Journal of Economics, Business, and Government Challenges
DOI: http://ebgc.upnjatim.ac.id/index.php/ebgc

Influence of Service Quality and Trust in Customer Satisfaction of Mobile Banking Users

Yuni Fahmi Pratiwi [a] *Yuliniar [b] , **Dahlia Pinem** [c]

a,b,cFakultas Ekonomi dan Bisnis, Universitas Pembangunan Nasional Veteran Jakarta,

ARTICLE INFORMATION

ABSTRACT

This research is a quantitative study entitled "The Influence of Service Quality and Trust on Customer Satisfaction of users Mobile Banking at Bank BCA". This research is useful for knowing, analyzing and proving the effect of service quality and trust on customer satisfaction. The problem from this research is the use of transactions mobile banking which ranks first compared to other conventional banks, but this is not in line with the increasing number of complaints from BCA bank customers every year. This is also not commensurate with the vision and mission of Bank BCA which always strives to improve quality services and maintain customer trust and expectations and desires.

This study uses a sample of users mobile banking BCA Bank in Jakarta where researchers use technical techniques non- probability sampling, namely purposive sampling as much as 70 respondents. Data collection is done through google form by distributing it through social media (WhatsApp, Line, Instagram, and Facebook). In the analysis using multiple regression techniques with descriptive analysis methods and inferential analysis and data processing using IBM SPSS Statistic v.25 with a significant level of 10% (0.1). The test results obtained (1) individual service quality has a significant effect on customer satisfaction (2) individual trust does not have a significant effect on customer satisfaction (3) service quality and trust jointly have a significant effect on customer satisfaction. Customer satisfaction is influenced by 58.2% by service quality and trust

* **Corresponding author**
E-mail address: ayu@upnjkt.ac.id

INTRODUCTION

The trend of digitalization is growing, the use of telecommunications in digital form and the internet is moving very quickly in the community environment to the banking sphere. When conducting financial activities, banking can be a body in the financial field that is maintained confidential and can play an important role in encouraging economic growth in the country. Bank is a financial collecting services company that tangible deposits and sells funds that are collected from citizens in the form of credit or other forms in order to improve the economy of the population of a country contained in Banking Law No. 10 of 1998.

In recent years the use of mobile banking in Indonesia is very fast because mobile banking is able to provide efficient, effective, practical and economical services. M-Banking is a banking electronic distribution channel service in carrying out various payments through various services in gadgets (smartphones) or telephone facilities. The features in M-Banking are the same as sms-banking, but the reality is that mobile banking has a variety of menu options compared to sms-banking. If using sms banking services, payment uses short messages (SMS) only, different if using mobile banking services consumers can use a variety of menus that are final.

Table1.
Mobile Banking Transaction Users in 2019

Name of bank	Users
Bank BCA	560 Juta
BANK MANDIRI	300 Juta
BANK BRI	252 Juta
Bank BNI	4,2 Juta

Source: Kontan.co.id

Based on the table above sourced from kontan.co.id the use of mobile banking transactions in 2019 Bank BCA ranks first with the number of users.That's $560 million compared to other conventional banks. In the principle of Bank BCA "Customer is number one" which means that if Bank BCA always makes customers always number one and whatever the interests and needs of its customers' activities to make payments using BCAmobile services will be a priority for Bank BCA in satisfying its customers. The use of digital banking services today includes various activities, such as money transfer, paying bills, buying goods through e-commerce, investing, to take money without using an ATM card. This shows that customers really like transactions in cash and become a sign if bank BCA customers are satisfied with the quality of service and trust the site or service of the bank.

Sumber: BCA.co.id

Picture 1. Number of Complaints and Resolution of Bank BCA complaints

Based on the above image from year to year there is an increase in the number of complaints of Bank BCA customers. In 2020, Bank BCA's Call Center (HaloBCA) has received 14,244,827 phone calls, which are divided into 12.61% customer complaints, 61.70% of wishes, 25.67% needed by customers to resolve BCA banking problems, and 0.02% customer input. So it can be concluded that many customers are not satisfied. This is not commensurate with BCA's mission of "Always by your side" and BCA always makes efforts to maintain the trust and expectations and desires of its customers and to its stakeholders.

The phenomenon of cultural shifts in the community is that customers use banks because they can provide ease of service

effectively and efficiently. Mobile banking has a very superior quality of service than SMS bankingdan internet banking sebab sangat It is easy to get a network, compared to sms banking and internet banking that is not all places there is an internet connection. This mobile banking service is able to help the banking industry in shortening transaction times, speeding up the ease of business transactions and increasing the speed in serving customers. The use of mobile banking is greatly benefited by the bank because it is cheaper than tele-banking costs, not only that this service tool can facilitate customers in making transactions. Therefore, the ease of transacting in this mobile banking service can increase customer satisfaction.

