THE EFFECT OF MOBILE BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION OF BANK BSI IN LHOKSEUMAWE CITY

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Abstract

The main problem in this study is the existence of obstacles and potential customer dissatisfaction with the quality of BSI Bank's mobile banking services in Lhokseumawe City, especially related to network speed. This study aims to analyze the Effect of Mobile Banking Service Quality on Customer Satisfaction at BSI Bank in Lhokseumawe City. This study uses a quantitative approach using nonprobability sampling, namely purposive sampling and obtained 96 respondents as research samples obtained from the Lemeshow formula. The data analysis method used in this study is simple linear regression, instrument testing, classical assumption testing, and hypothesis testing with the help of Microsoft Office Software Excel 2010 and SPSS Version 30 for windows. The results of this study indicate that the quality of mobile banking services has a significant effect on customer satisfaction at BSI Bank in Lhokseumawe City. This is evidenced by the results of the t-test which obtained a sig value for the mobile banking service quality variable of 0.001 <0.05 and the calculated t value is greater than the t-table value (11.113 > 1.6608). The influence of mobile banking service quality on customer satisfaction was 56.8%. Overall, customers rated BSI's mobile banking service quality positively, particularly in terms of ease of use, feature completeness, and privacy protection. However, there were still neutral ratings for technical reliability, indicating the need for improvements to boost customer trust and satisfaction.

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

INTRODUCTION

Technological developments are increasingly rapid and internet usage is also increasing in Indonesia. The Indonesian Internet Service Providers Association (APJII) announced that the number of Indonesian internet users in 2024 will reach 221,563,479 out of a total population of 278,696,200 in 2023. Based on the results of the 2024 Indonesian internet penetration survey released by APJII, Indonesia's internet penetration rate reached 79.5%. Compared to the previous year, there is a 1% increase. Source: https://apjii.or.id/ (accessed November 8, 2024). The strong growth in the number of internet users is a factor in organizational success in the commercial competition for information. An organization that utilizes technology will obtain information easily and quickly, thus impacting the increase in information exchange between individuals. Information technology is paramount in the business world, including the banking sector. One of the technological innovations thatWhat has changed the face of banking is digital banking services, including mobile banking (m-banking). Mobile banking is a modern banking facility that keeps pace with technological and communication developments. Mobile banking services include payments, transfers, history, and more. Using mobile banking services on mobile phones allows customers to more easily carry out their banking activities without the constraints of space and time. Mobile banking is expected to provide convenience and benefits for customers in accessing the bank without having to visit the bank in person (Kurniawati et al. in Marginingsih, 2020). According to Bank Indonesia (BI) data, the value of digital banking transactions in Indonesia reached Rp4,264.8 trillion, or nearly Rp4.3 quadrillion, in April 2023. Over the past five years, digital banking transactions have grown

158% compared to April 2018. This indicates rapid growth in digital banking in Indonesia. Currently, almost all banks have implemented mobile banking as a means of improving service quality, addressing the needs of a modern society that prioritizes mobility. Electronic service quality, or E-Servqual, is broadly defined to encompass all three stages of online customer interaction. In its implementation, the E-Servqual process must consider the effectiveness and efficiency of transactions, purchases, or deliveries. (A. Parasuraman, et al. in Marginingsih, 2020). Service quality is a key measure of customer satisfaction. If performance fails to meet customer expectations, customers will be dissatisfied. If performance meets customer expectations, customers will be satisfied. If performance exceeds customer expectations, customers will be highly satisfied and delighted (Philip Kotler & Keller in Marginingsih, 2020). Customers tend to reuse banks that provide satisfactory service and generally recommend the services they receive to others (Diva et al. in Rininda et al., 2023).

