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The Influence of Mobile Banking Service ualityon Customer Satisfaction at Bank Rakyat Indonesia Tanjung Karang Branch Office

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Abstract

This research investigates the influence of mobile banking service quality on customer satisfaction at the Tanjung Karang Branch Office of Bank Rakyat Indonesia (BRI). With the rapid growth of information technology, mobile banking has become a crucial element in banking service strategy. The focus of this research is to identify the extent to which service quality dimensions, including reliability, responsiveness, security, ease of use, and mobile banking functionality, influence customer satisfaction. The research method uses a quantitative approach by distributing questionnaires to BRI customers at the Tanjung Karang Branch Office. Data analysis was done using statistical techniques, including correlation and coefficient of determination tests. The results of this research hope to provide in-depth insight into the extent to which the quality of mobile banking services can increase customer satisfaction in the local banking environment. The conclusion from this research is that service quality positively influences customer satisfaction. It is hoped that the findings of this research can contribute to Bank Rakyat Indonesia to optimize its mobile banking service strategy so that it can meet customer expectations and needs. It is also hoped that the practical implications of the research findings will help Bank Rakyat Indonesia strengthen its position in the competitive banking market by maintaining and increasing customer satisfaction.

Keywords: Service Quality, Mobile Banking, Customer Satisfaction, BRI

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INTRODUCTION

The development of information technology, especially in the banking sector, has experienced rapid progress with the adoption of mobile banking technology as one of the latest innovations. Mobile banking is the main means for customers to carry out banking transactions easily, quickly, and efficiently without being bound by geographical boundaries. The quality of mobile banking services is a key factor in ensuring customer success and satisfaction. Bank Rakyat Indonesia (BRI) as a financial institution that has a strategic role in advancing the national economy, has also adopted mobile banking as an integral part of its banking services (Andreas & Yunita, 2016). The Tanjung Karang Branch Office, as a representation of BRI in certain areas, is an interesting environment to observe the impact of using mobile banking on customer satisfaction (Indrasari, 2019).

The concept of service quality has become a strategic foothold for organizations that want to build a positive image, gain consumer trust, and increase customer loyalty (Sylvana, 2016). Recognizing the importance of service quality, organizations are actively looking for ways to understand and meet consumer expectations, create positive experiences, and build long-term relationships with customers (Chusnah, 2020). Research and an in-depth understanding of service quality are key in identifying critical elements that influence consumer perceptions of a service. Factors such as reliability, responsiveness, security, ease of use, and empathy are important elements that form holistic service quality. Customer expectations include expectations or mental images of what is desired or anticipated when interacting with a product or service. On the other hand, customer needs are basic aspects that must be met to fulfill deeper goals or desires. Customer satisfaction occurs when the reality of the service or product exceeds or at least is in line with their expectations and needs. This process creates a positive experience, builds trust, and strengthens long-term relationships between the company and customers (Ghazali, 2018). Therefore, a deep understanding of customer expectations and needs is key in designing business strategies that focus on relevant and satisfying services. By meeting customer expectations and needs, companies not only create satisfied customers but also build a solid foundation for long-term growth and sustainability.

This research will explore the influence of mobile banking service quality on customer satisfaction at the BRI Tanjung Karang Branch Office. By analyzing aspects of mobile banking service quality such as reliability, responsiveness, security, ease of use, and functionality, we can identify the extent to which these factors influence customer

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perception and satisfaction. Through an in-depth understanding of these dynamics, it is hoped that this research will be able to make a significant contribution to the understanding of how to improve the quality of mobile banking services and strengthen the relationship between Bank Rakyat Indonesia and its customers. We hope that the practical implications of this research findings will be able to provide a basis for BRI to optimize its mobile banking service strategy to meet customer expectations and needs, thereby maintaining their satisfaction and strengthening BRI's position in the increasingly fierce competition in the banking industry.