The rapid growth of technology affects all aspects of human life and activities. The suitability of the quality of mobile banking services can result in trust from customers to the banking industry. Trust is a major factor because it can have a positive impact on customers to remain committed to using mobile banking services in the banking industry in the long term. Mobile banking customers in the era of digitalization do not deny the existence of crime through internet connection (cyber crime). Trust in the bank will lead to satisfaction from customers.

PROBLEM FORMULATION

Viewed from the background, the formulation of this research problem is:

a. Does the quality of service have an effect on customer satisfaction?
b. Does customer trust have an effect on customer satisfaction?
c. Does service quality and trust have a simultaneous influence on customer satisfaction?

RESEARCH OBJECTIVES

Judging from the formulation of the description problem above has a purpose:

a. To find out, analyze and prove the quality of service has an influence on customer satisfaction.

b. To know, analyze and prove trust It has an impact on customer satisfaction.
c. To find out, analyze and prove the quality of service and trust has a simultaneous influence on customer satisfaction.

LITERATURE REVIEW

The Indonesian Bankers Association (2014: 194) stated that the quality of service to customers is to give a good impression in overcoming a problem that exists professionally and provides full service to customers. Hardiansyah (2011: 40) stated that the quality of service is a condition that changes very quickly where the assessment of the quality of goods, services and processes occurs when serving consumers. According to Ho and Lee in the journal Hansel Jonathan (2013) the quality of service is an increase in the speed and ease of an application to make transactions of financial activities quickly and appropriately.

According to Koufaris and Sosa (2004: 61) expressed confidence that is the provision if consumers can find the desire of providers of goods and services. According to Daryanto (2013: 279) revealed that Trust is the ability of individuals in behaving if the company is able to meet expectations and can keep the conformity of demand desired by consumers. Kotler and Keller (2016:95) expressed that trust is the willingness of business partners in cooperation with other companies.

According to Kotler and Armstrong (2012: 36) revealed that customer satisfaction is a comparison of customers between all profits and all expenses to receive offers provided. According to Lovelock and Wirtz (2012: 74) expressing satisfaction is an assessment of the special characteristics of a good and service, which attaches importance to consumer happiness by fulfilling the desire of customers. Tjiptono (2011: 164) states that customer satisfaction is the behavior of totality towards a good and service after the acquisition of its users. In other words, customer satisfaction is evaluation.

evaluative purchase price resulting from special choice.

RESEARCH METHODOLOGY
POPULATION

The population is bank BCA consumers of mobile banking users in the Jakarta area. Population aims to find out customer satisfaction with the application or service and customer trust of the bank.

SAMPLE

In the measurement of research samples used a technique of non probability sampling, namely purposive sampling. Purposive sampling technique is the measurement of sample members by having certain considerations based on characteristics and experience. The measurement characteristics of this study sample were given to respondents who use smartphones, to respondents who already have Bank BCA mobile banking on smart phones to convey experiences about the quality of service and trust obtained from Bank BCA, aged over 17 years and to customers domiciled in Jakarta.

TYPE OF DATA

The research was conducted by researchers using a type of quantitative data where data is obtained directly from respondents' answers. The data was measured from the results of the study using the Likert Scale.

DATA SOURCE

The data source that will be done is primary data. Primary data is generated from data that will be obtained by researchers directly, namely respondents or samples from bca bank m-banking users in Jakarta.

DATA COLLECTION TECHNIQUES

The method of data collection carried out by researchers is a questionnaire method through google form distributed using social media (Whatsapp, Line, Instagram, and Facebook) to the community of mobile banking users of Bank BCA and Researchers used

measurements on the likert scale. In this study there is quality of service and trust. For this reason, there are indicators that will be used as a benchmark to arrange questions. Then the question that has been compiled will use the likert scale to measure the variable data.

DATA ANALYSIS TECHNIQUES

Data analysis techniques used by researchers using the SOFTWARE PROGRAM SPSS v.25. The author uses descriptive analysis techniques and inferential analysis whose role is a major factor in the research. Descriptive analysis techniques and inferential analysis performed to determine hypotheses can be accepted or rejected. When reaching a conclusion if the hypothesis is accepted or rejected, then a hypothesis test is needed. The testing technique is a double linear regression technique with partial test and determination coefficient test.

VARIABLE MEASUREMENT

The measurement of variables in this study is as follows:

1. Costumer Satisfaction (Y)
   Customer satisfaction is a dependent variable in this study. This definition of customer satisfaction gets a value based on the dissemination of questionnaires to Bank BCA customers. Customer satisfaction as measured by the Likert Scale is seen from the dimensions where there are each indicator as follows: 1) Conformity of expectations, namely the alignment of products / services as desired, 2) Consumer feelings are assessing and comparing the advantages of products / services and 3) willingness to recommend that can suggest goods / services to friends or family.

