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Analysis of the Influence of Customer Satisfaction on Mobile Banking Services at One of the State Owned Banks in Medan

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ABSTRACT

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This research aims to determine the influence of mobile banking user-friendliness, mobile banking usage risks, and mobile banking service features on mobile banking services, both simultaneously and partially. The sample used in this study consisted of 30 participants. The research method employed a quantitative descriptive approach with multiple linear regression analysis techniques. The results of this study indicate that simultaneously, the variables of mobile banking user-friendliness and mobile banking service features have a positive and significant impact on customer satisfaction with mobile banking services. Partially, only the variable of mobile banking usage risks has a positive but nonsignificant influence on mobile banking services. The influence of service quality found in mobile banking is 58%, while 42% is influenced by other variables outside of this regression model.

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INTRODUCTION

The rapid development of technology today creates demands for institutions and human resources to continuously update their information according to the needs of the times. In the financial sector, such as in conventional banking, quick, sustainable, and innovative actions are required to compete with other conventional banks, which are the main competitors. One form of innovation being undertaken is the development of advanced mobile banking applications. With technological facilities in place, the public has confidence and increasingly adopts them for various transactions. The technological capitalization of conventional banks continues to increase, providing higher competitiveness capacity. (Nur Makmuriyah & Marella Vanni, 2020).

The incorporation of information technology into the financial industry has introduced a new aspect to banking services in the 21st century. The banking industry has indirectly evolved to improve customer service by

offering modern facilities like online banking, ATM services, and mobile banking, which provide efficiency and high-quality service. Mobile banking has emerged as one of the most convenient banking services available. In simple terms, mobile banking means carrying out banking activities using devices like phones. In essence, this requires cooperation between mobile operators and the banking sector, integrating mobile communication and electronic money to enable a range of banking functions through mobile phones. Due to the quick progression of technology and the growing prevalence of mobile phones, mobile banking services have become popular not only in developed countries but also in developing countries like Indonesia. (Jahan & Shahria, 2022).

In a study by (Kuswandarini & Annisa, 2021) The study, titled "Analysis of the Influence of Service Quality, Corporate Image, and Customer Relationship Management on Customer Loyalty with Customer Satisfaction as an Intervening Variable," seeks to examine and assess how corporate image and customer relationship management (CRM) and service quality affect customer loyalty, with customer satisfaction playing a role as an intervening variable. The study's findings indicate that loyalty is positively affected by service quality, customer relationship management, and satisfaction. Nonetheless, satisfaction is not positively influenced by service quality and corporate image.

In a study by (Manuhutu & Zany Irayati Aunalal, 2021) The study, titled "Analysis of the Influence of Customer Service Quality on Customer Satisfaction," seeks to examine how the physical evidence, reliability, responsiveness, assurance, and empathy of customer service at PT Bank Tabungan Negara (Persero) affect customer satisfaction. The findings of this research show that physical evidence, reliability, responsiveness, assurance, and empathy all have a positive and significant effect on customer satisfaction at the same time. The influence of customer satisfaction is positively but not significantly affected by the responsiveness variable only to some extent.

According to Kotler and Keller in (Atmanegara & Wulandari, 2022), Customer satisfaction is the emotion a person experiences when they compare a product's performance with their expectations, feeling either pleased or disappointed.

According to Dwi Suhartono in (Atmanegara & Wulandari, 2022), services are activities offered by organizations/individuals to consumers that are intangible and cannot be owned in direct interaction between one person and another or physically, providing customer satisfaction. According to Kotler and Keller (2002) in (Sambodo Rio Sasongko, 2021), service is any action offered by one party to another that is essentially intangible and does not impact ownership. Service quality is influenced by perceived service and expected

service. Another perspective, according to Tjiptono (2005), service is the effort of service providers to meet the needs and desires of customers and the accuracy in delivering them so as to balance customer expectations.

According to Riza in (Atmanegara & Wulandari, 2022), e-service quality is defined as the effectiveness and efficiency of a website or online platform in facilitating customers who wish to purchase goods/services. According to Zeithmletal (2018), electronic service quality is the evaluation by consumers of how well an electronic service meets their expectations.

