

Determinants of Customer Satisfaction in Mobile Banking: a PLS Analysis of DG Bankaltimtara Application Users

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ABSTRACT

This study was conducted with the aim to determine and analyze the effect of using DG Bankaltimtara mobile banking application on Customer Satisfaction of PT East Kalimantan and North Kalimantan Regional Development Bank Balikpapan Branch Office. The population in this research is 15,960 customers who use DG Bankaltimtara. Researchers took a sample based on the Slovin formula of 390 respondents. The type of data used is primary data sourced from questionnaires presented in the form of a Likert scale. Data analysis in this study used descriptive analysis methods with the help of the Partial Least Square (PLS) application with the SmartPLS version 3.0 program. The results of this study were obtained using the PLS Evaluation Model to show the effect of using the DG Bankaltimtara Mobile Banking Application on Customer Satisfaction. Ease of Service Users, Credibility of Banking Service Companies, and Transaction Speed are three variables that affect Customer Satisfaction in using Mobile Banking DG Bankaltimtara. However, the System Security variable has no effect on Customer Satisfaction in using Mobile Banking DG Bankaltimtara.

Keywords:

System Security, Ease of Service Users, Credibility of Banking Service Companies, Transaction Speed, Customer Satisfaction and Mobile Banking.

INTRODUCTION

The presence of mobile banking is undoubtedly more significant in order to mitigate the COVID-19 pandemic which has made many changes, one of which is the way many people conduct banking transactions (Sumandi, 2020). Developments in communication and information technology in the current digital era, the banking sector has become more competitive in creating online banking products and services. The ability of management to use new technology in the administration of information systems has created difficulties and obstacles for public and state institutions in taking action to solve information problems effectively (Febiola, 2022).

The advantage of using mobile banking is the ease of completing transactions because customers can conduct all transactions through banking applications installed on their mobile phones so there is no need to visit the bank (Iskandar, 2022). The company must be managed properly to meet the needs of the banking industry in order to maintain customer trust and satisfaction (Adela, 2019). Measuring customer satisfaction involves comparing the items and services offered to their expectations and thoughts.

Mobile banking applications also allows customers to make deposits and withdrawals. Customers can access banking information, communicate, and perform transactions using mobile devices such as mobile phones through mobile banking applications (Kamaruddin et al., 2022). Customer satisfaction is measured by comparing products and services with what they think and expect (Wulandari et al., 2023; Zubaili et al., 2023). If they are satisfied with the services and products offered, they often continue to utilize the bank's services and recommend it to others. Banks must have good customer service and sufficient resources to attract potential customers (Nurbaiti, 2020). The role of mobile banking is very important, especially in

maintaining and increasing client pleasure is every financial company's primary goal (Adela, 2019).

The advantage of using mobile banking is the ease of completing customer transactions that are safe, comfortable, and easy to use. Customers initially had to go to a bank branch office to make transactions, but thanks to mobile banking they can do it whenever they want (Amalia & Hastriana, 2022; Pasaribu, 2020). Therefore, it can be conveyed that System Security is a very important component a quality and up-to-date security system so that customers do not have to worry and feel safe with data security. Meanwhile, research to the contrary states that System Security has no positive effect on Customer Satisfaction (Nurdin et al., 2020; Septrimadona et al., 2022). Customers are not convinced about the security of mobile banking applications because they believe that online transactions are easily misused, some customers avoid using mobile banking.

Furthermore, still in the same study, Customer satisfaction is positively impacted by mobile banking services ease of use, according to this statement (Kamaruddin et al., 2022). If the mobile banking application has provided services that are simple to use and easy to understand so that customers can learn to use the application to complete their financial transactions. Meanwhile, there is another opinion that the Ease of Service Users does not really affect Customer Satisfaction (Erina, 2021; Widianingrum, 2021). This difference arises because customers experience mobile banking differently in each region. Many customers experience limited network problems either due to inadequate signal, remote areas, or access difficulties. In general, mobile banking applications can help customers perform any action they need and can be done without time constraints.