To provide the best service to customers, service providers or banks must rely on adequate facilities and infrastructure. (Satria & Diah Astarini, 2023) stated that they launched products that meet customer needs. New innovations in banking products and services with advanced technology will help customers conduct many financial transactions more easily, especially through electronic means known as mobile banking. BSI is the result of a merger of three Islamic banks: Bank Syariah Mandiri, BRI Syariah, and BNI Syariah, whose shares are owned by three state-owned banks: Bank Mandiri, BRI, and BNI. The enactment of this Qanun will shift banking activities previously carried out by Bank Mandiri, BRI, and BNI to BSI. Aceh is the province with the fourth largest number of BSI customers, with 1.5 million customers. Furthermore, approximately 80 percent of civil servant (ASN) salaries in Aceh are channeled through BSI. Bank Syariah Indonesia (BSI), one of the largest Islamic banks in Indonesia, has also adopted mobile banking technology, namely BSI Mobile, to meet its customers' transaction needs. BSI's growth, particularly in the Aceh province within the BSI Lhokseumawe working area (Nurdin, 2023), has been significant. BSI Smart Agents in the Lhokseumawe BSI area were recorded at 5,933 in 2022, while in July 2023 they had reached 9,319. QRIS users also increased from 7,387 in 2022 to 8,905 in July 2023. BSI Mobile users increased significantly, from 224,054 in 2022 to 289,091 in July 2023. Source: https://baratapost.com (accessed November 8, 2024).

BSI Mobile offers various features such as fund transfers, bill payments, digital product purchases, and real-time balance inquiries. This service is expected to provide a solution for customers who need quick and easy access to banking services without having to visit a branch office. This innovation not only improves efficiency in financial management but also provides a more convenient and flexible banking experience for all users. Aceh's regional regulation, Qanun Number 11 of 2018 concerning Islamic Financial Institutions, has had a significant impact on the business activities of PT Bank Syariah Indonesia Tbk (BSI). The regulation mandates that only Islamic banks can operate in Aceh starting in 2022. As mandated by the Qanun, all financial institutions in Aceh must operate according to Islamic principles. If they wish to continue operating, conventional banks in Aceh must convert to Islamic banking by January 2022. However, on November 9, 2024, PT Bank Syariah Indonesia Tbk (BSI) officially launched the Byond by BSI SuperApp to address the increasingly complex needs of the public for banking and financial services in the digital era. Byond by BSI is a comprehensive SuperApp offering financial, social, and spiritual services that are easier and more convenient to access, with enhanced security. Its presence is the result of BSI's ongoing transformation to address the various challenges of the digital era.

To foster innovation, BSI also plays a significant role in creating new ways of working by establishing a Digital Lab. Here, BSI implements an agile approach, enabling teams to work in short cycles to quickly test and refine Byond's features. One of the results is the five solutions offered by Byond by BSI, which also differentiate it from BSI Mobile: technology updates, application modernization (New UI/UX), rebranding, new work methods, and an ecosystem. Furthermore, customer security was a top priority when designing Byond. Byond is built with multiple layers of security to protect customers. First, for activation, customers must enter their PIN and debit card details. Second, Byond implements a Fraud Detection System (FDS) that can recognize anomalous transaction patterns. Third, Byond is equipped with a hardware security module (HSM). This is a high-tech technology used to protect PINs and customer data in a highly secure manner. Byond's security process is also very stringent. Each feature undergoes various grey box, white box, and black box tests.penetration test to ensure that there are no gaps that can be exploited by irresponsible parties (Saladin, 2024). However, some of the obstacles of Byond by BSI service that are often faced by customers are features that are difficult to find, difficulty topping up to DANA, service network disruptions, poor appearance and additional features that are not important. Nevertheless, 28 respondents answered that the Byond by BSI application is considered quite responsive and fast in handling complaints compared to BSI Mobile with an

average response time of 1x24 hours. While the other 2 respondents answered that it is not fast and responsive. These obstacles can affect customer perceptions of the quality of service provided and ultimately impact their level of satisfaction. Thus the author is interested in conducting further research. To increase user satisfaction, customers proposed improvements in the speed of transaction services as well as more optimal efforts to reduce technical errors in the application. With these improvements, it is hoped that BSI mobile banking services can provide a more stable and efficient digital banking experience for all users.

