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Significance Of Mobile Banking Services In Indonesia: Through The Impact Of Bca Syariah Customer Satisfaction And Loyalty

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ABSTRACT

This study was conducted at IAIN Kudus. The purpose of this study is to ascertain how Indonesian BCA Syariah customers' loyalty and level of satisfaction affects their use of mobile banking services. In order to conduct this study, quantitative methods were used. Customers of BCA Syariah in Indonesia make up the population used in this study; 106 samples were collected as responders. employing purposive sampling, a non-probability sampling technique. Respondents to the questionnaires were given out in order to collect data for this study. Following the collection of the data, data analysis was done using SPSS tools to process the results of validity and reliability tests, classical assumption tests, and hypothesis testing. Based on the findings of the analysis that was done, this study demonstrates that. Based on the t test, satisfaction and loyalty variables partially influence m-bankin services. And based on the F test, the variables of satisfaction and loyalty jointly influence mobile banking services.

Keywords: Satisfaction, Loyalty, mobile banking services

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INTRODUCTION

The financial sector's adaptation and use of mobile banking have been greatly influenced by recent developments in mobile technology (Alalwan et al. 2018). Applications offered by banks or financial organizations that enable users to conduct remote financial transactions using PDAs, cell phones, or smartphones are referred to as "m-banking." This service entails a number of tasks, including moving money, conducting transactions, and monitoring account balances (Manon Arcand, S. PromTep, I. Brun 2017). Compared to earlier e-banking services like desktops, kiosks, and laptops, m-banking offers distinctive advantages in terms of system quality, information quality, and advanced service levels (Tam and Oliveira 2017). Customers can easily do financial transactions, for instance, without depending on physical terminals if they have a mobile phone (Mulia, Usman, and Parwanto 2021).

When compared to traditional banking services, this new technology has successfully lowered financial expenses (Lacmanovic, Lacmanovic, and Markoski 2012, Baabdullah et al. 2019). Individuals frequently move to banks that offer M-Banking and adopt this service. Understanding how crucial it is to implement this technology in order to obtain a competitive edge in the market, it is anticipated that doing so will boost customer happiness and fortify their fidelity to the bank, hence keeping them from moving to rival institutions (Baabdullah et al. 2019). To face intense competition, banking industry players need to pay close attention to market developments and understand customer needs in designing products and supporting systems ("Research Working Paper Series Building Consumer Demand for Digital Financial Services : The New Regulatory Frontier" 2014). Today, customers are very selective in choosing products, not only based on physical appearance, but also the services provided (Burke 2002). In the banking business, opening an account is only the first step. Banks need to provide additional services to customers, such as lower transaction rates, special interest, gifts, etc., to satisfy customers and build loyalty to the Company (Robinson, S. & Etherington 2006).

One of the reasons for the change in the use of technology in banking is the use of technology that has brought significant changes (King, n.d.). With the ease of use of mobile banking, it is hoped that customers will feel satisfied in using the various products and services offered by banks (Khot 2019). The main objective of the Banking Index is to provide mobile banking services as a means of measuring customer satisfaction (Fianto 2021). The purpose of the Banking Business is to create customer satisfaction and build loyalty to the bank (Supriyanto, Wiyono, and Burhanuddin 2021, Mohsan et al. 2011). Banks should provide services that are in accordance with the needs and desires of customers and are oriented towards customer satisfaction (Mulat 2017). Basic objectives of banking business involves the production and consumption of services simultaneously (Aithal 2016). As a result, customers seek tangible evidence that helps them understand and assess service quality (Zeithaml 2000). To achieve this goal, banks use technology and provide mobile banking services for customer satisfaction (Warsito 2018, Gumelar et al. 2020).

From previous research, Livia hining the study only used 5 main independent variables in her research, namely: security, convenience, efficiency, ease of operation, efficiency, and responsiveness. M-Banking service variables affect satisfaction and loyalty (Pratiwi et al. 2023). According to research by Deby et al, the quality of mobile banking services has no effect on faith and loyalty. Real impact on Islamic bank loyalty (Debi Triyanti, Reny Fitriana Kaban 2021). In this study, researchers took objects from BCA Syariah customers to measure whether satisfaction and loyalty affect M-Banking services for BCA Syariah customers. In this study, researchers formulated a TAM theory that is different from previous research. The author's interest in the effects of service quality, customer relationship management, and banking digitalization on customer loyalty via satisfaction is growing as a result of knowledge gaps and global trends. It is crucial to comprehend the elements that affect customer

satisfaction and loyalty in Indonesian Islamic banks in order to win over customers' trust (Muhammad Agus Supriyanto, Siswanto, and Yayuk Sri Rahayu 2023). It's also critical to comprehend the relationship between BCA Syariah Bank Indonesia customer happiness and the elements that affect client loyalty (Budiman 2020).