One of the components that encourage customers to use mobile banking applications is the Credibility of the Banking Service Company. Banks have very high trust with customers can attract other prospective customers to use mobile banking applications. A positive view that the Credibility of the Banking Service Company has an advantageous impact on client satisfaction (Rudiansyah et al., 2023), because it has the ability to provide good service and a system that protects and guarantees every customer transaction and often recommends its services to other customers. However, several related studies provide different views on the relationship between Company Credibility and Customer Satisfaction (Hendrawan & Mas'ud, 2023). The results reveal that customers do not consider Credibility when choosing to use mobile banking applications. Even though many consumers utilize mobile banking, there are still a lot of scams that affect them. If a given financial business has higher credibility, then customer satisfaction with mobile banking services will be higher.

Mobile banking applications can also reduce the time spent by customers by providing transaction speed in accessing services, thus providing a better level of customer satisfaction (Kumalasanti & Susliyanti, 2020; Savitri 2022). When using mobile banking, the transaction speed of the app is very important to provide the information that customers want. The dependence of mobile banking applications is closely related to the transaction speed performance of service transactions. However, some opinions say that transaction speed has no effect on customer satisfaction (Nurdin et al., 2020; Zahara, 2018). The mobile banking application cannot be used if there is no internet connection and the network provider depends on the network signal, and customers often experience connection errors because usually the area where they live is far from poor signal coverage (Zahara, 2018). Customers can assess

the transaction speed of using the mobile banking application as the best in transactions, namely The speed of transactions and client satisfaction are related.

One of the Regional owned Enterprises (BUMD) that is jointly owned by the provincial governments of East and North Kalimantan is PT. Regional Development Bank of East Kalimantan and North Kalimantan, a Limited Liability Company. Bankaltimtara is one of banks that also presents a Mobile Banking application called "DG Bankaltimtara or Within the Hand of Bankaltimtara" which was released on April 6 2020. Customers can access information, communicate and carry out transactions with the DG Bankaltimtara application which is an electronic service provided. DG Bankaltimtara has several interesting features that will make things easier for customers. Convenient features include checking balances, transfers, bill payments and other transactions.

The users of the DG Bankaltimtara mobile banking application for the Balikpapan Branch Office in 2020 was 1,642 customers and in 2021 it was 2,123 customers. There was an increase of 29% from 2020 to 2021. In 2022 there will be 3,149 customers. There is an increase of 48% from 2021 to 2022. In 2023 there are 9,046 customers. There was another increase of 187% from 2022 to 2023. From this data it can be confirmed that the number of DG Bankaltimtara Balikpapan Branch users continues to increase every year.

METHOD

1. Study Approach

This research uses quantitative descriptive research. According to Sugiyono (2019: 16), Quantitative research is research to investigate a certain population or sample by collecting information using research tools to examine predetermined hypotheses. This study seeks to ascertain the impact of using DG Bankaltimtara Mobile Banking on The East and North Kalimantan Regional Development Bank's branch office in Balikpapan is dedicated to providing excellent customer satisfaction.

2. Sample and Population

The population of Customers of the East Kalimantan and North Kalimantan Branch Office of PT. Regional Development Bank of Balikpapan in 2020-2023 as many as 15,960 customers using DG Bankaltimtara Mobile Banking. The sample for this study had 390 respondents, as determined by the Slovin formula's results. from a total of 15,960 customers.

3. Measurement

This study consists of five variables, each of which consists of four independent variables and one dependent variable. The first independent variable is System Security which will be measured by four questionnaire statements. Four statements from the questionnaire comprise the Service User Convenience variable, the second independent variable. The third independent variable is the Banking Service Company Credibility variable which will be represented by four questionnaire statements. The fourth independent variable is the Transaction Speed variable which will be represented by four questionnaire statements. Four statements from a questionnaire serve as the dependent variable for customer satisfaction in this study. Table 1 shows the questionnaires of this study