LITERATURE REVIEW
Customer Satisfaction

Satisfaction comes from the Latin word "satis," meaning good enough or adequate, and "facio," meaning to do or make something. According to Kotler and Keller (in Widjaya and Munawaroh, 2023), customer satisfaction is a feeling of either pleasure or disappointment with a service. Satisfaction is an assessment or feeling felt by the service recipient. Customers will feel satisfied if the service they receive meets their desires and expectations (Suryani in Widjaya and Munawaroh, 2023). According to Oliver (in Nugraha, 2024), customer satisfaction is the evaluation of the surprises inherent in product purchases and consumption experiences. Customer satisfaction is crucial for business. A company's success depends on customer satisfaction. Therefore, companies must be sensitive to changing consumer needs and desires if they are to meet them. Consumers will be satisfied if producers can create goods and services that meet their needs and desires.

Quality of service

Quality is the overall characteristics of products and services that will support customer satisfaction. Service is the fulfillment of needs or services provided to others who interact with customers, both online and offline. According to Groonros (in Andini, 2022), service is an activity that has an intangible nature resulting from the relationship between customers and employees assigned by the company to provide services with the aim of solving customer problems. Zeithaml et.al in (Wahyuningsih & Rojuaniah, 2023) defines service quality as the result of a comparison between customer expectations and the service received.provided by a product or service. Service quality is determined by customer perceptions of the service they receive from a particular product or service (Shetty in Wahyuningsih & Rojuaniah, 2023).

CONCEPTUAL FRAMEWORK
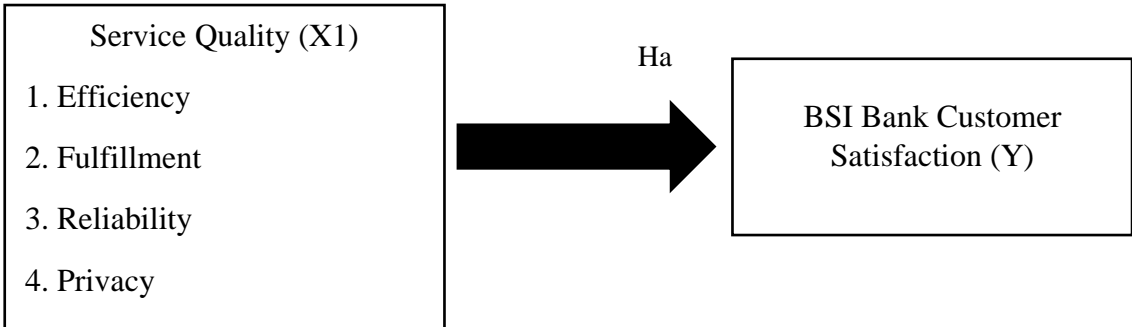
RESEARCH METHODS
Types of research

This type of research uses descriptive research. Sugiyono (2021) defines descriptive research as a method capable of describing or providing an overview of the object being studied through collected information or data and drawing generally applicable conclusions.

Research Location

The research location is the object of the study where the research activities are conducted. Determining the research location is intended to simplify and clarify the target location for the study. This research was conducted on BSI bank customers in Lhokseumawe City who use Byond by BSI mobile banking.

Population and Sample

The population taken was all users of the Byond by BSI mobile banking service in Lhokseumawe City. The sample taken from the population must be truly representative. In this study, the sample taken was BSI Bank customers in Lhokseumawe City who use Byond by BSI mobile banking. The method for determining the sample size used the Lemeshow formula. The formula for calculating sample size from a population of unknown size is as follows:

$$n = \frac{Z^2 \cdot p\,(1-p)}{d^2}$$

Information:
n : Number of Samples
Z : Standard Value = 1.96
p : Maximum Estimate 5% = 0.5
d : Alpha 10% = 0.10

based on this formula, the number of samples is:

$$n = \frac{(1{,}96^2 \cdot 0{,}5\ 1-0{,}5)}{(0{,}1)^2}$$

$$n = = 96.04 \text{ Respondents} \frac{0{,}9604}{0{,}1}$$

Research Sampling

In this study, the author used the Nonprobability Sampling method, a sampling technique in which each element of the population does not have an equal chance of being selected as a sample. According to (Sugiyono, 2021), Nonprobability Sampling is a sampling technique that does not provide an equal opportunity for each element or member of the population to be selected as a sample. The sampling technique used purposive sampling. Purposive sampling means that respondents are selected as members based on the researcher's considerations. By using this technique, the researcher will easily determine the sample by considering the criteria used in this study. The criteria used in this study are BSI bank customers in Lhokseumawe City who use Byond by BSI mobile banking.

