

Factors Affecting Mobile Banking Satisfaction: A Case Study of Bank Syariah Indonesia

Elisa Imamil Islah ¹⁾; Aminah Nuriyah ²⁾

¹⁾ elisaislah@gmail.com, Faculty of Islamic Economics and Business, Tazkia Islamic University College, Indonesia

²⁾ anaminuri@tazkia.ac.id, Faculty of Islamic Economics and Business, Tazkia Islamic University College, Indonesia

<p>Article Information:</p> <hr/> <p>Keywords: Efficiency; Fulfilment; system availability; customer satisfaction</p> <hr/> <p>Article History: Received : June 28, 2024 Revised : July 10, 2024 Accepted : July 22, 2024</p> <hr/> <p>Cite This Article: Islah, E., & Nuriyah, A. (2024). Factors Affecting Mobile Banking Satisfaction: A Case Study of Bank Syariah Indonesia. <i>Indikator: Jurnal Ilmiah Manajemen dan Bisnis</i>, 8(3), 70-78. doi:http://dx.doi.org/10.22441/indikator.v8i3.28024</p>	<p>Abstract</p> <hr/> <p><i>Main Objective</i> The purpose of this study was to determine the effect of efficiency, fulfilment, system availability, privacy, responsiveness, feature and reliability to customer satisfaction study case in Indonesia Sharia Bank in JABODETABEK. <i>Method</i> This research uses a descriptive quantitative approach with a case study of PT.Bank Syariah Indonesia in JABOBETABEK costumer. The data collection technique was obtained from distributing questionnaires via google form and the data was processed using software. <i>By using multiple linear regression analysis. Key Findings</i> The results showed that the seven variables had a significant effect on mobile banking customer satisfaction. The strongest dimensions in explaining the quality of BSI mobile services are feature, reliability, and privacy, respectively. <i>Factors affecting reliability and feature variables have the strongest influence on mobile banking customer satisfaction. Theoretical and Practical Implications</i> The results of this study show that system vailability and responsiveness have no effect on mobile banking customer satisfaction, indicating that customer satisfaction is not directly influenced by the BSI mobile system which is not the main factor taken into consideration by customers in using the mobile BSI.</p>
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INTRODUCTION

Customer satisfaction plays a very important role in the success of a bank. New breakthroughs in banking products and services that have sophisticated technology will make it easier for customers to carry out various financial transactions, including through electronic media or what is known as mobile banking. Mobile Banking is a service product that relies on the sophistication of GPRS (General Package Radio Services) technology to facilitate its customers in conducting banking transactions.

Mobile banking will not work if it is not supported by cell phones and the internet. Everyone who has a cellphone can take advantage of this facility, for various banking service facilities, it is hoped that customers will be satisfied in using the various services provided by the bank. If the company continues to ignore consumers, consumers will leave the company due to dissatisfaction with the company's services, because consumers today are smart and do not want to be fooled. Every company must be more active and more aggressive in seizing market positions and winning the competition. The marketing concept changes from product oriented to customer oriented. The form of customer oriented is that companies must pay attention to their customers by providing excellent service and always establishing good relationships so as to satisfy customer desires and satisfaction (Kotler. 2001).

Referring to Inventure data (2020), cited in the newly published Financial Services Authority (OJK) Banking Digital Transformation Blueprint book, one of the visible impacts is the change in banking transactions during the pandemic. Meanwhile, according to Bank Indonesia regulation No.19/12/PBI/2017 on the implementation of financial technology,

considering that the development of technology and information systems continues to give birth to various innovations, especially those related to technology to meet various needs. including access to financial services and processing transactions.

In this study, researchers focused on research objects on Bank Syariah Indonesia customers in Jabodetabek. Bank Syariah Indonesia is one of the banks in the banking industry that also provides m- banking services which are often called BSI mobile. Not only that, Bank Syariah Indonesia also has various interesting features that can facilitate customers in transactions and there are also many interesting products offered in the mobile BSI.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Tjiptono (2014) argues that "Customer satisfaction is an emotional response to experiences related to certain products or services purchased, retail outlets or even behavior patterns (such as shopping behavior and buyer behavior), and the market as a whole". Satisfaction is a person's feeling of pleasure or disappointment that arises from comparing the product's perceived performance (or results) against their expectations (Kotler and Keller, 2008: 138).