RESEARCH METHODOLOGY

Type of Research

A quantitative approach was used in this study. Quantitative research is a type of qualitative research that uses numerical data to test hypotheses. Quantitative research usually uses survey methodology to obtain representative sample data (Ahyar et al. 2020). In this study, data was collected using a questionnaire, because of the questions intended to adjust the variables that have been observed. The data collected is then analyzed statistically to test the hypothesis that has been determined (Suharsimi Arikunto 2020). The method used in this research is a descriptive approach. Descriptive approach is a type of research methodology that aims to describe the presence of a single variable or the relationship between several variables (Zhang, Gong, and Brown 2023, Onwuegbuzie and Leech 2015). Descriptive approach is used to describe the variables, namely customer satisfaction and loyalty to M-Banking in this study.

Data Source

Data collection was carried out through a questionnaire which was carried out by data collection techniques by giving a collection of questions or written statements to respondents to answer (bidin A 2017). The distribution of questionnaires was carried out offline and online, with the help of applications to reach BCA Syariah Bank customers in Indonesia. WhatsApp was used to distribute Google Docs. The research instrument was calibrated using a 5-point Likert scale, ranging from very set (score 5) to very not-set (score 1) (Hancock 2023).

Population and Sample

Population is a general area consisting of professions and subcategories with certain qualities and characteristic attributes that researchers want to study and ultimately evaluate (Tuckman 1938- and Harper 2012, Davies and Elder 2008). The population reaches the selective characteristics or attributes faced by these subjects and objects, not the total number of individuals in the objects and subjects studied (Krisnaldy and Deliana 2018). This research was conducted by Bank BCA Syariah Indonesia.

A sample is a subset of the population with similar characteristics and is larger than the population (Levy and Lemeshow 2008, Banerjee and Chaudhury 2010). If the population is large and the researcher cannot learn about every individual in the population due to factors such as age, gender, and time, a sample of the population can be obtained (Polit and Beck 2010). Everything learned from the sample study can then be applied to the entire population (McLaren and Isotani 2011). Therefore, it is very important to ensure that the sample selected is truly representative, which means that the sample accurately reflects the characteristics of the population (Nugroho 2018). Then to measure how many minimum samples are needed, researchers use the Slovin formula with an error rate of 10%, as follows:

$$n = \frac{N}{1 + N.e^2} +$$

Notes:
n = sample size
N = population size
e = allowance for inaccuracy due to tolerable sampling error, in this case 10%

Data Collection Technique

The sampling technique used to select samples is non-probability sampling, namely purposive sampling (Sofyan 2015). Non-probability sampling refers to the unknown probability or possibility of population elements being selected as subjects (Firdaus 2021). In this study, the sample was selected as a whole from BCA Syariah Bank customers in Indonesia.

Analysis Technique

Data analysis is the process of organizing, categorizing, and identifying patterns or themes in data to understand its meaning. Data organization involves grouping data into themes, patterns, or categories based on the intended purpose. Without proper data organization, problems can arise in the research, thesis, article, or similar work being discussed. From organized data, various interpretations or explanations can be derived, giving meaning to the analysis and exploring the relationships between different concepts (Sutriani and Octaviani 2019). The data analysis process is an integral part of several stages in a study. Data analysis activities are usually carried out after data is collected from the field. In quantitative research, data is collected from respondents using instruments such as questionnaires or tests. After the data is collected, the data is tabulated based on variables to facilitate the data analysis process. Statistical formulas are then used to sort data by variable, organize numbers, and group data into frequency distribution tables (Icam Sutisna 2020). In this quantitative research, three data analysis techniques are used, namely: Classical assumption test, multiple linear regression test, and hypothesis testing.

RESULTS AND DISCUSSION

Hypothesis Test

T test

A statistical test called the T test is used to assess a dependent variable's impact on another dependent variable in a frugal way (Stocks 2016). This exercise is performed to determine whether, once the effect of the dependent variable has been controlled, the dependent variable has a substantial effect on the dependent variable. The following are the threshold values: It can be inferred that the independent variable will have a negative impact on the dependent variable if T is more than the table value and the significance level is less than or equal to 0.05 (Wondola, Aulele, and Lembang 2020).

The results of the t table hypothesis are compared with the t table test criteria as follows:

1) If t count> t table at a = 5%, then H0 is rejected and Ha is recognized (negative).
2) If t is less than or equal to t in the table at a = 5%, then H0 is recognized and Ha is not recognized.