Table 1 Questionnaire of Study

Variable	Code	Item
System Security	KS1	By using M-Banking, your PIN number and password will be secured
	KS2	M-Banking provides security of transaction data
	KS3	M-Banking can be used anywhere
	KS4	M-Banking is more secure than other bank services
Ease of Service Users	KPL1	The ease of transactions using M-Banking is very good
	KPL2	M-Banking can be done anywhere and anytime
	KPL3	M-Banking provides clear information
	KPL4	M-Banking provides clear information
Credibility of Banking Service Companies	KPJ1	M-Banking is more trustworthy than other bank services
	KPJ2	There are no components of transaction fraud with M-Banking.
	KPJ3	M-Banking provides security of transaction data
	KPJ4	Bears and responds to customer losses if there is an error in the M-Banking service
Transaction Speed	K1	Using M-Banking can save transaction time
	K2	M-Banking speeds up transactions
	K3	By using M-Banking, urgent transaction needs can be resolved.
	K4	M-Banking can be accessed quickly
Customer Satisfaction	KN1	Customer satisfaction with the system security of the M-Banking service
	KN2	Customer satisfaction with the ease of use of M-Banking services
	KN3	Customer satisfaction with the credibility of the M-Banking service company
	KN4	Customer satisfaction with the speed of M-Banking services

Source: Data Analysis Result, 2024

4. Data Collection

Both primary and secondary data are required throughout the data gathering phase of the project. Examining literature, academic papers, and scientific publications about the topic of study is how secondary data is gathered. Meanwhile, Questionnaires were distributed to respondents order to collect primary data regarding the degree to which DG Bankaltimtara Mobile Banking customers are satisfied. Bankaltimtara Mobile Banking DG users a Likert scale is used to gauge respondents' values or traits. is used which is determined Strongly disagree, agree, disagree, neutral, and agree are the responses that indicate so that it can use a score of numbers one to five.

5. Data Analysis

The data was analysed using an analysis application in the form of Smart PLS. Smart PLS is software used to perform PLS-SEM stands for Partial Least Squares Structural Equation Modeling. A structural modeling technique called PLS-SEM is often used to assess and model the link between latent variables (constructs) and observable variables (indicators) in social research, management, marketing, and other domains. In this investigation, the investigators employed a reflective model, which acknowledges that every sign is a measurement placed upon the latent variable. The indicators are a reflection of the variation in the latent variable since the causal path is from the latent variable to the indicator. It follows that modifications to the hidden variable should result in modifications to all of its indicators. This study aims to investigate the link between system security, user-friendliness, banking

service business credibility, transaction speed, and customer satisfaction when using the DG Bankaltimtura mobile banking application at the Balikpapan Branch Office.