Customers are parties who use bank services, either for their own purposes or as intermediaries for the needs of other parties. customers are divided into the following three groups: 1. New customers, meaning that this type of customer is coming to a banking company for the first time, with the aim of just obtaining information or already making transactions. 2. Ordinary customers (secondary), meaning that customers have been in contact with the bank, but not regularly, so they come to make transactions, but the frequency of transactions and visits is not too frequent. 3. Primary customers, meaning customers who have frequent contact with the bank. Primary customers always make the bank concerned number one in contact. This customer's loyalty cannot be doubted (Irawan, 2009: 31)

Service providers must pay attention to what consumers perceive of the services provided, but also how they can feel satisfaction. The depth of this feeling is the result of the level of how far perceptions can match what they expect (Daryanto, 2014: 90). In practice, if customers are satisfied with the services provided by the bank, there are two benefits received by the bank, namely as follows; 1. Old customers will still be maintained (not run to another bank) or in other words, customers are loyal to the bank. 2. Old customer satisfaction will spread to new customers in various ways, so as to increase the number of customers (Kasmir, 2015: 262-263).

Indicators of Mobile Banking Service and Product Quality

According to Tatik Suryani, the indicators of electronic banking service quality are as follows:
Efficiency

Namely the bank's ability to create a site that is easy and simple for customers to use. Efficiency According to Danfar (2009) Efficiency is a measure of success that is assessed in terms of the amount of resources / costs to achieve the results of the activities carried out. In other words, the relationship between what has been completed." Chu (2009) explains that efficiency is the speed and ease with which a website can be accessed and used. Website efficiency affects user access to the quality of website services. Efficiency on the internet can create value and will also generate purchase intentions on the website. Promise fulfillment

Fulfillment

The bank's willingness to fulfill the delivery of messages and information promised to customers. Every organization manages a set of processes. Processes are needed to fulfill what customers want through certain stages. In the context of the manufacturing environment supply chain, a process is known, namely the order fulfillment process.

System availability

The bank's ability to make the correct technical functions on the bank's website. According to Wu (2009) System availability refers to the correct technical functioning of the website. In E-S-Qual, availability makes customers always access the online services offered by the company, which can help customers to have a good image of the company online.

Responsiveness

The willingness to help and provide fast (responsive) and precise service to customers, with clear information delivery.

Privacy

The level of the bank's ability to provide trust to customers to feel safe, free from risk and doubt. According to Xiu (2009) Privacy refers to the extent to which the website is secure and customer information is protected. This dimension holds an important position in e-service. A privacy policy is a way to inform consumers about how a company maintains and uses information relating to these consumers and contains written statements explaining what information is collected and how it is used.

Martono (2012) concluded that a hypothesis is a temporary answer whose truth must still be tested, or a summary of theoretical conclusions obtained from a literature review. In this study, researchers used a statistical hypothesis, because the test used a research sample and used statistical calculations. Hypothesis is a temporary conjecture that must be found out the truth. In the type of quantitative research emphasizes hypotheses of two kinds, namely the hypothesis of one variable and the hypothesis of two or more variables (Cooper, 2006). The hypothesis that can be formulated in this study is as follows:

- H1: There is an influence between efficiency variables (X1) on customer satisfaction.
- H2: There is an influence between the fulfillment variable (X2) on customer satisfaction.
- H3: There is an influence between the system availability variable (X3) on customer satisfaction.
- H4: There is an influence between privacy variables (X4) on customer satisfaction.
- H5: There is an influence between the variable responsiveness (X5) on customer satisfaction.
- H6: There is an influence between privacy variables (X5) on customer satisfaction.
- H7: There is an influence between reliability variables (X7) on customer satisfaction.
- H8: There is a simultaneous influence (together) between efficiency, fulfillment, system availability, privacy, responsiveness, feature and reliability variables on mobile banking customer satisfaction.

RESEARCH METHOD

This research was conducted at PT Bank Syariah Indonesia throughout JABODETABEK, while the research time was between July- August 2022. This research is quantitative research. According to Sudjana and Ibrahim (2001) Quantitative research is research based on assumptions, then variables are determined, and then analyzed using valid research methods, especially in quantitative research. This research uses descriptive quantitative research using primary data.