Data Types and Sources

The types of data used in this study are:

1. Primary Data

Primary data is data obtained directly from the source (Sugiyono, 2018). The data is obtained from questionnaires distributed to respondents, who then answer the questions. The primary data used in this study was obtained through questionnaires distributed to respondents (BSI Bank customers in Lhokseumawe City who use Byond by BSI mobile banking).

2. Secondary Data

Secondary data is data obtained directly from the source, usually in the form of documents or through other people (Sugiyono, 2018). In this study, the author searched for journals and theses online as supporting reference materials, then studied the data.

Data collection technique

Data collection techniques are considered strategic steps in research because their primary goal is to obtain data. Data collection is carried out to obtain the information needed to achieve the research objectives. Before conducting research, a researcher usually has a hypothesis based on the theory they are using. To empirically prove a hypothesis, a researcher needs to collect data for more in-depth research (Sugiyono, 2018).

Research Variables and Measurement Scale

Research Variables

There are two types of variables used in this study, namely:

a. An independent variable (free variable) is a variable that influences or causes changes in or the emergence of a dependent variable. The independent variable in this study is Service Quality (X).

b. The dependent variable (bound variable) is the variable that is influenced or affected by the independent variable. The dependent variable in this study is Customer Satisfaction (Y).

Measurement Scale

The measurement scale used in this study was the Likert scale. The Likert scale is used to measure the attitudes, opinions, and perceptions of an individual or group of people regarding social phenomena (Sugiyono, 2018). In this study, respondents selected one of the available answers, and each answer was assigned a specific score. This total score is interpreted as the respondent's position on the Likert scale. Using a Likert scale, the variables in this study were broken down into measurable indicators. These measurable indicators can be used as benchmarks in developing questions and statements that respondents need to answer. In this study, there are five alternative types of instruments:

No	Statement	Score
1	Strongly agree	5
2	Agree	4
3	Neutral	3
4	Don't agree	2
5	Strongly Disagree	1

Data Analysis Techniques

Data analysis techniques are techniques used to manage research results in order to obtain conclusions. The technique used in this study is Simple Linear Regression Analysis, which is a linear analysis between one Independent variable (X) and the Dependent variable (Y). This analysis is to determine the direction of the relationship between the independent variable and the dependent variable, whether positive or negative. Simple regression analysis in this study uses the help of the SPSS Statistics 20.0 program for Windows.

Data Instrument Test

Instrument testing was conducted to verify the statements in the questionnaire created by the researcher. Instrument testing was conducted through validity and reliability tests.

Validity Test

Validity testing is used to measure the validity of a questionnaire. A questionnaire is considered valid if its statements accurately reflect what it is intended to measure. Testing is conducted using a computer with SPSS software and a 5% significance level.

Reliability Test

Reliability testing is used to determine the extent to which measurement results are reliable. Reliability testing is also a way to determine whether the alternative questionnaire measurements used are consistent. Reliability, or trustworthiness, refers to whether an instrument can measure something consistently over time. Therefore, the key requirement for qualifying a measurement instrument is consistency, or unchangingness..

Classical Assumption Test

Classical assumption tests are used to determine whether a model is suitable for use in research. The classical assumption tests used in this study are the normality test and the heteroscedasticity test.

Normality Test

This research uses a normality test to see the distribution of data, whether the data approaches a normal distribution, which means that good data will form a bell shape.*(Bell-shaped)*meaning it is not heavy to the left or right (Ghozali, 2018:151).

Heteroscedasticity Test

Ghozali (2016:134) stated that the heteroscedasticity test aims to see the possibility of inequality of variance in regression modeling through observing residuals from one to another, in addition to the results of the variance based on residuals from one to another, which is constant, so it is called Homoscedasticity, furthermore, if the variance of the residuals is different, it is called Heteroscedasticity.

