methodological assumptions and conducted inductively to avoid directing research questions. Qualitative research is often conducted because of its exploratory nature, as described by Ali & Limakrisna (2013).

FINDINGS AND DISCUSSION

Based on relevant theory and previous research studies, the discussion of this literature review article is a review of relevant articles, followed by a review of the influence between variables, and then continued by developing a conceptual thinking research plan:

Review of Relevant Articles

Reviewing relevant articles as a basis for establishing research hypotheses by explaining the results of previous research, describing similarities with the research plan, and differences in the research plan compared to previous authors.

Tabel 1: Review of Relevant Articles

No	Author (Year)	Previous Research Findings	Similarity with This Article	Differences with This Article	Hypothesis
1	As'ari Nur (2018)	Service quality has a positive effect on compliance	Sanctions have a positive effect on compliance	Service quality and awareness do not have an effect on	H1

				compliance	
2	Utama I Wayan.(2018)	The quality of service and sanctions have a positive and significant impact on compliance	The quality of service and sanctions have a positive and significant impact on compliance	Cost has a negative and significant impact on compliance	H1
3	Bahri S, Diantimala Y, Majid M.S (2018)	Quality of service affects compliance	Quality of service and understanding of regulations affect compliance	Sanctions affect compliance	H1
4	Fariska, A., Andini, I. Y. (2023)	The service innovation has a positive effect on compliance	The service innovation has a positive effect on compliance	The quality of service does not affect compliance	H2
5	Fadhilatunisa, D. (2021)	The service innovation has a positive effect on compliance	The service innovation has a positive effect on compliance	The cost does not affect compliance	H2
6	Sumatriani, S., Syahria Sari, Mawardi, A.Wira Hadi Kusuma, & Indah Dwi Lestari. (2021)	The service innovation has a positive effect on compliance	The service innovation has a positive effect on compliance	Socialization has an effect on compliance	H2
7	Dewi Dian, (2020)	Satisfaction has a positive and significant effect on compliance	Service quality, socialization, and satisfaction have a positive and significant effect on compliance	Service quality and socialization have a positive and significant effect on compliance.	H3
8	Suarjana, A. A. G. M., Partika, I. D. M., Jaya, I. M. S. A., & Murni, N. G. N. S. (2020)	Satisfaction has a positive and significant influence on compliance	Satisfaction has a positive and significant influence on compliance	Quality and motivation have a positive and significant influence on compliance	H3
9	Purwiyanti D.W, Laksito Herry (2020)	Satisfaction has a positive and significant influence on compliance	Satisfaction has a positive and significant influence on compliance	Ease has a positive and significant influence on compliance	H3

Analysis of the Influence between Variables

The influence of Service Quality on Service User Compliance.

The dimensions or indicators of Service Quality, such as Reliability, Responsiveness, Assurance, Empathy, and Physical Evidence, affect Service User Compliance, which can be measured by meeting tax obligations and not having any outstanding taxes. To improve Service User Compliance, management needs to provide good service to taxpayers so that they feel satisfied with the service provided.

Previous research conducted by Utama I Wayan (2018) and Bahri S, Diantimala Y, Majid M.S (2018) supports the finding that Service Quality has a positive influence on Service User Compliance. This indicates that a positive perception of Service Quality can increase the level of Service User Compliance.

The influence of Innovation on Service User Compliance.

Innovation has an influence on Service User Compliance, where dimensions or indicators of Innovation such as Product, Market, Process, Behavior, and Strategy affect the dimensions or indicators of Service User Compliance (i.e. not having any outstanding taxes).

To improve Service User Compliance by considering Innovation, management must increase innovation by speeding up services through new innovations.

Innovation can influence Service User Compliance if the innovation is perceived as good by customers or consumers. This can increase overall Service User Compliance.

Research findings show that Innovation influences Service User Compliance, in line with research conducted by Fariska and Andini (2023), Fadhilatunisa (2021), as well as Sumatriani, Syahria Sari, Mawardi, A. Wira Hadi Kusuma, and Indah Dwi Lestari (2021).

The influence of Service User Satisfaction on Service User Compliance.

Service User Satisfaction has an influence on Service User Compliance. Dimensions or indicators of Service User Satisfaction, such as complaint and suggestion systems, customer satisfaction surveys, ghost shopping, and lost customer analysis, affect the dimensions or indicators of Service User Compliance, namely meeting tax obligations.

To improve Service User Compliance by paying attention to Service User Satisfaction, management needs to conduct satisfaction surveys so that service deficiencies can be immediately improved.

Previous research, such as that conducted by Dewi Dian (2020), Suarjana et al. (2020), and Purwiyanti D.W. and Laksito Herry (2020), also shows that Service User Satisfaction influences Service User Compliance.

Conceptual framework of the Study

Based on the problem formulation, literature review, relevant previous research, and discussion on the interrelationships among variables, this article has the following conceptual framework.

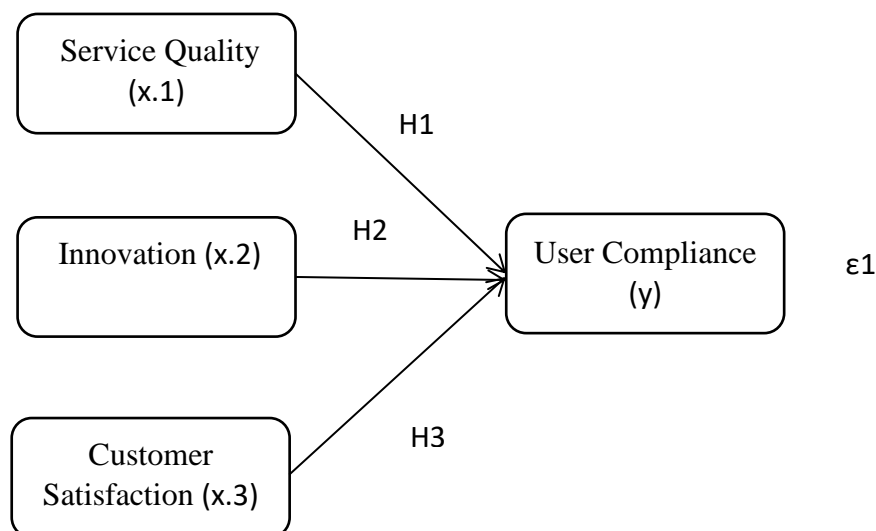


Figure 1: Conceptual Framework

Based on the conceptual model above, it can be concluded that Service Quality, Innovation, and Customer Satisfaction have an influence on User Compliance. In addition to these three variables, there are other variables that also influence User Compliance, such as Government Policies, Leadership, and Public Facilities.

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the theoretical foundations, related articles, and the analysis that has been carried out, the following hypotheses can be formulated for further research:

1. There is a positive influence between Service Quality and User Compliance.
2. There is a positive influence between Innovation and User Compliance.
3. There is a positive influence between User Satisfaction and User Compliance.

Recommendation

Based on the conclusions explained above, a suggestion for the next writer is that there are still other factors that influence User Compliance besides Service Quality, Innovation, and User Satisfaction that have been studied in this article. Therefore, further studies are needed to examine these factors. Some other factors that can influence User Compliance are Government Policies, Leadership, and Public Facilities.

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