According to Sujarweni (2018: 177) a questionnaire is a research or survey tool consisting of a series of written questions, aimed at obtaining responses from selected groups of people through personal interviews or by post. This research was conducted by creating a questionnaire on google form and then distributing it to all Bank Syariah Indonesia customers who use mobile banking throughout Jabodetabek. Here I use primary data is data that is obtained and directly related to the problems faced in this study is to determine the effect of efficiency, fulfillment, system availability, privacy, responsiveness, features and reliability on mobile banking customer satisfaction in Jabodetabek.

To facilitate the analysis, in this study researchers used the SPSS 21.0 for windows program.

This research uses the following data analysis techniques:

Instrument test

Validity test

To measure whether a questionnaire is valid or not using a validity test. If the questions on a questionnaire can be said to be valid or valid whether or not they are able to measure what the questionnaire can measure (Sujarweni 2019: 178). Test significance by comparing the calculated r value (Corrected Item- Total Correlation value in Cronbach alpha output) with the r table value. Criteria if:

$r_{count} > r_{table}$ then the item or question is valid.

$r_{count} < r_{table}$ then the item or question is invalid

Reliability test

If a person's answer to a question is consistent and stable over time, it can only be said that the questionnaire is reliable or reliable. To measure a questionnaire which is an indicator of a variable or construct is the definition of a reliability test (Sujarweni, 2019: 178).

Classical assumption test

The linear regression model can be called a good model if the model fulfills several assumptions which are then called classical assumptions. According to Priyatno (2011: 142) the classical assumption test is several assumptions that underlie the validity of multiple linear regression analysis. Classical assumptions consist of several things including assumptions of normality, multicollinearity and heteroscedasticity.

Normality test

The normality test aims to test whether the residual value is normally distributed or not (Priyatno 2011: 144). Graph analysis or by looking at the normal probability plot which compares the cumulative distribution of the actual data with the cumulative distribution of the normal distribution in testing whether the data distribution is normal or not (Sujarweni 2019: 179).

Heteroscedasticity Test

One observation period to another observation period is to test for differences in residual variance. By looking at the Scatterplot image pattern, regression that does not occur heteroscedasticity if the data points spread above and below or around the number 0, the data points do not collect only above or below, the distribution of data points should not form a wavy pattern widening then narrowing and widening again, the distribution of data points is not patterned is a way of predicting the presence or absence of heteroscedasticity of a model (Sujarweni 2019: 179).

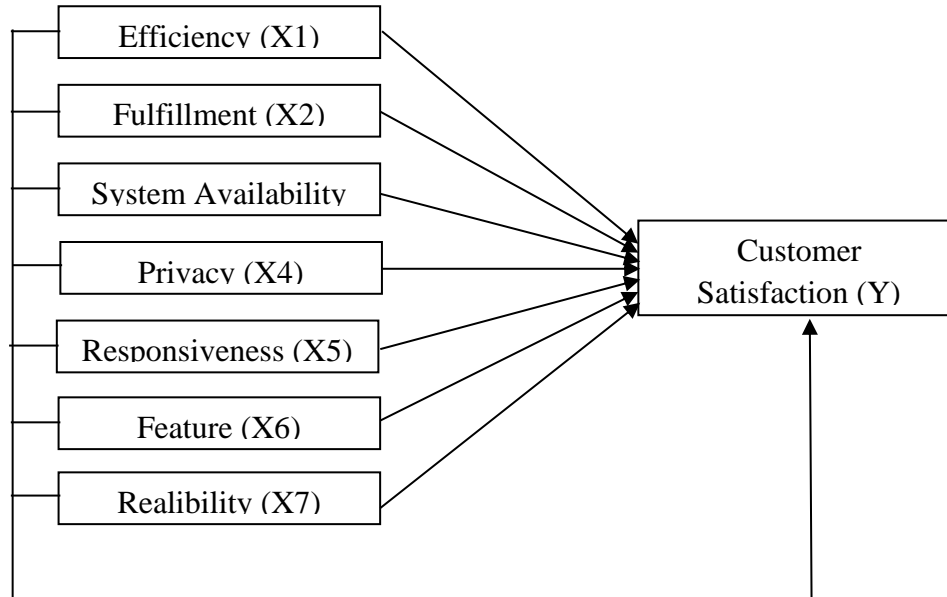
Determinant coefficient test (r^2 test)

The tool in measuring how far the model's ability to explain the variation of the dependent variable is the definition of the coefficient of determination. The coefficient of determination is between zero and one. A value that is

close to 1 means that the independent variables provide almost all the information needed to predict the dependent variables. Conversely, if the R^2 value is small, it means that the ability of the independent variables to explain the variation in the dependent variable is very limited (Ghozali 2012).