2. Service Quality
   Service quality was an independent variable in the study. The quality of this service gets the value obtained based on the dissemination of questionnaires to customers.Bank BCA. The quality of service as measured by the Likert Scale in

accordance with the dimensions where there are each indicator as follows: 1) Information Quality with indicators provide accurate news on the site, 2) Security (Security) with indicators of guarantee of confidentiality of customer data, 3) Application Use (Application Functionality) with indicators of service availability on the application, 4) Establishing Customer Relationship (Customer Relationship) with easy indicators interact online in providing feedback, 5) Responsiveness and Fulfillment with indicators to respond quickly.

3. Costumer Trust (X_2)

Customer trust is a free variable in this study. This customer trust gets the value obtained based on the dissemination of questionnaires to Bank BCA customers. Customer trust is measured using the Likert Scale viewed from the dimensions where there are each indicator as follows: 1) Credibility is about trust that can trust consumers, 2) Reliability is an action that provides quality results, 3) Intimacy (Intimacy) is the company's ability to provide quality services.

RESULTS AND DISCUSSIONS
RESULT
Data Normality Test

The normality test aims to find out whether there is a normal distribution regression model or not. Normality test through kolmogorov-smirnov test. Provided that the significance of > 0.1 means that the processed results have a normal distribution of data. Here is a test of normality with kolmogorov-smirnov:

The result on table 2 shows that the value $= 0.004 < 0.1$ or $4\% < 10\%$, it can be concluded if the results of this data are not normal distribution. This normality test is an assumption test, not a prerequisite test. Therefore, assumptions do not need to be

tested unless there is a suspicion that one or more assumptions are not fulfilled. So that this research can continue.
Multicolonierity tests.

Multicolonierity tests have the goal of knowing the absence of relationships between free variables. If the results prove there is a multicolonierity, the value of < 0.1 or equal to the value of VIF (Variance Inflation Factor) > 10. Data from the multicolonierity test are as follows:
In the above acquisition shows if the tolerence value of $0.422 > 0.1$ or equal to the value of VIF $2,370 < 10$. So it is concluded if there is no multicolonierity between free variables in this regression model. So this study is good because there is no correlation between independent variables.

The Heteroskedasity Test has the goal of finding out the inequality of variance from one observation to another. To prove the existence of heteroskedasity test using a way to see whether or not there is a certain pattern on the Scatterplot graph between SRESID and ZPRED,dimana sumbu Y merupakan Y yang predicted. The processing data results from heteroskedasity tests are as follows:
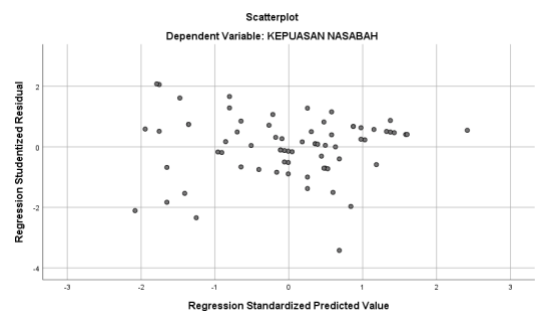
Picture 2 Graphic of Scatterplot

Judging from the scatterplot graph of data points do not form waves or scattered points not only above and below or around the number 0 on the Y axis. It can be concluded if there are no symptoms of heteroskedasity in this regression model, therefore the regression model carried out is worth using.

The t test proves whether there is a significant influence between one free variable on a dependent variable or not. In this study had a confidence level of 90% or (α) of 0.1. With degrees of freedom (df) = n-k-1 = 70-2-1 = 68, with two-sided testing obtaining a value of t0.1 = 1.67

Based on the processing of SPSS data at 23 shows variable X1 (service quality) obtained thitung > ttabel of 5,921>1.67 with a value of 0.000 < 0.1 then H0 was rejected and H1 there was an effect on the quality of service on customer satisfaction of BCA Based on the results of the table above, ANOVA obtained a Fhitung value of > Ftabel of 49,053 > 2.38 and a value of 0.000 < 0.1 then H0 was rejected and H3 was accepted meaning there was an influence on service quality and trust simultaneously on the CUSTOMER satisfaction of BCAmobile users is accepted. So that the quality of service and trust, can provide an explanation of how much the variables depend on customer satisfaction.

Determination Coefficient Test (R2)

The Coefficient of Determination (R2) is used to measure the significance of the relationship between a free variable and a bound variable. Here are the results of the determination coefficient in the summary model table.