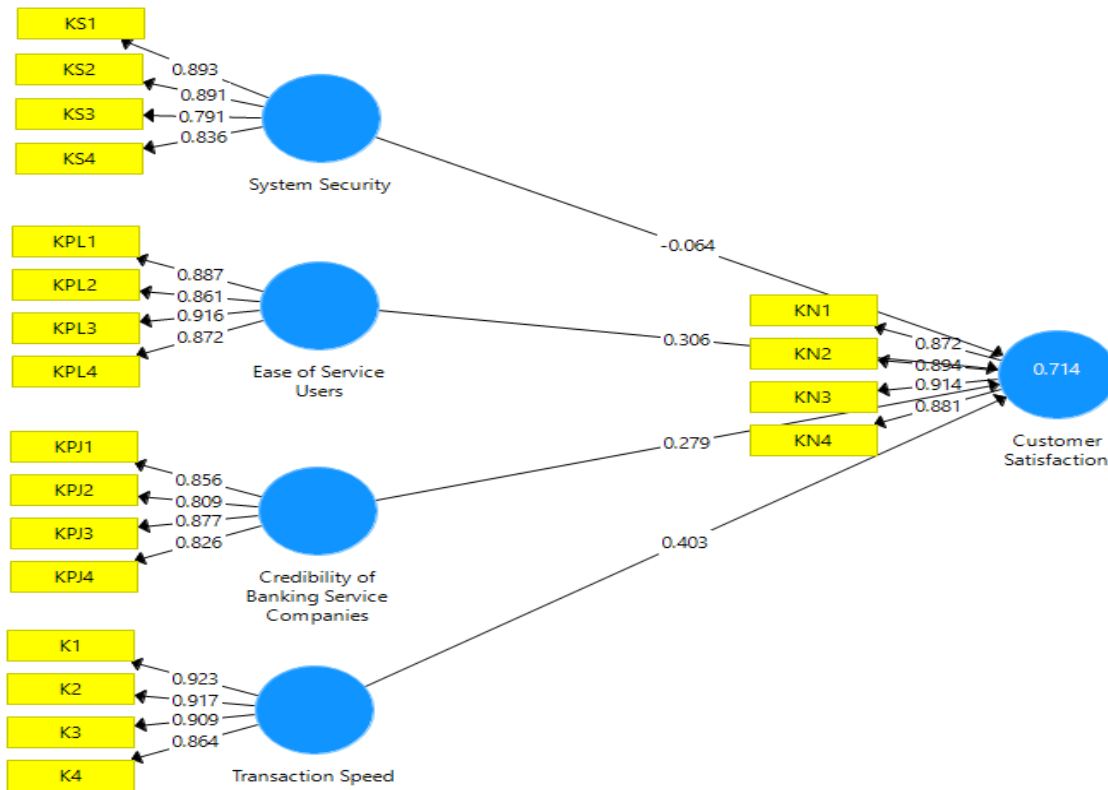


Figure 1 Research Model
 Source: Data Analysis Result, 2024

RESULTS AND DISCUSSION

Result

1. Validity and Reliability Of Construct

Table 2 Construct Validity and Reliability

Code Of Item	Loading Factor	CA	CR	AVE
KS1	0,893	0,875	0,915	0,729
KS2	0,891			
KS3	0,791			
KS4	0,836			
KPL1	0,877	0,907	0,935	0,782
KPL2	0,861			
KPL3	0,916			
KPL4	0,872			
KPJ1	0,856	0,863	0,907	0,71
KPJ2	0,809			
KPJ3	0,877			
KPJ4	0,826			
K1	0,923	0,913	0,939	0,816
K2	0,917			
K3	0,909			
K4	0,864			
KN1	0,872	0,925	0,939	0,793

Code Of Item	Loading Factor	CA	CR	AVE
KN2	0,894			
KN3	0,914			
KN4	0,881			

Source: Data Analysis Result, 2024

Table 2 presents data on the construct validity and reliability of the different items in this study using Cronbach's Alpha (CA), factor loadings, composite reliability (CR), convergent validity (AVE), and other measures. The degree to which each item and the underlying concept are related is shown by the factor loadings. As an illustration, KS1's factor loading of 0.893 shows that it and the related construct have a significant link. The internal consistency of the items inside each construct is measured by CR values, and the items with CR values over 0.70, which indicate strong dependability, are KS1, KPL1, KPJ1, K1, and KN1. The average variance extracted, or AVE values, were also usually high, suggesting that the items within each construct accounted for the majority of variation. Furthermore, Cronbach's Alpha (CA) values were provided for every construct, signifying the scale's general dependability. Overall, the findings demonstrated that the study's items had acceptable validity and reliability, offering a solid foundation for the measuring methodology that was employed in this investigation.

2. R-Square Measurement

Table 3 R-Square

	R Square	R Square Adjusted
Customer Satisfaction	0,714	0,711

Source: Data Analysis Result, 2024

Table 3 presents the R-squared (R^2) and modified R-squared values for the structural model's Business Sustainability construct. The factors of system security, Ease of Service Users, Credibility of Banking Service Companies, and transaction speed account for roughly 71.4% of the variability in customer satisfaction, according to the R^2 value of 0.714. These findings in this instance show a rather good correlation with customer satisfaction.

3. Hypotesis Testing

Table 4 Hypotesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Result
X1 -> Y	-0,064	-0,041	0,078	0,818	0,207	No Support
X2 -> Y	0,306	0,311	0,123	2,488	0,007	Support
X3 -> Y	0,279	0,277	0,063	4,450	0,000	Support
X4 -> Y	0,403	0,380	0,110	3,673	0,000	Support