Hypothesis Testing

Hypothesis testing is carried out to assist in making the right decision regarding a proposed hypothesis. Sugiyono (2017:95) states that a hypothesis is a temporary answer that leads to a conclusion.In the formulation of the research problem, it is intended to be temporary because the answers received are only based on relevant theory and have not been supported by empirical facts resulting from data collection. The processes for testing the hypothesis begin with determining the null hypothesis (Ho) and alternative hypothesis (Ha), determining statistical tests and their calculations, applying the level of significance, and determining the testing criteria.

Partial Significance Test (t-Test)

This test aims to determine the significant relationship between each independent variable and the dependent variable. If the significance obtained (p-value) is less than 0.5, then Ha can be rejected, or with = 5% the independent variable is statistically related to the dependent variable.

Correlation Coefficient (r)

Correlation coefficient analysis is used to determine how service quality influences customer satisfaction, whether it is classified as very strong, strong, medium, low, or very low.

Coefficient of Determination Test (R^2)

Coefficient of determination (R^2) essentially measures how capable the model is in determining the dependent variable. If(R^2) the larger (closer to one), it can be said that the influence of variable (X) is large on the dependent variable (Y). This means that the model used is increasingly strong in explaining the influence of the independent variable being studied on the dependent variable. Conversely, if(R^2) is getting smaller (approaching zero), it can be said that the influence of the independent variable (X) on the variable (Y) is getting smaller. This means that the model used is not strong enough to explain the influence of the independent variable being studied on the dependent variable.

RESULTS AND DISCUSSION

Data Analysis Techniques

The technique used in this analysis is Simple Linear Analysis, which is a linear relationship between one independent variable (X) and the dependent variable (Y). This analysis is used to determine the direction of the relationship between the independent variable and the dependent variable, whether it is positive or negative.

Coefficientsa					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4,832	1,633		2,959	.004
Quality of Service	.611	.055	.754	11,113	<.001
a. Dependent Variable: Customer Satisfaction					
b.					

Based on the results of the simple linear analysis above, the constant value (a) is 4.832, which means that when X is 0, then Y is 4.832, meaning that if Service Quality does not run, then Customer Satisfaction that will be achieved is 4.832. While the value of the Service Quality coefficient (b) is 0.611. This means that for every increase in the value of X by 1, Y will increase by 0.611, meaning that if Service Quality increases, Customer Satisfaction will increase by 0.611.

So the regression equation model can be formulated as follows:

Y = a + bx or Y = 4.832 + 0.611 (X)

Data Instrument Test
Validity Test
1. Quality of Service (X)

Statement Items	r-Count	r-Table	Results
P1	0.714	0.1986	Valid
P2	0.632	0.1986	Valid
P3	0.638	0.1986	Valid
P4	0.715	0.1986	Valid
P5	0.797	0.1986	Valid
P6	0.628	0.1986	Valid
P7	0.700	0.1986	Valid
P8	0.723	0.1986	Valid

Source: Data processed by researchers (2025)

The validity test results of all statements used in measuring the service quality variable (X) have good accuracy, this can be seen from the magnitude of the validity coefficient produced by each statement item, which is all above 0.1986 or it can be said that the calculated r > r table. So it can be concluded that all statement items for the service quality variable (X) are valid.

2. Customer Satisfaction (Y)

Statement Items	r-Count	r-Table	Results
P1	0.785	0.1986	Valid
P2	0.809	0.1986	Valid
P3	0.795	0.1986	Valid
P4	0.850	0.1986	Valid
P5	0.876	0.1986	Valid
P6	0.842	0.1986	Valid

Source: Data processed by researchers (2025)

Validity test results for all statements The accuracy of the R-value used to measure the customer satisfaction variable (Y) is good, as seen from the large validity coefficients generated by each statement item, all of which are above 0.1986, or it can be said that the calculated r-value > r-table. Therefore, it can be concluded that all statement items for the customer satisfaction variable (Y) are valid.

