



Mobile Banking Service Quality on Customer Satisfaction Between Bank Muamalat and Bank Syariah Indonesia

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ABSTRACT

The purpose of this study was to determine the effect of mobile banking service quality on customer satisfaction and the differences in service quality on customer satisfaction with the object of research at Bank Muamalat Branch Makassar and Bank Syariah Indonesia (BSI) Branch Pannampu. This study uses an associative-comparative research type with a quantitative approach.

Methodology/approach – The source of data used for this research is primary data. The data collection technique used is a questionnaire, with 100 respondents as the sample. The data analysis technique used in this research is simple linear regression analysis. The results obtained from the current study state that the quality of mobile banking services has a positive and significant effect on customer satisfaction in Bank Muamalat Branch Makassar and Bank Syariah Indonesia (BSI) Branch Makassar Pannampu, each with a sig value of 0.000.

Findings – This shows that the increasing quality of mobile banking services will also increase customer satisfaction at Bank Muamalat and Bank BSI. There are differences in the quality of m-banking services to customer satisfaction between Bank Muamalat and Bank BSI with a value of 39.66 (39%) and 61.34 (61%).

Novelty/value – This shows that the quality of mobile banking services at Bank BSI Branch Makassar Pannampu is higher in providing satisfaction to customers than at Bank Muamalat Branch Makassar.

Keywords: Service Quality, Mobile Banking, and Customer Satisfaction

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INTRODUCTION

The current development of information technology has been utilized by the Bank in its services by presenting service media for transactions, we Particullary know as a mobile banking (m-banking). Mobile Banking is a service from banking that makes it easier for customers to transact without to need to visit the bank. One of the advantages of mobile banking is that customers can transact anytime and anywhere without time restrictions. The services on mobile banking are financial and non-financial transactions, fund transfers, balance checks and bill payments, and others. (Miftahuddin & Hendarsyah, 2019). Currently, the public places great emphasis on mobility and to serve their needs, almost all banks have offered mobile banking services to improve the quality of their services, and to achieve customer satisfaction. (Ratnawaty 2020). Service quality is one of several factors that influence customer satisfaction so far. Customer satisfaction is very important for the banking industry because customers will easily switch to another bank if they do not get what they expect. Thus, banks need to measure the level of service quality that has been provided. (Rika et al. 2021). Banks need to maintain customer loyalty and bank credibility by providing the best service. In the banking industry, Bank Muamalat Branch Makassar and Bank BSI Makassar Pannampu Branch are banks that include providing m-banking services. Based on the phenomenon that occurred at Bank Muamalat that mobile banking services provided to customers are considered to be lacking, such as account opening services, which is take a long time to verify data through video calls with customer service from the bank muamalat, and still often experience problems with the application. Likewise, what happened to Bank Syariah Indonesia, namely the BSI Mobile application still often experienced problems. This is what will affect customer satisfaction.

LITERATURE REVIEW

According to Miftahuddin Decky Hendarsyah, (2019) "Comparative Analysis of Mobile Banking Application Facilities at Bank Syariah Mandiri KCP Bengkalis with Bank Mandiri KC. Bengkalis". The results of this study indicate that Bank Mandiri's Mobile Banking application facilities are better than Bank Syariah Mandiri. Meanwhile, Mobile Banking in a sharia perspective can be done because it doesn't cause harm but is something that brings many benefits.

According to Ita Rukmanasari (2021) "Comparison of Service Quality and Customer Satisfaction at Bank BNI Makassar Branch with Bank BSI Makassar Veteran Branch". The results of this study indicate that there are differences in service quality and customer satisfaction between Bank BNI Branch Makassar and Bank BSI Makassar Veteran branch.

According to Anggar Wulandari (2021) "Comparison of the Effect of Service Excellent and the quality of mobile banking services on customer satisfaction (Study on BRI Syariah KCP Ponorogo and bank muamalat KCP Ponorogo)." The results of this study are 1) Service excellent and the quality of m-banking affect customer satisfaction at BRI Syariah KCP Ponorogo and Bank Muamlat KCP Ponorogo partially. 2) Excellent service and the quality of m-banking have an effect on customer satisfaction at BRI Syariah KCP Ponorogo and Bank Muamalat KCP Ponorogo simultaneously. 3) There is a significant difference in the level of customer satisfaction at BRI Syariah KCP Ponorogo and Bank Muamalat KCP Ponorogo.