Source: Data Analysis Result, 2024

Based on the results of table 4, findings demonstrate that the Hypothesis one System Security Variable has no bearing on Customer Satisfaction. Table 4's test findings demonstrate that the original sample value is -0.064, the T-statistics value is 0.818, or less than 1.64, and the P-value is 0.207, or greater than 0.05. These findings imply that the System Security variable has no impact on Customer Satisfaction. The second hypothesis impact of the Service User Ease variable on Customer Satisfaction is demonstrated by Hypothesis 2. Table 4 test findings demonstrate that the Original Sample value is 0.306, the T-statistics value is 2.488 or more than 1.64, and the P-value is 0.007 or less than 0.05. These findings suggest that the variable of service

user convenience positively affects customer satisfaction. The third hypothesis establishes the relationship between customer satisfaction and the credibility of the banking service company. Table 4 presents the test findings, which demonstrate that the Original Sample value is 0.279, the T-statistics value is 4.450 or greater than 1.64, and the P-value is 0.000 or less than 0.05. These findings indicate that Customer Satisfaction is positively impacted by the Banking Service Company Credibility variable. The impact of Transaction Speed on Customer Satisfaction is demonstrated by Hypothesis fourth. Table 4.14 displays the test findings, which demonstrate that the Original Sample value is 0.403, the T-statistics value is 3.673 or more than 1.64, and the P-values are 0.000 or less than 0.05. These findings suggest that the Transaction Speed variable positively affects Customer Satisfaction.

Discussion

The Effect of System Security on Customer Satisfaction

System Security is defined as the ability to store or control data, including customers' personal and business data from cybercrime, online theft and tampering, or hacked data. Customers that utilize mobile banking services place a high value on the security of their online financial transactions. Consumers expect mobile banking service providers to provide or deliver financial transaction security via mobile banking (Sauw et al., 2023).

In other words, the first hypothesis of this study that system security influences consumer satisfaction is refuted. The findings of this study provide credence to Ajzen's Theory of Planned conduct, a theoretical framework that focuses on three key factors perceived behavioral control, subjective standards, and attitudes toward conduct in order to explain and forecast human behavior. Together, these three elements create an individual's intentions, which in turn shape their actual action (Mukhtisar et al., 2021).

First, attitude towards behaviour is the attitude of a customer towards using mobile banking can be affected by a number of circumstances, including ease of use, credibility, transaction speed, and other benefits obtained. If the customer is satisfied with the benefits of using mobile banking greater than the potential risks, so that the customer continues to use mobile banking and the customer overrides concerns about System Security. Second, subjective norms which include social pressure or influence from close people. Customers are more motivated to use mobile banking if the majority of people around them are satisfied with benefits and put aside concerns about System Security. Third, perceived behavioural control is a person's belief regarding his ability to take action. If customers are satisfied with the benefits of using mobile banking, customers are able to control System Security risks such as using strong passwords or enabling two-factor authentication, so customers put aside concerns about System Security.

The findings of this investigation corroborate those of earlier research by Nurdin et al (2020), It claims that system security is unaffected by Customer Satisfaction. Some client may have the perception that additional security measures, such as the use of factor authentication or other security procedures, hinder The simplicity of use of mobile banking services. If customers experience difficulties or limitations in using the service due to security measures, this can lead to dissatisfaction.

System security does not impact customer satisfaction because this shows that there are other factors such as Convenience, Credibility and Speed that are more

dominant in shaping positive attitudes, subjective norms, and perceived behavioural control towards banking on a mobile device. Customers' want to utilize mobile banking and their level of satisfaction may be more influenced by these factors than by perceptions of System Security itself. Therefore, this statement can support the Theory of Planned Behaviour because it shows that customer satisfaction related to intention and behaviour more influenced by other components that customers consider more important when they make a decision to use a mobile banking application.

The Effect of Service User Ease on Customer Satisfaction

Ease of Service Users is defined as how confident mobile banking users are that the ease of using mobile banking can save time and energy when using a particular system (Erina, 2021). Ease of Service Users means that people believe that using an information technology system does not require much effort when used. The existence of mobile banking, User Ease of Service is aimed at ensuring that users or accessibility are easy, easy to use and easy to understand.

Hypothesis 2 in this research states that the ease of using services has an effect on customer satisfaction, in other phrases it is accepted. Technology Acceptance Model (TAM) theory supports the study's findings and offers an explanation of the factors influencing information-based technology's general acceptability. They also want to explain how the end use of information technology varies significantly and how many people use it (Eka & Daniel, 2022). If the mobile banking service system is easy to Customers can readily learn how to utilize products that are simple to use and comprehend it and carry out transactions comfortably so as to increase customer satisfaction.