The t table value is obtained from df = n-k or 106-3 = 103 obtaining a t table value of 1.983 from a 5% significance level.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.210	1.398		5.157	.000
	X1	.354	.089	.383	3.961	.000
	X2	.308	.081	.367	3.794	.000

a. Dependent Variable: M-Banking Services (Y)

Source: Primary data that has been processed, Questionnaire 2023

The influence of variable X1 (Satisfaction) on Variable Y (M-banking service)

Variable X1 (Satisfaction) is evaluated with a t value of 3.961 and a significance level of 0.000 based on Table findings. Because the calculated t value is greater than the t table value (3.961> 1.983) and the significance value is less than 0.05 (0.000 < 0.05), the t table value is 1.983. Given that H1 is accepted and H01 is rejected, it may be inferred that there is a difference between the independent variable (satisfaction) and the dependent variable (M-Banking service).

The effect of variable X2 (loyalty) on variable Y (M-banking service)

The loyalty variable (X2) is evaluated with a t value of 3,794 and a significance level of 0.000 based on Table findings. Because the calculated t value is greater than the t table value (3.794> 1.983) and the significance value is less than 0.05 (0.000 <0.05), the t table value is 1.983. The influence of the independent variable (loyalty) on the dependent variable can be seen as the difference between Ho2 and H2. (Service M-banking).

F test

A statistical test called the F test is used to determine how each independent variable affects each dependent variable in a way that is mutually excluding (Steiger 2004). The purpose of this experiment is to ascertain whether each independent variable significantly influences the dependent variable in a way that is mutually reinforcing. The formula's benchmark is as follows: if the significance value is less than or equal to 0.05 and the F value exceeds the F value in the table, it can be inferred that the dependent variable influences the dependent variable concurrently (Widjaja 2021).

Ha is accepted as true and Ho is rejected if the F count is greater than the F table and the significance is less than 0.05. This is the fundamental basis for the judgment. Given that df (n1) = k-1 and df (n2) = n-k provide the values in the F table, we get df (n1) = 3 - 1 = 2 and df (n2) = 106 - 3 = 103, which yields a F table value of 3.08 at a significance level of 0.05.

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	487.360	2	243.680	45.747	.000[b]
	Residual	548.649	103	5.327		
	Total	1036.009	105			

a. Dependent Variable: M-Banking Services (Y)

b. Predictors: (Constant), Loyalty (X2), Satisfaction (X1)

Source: Primary data that has been processed, Questionnaire 2023

Based on the calculated F in this Table, the significance value is 0.000 and the calculated F is 45.747. The value of the F value in the table is 3.08, which is determined by the value of F count > F in the table, which is 45.747 > 3.08, and the value of the significance level < 0.05, which is 0.000 < 0.05. For example, the difference between Ha and Ho can be shown to be driven by the independent variables (loyalty and satisfaction) with respect to the dependent variable (M-banking service).

Determination Coefficient Test

The coefficient of determination is an important number in regression analysis because it can provide information about the multiple regression model fits estimated (Renaud and Victoria-Feser 2010). It can reduce some of the significant regression curves analyzed using consistent data. To understand some of the significant effects of variable X (NIM) on variable Y (ROA), the specific coefficient should be considered. The determinative coefficient can be

reduced by using a computer program, such as SPSS version 20 (Bisma Indrawan Sanny 2020).

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.686[a]	.470	.460	2.308

a. Predictors: (Constant), Loyalty (X2), Satisfaction (X1)

b. Dependent Variable: M-Banking services (Y)

Source: Primary data that has been processed, Questionnaire 2023

According to the results of this table, the Correlation coefficient has a value of 0.686, which indicates a strong correlation between the dependent variable and the dependent variable. This indicates that the coefficient of illumination is equal to the product of the dependent variable and the independent variable, or 68.6% in the case of M-banking services, while the dependent variable, or 31.4% in this regression model, is influenced by other variables.

Discussion

From the overall analysis that has been carried out based on the analysis of the characteristics of respondents, it is known that many BCA Syariah customers are aged 20-25 years with 61 or 61% of respondents. Most of the last education Senior high school / Vocational high school 65 or 61.3% female gender 70 or 66%. And most use M-banking among students 72 or 67.9% with an average customer using less than one year 59 or 55.7%.

The effect of satisfaction on M-Banking services

The results of the parametric t test using table show that the value of the calculated t variable X1 (satisfaction) is about 3.961 and the significance level is 0.000, with the t value of the table is 1.983. According to the research findings, the table t count > t, or 3.961 > 1.983, and the value of the significance level < 0.05, or 0.00 < 0.05 which indicates that H1 is rhyme and Ho1 is reject, can be used to show a positive impact as well as significance with M-banking services at BCA Syariah Indonesia bank. Customers are more likely to enjoy the proper function of M-banking services; however, for those services to be beneficial to many customers, they should be updated with user-friendly features.