LITERATURE REVIEW

Service quality refers to the level of excellence or goodness of a service provided by an organization or company for its customers. This involves some attributes that include aspects such as reliability, responsiveness, security, ease of use, and empathy (Anggraini & Budiarti, 2020). Reliability describes consistency in providing a service without errors or interruptions. Responsiveness measures the speed and responsiveness of an organization to customer needs and requests. Security includes protecting data and transactions so that customers feel safe (Nurhayati et al., 2016). Ease of use assesses the extent to which a service can be easily accessed and understood by customers. Meanwhile, empathy involves an organization's ability to understand and respond to customer needs and feelings with full understanding. Overall, service quality reflects an organization's efforts to provide a positive experience, build trust, and meet customer expectations to maintain and increase their loyalty. The success of a service is determined by the extent to which the organization can meet or even exceed customer expectations in terms of the features and performance of the services provided (Santika et al., 2019). In this view, service quality includes not only the product or service itself but also the overall experience felt by customers during interactions with the organization.

Customer satisfaction refers to a customer's level of satisfaction, joy, or satisfaction after experiencing a product or service from a company or organization (I Ketut (2019). This involves customers' assessments and perceptions of the extent to which their expectations and needs are met by the products or services provided. Customer satisfaction can be reflected in the level of loyalty, intention to make repeat purchases and the extent to which customers are willing to provide recommendations positive regarding their experience. Measuring customer satisfaction can involve various aspects, including product quality, service quality, responsiveness, ease of use, and the value

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provided by the company. Success in achieving customer satisfaction is key to building long-term relationships, increasing customer retention, and strengthening the company's positive image in the eyes of consumers (Prandhana et al., 2016). Customer satisfaction is the main pillar that determines the success and sustainability of an institution or company in the service sector. In the era of globalization, business competition is also increasing. increasingly intensive, organizations no longer only focus on transactional aspects but also aim at an in-depth understanding of customer satisfaction as the main indicator of operational success.

Customer satisfaction reflects the extent to which customer expectations and needs are met by the services or products provided (Dirwan & Ayu, 2018). In this context, organizations not only aim to sell products or provide services but also strive to create positive experiences that can build long-term relationships with customers. The importance of understanding customer satisfaction lies in the fact that satisfied customers tend to become loyal customers, provide positive recommendations, and have the potential to increase transaction volume and profit contribution. On the other hand, customer dissatisfaction can have a negative impact, with the potential for losing customers and declining reputation (Fianto et al., 2021). Research on customer satisfaction not only explores customer perceptions and evaluations of services but also provides insight into the factors that influence this satisfaction. By understanding elements such as service quality, communication, responsiveness, and trust, organizations can identify areas of improvement and optimize strategies to meet customer expectations.

RESEARCH METHOD

This type of research uses quantitative research because there is a connection between a problem that will be studied using descriptive methods. The descriptive method is a problem-solving process that interprets according to reality, a sign of objectivity. As well as conducting research by using samples from questionnaires and surveys as valid data collection tools. This research is research that uses numbers, or number data.

Quantitative research is a research method that uses a quantitative approach in collecting, analyzing, and interpreting data. This method is usually used to research phenomena that can be measured quantitatively and is done by collecting data from a certain population or sample. This quantitative approach is based on the philosophy of positivism, namely the view that knowledge can be obtained through objective empirical

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observation and testing. Sugiyono (2019). Quantitative research is a type of research method used to test theories or hypotheses by measuring certain variables and analyzing the relationships between these variables. Quantitative research usually involves collecting measurable data in the form of numbers or statistics, as well as applying statistical analysis techniques to test hypotheses. (Hardani et al., 2020).

The quantitative approach is closely related to collecting data and figures and has the aim of providing an objective and accurate picture of the phenomenon being studied. In a quantitative approach, data is collected through standardized instruments, such as questionnaires, forms, and observations, and then analyzed using statistical techniques such as regression, analysis of variance, or correlation analysis. This approach has the advantage of providing results that can be universally accepted and can be accepted by all parties because the results can be accepted objectively and can be accepted by all parties. However, this approach also has shortcomings, such as not being able to capture individual subjective perceptions and experiences, and also can omit aspects that cannot be expressed with numbers. In general, quantitative approaches are very useful in answering questions that require analysis of numerical data and have wide applications in fields such as economics, sociology, medicine, and many others.

