
**THE EFFECT OF MOBILE BANKING PRODUCT QUALITY ON
CUSTOMER SATISFACTION OF INDONESIAN SHARIA BANK
JAKARTA WOLTER MONGINSIDI BRANCH**

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Abstract

Bank is a financial institution that collects funds from the public in the form of deposits, both demand deposits, savings and time deposits. This study aims to determine the effect of mobile banking product quality on customer satisfaction of Bank Syariah Indonesia Jakarta branch Wolter Monginsidi. The method use is a survey methode using descriptive and verification analysis technique. The sampling technique of this study used a purposive sampling technique of 75 respondents. The data collection technique use quisionnaire with 20 question items assessed on a Likert scale 1-5 and tested for validity and reliability. Hyphotesis testing using statistical analysis included classical assumption test (Normality test and Heteroscedasticity test), Autocorrelation test (Dubin Watson), Simple Linier Regression Analysis (R square, t-test, and F test). Based on partial test, it can be stated that Product Quality has a positive effect on visitors to the Jakarta branch of Bank Syariah Indonesia Wolter Monginsidi, so the hypothesis can be accepted.

Keywords: Product quality; Mobile Banking; Customer Satisfaction; Islamic Bank

Abstrak

Bank merupakan Lembaga Keuangan yang menghimpun dana dari masyarakat dalam bentuk simpanan baik giro, tabungan maupun deposito. Penelitian ini bertujuan untuk mengetahui pengaruh kualitas produk mobile banking terhadap kepuasan nasabah Bank Syariah Indonesia cabang Jakarta Wolter Monginsidi. Metode yang digunakan yaitu metode survey dengan menggunakan teknik analisis deskriptif dan verifikatif. Teknik pengambilan sampel penelitian ini menggunakan teknik purposive sampling sebanyak 75 responden. Teknik pengumpulan data menggunakan kuesioner sebanyak 20 item pertanyaan yang dinilai dengan skala Likert 1-5 dan diuji validitas serta reliabilitasnya. Pengujian hipotesis menggunakan analisis statistik meliputi uji asumsi klasik (uji Normalitas dan uji Heterokedastisitas), uji Autokorelasi (Dubin Watson), Analisa Regresi Linier Sederhana (R square, uji-t, dan uji F). Berdasarkan hasil pengujian parsial dapat disampaikan bahwa Kualitas Produk berpengaruh positif signifikan pada Kepuasan Nasabah Bank Syariah Indonesia cabang Jakarta Wolter Monginsidi, sehingga hipotesis dapat diterima.

Kata kunci: Kualitas Produk; *Mobile Banking*; Kepuasan Nasabah; Bank Syariah

Introduction

Bank is a financial institution that collects funds from the public in the form of savings, both demand deposits, savings and time deposits, then redistributes funds from the community in the form of credit/financing, both consumptive, productive and investment so as to improve people's living standards.

With the rapid development of information technology, Banks are required to also take advantage of these advances in information technology into their operational transactions so as not to lag behind other banks that have utilized advances in information technology to serve their customers' transactions easily, quickly and safely.

Changes in technology and the rapid flow of information have encouraged banks to produce products or services that can meet the needs and desires of customers based on information technology. In responding to customers' desires for the convenience of transacting easily, quickly and safely, currently banks have launched banking services based on information technology, one of which is Mobile Banking (m-banking). The m-banking product is a service provided by the Bank and can be accessed by customers for 24 hours to perform non-cash banking transactions through a mobile phone (mobile phone), and is given to customers who already have a savings account in the form of savings or current accounts, which aims to facilitate banking transactions.

Through mobile banking services, customers can make transactions such as those done at ATMs or bank counters without the need to come to the bank or ATM, such as viewing fund and loan account portfolios, checking balances, sending money/transfers, purchasing electricity/mobile phone/Gojek/tickets. planes or trains, all types of payments such as electricity, cellphones, Air PAM, Taxes, Education, Loans, Credit Cards, etc. and how to operate is very easy. With this mobile banking service, it will greatly assist customers in improving efficiency, effectiveness, and productivity, especially for people who live in urban areas, especially during the Covid--19 pandemic season, which is currently under restrictions on activities both on a micro and emergency scale and has a busy schedule of activities. many transactions.