Kotler and Keller (2009) one compares a product's performance (or results) with their expectations, as satisfaction is a feeling of pleasure or disappointment that arises.Determining customer needs is a difficult task. This is because each participant has different goals and aspirations, in addition to different abilities and levels of understanding. Thus, customer satisfaction, according to Nasution (2001), is the extent to which customer needs, wants, and expectations can be met by the purchased product.

Thus, customer cash losses are the damage that customers experience after engaging in business with a supplier or service provider. Customer satisfaction is influenced by the customer's expectations or desires with respect to the product or service offered by the manufacturer or service provider (Nafsi, Rahmad 2020).

Banks have a strong relationship with customers, both creditors and debts. Therefore, customer satisfaction is a very important factor in determining customer trust. Providing advice to customers is not an easy task. Banks have to be vigilant in dealing with various national anxieties and disasters. Sometimes it is said that because complaints or demands have been met often have new challenges, customers will not be fully satisfied (Andriyani and Ardianto 2020).

Customers who are satisfied with mobile banking services will be more likely to use these services to carry out various financial transactions. This is because satisfied customers will feel more comfortable and secure in making transactions through mobile banking.

Effect of Loyalty on M-Banking services

The results of the parametric t test using t test show that the observed t value is 3.794 and the significance value is 0.0001 when the t value in the table is 1.983. According to the research findings, which show that the table value of t count > t 3.794 > 1.983) and the significance < 0.05 value of 0.000 < 0.05, which indicates Ho2 reject and H2 accepted, indicating that loyalty has a positive and significant impact on the use of mobile banking in the state of BCA Syariah Indonesia.

Loyalty is a purchase behavior that is repeatedly carried out by consumers of one particular brand or product. This behavior is influenced by psychological factors, such as feelings of pleasure, satisfaction, and confidence. Customer loyalty is different from repurchase behavior. Repurchase behavior only shows that consumers have bought a certain product or service, but not necessarily will buy it again in the future (Atmaja 2018).

Customer loyalty to M-Banking services is important for banking. Customer loyalty can increase the use of M-Banking services, revenue from M-Banking services, and customer satisfaction. To increase customer loyalty to M-Banking services, banks can implement various strategies, such as improving the quality of M-Banking services, offering various features and benefits, conducting effective promotions, and providing excellent customer service.

CONCLUSION

This study aims to determine the effect of satisfaction and loyalty to Mobile Banking on BCA Syariah customers in Indonesia. Based on data that has been obtained through questionnaires, it can be concluded that the t value> t table, namely (3.961> 1.983) and the value of the significance level <0.05, namely (0.00 <0.05) which means H1 is accepted and Ho1 is rejected. Thus, it can be concluded that satisfaction has a positive and significant effect on M-banking services for BCA Syariah customers in Indonesia (X1). Besides, the results also showed that the value of t count> t table, namely (3.794> 1.983) and the significance value <0.05, namely (0.000 <0.05) which means Ho2 is rejected and H2 is accepted. Hence, it can be concluded that Loyalty has a positive and significant effect on Mobile Banking services for BCA Syariah customers in Indonesia (X2).

Based on the results of the study can be concluded that customer satisfaction has a positive influence on customer loyalty to M-Banking for BCA Syariah customers. This means that customers who are satisfied with BCA Syariah M-Banking will be more likely to use BCA Syariah M-Banking more frequently, and even become loyal customers. The findings of this study have several implications for banking. Customer satisfaction is an important factor in increasing customer loyalty to M-Banking. Therefore, banks need to pay attention to customer satisfaction factors in developing M-Banking, one way to increase customer satisfaction is to improve the quality of M-Banking. In addition to improving the quality of M-Banking, banks can also increase customer satisfaction by offering various features and benefits that suit customer needs.This study uses quantitative methods with a survey approach. Therefore, this study cannot provide a deep understanding of the factors that influence customer satisfaction and loyalty to M-Banking.

Future study by using different research methods, such as qualitative or mixed-method can be proposed to better understand the influence of satisfaction and loyalty to BCA Syariah M-Banking customers. Qualitative methods can provide an in-depth understanding of the factors that influence customer satisfaction and loyalty to M-Banking. Research on other

factors that may influence customer satisfaction and loyalty to M-Banking, such as demographic factors, psychological factors, and social factors could also be considered. This aims to gain a more comprehensive understanding of the influence of satisfaction and loyalty to M-Banking. This can be useful for BCA Syariah to increase customer satisfaction and loyalty to its M-Banking.

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