According to Nelson Tampubolon in (Atmanegara & Wulandari, 2022), mobile banking is a service that allows customers to perform banking transactions through smartphones. M-Banking or Mobile Banking is a form of banking service that utilizes mobile technology or smartphones to provide access and conduct banking transactions electronically. Through M-Banking services, customers can perform various banking activities such as checking balances, fund transfers, bill payments, purchasing credits, and other transactions through banking applications downloaded on their mobile devices (Rizal and Munawir, 2017).

The growing use of mobile banking provides significant opportunities for banks to increase their customer base, but it also brings challenges in meeting and keeping customers satisfied. Hence, it is crucially important to have a thorough comprehension of customer satisfaction in the realm of mobile banking. The banking industry in Indonesia needs to conduct a comprehensive assessment of the factors that affect customer satisfaction in mobile banking. Understanding how these factors impact satisfaction and retention is essential for designing effective marketing strategies that not only maintain current customer satisfaction but also cultivate new levels of satisfaction in the future. The main emphasis of this research is on the younger demographic, with the goal of assessing their level of satisfaction, examining their preferences and the key factors in the adoption and continued use of mobile banking. (Jahan & Shahria, 2022).

This study addresses the gap by broadening and developing a more profound comprehension of the factors that influence consumers' initial trust, which might be contributing to the slow adoption of mobile banking services in this region. This research examines the immediate factors that influence trust, the role of initial trust in this process, and how demographic factors can impact the likelihood of non-adopters using mobile banking services. The results of this study will assist financial institutions in developing positive connections with customers and alleviating the concerns of those who have not yet embraced their services. By understanding the different factors that impact trust in mobile

banking, they will also improve their marketing strategies in promoting the advantages of mobile banking.

Mobile phones are becoming more and more necessary for people to do their banking, manage their finances, make payments, and shop. Due to the quick expansion of mobile finance, mobile banking has become a crucial factor in the development of banking systems. The goal of mobile banking is to expand the reach of banks and cut expenses in areas such as handling fees, transaction costs, labor, and overhead costs, ultimately boosting profitability. Mobile banking adds value to consumers by saving time, effort, and costs due to its convenience and efficiency throughout the service delivery process.

Currently, people are experiencing service issues with mobile banking as it undergoes maintenance several times a week. It is hoped that the company can address these issues to ensure customer satisfaction with mobile banking services. In line with the above description, the author is interested in conducting a study titled "Analysis of the Influence of Customer Satisfaction on Mobile Banking Services at One of the State-Owned Banks in Medan." It is hoped that this research can provide new insights for the bank so that mobile banking services can be improved further.

RESEARCH METHODE

This research is a quantitative descriptive study. According to Punch in (Ali et al., 2022), quantitative research involves examining social issues by testing a theory with variables that are measured using numbers and analyzed using statistical methods to determine if the theory's predictive generalization is accurate.

Meanwhile, the sample represents a portion of the research population and is chosen to represent the entire population. The technique used by the researcher is distributing questionnaires to students who use mobile banking and employing purposive sampling technique to select the sample. Purposive sampling is a sampling technique that is not based on strata or random sampling but is based on considerations for specific purposes. Since the exact size of the population in this study is unknown and it is confidential to a bank, the researcher will use the formula from Wibisono (Manuhutu & Zany Irayati Aunalal, 2021) to determine the sample size in this study as follows:

$$N = \left(\frac{\left(\frac{z\alpha}{2} \right) \times \sigma}{e} \right)^2 = N = \left(\frac{1,10 \times 0,25}{5\%} \right)^2 = 30,25$$

N = 30.25 rounded down to 30 correspondents

Explanation:

N = Sample size

$Z_{\alpha/2}$ = The value obtained from the normality table at a 95% confidence level is 1.10.

σ = Standard deviation of 25%

e = Error (Error rate = 5%)

Based on the calculation above, it can be seen that the available sample size is 30.25 respondents, however, the researcher rounded down the sample to 30 respondents who use mobile banking.

RESULT AND DISCUSSION

Description of Respondent Data

Table 1.
Characteristics of Respondents by Gender

Gender	Frequency	Presentation
Man	4	83,8%
Woman	26	16,7%
Total	30	100%

Based on Table 1 above, it shows that the respondents of this study are predominantly female compared to male.

