

The Influence of Mobile Banking Service Quality on Customer Satisfaction

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Abstract. *This study aims to determine the effect of BSI Mobile Banking Service Quality on Customer Satisfaction (Case Study of Students of the Faculty of Islamic Economics and Business, UIN SUMATRA UTARA). The research method used is quantitative. The data source for this research is Bank Syariah Indonesia (BSI) mobile banking customers who are Fakultas Ekonomi Dan Bisnis Islam Students at Uin Sumatra Utara, and uses primary data. By using a collection technique through a questionnaire (questionnaire). The data analysis technique used in this study is to test the quality of the data, namely validity and reliability tests, multiple linear regression tests, and t tests. After going through quantitative procedures, this study obtained the reSumatra Utaralts that Mobile Banking Service Quality had an effect on Customer Satisfaction as evidenced by the correlation test which obtained reSumatra Utaralts of 0.000) <0.05. This means that the service quality variable has a positive and significant effect on customer satisfaction variables. Based on the reSumatra Utaralts of this study, the independent variable (Service Quality) of BSI Mobile has a significant effect on the dependent variable (Customer Satisfaction) of Faculty of Islamic Economics and Business Uin Sumatra Utara students.*

Keywords: *Service Quality, Customer Satisfaction, BSI Mobile Banking*

Received: July 19, 2024

Received in Revised: August 16, 2024

Accepted: September, 17 2024

INTRODUCTION

Technological advances in today's modern era have made many companies start to develop their performance in the information technology sector. This advancement in communication and information systems is what was then adopted by banking, one of which is banking services via smartphones or commonly called mobile banking. Mobile Banking is a banking transaction process service product designed to serve customers and banks. Mobile Banking also often has various service products including shopping transactions, payments (zakat/infak, aSumatra Utararansi etc.) transfers, bank calls, products, promos and prayer schedules (Fandi, 2019). As a service product, financial institutions, namely banks, especially Islamic banking, have a quality of service that is reflected in customer satisfaction with the reuse of banking services. Customer satisfaction with the use of services or products provided can be used as a management tool to improve and improve the quality of services provided. Therefore, service providers must always monitor bank customer satisfaction to achieve customer loyalty (Ibrahim Adam, 2018).

A cyber attack has occurred that has caused service disruptions and data leaks against PT Bank Syariah Indonesia Tbk (BSI) to budget working capital or capital expenditure (capex) of IDR 580 billion for North Sumatra for information and technology (IT) and digital. This step was taken in response to service disruptions and data leaks that have occurred recently. Deputy President Director of BSI, Bob Tyasika Ananta said that this amount is twice as large as the budget he announced last year. This is also proof of the company's commitment to strengthening digitalization and data security.

Improving the quality of service and products in a way that satisfies customers is one of the goals of every company, especially industrial companies. Many products are produced with various types, qualities and shapes, all designed to attract customers so that consumers buy the product. Therefore, every company must be able to create products with the best features to meet customer satisfaction (Halin, 2018).

This situation increases competition between banks, because banks will be more enthusiastic and compete to attract customer sympathy both in terms of quantity and quality. In terms of quantity, the meaning of North Sumatra is that the number of customers increases quite significantly over time, while in terms of quality, the customers obtained are productive customers and are able to provide profits for the bank (Indrasari, 2019).

Bank Syariah Indonesia (BSI) is the result of the government's merger policy with BRI Syariah Bank, Bank Syariah Mandiri, and BNI Syariah. Research (Erwin Saputra Siregar, 2021), says that the Islamic bank merger policy is not quite right for North Sumatra to accelerate the development of Islamic banks. Because with the merger, it does not affect the increase in the market share of Islamic banks. In addition, this merger can also narrow the room for small Islamic banks to move because they are unable to compete.

Therefore, Islamic banks are trying to improve the quality of services starting from m-banking services in order to compete in the digital world, the quality of service that is meant by North Sumatra is the overall assessment of the quality and excellence of the content contained in the m-banking application. The quality of service provided will affect customer satisfaction (Rahmawati & Fianto, 2020).

Research conducted by bimo finca azvy with the title, "the effect of bsi mobile service quality on company image through customer satisfaction ex-BNI syariah." the results of the study are that service quality has a direct effect on North Sumatra with company image, service quality has a direct effect on North Sumatra with customer satisfaction, customer satisfaction has a direct effect on North Sumatra with company image, and service quality has an indirect effect on North Sumatra with company image through customer satisfaction (Azvy, 2022).