RESULTS AND DISCUSSION

Tabel 1. Description of respondents by gender

Number	Gender	Frekuensi	Presentase
1	Male	34	38%
2	Female	62	62%
Amount		96	100%

Source : Processed Data, 2024

Table 1 depicts the distribution of respondents based on gender in this study. Of the total 96 respondents involved, the majority were women, 62 people (62%%), while men comprised 34 respondents (38%%).

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Tabel 2. Description of respondents based on age

Number	Age	Responden	Presentase
1	20-30	78	83,3%
2	30-40	13	12,5%
3	>40	5	4,2%
Amount		96	100%

Source : Processed Data, 2024

Table 2 shows the distribution of respondents based on age groups in this study. Of the total 96 respondents, the majority of respondents were aged 20-30 years, namely 78 people (83.3 %). Meanwhile, ages 30-40 years included 13 (12.5 %) , and >40 years included 5 people (4.2%).

Tabel 3. Description of respondents based on work

Number	type of work	Responden	Presentase
1	college student	41	41,7%
2	Government employees	3	3,1%
3	Private sector employee	35	37,5
4	Self-employed	17	17,7%
Amount		96	100%

Source : Processed Data, 2024

Table 3 provides an overview of the distribution of respondents by occupation in this research. Of the total 96 respondents, most of the respondents were students, reaching 41 respondents (41.7 %). Meanwhile, there are 3 civil servants (3.1%), 35 private employees (37.5%), and 17 self-employed people (17.7%).

Tabel 4. Description based on user experience

Time	Responden	Presentase
< 1 Year	30	32,3%

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1-2 Year	25	27,1%
2-3 Year	17	17,7%
3-4 Year	10	8,3%
> 4 Year	14	14,6%
Amount	96	100%

Source : Processed Data, 2024

Table 4 provides an overview of the distribution of respondents based on the length of use in this research. Of the total 96 respondents, the majority had used it for <1 year as many as 30 people (32.3%), 1-2 years as many as 25 people (27.1%), 2-3 years as many as 17 people (17.7%), 3-4 years as many as 10 people (8.3%), >4 years as many as 14 people (14.6%).

Tabel 5. Service Quality Validity Test Results (X)

Item	rTable	r Count	Information
Item 1	0,2006	0,634	Valid
item 2	0,2006	0,487	Valid
Item 3	0,2006	0,471	Valid
Item 4	0,2006	0,450	Valid
Item 5	0,2006	0,494	Valid
Item 6	0,2006	0,677	Valid
Item 7	0,2006	0,741	Valid
Item 8	0,2006	0,575	Valid
Item 9	0,2006	0,561	Valid
Item 10	0,2006	0,613	Valid
Item 11	0,2006	0,651	Valid

Source : Processed Data, 2024

The validity test results show that for each indicator tested, the value of rcount > rtable. Therefore, it can be concluded that all service quality items are statistically valid because a high r value indicates that there are no items that need to be eliminated.

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Tabel 6. Customer Satisfaction Validity Test Results (Y)

Item	rTable	r Count	Information
Item 1	0,2006	0,844	Valid
item 2	0,2006	0,713	Valid
Item 3	0,2006	0,764	Valid
Item 4	0,2006	0,739	Valid
Item 5	0,2006	0,843	Valid
Item 6	0,2006	0,725	Valid

Source : Processed Data, 2024

The validity test results show that for each indicator tested, the value of rcount > rtable. Therefore, it can be concluded that all customer satisfaction items are statistically valid because a high r value indicates that there are no items that need to be removed.

Tabel 7. Reliability Test Results

Variabel	*Cronbach's Alpha*	*N of items*
Service Qualyty	0,791	11
Customer Satisfction	0,861	6

Source : Processed Data, 2024

Table 7 shows the results of the Reliability Test for variable X, with Cronbach's Alpha se value. 791, as well as the variable Y, with a Cronbach's Alpha se value. 861. Cronbach's Alpha value that is close to or more. 60 is generally considered an indicator of high reliability in a measurement instrument.