The following is the framework of this research:

Figure.1 Research Framework



RESULTS AND DISCUSSION

Results

Table 1. Multiple Linier Regression (t-test)

Model		t	Sig.
1	(Constant)	2.490	.014
	X1 (Efficiency)	-380	.704
	X2 (Fulfillment)	1.599	.112
	X3 (System Availability)	-086	.932
	X4 (Privacy)	4.868	.000
	X5 (Responsiveness)	-995	.321
	X6 (Feature)	2.783	.006
	X7 (Reliability)	2.939	.004

Based on the coefficients output, the analysis reveals the following effects of various factors on customer satisfaction (Y):

Efficiency (X1): H1 is rejected, indicating that Efficiency does not significantly affect customer satisfaction.

Fulfillment (X2): H2 is rejected, indicating that Fulfillment does not significantly impact customer satisfaction.

System Availability (X3): H3 is rejected, meaning System Availability does not significantly influence customer satisfaction.

Privacy (X4): H4 is accepted, indicating that Privacy has a significant positive effect on customer satisfaction.

Responsiveness (X5): H5 is rejected, showing that Responsiveness does not significantly affect customer satisfaction.

Feature (X6): H6 is accepted, indicating that the Feature significantly contributes to customer satisfaction.

Reliability (X7): H7 is accepted, demonstrating that Reliability has a significant positive effect on customer satisfaction.

Discussion

The Effect of Efficiency on Mobile Banking Customer Satisfaction

Based on the results of hypothesis testing, efficiency has no effect on customer satisfaction. Where the T value is $-0.380 > 1.97240$ and a significant value of $0.704 < 0.05$, so H_0 is rejected. If efficiency is getting better, it will increase customer satisfaction. This proves that PT Bank Syariah Indonesia in Jabodetabek is not the main factor in creating an easy and simple site so that it can make it easier for customers to access it.

The results of this study are contrary to research, namely Febrianta and Indrawati, (2016) who analyzed the effect of mobile banking service quality on BCA Bank customer satisfaction in Bandung city and research (Safira et al., 2017) analyzing the quality of Bukalapak website services on user satisfaction using E-S-QUAL. Both previous studies stated that efficiency has a positive and significant effect on participant satisfaction.

The Effect of Fulfillment on Mobile Banking Customer Satisfaction

Based on the data analysis that has been tested in this study, it can be explained that the calculated variable of the reliability variable is lower than the t table value, $T 1.599 < 1.97240$ significantly $0.112 > 0.05$. so H_0 is rejected. meaning that there is no effect of fulfillment on customer satisfaction of PT Bank Syariah Indonesia in Jabodetabek. This shows that customer satisfaction is not directly influenced by the fulfillment factor.

The results of the study contradict research (Chesanti & Setyorini, n.d.) which analyzes the effect of E-Service Quality on customer satisfaction as a user of the PLN Mobile application stating that fulfillment has a significant positive effect on the satisfaction of JKN-KIS participants, and this research is relevant to research (Safira et al., 2017) analyzing the quality of Bukalapak website services on user satisfaction using E-S-QUAL which states that fulfillment has no effect on participant satisfaction.

The Effect of System Availability on Customer Satisfaction

Based on the results of the regression coefficient analysis, the system availability variable has no effect on customer satisfaction. Based on the results of hypothesis testing using the t test, the calculated t value is smaller than the t table value, namely $-0.086 < 1.97240$. and the significant value is $0.932 < 0.05$, so H_0 is rejected. This is due to aspects related to the availability of the system or customers do not take this system into consideration.

And research contrary to the research of Supriyantini, et al (2014) states that the influence of the System Availability variable (X3) on eSatisfaction (Y) with a regression coefficient (B) of 0.173, this figure indicates that the influence of the System Availability variable on eSatisfaction is positive. The calculated t value of 2.300, with a probability of 0.024 indicates a significant effect individually between the System Availability variable on eSatisfaction. It can be said that H_0 is rejected and H_a is accepted.