BSI as a bank that prioritizes sharia principles, North Sumatra should prioritize the best service for its customers. Quality service is a factor that can attract customers to save their funds at Bank Syariah Indonesia. With quality service, BSI customers will feel satisfied. So that customers will be loyal to the bank. From the service system provided by Bank Syariah Indonesia, are there any customers who feel satisfied, so that they are loyal to this bank so that these customers will use and reuse banking products and services. If customers are satisfied, what the bank expects is that these customers can recommend to other colleagues to use mobile banking owned by Bank Syariah Indonesia. Based on this background, the researcher is interested in conducting a study entitled "The Effect of BSI Mobile Service Quality on Customer Satisfaction of Students of the Faculty of Economics and Islamic Business, Uin Sumatra Utara."

Theoretical Basis

Mobile Banking

Mobile banking is one of the products of every bank that relies on GPRS (General Package Radio Service) technology to facilitate banking transactions for its customers. Islamic banking is a service sector that periodically improves the quality of its services. Because the characteristics of its services are speed, ease of service, and security. Therefore, Islamic banks continue to innovate their mobile banking in order not to be left behind, and excel in competition with other conventional banks (Nurdin, 2020).

Research conducted by Fakhrurozi (2018), customer interest in using mobile banking is influenced by usability, convenience, risk, and trust after testing the author's hypothesis concluded that usability does not affect interest in using mobile banking, convenience affects

interest in using mobile banking, risk does not affect interest in using mobile banking, and trust does not affect interest in using mobile banking.

Quality of Service

Service quality shows how good the level of service provided in North Sumatra is with the expectations of North Sumatra consumers. There are several indicators used to measure service quality in a study including physical appearance (tangible), reliability, responsiveness, assurance (asSumatra Utarance), and empathy (Maharani, 2019).

There are complaints from customers who express their complaints about the quality of service where North Sumatra consumers admit that they are not satisfied with the service provided by the company, so the company must do a way to address complaints from North Sumatra consumers. Who feel dissatisfied with the quality of service provided by the company.

Service quality in Islam, we can learn from the business ethics of the Prophet Muhammad SAW. The business ethics of the Prophet Muhammad SAW are to be honest, trustworthy, right in weighing, avoiding gharar, not hoarding goods, not doing al-ghab and tadlis, and mutual benefit (mutual benefit principle) between sellers and buyers. The business pattern practiced by the Prophet Muhammad SAW certainly needs to be adapted by today's businessmen who sometimes easily deviate from the ethics as practiced by the Prophet SAW (Saifullah, 2011).

Customer Satisfaction

Customer satisfaction is "an emotional state in which post-purchase reactions may be anger, dissatisfaction, irritation, neutrality, joy or pleasure". This situation makes many companies obsessed with customer satisfaction, given the direct relationship between North Sumatra and customer satisfaction, market share, and profits (Indrasari, 2019).

In terms of customer satisfaction, there are also several complaints such as the lack of satisfaction of expectations that customers get from the services provided by the company, the lack of interest in using the products provided by the company, the lack of availability of recommendations from customers, all of which are due to the lack of special attention from the company that they must do to improve the system they implement and make customers feel satisfied again so that they can restore customer interest in getting the satisfaction they want.

There are several indicators used to measure customer satisfaction in this study, including: North Sumatra Expectations, namely the level of customer satisfaction with the performance of employees towards customer expectations in transactions. Visiting Interest is the customer's willingness to return because the service and expectations are met, so they want to reuse the service. Willing to Recommend is customer satisfaction with North Sumatra a service or service from a product in the company, so that customers will recommend the product again to their relatives and closest people. In addition, research (Maulida Nurhidayati, 2021), says that customer satisfaction can convey the influence of comfort on customer loyalty and can convey the influence of service quality on customer loyalty. The magnitude of the influence given by the variables of convenience, service quality, and customer satisfaction on customer loyalty is 60.6%. Meanwhile, the magnitude of the influence of the variables of convenience and service quality on customer satisfaction is 56.0%.

Customer Satisfaction According to Islam

Islam reflects customer satisfaction on the quality of service provided, QS Thahaa Verse 44 has the meaning that when serving someone, one should be gentle and not arrogant and proud in speaking so that what is to be conveyed can hit the target so that the person being served will feel satisfied (Zulfikri Charis Darmawan, 2018).