Tabel 8. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		96
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,90780698

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Most Extreme Differences	Absolute	,095
	Positive	,095
	Negative	,060
Test Statistic		,095
Asymp. Sig. (2-tailed)		,340[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source : Processed Data, 2024

In the normality test, the basis for decision-making is if the sig value >. 05 until the conclusion was obtained that the data was normal. In this research, the sig value was .340 >. 05 to be able to categorize the data in this research as normal.

Tabel 9. Data Leniarity Test Results

			Sum of Squares	Df	Mean Square	F	Sig.
Service Quality * Customer Satisfaction	Between Groups	(Combined)	691,611	20	34,581	2,447	,000
		Linearity	424,701	1	424,701	22,892	,000
		Deviation from Linearity	266,911	19	14,048	1,169	,051
	Within Groups		536,347	75	7,151		
	Amount		1227,958	95			

Source : Processed Data, 2024

Based on the tests carried out in Table 9 above, it is known that the Deviation from the linearity value is. 051. Therefore, the Deviation from the linearity value has a linear relationship, because it has a deviation from the linearity value >. 05.

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Tabel 10. Correlation Test Results

Correlations			
		Service Quality	Customer Satisfaction
Service Quality	Pearson Correlation	1	,588**
	Sig. (2-tailed)		,000
	N	96	96
Customer Satisfaction	Pearson Correlation	,588**	1
	Sig. (2-tailed)	,000	
	N	96	96
**. Correlation is significant at the 0.01 level (2-tailed).			

Source : Processed Data, 2024

According to the test in Table 10, the correlation value of variables X and Y is .588 > .05, so Ha is accepted, and Ho is rejected. This means that Service Quality has a positive influence on Customer Satisfaction.

Tabel 11. Results of Simple Linear Regression Analysis

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	7,398	2,635		2,808	,006
Service Quality	,410	,058	,588	7,050	,000
a. Dependent Variable: Customer Satisfaction					

Source : Processed Data, 2024

From the table above the equation formed is :

$$Y = a + bX = 7{,}398 + 0{,}410 = 7{,}808$$

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Tabel 12. Determinant Coefficient Test Results (R2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,588[a]	,346	,339	2,923
S				

Source : Processed Data, 2024

In the results of the determination test, data was obtained that the influence of X1 on Y was .346 or 34.6%, the remaining 65.4%.

Tabel 13. t Test Results

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	7,398	2,635		2,808	,006
Service Quality	,410	,058	,588	7,050	,000
a. Dependent Variable: Customer Satisfaction					

Source:Processed Data, 2024

In the T-test analysis, the basis for decision-making is that if the sig value is <.05 and the calculated T value is > T table, it is possible to conclude that there is an influence between one variable and another variable. In this research, for the service quality variable, it is .000 > .05 and the calculated T value is 7.050 < .2006 so it can be concluded that variable X influences Y.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Therefore, from the formulation of the problem, the researcher concluded that the level of service quality variables has a positive and significant impact on customer satisfaction. This fact is proven through the results of the correlation test, where the correlation value between variables X and Y reaches. 588, exceeds the significance value

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of .0 5. Therefore, the alternative hypothesis (Ha) is accepted but the null hypothesis (Ho) is rejected. The conclusion is that service quality positively influences customer satisfaction.

Furthermore, based on analysis of the coefficient of determination, it was found that the R2 value from the Model Summary table was. 346, or about 34.6%. This means that the independent variable (Service Quality) has an influence of 34.6% on the dependent variable (Customer Satisfaction). The remainder, around 65.4% (100-34.6=65.4%) is explained by other factors not investigated in this study.

Suggestion:

The suggestions for this research are :

1. For BRI Office Branch Cape Coral

   With this research, it is hoped that BRI Bank Tanjung Karang Branch Office will further improve the service quality factor which is a factor that influences customer satisfaction, therefore this must be considered clearly for bank management to be able to formulate strategies to improve service quality.

2. For Academic

   It is hoped that this research will be able to become reference material as well as material for consideration and be able to provide insight and benefits to academics and readers.

3. For Researcher
   a. Future research should use more accurate data with a larger number. The use of more accurate data makes better results.
   b. Future researchers should use more complete and accurate test methods and tools to obtain more valid conclusions.

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