Validity And Reliability Testing

Table 2.
Results of Validity Test

Variabel	Hasil Uji Validitas	
Kepuasan (Y)	Pearson Corelation	.683**
	sig. (2-tailed)	.000
	N	30
Kemudahan Pengguna (X1)	Pearson Corelation	.767**
	sig. (2-tailed)	.000
	N	30
Risiko Penggunaan (X2)	Pearson Corelation	.504**
	sig. (2-tailed)	.004
	N	30
Fitur Layanan (X3)	Pearson Corelation	.733**
	sig. (2-tailed)	.000
	N	30

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded a	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

According to the data in Table 2, the test findings show that every variable has a significance level below 0.05 and a positive Pearson correlation value. Therefore, it can be inferred that the questionnaire items related to these variables are suitable for the study. The table also indicates that the item values of each variable are 100% valid and 0% excluded, therefore it can be inferred that all questionnaire items from these variables are trustworthy and reliable.

Table 3.
Results of Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.916	12

In Table 3, we can conclude that a variable is considered reliable if the Cronbach's Alpha value is >0.70 .

Hypothesis Testing And Discussion

Multiple Regression Analysis (simultaneous)

Table 4.
Multiple Regression Analysis (simultaneous)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46.555	3	15.518	12.359	.000 ^b
	Residual	32.645	26	1.256		
	Total	79.200	29			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

The hypothesis test results show an F value of 12.359, with a significance (sig) of 0.000, which means it is smaller than 0.05. Therefore, it can be concluded

that the independent variables collectively have an impact on the dependent variable.

Multiple Linear Regression Analysis (Partial)

**Table 5.
 Multiple Linear Regression Analysis (Partial)**

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.366	1.622		2.076	.048
	X1	.367	.150	.458	2.436	.022
	X2	-.387	.211	-.440	-1.837	.078
	X3	.770	.189	.781	4.065	.000

a. Dependent Variable: Y

Based on the test results above, the multiple linear regression model in this study is as follows:

$$Y = 3.366 + 0.367 X1 - 0.387 X2 + 0.770 X3$$

Meanwhile, based on the significance values from the table above, the value that is not less than the probability of 0.05 is only on the Mobile Banking Usage Risk variable (X2), which means the influence of this independent variable is not significant. Whereas, the other variables, namely Mobile Banking User-Friendliness (X1) and Mobile Banking Service Features (X3), have a significantly positive impact.

**Table 6.
 Coefficient of Determination**

Model Summary				
Mode	R	Adjusted R	Std. Error of	
1	R	Square	Square	the Estimate
1	.767 ^a	.588	.540	1.12053

a. Predictors: (Constant), X3, X1, X2

The factors of User-Friendliness of M-Banking, Risk of M-Banking Usage, and M-Banking Service Features act as independent variables and together have a 58% influence on customer satisfaction. The remaining 42% of the influence is attributed to variables not included in this regression model.

Hypothesis Testing Results

From the testing results and discussion of the table above, we can understand several points as follows:

1. The t-test statistic for M-Banking user-friendliness yielded a significance value of less than 0.05 ($\text{sig} < 0.05$), with a positive regression coefficient. Therefore, we accept hypothesis 1 (H1) which states that the user-friendliness of M-Banking has an impact on the satisfaction with Mobile Banking services. The results also reveal that this factor has a meaningful and beneficial effect.
2. The t-test statistic for the M-Banking service feature variable showed a significance value of less than 0.05 ($\text{sig} < 0.05$), and the regression coefficient is positive. Therefore, we accept hypothesis 3 (H3) which asserts that "There is an influence of M-Banking service feature variable on Mobile Banking service satisfaction." The findings also indicate that this factor has a substantial and positive influence.
3. The simultaneous f-test resulted in a significance level of less than 0.05 ($\text{sig} < 0.05$) and the computed f-value is higher than the f-table value. As a result, we accept hypothesis 4 (H4) which suggests that "Service quality variables have a simultaneous influence on customer satisfaction with Mobile Banking users." The findings also indicate that there is a beneficial and noteworthy effect.

CONCLUSION

The analysis used service quality dimensions, including User-Friendliness of M-Banking, Risks of M-Banking Usage, and M-Banking Service Features, to evaluate customer satisfaction with Mobile Banking services. Results showed that two dimensions—user-friendliness of M-Banking and M-Banking service features—had a positive and significant impact, while the dimension of risks of M-Banking usage had a positive but nonsignificant impact. The combination of these two dimensions has a meaningful and positive influence on customer satisfaction for users of Mobile Banking. 58% of customer satisfaction is determined by the quality of service dimensions, with the remaining 42% influenced by other factors.

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