Based on research (Yulia Ningsih, 2022), the application of Islamic values has a positive and significant effect on customer satisfaction. So it can be said that the more they know about Islamic values that customers get, the more customers will use products and make transactions at Sharia Banks.

METHODS

The research method used is quantitative, by obtaining data from questionnaires in the form of numbers and analyzing them using statistics. The population in this study were BSI mobile banking customers, namely students of the FACULTY OF ECONOMICS AND ISLAMIC BUSINESS, UIN North Sumatra, North Sumatra. This quantitative research method aims to examine the relationship between variables. Each variable that is determined is measured by providing different number symbols throughout North Sumatra with information categories related to the variable. By using these number symbols, quantitative calculation techniques can be carried out so that they can produce North Sumatra conclusions that are generally applicable in North Sumatra parameters (Rukminingsih, 2020). The data collection technique in this study was a questionnaire (Questionnaire), in the questionnaire a closed question method was used, namely the form of the question North Sumatra has been included with alternative answers. Then the respondents only choose one answer from the answer options. North Sumatra The data source used is primary data which is data collected by themselves from the results of collecting questionnaire data directly North Sumatra on customers. Such as question data filled in by respondents distributed by researchers. This study also uses data analysis techniques in the form of data quality tests, namely validity and reliability tests, multiple linear regression tests, and t-tests.

RESULTS AND DISCUSSION

Data Quality Test

Validity Test

Validity Test is a test of North Sumatra, an index that shows that the measuring instrument actually measures what is intended to be measured. The higher the validity of the instrument, the more accurate the measuring instrument is in measuring North Sumatra, a data. This validity test is important so that the questions given do not produce data that deviates from the intended variable description (Livia Amanda, 2019).

Variable X: Output SPSS

Table 1. Pearson Correlation between Total_X and Variables X.1 to X.8"

Correlations			
Total_X			
	Pearson Correlation	Sig. (2-tailed)	N
X.1	,795**	,000	40
X.2	,779**	,000	40
X.3	,820**	,000	40
X.4	,803**	,000	40
X.5	,867**	,000	40
X.6	,795**	,000	40
X.7	,761**	,000	40
X.8	,786**	,000	40
TOTAL_X	1		40
**. Correlation is significant at the 0.01 level (2-tailed).			

Basis for Decision Making:

If the significance value < 0.05 , then the data is valid.

If the significance value > 0.05 , then the data is invalid.

Based on the SPSS output above, it can be seen that all the questions are valid because all the significance values (in the yellow block) are < 0.05 .

Variable Y: Output SPSS

Table 2. Pearson Correlation Table between Total_Y and Variables Y.1 to Y.11

Correlations			
Total_Y			
	Pearson Correlation	Sig. (2-tailed)	N
Y.1	,808**	,000	40
Y.2	,697**	,000	40
Y.3	,772**	,000	40
Y.4	,683**	,000	40
Y.5	,744**	,000	40
Y.6	,845**	,000	40
Y.7	,789**	,000	40
Y.8	,795**	,000	40
Y.9	,681**	,000	40
Y.10	,835**	,000	40
Y.11	,857**	,000	40
TOTAL_Y	1		40
**. Correlation is significant at the 0.01 level (2-tailed).			

Basis for Decision Making:

If the significance value < 0.05, then the data is valid.

If the significance value > 0.05, then the data is invalid.

Based on the SPSS output above, it can be seen that all questions are valid because all significance values (in the yellow block) are <0.05.

Reliability Test

Reliability Test is an index test that shows the extent to which a measuring instrument can be trusted or relied upon. This shows the extent to which the measurement results remain consistent when carried out twice or more on the same symptoms, using the same measuring instrument. A measuring instrument is said to be reliable if it produces the same results even though measurements are taken many times. (Livia Amanda, 2019)

Variable X: Output SPSS

Table 3. Reliability Statistics (Cronbach's Alpha)

Reliability Statistics	
Cronbach's Alpha	N of Items
,919	8

Variable Y

Table 4. Scale Reliability Statistics with Cronbach's Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
,932	11

Basis for Decision Making:

If the cronbach alpha value > 0.60, then the data is reliable.

If the cronbach alpha value < 0.60, then the data is not reliable.

Based on the SPSS output above, it can be seen that the Cronbach alpha value (in the yellow block) > 0.60, which means that all the data is reliable and can be tested further..