According to (Fandi, 2019) "The Influence of Service Quality on Customer Interest in Using Mobile Banking at PT Bank Syariah Mandiri Surabaya". The results of this study indicate that the service quality factor is obtained partially and simultaneously by using the variables of reliability and responsiveness, assurance and security, convenience in banking, mobile banking efficiency, and ease to use on customer satisfaction, obtaining positive and significant results. This shows that good service is one of the keys to the success of an organization.

According to Nasihul Umam (2018) "Comparative Analysis of Mobile Banking Service Quality BRI Mobile Banking and BSM Mobile Banking (Study on FEBI Students and Faculty of Tarbiyah and Teacher Training at UIN Raden Intan Lampung Batch 2014)". The results of this study indicate that there is no difference between the quality of BRI Mobile Banking services and the quality of BSM Mobile Banking services.

According to Ratnawaty Marginingsih (2020) "Quality of Mobile Banking on BRI Bank Customer Satisfaction (Study on BRI Mobile Users in Depok City)". The results of this study indicate that the service quality factor is obtained partially and simultaneously by using the variables of reliability and responsiveness, assurance and security, convenience in banking, mobile banking efficiency, and ease to use on customer satisfaction, obtaining positive and significant results. This shows that good service is one of the keys to the success of an organization.

According to (Firmansyah & others, 2018) "Comparison of the Quality of Mobile Banking Services at Bank Syariah Mandiri and Bank BRI Syariah". The results of this study indicate that the average value of mobile banking service quality at Bank Syariah Mandiri is greater than the average value of m-banking service quality at BRI Syariah.

According to H. Abdul Choliq and Irwan Misbach (2016) "Comparison of Service Quality of Islamic Banks and Conventional Banks (PBZ Model Approach)". The results of this study indicate that there is a significant difference between the service quality of Islamic banks and the service quality of conventional banks based on customer perceptions after they make transactions at the bank.

According to Yeni Anda Dwinurpitasari (2019) "The Effect of Mobile Banking Service and Product Quality on Customer Satisfaction at BRI Syariah KCP Ponorogo". The results of this study show that (1) The quality of mobile banking services has a significant effect on customer satisfaction at BRI Syariah KCP Ponorogo. (2) The quality of mobile banking products has a significant effect on customer satisfaction at BRI Syariah KCP Ponorogo. (3) The quality of mobile banking services and the quality of mobile banking products simultaneously have a significant effect on customer satisfaction at BRI Syariah KCP Ponorogo.

METHOD

This study uses associative-comparative research with a quantitative approach. The data used for this research is primary data. The data collection technique used is a questionnaire, with 100 respondents as the samples. The data processing and analysis techniques used are Validity Test, Reliability Test, Normality Test, Multicollinearity Test, Heteroscedasticity Test, Coefficient of Determination Test, Statistical t-Test (t-Test) Simple Linear Regression, and Comparative Test using the Man-Whitney test ranking.

RESULT AND DISCUSSION

Table 1.2 Statistical Test Results t Bank Muamalat Indonesia Branch Makassar

Model	B	Std. Error	T	Sig
Constant	1.448	1.486	0.974	0.335
Mobile Banking Service Quality (X)	0.232	0.022	10,416	0.000

Source: Primary Data processed with SPSS 25, 2022

Based on the table above, the t-test results show that the M-Banking Service Quality (X) has a significance value of 0.000 which is smaller than the 5% significance value (0.05) while the t-Count value of 10,416 is greater than the t Table value of 1.67793 so that these results

indicate that H_0 is rejected, which means that there is an influence between M-Banking Service Quality on Customer Satisfaction at Bank Muamalat Indonesia, Branch Makassar. That's way, the first hypothesis is accepted.

This is consistent with previous research by Thomas, et al, which is focused on customer satisfaction and service quality. Thomas showed that in this study, service quality has a positive effect on customer satisfaction. This means that when the quality of service increases, so does the level of customer satisfaction. Service quality Greatly Influence customer satisfaction because it provides encouragements to customers.