The findings of this study corroborate those of the study carried out by Amalia et al (2022), which states that the ease of using services has an effect on customer satisfaction. Quality technology is technology that is easy to use. The study's conclusions show that consumer satisfaction is positively impacted by mobile banking services' simplicity of use. Therefore, the User Ease of Utilization Services factor really helps users become satisfied with the system.

Ease of Service Users plays an important role in increasing Customer Satisfaction because it can increase efficiency, which can increase productivity, and reduce the amount of time needed to do the work. Therefore, this research concludes that the ease of using services has an influence on customer satisfaction. This means that the better the level of convenience for service users in using DG Bankaltim tara Mobile Banking, the level of customer satisfaction will also increase.

The Influence of Banking Service Company Credibility on Customer Satisfaction

Referring to degree trustworthiness, a banking services company's credibility is defined, reputation and integrity that the company has in the eyes of customers, potential customers and the general public. Banking Service Company Credibility is employee behavior that can increase customer trust in banking companies. Customers will choose companies that have higher credibility in using mobile banking applications (Nahar et al., 2023).

Hypothesis 3 in this research states that the credibility of banking service companies influences customer satisfaction, in other words, it is accepted. The results of this research support the Contrast Theory, revealing that customers will compare product performance with their expectations before purchasing. Customers will feel more comfortable and satisfied when using banking services from companies that are

considered credible because they believe that the company will fulfill their promises and commitments (Dwinurpitasari 2019).

The credibility of banking service companies influences customer satisfaction. Credible banking companies are considered more reliable in providing financial services. Customers feel confident that their funds will be managed well and transactions will be processed correctly. Customers tend to look for services provided by companies with a good reputation, so they can attract new customers and retain old customers. Thus, the credibility of banking service companies plays an important role in shaping customer perceptions and influencing the degree of contentment of clients. Customer satisfaction increases with the degree of trustworthiness of financial service providers utilizing DG Bankaltimtara Mobile Banking will increase.

The Effect of Transaction Speed on Customer Satisfaction

Transaction Speed is a component that must be met when using mobile banking, the application must be able to provide customer information quickly (Dwinurpitasari, 2019). The mobile banking application must be able to provide speed in accessing services in order to minimize the time spent by customers (Adelia, 2019). With the mobile banking application, customers can reduce the time spent by providing speed in accessing services.

Hypothesis 4 in this research states that Transaction Speed has an effect on Customer Satisfaction, in other phrases it is accepted. The findings of this study are corroborated by the Technology Acceptance Model (TAM) theory which provides an explanation of beliefs, opinions, intentions and the relationship between customer behavior towards information technology services (Amalia et al., 2022). By applying Technology Acceptance Model (TAM) principles, mobile banking application users can use it more quickly to complete transactions so that customers can quickly find the information they need. The more satisfied customers are in using the application, the more likely they will maintain the mobile banking application.

Banking services have an impact on customer satisfaction, and transaction speed is a key factor since it may make transactions easier to complete and clients feel more efficient and in control of their money. Fast service improves the overall user experience. Customers feel valued and prioritized when the bank responds quickly to their needs. Thus, Transaction Speed in banking services not only increases operational efficiency, but also directly influences Customer Satisfaction. Better Speed can increase Customer Satisfaction.

CONCLUSION

The conclusion of this study is The first test results prove that Customer Satisfaction is unaffected by the System Security variable, indicating that the first hypothesis is rejected. This implies that customers have different priorities in assessing customer satisfaction. There are other aspects such as service quality, ease of use, features, and customer support that are more dominant in influencing customer satisfaction compared to system security. The second hypothesis is accepted because The findings from the second test show that the Service User Convenience variable positively affects Customer Satisfaction. This implies that customer satisfaction may rise in proportion to the ease of use of services. The third hypothesis is accepted because the third test results demonstrate that the Banking Service Company Credibility variable positively affects Customer Satisfaction. Accordingly, customer satisfaction increases with a banking service company's level of credibility. The fourth

hypothesis is accepted as the outcome of the fourth test results show that the Transaction Speed variable positively affects Customer Satisfaction. This implies that customer satisfaction will increase directly in relation to the amount of transaction speed.

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