Customers using banking services are not only considered to save or invest by earning interest or profit sharing, but also need services or products with the sophistication and completeness of the features of a product that can help reduce difficulties and avoid time wasted in vain so as to facilitate business transactions. . Quoted from www.bankbsi.co.id/news-update "Along with the demands of market dynamics in the digital era, Islamic financial institutions are required to be more adaptive by creating products and services that suit market needs. The government also continues to strive to strengthen this Islamic finance," said Vice President Ma'ruf Amin.

With the development of technology and information today, making banks that already have readiness in terms of technology immediately launch mobile banking products, because mobile banking is one of the promising businesses by utilizing technological advances and is seen as having many conveniences for customers and banks. With the COVID-19 pandemic, customers are more likely to use mobile banking products in their transactions, such as paying bills from online transactions for purchasing goods. It can be seen from the data quoted from www.cnbcindonesia.com, the number of BSI Mobile users as of August 17, 2021 is more than 2.7 million users or an increase of 79.4% since the beginning of 2021 on a YoY basis with active user growth reaching more than 1.1 million customers or an increase of 92.5% YoY. The mobile banking product is one of the Bank's products that relies on GPRS (General Package Radio Service) technology to facilitate its customers in conducting banking transactions.

Several studies on the effect of product quality on customer/customer satisfaction include Gangsar Prawiramulia (2014) stating that "the quality of mobile banking products

has a strong influence in creating customer satisfaction for Mandiri Mobile users in the city of Bandung".

What is very important for banks is to find out the extent of customer perceptions of mobile banking products and whether the existence of this mobile banking product will bring benefits to customers. Because the most important thing for customers is the ease of obtaining financial information and transacting online, without having to visit the bank where they are customers. This study focuses on the effect of mobile banking products in transactions on customer satisfaction. In this study, researchers will examine the quality of BSI's mobile banking products and those used are: performance, durability, reliability, features, conformance with specifications.

Meanwhile, customer satisfaction with mobile banking services includes: overall customer satisfaction, confirmation of expectations, repurchase intent, willingness to recommend, customer dissatisfaction.

Based on the description above, the formulation of the problem can be made, namely:

Does the quality of mobile banking products have a simultaneous effect on customer satisfaction at PT. Bank Syariah Indonesia Jakarta branch Wolter Monginsidi ?

Based on the explanations and formulations above, the purpose of this study is to analyze the effect of several quality indicators of mobile banking products on customer satisfaction either partially or jointly. The results of this study are expected to be useful for marketing science, especially those related to product quality and customer satisfaction as well as further researchers as reference material. As for the company, it is expected to be an input for the development of mobile banking products so that customer satisfaction is expected to be realized.

Research Method

A. Population and Sample

This research was conducted on customers of Bank BSI Wolter Monginsidi Branch Jakarta, which is located at Jl. Wolter Monginsidi No. 67A Rawa Barat, Kebayoran Baru, South Jakarta. The research data uses a questionnaire instrument that is sent via Google Form which is sent link information via WA to customers. To find out how many samples will be studied, the authors use the Slovin formula, namely:

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

In determining the number of samples to be selected, the author uses an error rate (margin of error) of 10%. The population used is 300 people taken from customers of Bank BSI Jakarta branch office Wolter Monginsidi mobile banking users assuming 10 customers per day within 1 month (30 days) the calculation is obtained as follows:

$$\begin{aligned}n &= N / (1 + (300 \times 0,10)^2) \\n &= 300 / (1 + (300 \times (0,10)^2) \\n &= 300 / (1 + 3) \\n &= 300 / 4 \\n &= 75\end{aligned}$$

Based on calculations using the Slovin formula, the number of samples to be studied was 75 respondents. The sampling technique used is probability simple random sampling, which is included in probability sampling. The type of data used is primary

data using questionnaire data collection methods which are distributed to customers of Bank Syariah Indonesia Jakarta branch Wolter Monginsidi.

The technical analysis of the data inside is to test validity, test reliability, test hypotheses using statistical analysis including classical assumption tests (normality test and heteroscedasticity test), autocorrelation test (Dubin Watson) and simple linear regression analysis (R square, t-test and test F).