Table 1.3 Statistical Test Results t Bank Syariah Indonesia Pannampu Branch

Model	B	Std. Error	T	Sig
Constant	4.628	2.360	1961	0.056
Mobile Banking Service Quality (X)	0.193	0.032	5,961	0.000

Source: Primary Data processed with SPSS 25, 2022

Based on the table above, the results of the t-test indicate that the M-Banking Service Quality (X) has a significance value of 0.000 which is smaller than the significance value of 5% (0.05) while the t-Count value of 5.961 is greater than the t-Table value of 1.67793 so that the results This shows that H_0 is rejected, which means that there is an influence between the quality of mobile banking services on customer satisfaction at the Branch Makassar of Islamic Bank Indonesia. Therefore, the second hypothesis is accepted.

This is consistent with previous research by Thomas, et al, which is focused on customer satisfaction and service quality. Thomas showed that in this study, service quality has a positive effect on customer satisfaction. This means that when the quality of service increases, so does the level of customer satisfaction. Service quality affects customer satisfaction because it provides encouragements to customers.

Table 1.4 Test Results Statistics Man Whitney Test Statistics Banking Service Quality & Satisfaction

Mann-Whitney U	708.000
Wilcoxon W	1983000
Z	-3,833
asympt. Sig. (2-tailed)	.000

Source: Primary Data processed with SPSS 25, 2022

Based on the table above, it can be concluded that there is a difference in the level of customer satisfaction at Bank Muamalat Indonesia Branch Makassar and Bank Syariah Indonesia Branch Makassar because of the significance value in table 0.034 is smaller than 0.05 ($0.000 < 0.05$). Therefore, the third hypothesis is accepted.

This is in line with research conducted by Anggar Wulandari with the research title Comparison of the Effect of Service Excellent and Quality of Mobile Banking Services on Customer Satisfaction at BRI Syariah KCP Ponogoro and Bank Muamalat KCP Ponogoro) with research results that prove that there are differences in customer satisfaction at BRI Syariah KCP Ponogoro and Bank Muamalat Indonesia KCP Ponogoro with the highest level

of customer satisfaction is owned by BRI Syariah KCP Ponogoro compared to the level of satisfaction at Bank Muamalat Indonesia KCP Ponogoro.

Table 1.5. Man Whitney Test Results (Rank) Ranks

	BANK	N	Mean Rank	Sum of Ranks
M-BANKING SERVICE QUALITY & SATISFACTION	MUAMALAT BANK	50	39.66	1983.00
	BSI BANK	50	61.34	3067.00
	Total	100		

Source: Primary Data processed with SPSS 25, 2022

Based on the table above, it can be concluded that there are differences in the level of customer satisfaction at the Muamalat Indonesia Branch Makassar and the Bank Syariah Indonesia Branch Pannampu Makassar. The table above shows the ranking of the satisfaction levels of the two banks. Ranking of the Bank Muamalat Indonesia Branch Makassar ($39.66 < 61.34$) it can be concluded that the satisfaction level of Bank Syariah Indonesia Branch Pannampu Makassar is higher than Bank Muamalat Indonesia Branch Makassar.

CONCLUSION

The conclusions obtained are 1. The quality of m-banking services on customer satisfaction at Bank Muamalat Indonesia with a sig value of 0.000, which means that it has a positive and significant effect on Bank Muamalat Indonesia Branch Makassar. This means that if the quality of mobile banking services increases more, customer satisfaction at Bank Muamalat Indonesia will also increase. 2. The quality of m-banking services on customer satisfaction at Bank Syariah Indonesia with a sig value of 0.000 has a positive and significant effect on Bank Syariah Indonesia Branch Pannampu, this means that the enhancement of m-banking quality services, correlates with the enhancement of customer satisfaction at Bank Syariah Indonesia Branch Makassar. 3. There is a difference in the quality of m-banking services on customer satisfaction for Bank Muamalat Indonesia Branch Makassar and Bank Syariah Indonesia Pannampu Branch as evidenced by the statistical test results of man-Whitney of $0.000 < 0.05$. The quality of m-banking services to customer satisfaction owned by Bank Syariah Indonesia is 61.34 (61%) which is higher than the quality of m-banking services on customer satisfaction at Bank Muamalat Indonesia with a value of 39.66 (39%). Future research is recommended to examine the same problem or its development, by including other factors that can affect customer satisfaction, because the more independent variables it is possible to increase the adjusted R square to explain the information disclosed.

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