North Sumatra Classic Test

Normality Test

Normality Test is a test conducted with the aim of assessing the distribution of data in a group of data or variables, whether the distribution of the data is normally distributed or not. This Normality Test functions to determine whether the data that has been collected is normally distributed or taken from a normal population. (Tiro, 1999)

Output SPSS:

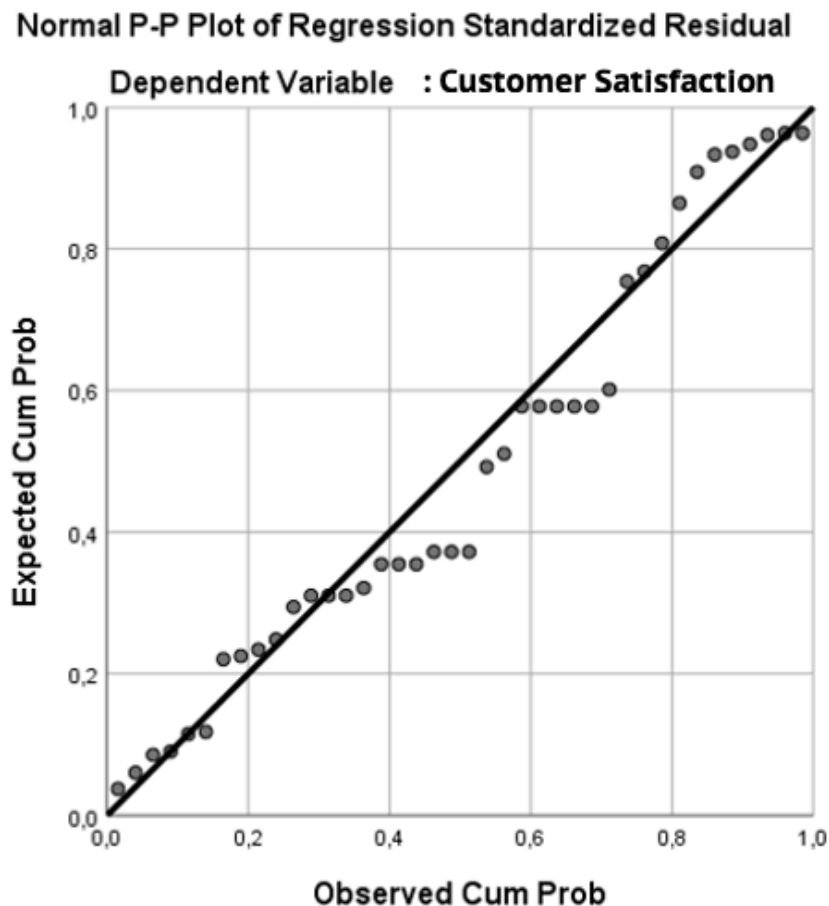


Figure 1. Normal P-P Plot of Standardized Residuals of Regression for Customer Satisfaction

Basis for Decision Making:

If the data (dots) are spread around the diagonal line, then the residuals are normally distributed.

If the data (dots) are spread not following the diagonal line, then the residuals are not normally distributed.

Based on the SPSS output image above, it can be seen that the data is spread around the diagonal line, meaning that the data is normally distributed.

Multicollinearity Test

Multicollinearity Test is North Sumatra a condition where there is a correlation between independent variables or between independent variables are not mutually independent. The quantity (quality) that can be used to detect multicollinearity is the variance inflation factor (VIF).

Output SPSS

Table 5. Regression Coefficient Customer Satisfaction Prediction Model

Model	Coefficients ^a						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	9,226	2,945		3,133	,003		
Quality of Service	1,131	,086	,905	13,091	,000	1,000	,000

a. Dependent Variable: Customer Satisfaction

Basis for Decision Making:

If the tolerance value > 0.10 and the VIF value < 10 then there is no multicollinearity problem.

If the tolerance value < 0.10 and the VIF value > 10 then there is a multicollinearity problem.

Based on the results of the normality test above, the tolerance value obtained is > 0.10 and the VIF value < 10 , meaning that there is no multicollinearity problem in the data.