Result and Discussion

1. Research Instrument Test

Based on instrument testing, the authors conducted research in the form of validity and reliability tests using the Statistical Program for Social Science (SPSS) version 26. The results of the calculation of both validity and reliability tests are as follows:

a. Validity Test

Validity testing is carried out to test whether the instrument used to measure the variables used in the study can actually measure these variables correctly.

Table 1. Results of Testing the Validity of Product Quality Variables (X).

<i>Item-Total Statistics</i>				
	<i>Scale Mean if Item Deleted</i>	<i>Scale Variance if Item Deleted</i>	<i>Corrected Item-Total Correlation</i>	<i>Cronbach's Alpha if Item Deleted</i>
X1.1	32.39	109.078	.909	.963
X1.2	32.48	109.794	.927	.962
X1.3	32.75	111.165	.871	.965
X1.4	32.81	123.884	.569	.974
X1.5	33.01	120.608	.662	.971
X1.6	32.68	110.437	.931	.962
X1.7	32.60	110.162	.904	.963
X1.8	32.60	109.703	.929	.962
X1.9	32.56	109.574	.954	.961
X1.10	32.76	113.617	.856	.965

Source: SPSS output (Processed Data).

Conclusion :

In the table above, it can be seen that the results in the Corrected Item-Total Correlation column have a value above 0.300. Which means that all items in the questionnaire statement of Product Quality variable (X) are valid.

Meanwhile, for testing the validity of the Customer Satisfaction variable, it is as follows:

Table 2. Results of Testing the Validity of the Customer Satisfaction Variable (Y).

<i>Item-Total Statistics</i>				
	<i>Scale Mean if Item Deleted</i>	<i>Scale Variance if Item Deleted</i>	<i>Corrected Item-Total Correlation</i>	<i>Cronbach's Alpha if Item Deleted</i>
Y1.1	31.47	84.766	.933	.905
Y1.2	31.37	84.534	.952	.904
Y1.3	31.40	85.595	.933	.905
Y1.4	31.44	85.790	.945	.905
Y1.5	31.56	83.871	.925	.905
Y1.6	31.37	84.021	.943	.904
Y1.7	31.41	84.759	.945	.904
Y1.8	31.41	84.057	.946	.904

Y1.9	32.37	122.156	-.457	.973
Y1.10	31.79	99.630	.338	.936

Source: SPSS output (processed data).

Conclusion :

In the table above, it can be seen that the results obtained from the ten statements on the Customer Satisfaction variable (Y) each have an rcount value greater than the critical value (0.30) except for the ninth statement where rcount is smaller than the critical value. ie (-0.457). So that the ninth statement of the ninth variable on customer satisfaction was not included in the next test. In addition to the ninth statement, all other statements are declared valid and can be used in data analysis in this study.

b. Reliability Test

Table 3. Results of Product Quality Variable Reliability Testing (X).

<i>Reliability Statistics</i>	
<i>Cronbach's Alpha</i>	<i>N of Items</i>
.969	10

Source: SPSS processed data.

Conclusion:

From the table above, Cronbach's Alpha value is $0.969 > 0.700$. This means that the Product Quality (X) variable questionnaire is reliable.

Table 4. Results of Reliability Testing for Customer Satisfaction Variables (Y).

<i>Reliability Statistics</i>	
<i>Cronbach's Alpha</i>	<i>N of Items</i>
.925	10

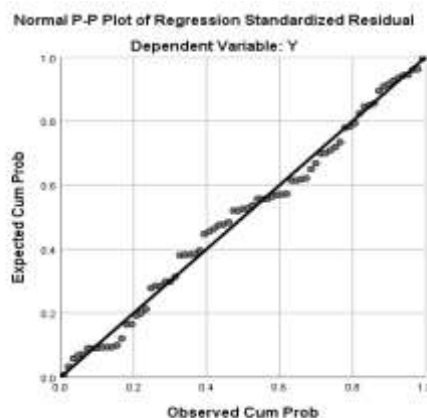
Source: SPSS processed data.

Conclusion:

Based on the table above, Cronbach's Alpha value is $0.925 > 0.700$. This means that the questionnaire on the Customer Satisfaction variable (Y) is reliable.

2. Classical Assumption Test Analysis

a. Normality Test



Picture 1. Normality Test.