DISCUSSION

On the quality of service has a positive and significant effect on customer satisfaction of Bank BCA mobile banking users. It can be concluded if the quality of service (X1) has a positive influence on customer satisfaction. Obtained from the results of the study proved that the better the quality of service, the more quality service it will affect customer satisfaction of Bank BCA mobile banking users, and vice versa if the worse the quality of service so that the reduced level of customer satisfaction of Bank BCA mobile banking users.

In the trust variable can be concluded if trust (X2) has an influence but not significant

mobile banking users. Variable X2 (trust) obtained thitung > ttabel of 0.656 < 1.67 with a value of 0.514 > 0.1 then H0 is accepted and H2 rejected then has no significant effect on the customer satisfaction of BCA mobile banking users.

Simultant Test (F Test)

The F test is performed showing the existence of simultaneous influences i.e. independent variables with bound variables. Processing data using SPSS

to customer satisfaction of mobile banking users.

On the quality of service and simultaneous trust in customer satisfaction Mobile banking service users can be known tohave an influence on the quality of service and trust simultaneously on customer satisfaction of BCA mobile banking users.

CONCLUSION

Here are the conclusions of the results of the acquisition and processing of data:

1. On the quality of service has a positive and significant effect on customer satisfaction of Bank BCA mobile banking users
2. In the trust variable can be concluded if trust (X2) has an influence but not significant to customer satisfaction of mobile banking users.
3. On the influence of service quality and trust simultaneously on customer satisfaction of Bank BCA mobile banking users.

REFERENCE
Book
Bankir, Ikatan Indonesia. 2014. *Mengelola Kualitas Layanan Perbankan*. 1st ed. Jakarta: PT Gramedia Pustaka Utama.
Daryanto. 2013. *Konsep Dasar Manajemen Pendidikan Di Sekolah*. Yogyakarta: Gavamedia.
Ferdinand, Augusty. 2014. *Metode Penelitian*

Manajemen. Semarang: BP Universitas Diponegoro.

Ghozali, Imam. 2018a. *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25*. Semarang: Badan Penerbit Universitas Diponegoro.

Ghozali, Imam. 2018b. *Aplikasi Analisis Multivariete SPSS 25*. 9th ed. Badan Penerbit Universitas Diponegoro.

Indahingwati, Asmara. 2019. *Kepuasan Konsumen Dan Citra Institusi Kepolisian Pada Kualitas Layanan SIM Corner Di Indonesia*. 1st ed. edited by F. A. Rahmayani. Surabaya: CV. Jakad Publishing Surabaya.

Ismail. 2010. *Manajemen Perbankan: Dari Teori Menuju Aplikasi*. pertama. edited by Suwito. jakarta: Prenadamedia Group.

Kotler, Philip, and Gary Amstrong. 2012. *Prinsip-Prinsip Pemasaran*. jilid 1. Jakarta: Erlangga.

Kotler, Philip, and Keller Kevin Lane. 2016. *Marketing Management*. 15th ed. Pearson Education.

Kotler, Philip dan Keller, Kevin Lane. 2012. *Marketing Management*. 14th ed. Pearson.

Lovelock, Christopher Jochen Wirtz, Dkk. 2012. *Pemasaran Jasa Manusia, Teknologgi, Strategi*. 1st ed. Erlangga.

Riswandi, Budi Agus. 2005. *Implementasi Prinsip-Prinsip Good Coorporate Governance Dalam Undang-Undang Badan Usaha Milik Negara*. Yogyakarta: Rajagrafindo.

Tjiptono, Fandy. 2011. *Pemasaran Jasa*. Yogyakarta: Bayumedia Publishing.

Journal

Caroline, Ruth Jesica, P. Simarmata, and Sri Murtatik. 2019. "*Pengaruh Kualitas Pelayanan Dan Tingkat Kepercayaan Terhadap Kepuasaan Nasabah Pada Pt Bca Finance Kantor Pusat Pondok Indah Jakarta Selatan.*" *Jurnal Ekonomi Dan Bisnis* 4(1):67.

Mirayanti, Dina Hutauruk. 2019. "*Transaksi Mobile Dan Internet Banking Di*

Sejumlah Bank Meningkat Tajam." *Kontan.Co.Id*, September 29.

Imelda, Sri, Huwaida, Hikmayanti. 2019. "*Pengaruh Kualitas Layanan M-Banking Terhadap Kepuasan Nasabah Pada Bank Bri Kcp Kayu Tangi Banjarmasin.*" *Jurnal INTENAKA* 19(2):69–133.

Regulations

Indonesia (1998) Undang-undang RI nomor 10 tahun 1998 tentang Perbankan pasal 1 ayat 2.