Heteroscedasticity Test

Heteroscedasticity Test is a test that aims to test whether in the regression model there is inequality of variance from the residual of one observation to another. (Ghozali, 2018:120)

Output SPSS:

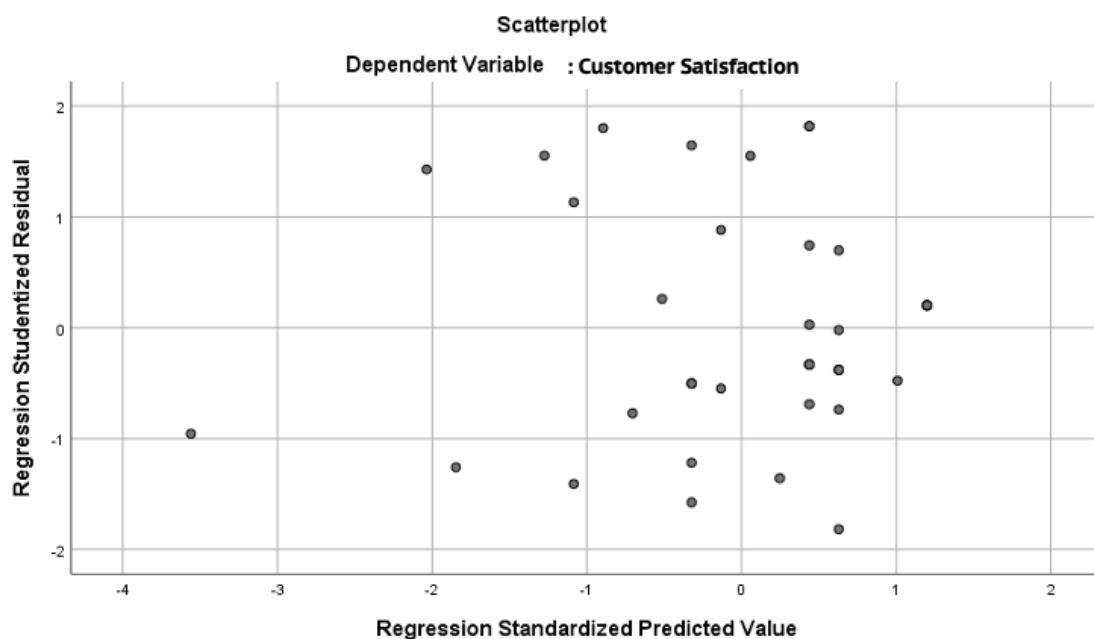


Figure 2. Scatterplot of Standard Predicted Values of Regression on Residuals for Customer Satisfaction

Based on the output above, it is known that:

Data points spread above and below or around the number 0. The points do not gather only above or below.

The distribution of data points should not form a wavy pattern that widens then narrows and widens again. The distribution of data points is not patterned. Thus, we can conclude that there is no heteroscedasticity problem, so that a good and ideal regression model can be fulfilled.

Simple Linear Regression Analysis

Output SPSS:

Table 6. Results of Regression Analysis on Customer Satisfaction

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9,226	2,945		3,133	,003
	Quality of Service	1,131	,086	,905	13,091	,000
a. Dependent Variable: Customer Satisfaction						

Based on the table of simple linear regression results above, the resulting regression equation is:

$$Y = \alpha + \beta X$$

$$Y = 9,226 + 1,131X$$

Based on the regression equation above, it can be explained as follows: 1) The constant value (a) is 9.226. This means that if the service quality variable in North Sumatra is considered to have a value of zero (0), then the customer satisfaction variable remains at 9.226; 2) The regression coefficient value of 1.131 and a positive value states that if the service quality variable increases by 1 unit, the customer satisfaction variable will increase by 1.131; 3) The standard error (e) is a random variable and has a probability distribution that represents all factors that have an influence on Y but are not considered in the North Sumatra equation.

T-Test (Partial)

Output SPSS:

Table 7. Regression Coefficient for the Influence of Quality of Service on Customer Satisfaction

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9,226	2,945		3,133	,003
	Quality of Service	1,131	,086	,905	13,091	,000
a. Dependent Variable: Customer Satisfaction						

Basis for Decision Making:

If the significance value < 0.05 , then there is an influence between variable X and variable Y separately.

If the significance value > 0.05 , then there is no influence between variable X and variable Y separately. Service quality variable. The Sig. value is known. $(0.000) < 0.05$. This means that the service quality variable has a positive and significant effect on the customer satisfaction variable.

CONCLUSION

Based on the results of the study above, it is concluded that the service quality variable has a positive and significant effect on the customer satisfaction variable. In addition, the quality of service provided by BSI mobile banking is in the form of convenience, attractive appearance, and complaints that are resolved quickly. Makes you feel satisfied with the BSI mobile banking service provided to student customers of the Faculty of Economics and Islamic Business UIN North Sumatra North Matera.

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