Reliability Test

Instrument	Reliability (Alpha)	Item	Information
Quality of Service (X)	0.839	8	Reliable
Customer Satisfaction (Y)	0.907	6	Reliable

Source: Data processed by SPSS Version 30

Based on the data reliability test results table, it can be concluded that the independent variable, service quality (X), is reliable because the alpha value is greater than 0.60, namely 0.839. Meanwhile, the dependent variable, customer satisfaction (Y), is also said to be reliable because the alpha value of the variable is 0.907, which is greater than 0.60. Therefore, all statement items can represent indicators of the research variables used in this study.

Classical Assumption Test
Normality Test

			Unstandardized Residual
N			96
Normal Parametersa,b	Mean		.0000000
	Standard Deviation		2.12505483
Most Extreme Differences	Absolute		.070
	Positive		.070
	Negative		-.043
Test Statistics			.070
Asymp. Sig. (2-tailed)c			.200d
Monte Carlo Sig. (2-tailed)e	Sig.		.277
	99% Confidence Interval	Lower Bound	.265
		Upper Bound	.288

Source: Data processed by SPSS Version 30

Based on the test results above, it shows that the significance value is > 0.05 (0.288 > 0.05), so it can be concluded that the data is normally distributed and the regression model used has met the normality assumption.**.**

Heteroscedasticity Test

		Coefficientsa				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2,453	.959		2,558	.012
	Quality of Service	-.025	.032	-.081	-.784	.435

Source: Data processed by SPSS Version 30

Based on the research results in the table above, it shows that the variables tested did not experience heteroscedasticity because the significance of the correlation results of 0.435 is greater than 0.05.

Hypothesis Testing
Partial Significance Test (t-Test)

		Coefficientsa				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	4,832	1,633		2,959	.004
	Quality of Service	.611	.055	.754	11,113	<.001

Source: Data processed by SPSS Version 30

Based on the results in the table above with a significance level of α = 0.05, the significance value of the Service Quality variable is 0.001, which is smaller than 0.05 and the t table value = 1.6608, meaning the calculated t value is 11.113 > t table 1.6608.

So Ha is accepted and it can be concluded that Service Quality has a positive and significant effect on Customer Satisfaction.

Correlation Coefficient Test (r)

Correlations		Quality of Service	Customer Satisfaction
Quality of Service	Pearson Correlation	1	.754**
	Sig. (2-tailed)		<.001
	N	96	96
Customer Satisfaction	Pearson Correlation	.754**	1
	Sig. (2-tailed)	<.001	
	N	96	96

Source: Data processed by SPSS Version 30

Based on the test results above, it shows that the significance value of the Service Quality variable <0.001 is smaller than 0.05 so it is correlated and the significance value of the Customer Satisfaction variable <0.001 is smaller than 0.05 so it is correlated. It can be concluded that the Service Quality variable on Customer Satisfaction has a correlation with the degree of relationship, namely a strong correlation and the form of the relationship is positive.

Coefficient of Determination Test (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.754a	.568	.563	2,136

Source: Data processed by SPSS Version 30

Based on the test results above, it can be concluded that:
1. R = 0.754 indicates that the influence of service quality on customer satisfaction is 75.4%. This indicates that service quality has a strong influence on customer satisfaction.
2. R Square = 0.568, this figure explains that the variation of the independent variable used in the model, namely Service Quality, is able to explain 56.8% of the dependent variable, namely Customer Satisfaction. While the remaining 43.2% is explained by other variables not included in this research model.

CONCLUSION

Based on the results of research and discussion regarding the Influence of Mobile Banking Service Quality on Customer Satisfaction at BSI Bank, Lhokseumawe City, it can be concluded thatRespondents agreed that BSI's m-banking service is easy to use (Efficiency), offers comprehensive features (Fulfillment), and maintains information confidentiality (Privacy), but were neutral regarding technical performance (Reability). Overall, respondents agreed that BSI Bank's service quality was positive. The results show that BSI Bank has met customer expectations in all four aspects of service quality, but there is still room for improvement to increase customer trust and satisfaction. This study provides valuable insights for BSI Bank to continue developing their services to remain relevant and meet the evolving needs of users.

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