The Effect of Privacy on Mobile Banking Customer Satisfaction

The privacy regression coefficient is positive. This means that there is a positive influence between privacy on customer satisfaction. Based on the results of hypothesis testing using the

t-test, the t table value is greater than the t value, namely $4.868 > 1.97240$ and the significance is $0.000 < 0.05$ then H_0 is accepted. With this it is stated that the security of the customer's personal data is guaranteed by the bank and can provide confidence to customers to feel calm and safe free from risk and doubt.

This research is very relevant to the research of Safira et al., (2017) analyzing the quality of Bukalapak website services on user satisfaction using E-SERVQUAL which states that privacy has a significant positive effect on participant satisfaction. The index value of respondents' answers to the privacy variable is 3.33 (very high) because JKN-KIS participants so far feel safe because there is a password feature when logging in, confirmation and tokens sent via email when participants change personal data.

The Effect of Responsiveness on Mobile Banking Customer Satisfaction

Based on the analysis above, it is concluded that Responsiveness does not have a significant effect on customer satisfaction then T count $-0.995 > 1.97240$ and significantly $0.321 < 0.05$ then H_0 is rejected and H_a is accepted. This shows that the BSI mobile application responds to every customer / applicant who wants to get service, performs services quickly and carefully, and all customer complaints are responded to by officers.

And the results of this study are relevant to the results of research (Febrianta & Indrawati, 2016) analyzing the effect of mobile banking service quality on BCA Bank customer satisfaction in Bandung city which states that Responsiveness has no effect on participant satisfaction.

The Effect of Features on Mobile Banking Customer Satisfaction

Based on analysis at above concluded that feature has a positive and significant effect on customer satisfaction, then T count $2.783 > 1.97240$ and its significance is $0.006 < 0.05$, so H_0 is accepted and H_a is rejected. It is stated that BSI mobile has features that are easy to use, attractive and in accordance with the needs of customers. that the customer wants.

And the results of this study are relevant to the results of research from Damayanti, (2021), namely the hypothesis that features have an influence on customer satisfaction using BRIS mobile banking, carried out with the F test as can be seen in table 4.27. Based on the results of the simultaneous test (F test), the significance value of 0.000 is smaller than 0.05 so that H_0 is rejected. So it can be concluded that the variables X1 (service quality) and X2 (features) together have a significant effect on Z (satisfaction). Meanwhile, the coefficient of determination or R Square obtained is 0.280 , indicating that the effect of service quality and features on satisfaction is $0.280 = 28.0\%$ and the remaining 72.0% is influenced by factors other than service quality and features that are not included in the discussion model.

The Effect of Reliability on Customer Satisfaction Mobile Banking

The reliability regression coefficient is positive. Based on the results of hypothesis testing using the t-test, the t table value is greater than the t value, namely $2.939 > 1.97240$ and the significance is $0.004 < 0.05$, so H_0 is accepted. With this it is stated that the reliability of a product carries out its function successfully. And BSI mobile has provided services as promised, Reliable in handling customer service problems, Delivering services correctly from the first time, Delivering services in accordance with the promised time, Keeping records / documents without errors.

The results of the study are relevant to Febrianta and Indrawati, (2016) who analyzed the effect of mobile banking service quality on BCA Bank customer satisfaction in Bandung city. and research by Asadpoor and Abolfazli, (2017) who analyzed "Effect of Electronic Service Quality on Customer Satisfaction and Loyalty Saderat Bank's Customers". Both of these

previous studies state that reliability has a positive and significant effect on participant satisfaction.

CONCLUSION

The results showed that all seven variables had a significant effect on mobile banking customer satisfaction. The strongest dimensions in explaining the quality of BSI mobile services are features, reliability, and privacy, respectively. Factors that influence reliability and feature variables have the strongest influence on mobile banking customer satisfaction, because BSI mobile is able to provide services as promised accurately and reliably, and also BSI mobile has very interesting features that are not owned by other mobile banking applications, for example, such as Qibla direction, prayer times and ZISWAF even in the latest BSI mobile feature there is a gold installment feature that can greatly facilitate its customers. This study shows a positive influence between efficiency, fulfillment, system availability, privacy, responsiveness, features and reliability on mobile banking customer satisfaction in Jabodetabek. This is evident from the results of the study which show that 43.5% of customer satisfaction variables are explained by these seven variables, while the remaining 56.5% is influenced by other factors outside the variables.

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