Conclusion :

In the picture above, it can be seen that the graphic display meets the assumptions of the normality test. The graph shows a normal plot, the data spreads around the diagonal line and follows the diagonal direction.

b. Heteroscedasticity Test

In this test, it is assumed that the residual variance around the regression line is constant for each combination of the independent variable values. If in the regression graph the scatterplots of residuals do not form a certain pattern (wavy, widening then narrowing, linear or quadratic patterns), then in the regression the assumption of heteroscedasticity does not occur. In the scatterplot graph, the scattered points do not form a certain pattern, so the assumption of no heteroscedasticity is fulfilled, which can be presented in the following figure:

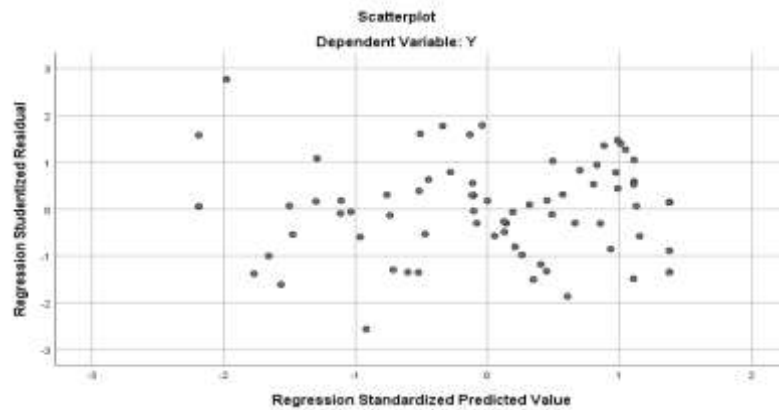


Figure 2. Predicted Value of Standard Regression.

Conclusion :

In the picture above, it can be seen that the graphic display meets the assumptions of the normality test. The graph shows a normal plot, the data spreads around the diagonal line and follows the diagonal direction.

c. Autocorrelation Test

Table 6. Autocorrelation Test.

Model	R	R Square	Model Summary ^b			Durbin-Watson
			Adjusted R Square	Std. Error of the Estimate		
1	.958 ^a	.918	.917	2.15303	2.090	

a. Predictors: (Constant), X

b. Dependent Variable: Y

Conclusion :

In the table above, it is known that the results of Durbin Watson = 2.090 with $p = 75$ and $k = 2$ can be explained as follows:

- $d > d_U$ then there is no positive autocorrelation
- $(4 - d) > d_U$, then there is no negative autocorrelation.

3. Simple Linear Regression Analysis

Table 4. Simple Linear Regression Analysis.

<i>Model Summary^b</i>							
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>		<i>Durbin-Watson</i>	
1	.958 ^a	.918	.917	2.15303		2.090	

a. Predictors: (Constant), X
 b. Dependent Variable: Y

<i>ANOVA^a</i>						
<i>Model</i>		<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	<i>Regression</i>	3791.602	1	3791.602	817.942	.000 ^b
	<i>Residual</i>	338.394	73	4.636		
	<i>Total</i>	4129.996	74			

a. Dependent Variable: Y
 b. Predictors: (Constant), X

<i>Coefficients^a</i>								
<i>Model</i>		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>		<i>Collinearity Statistics</i>		
		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>	<i>t</i>	<i>Sig.</i>	<i>Tolerance</i>	<i>VIF</i>
1	<i>(Constant)</i>	.026	.893		.029	.977		
	<i>X</i>	.886	.031	.958	28.600	.000	1.000	1.000

a. Dependent Variable: Y

Conclusion :

From the test results above, it can be explained that the regression coefficient value is 0.918 with a significance of $0.000 < 0.05$. It can be said that the Product Quality Variable (X) has a strong influence on Customer Satisfaction (Y). Then H_0 is rejected and H_a is accepted because there is a strong positive influence between product quality variables (X) on customer satisfaction (Y). This is in accordance with Ismail Raza's research (2017) which states that "there is a significant effect on a 99% real level of customer satisfaction" and Gangsar Prawiramulia's (2014) research states that "the quality of mobile banking products has a strong influence on creating customer satisfaction for Mandiri users. Mobile in Bandung City".

Conclusion

This study can be concluded that the results of the analysis show that product quality partially has a significant positive effect on Customer Satisfaction at the Jakarta branch of Bank Syariah Indonesia Woltermonginsidi, so that the hypothesis can be accepted.

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