

# **Influence of Service Quality and "BSI Mobile Features" on Students Customer Satisfaction**

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Received 22 Nov 2022

Accepted 21 Jun 2023

## **Abstract**

This study aims to investigate the effect of BI mobile service quality and BSI mobile features on customer satisfaction among IAID Ciamis students using correlational quantitative research methods. The results showed that partially, service quality has a positive and significant effect on customer satisfaction (significance  $0.017 < 0.05$ ,  $t_{count} > t_{table}$  ( $2.440 > 1.989$ )), and a positive regression coefficient of  $0.271$ ). BSI Mobile features also have a positive and significant effect on customer satisfaction (significance  $0.000 < 0.05$ ,  $t_{count} > t_{table}$  ( $3.790 > 1.989$ )), and a positive regression coefficient of  $0.981$ ). At the same time, service quality and BSI Mobile features have a positive and significant effect on customer satisfaction ( $f_{hitung} 40.463 > f_{tabel} 3.09$  and significance  $0.000 < 0.05$ ). This study provides information about the relationship between variables, not about the causality between these variables.

## **Abstrak**

Penelitian ini bertujuan untuk mengetahui pengaruh kualitas layanan mobile BI dan fitur-fitur mobile BSI terhadap kepuasan nasabah di kalangan mahasiswa IAID Ciamis dengan menggunakan metode penelitian kuantitatif korelasional. Hasil penelitian menunjukkan bahwa secara parsial, kualitas layanan berpengaruh positif dan signifikan terhadap kepuasan nasabah (signifikansi  $0,017 < 0,05$ ,  $t_{hitung} > t_{tabel}$  ( $2,440 > 1,989$ )), dan koefisien regresi positif sebesar

0,271). Fitur-fitur BSI Mobile juga berpengaruh positif dan signifikan terhadap kepuasan nasabah (signifikansi  $0,000 < 0,05$ ,  $t_{hitung} > t_{tabel}$  ( $3,790 > 1,989$ ), dan koefisien regresi positif sebesar 0,981). Pada saat yang sama, kualitas layanan dan fitur BSI Mobile berpengaruh positif dan signifikan terhadap kepuasan pelanggan ( $t_{hitung} 40,463 > t_{tabel} 3,09$  dan signifikansi  $0,000 < 0,05$ ). Penelitian ini memberikan informasi mengenai hubungan antar variabel, bukan mengenai hubungan sebab akibat antar variabel tersebut.

**Keywords:** Service Quality, Features, Mobile Banking, BSI Mobile, Customer Satisfaction

## Introduction

At present, the development of technology is growing rapidly with the passage of time. In today's life, technology is a supporting facility for human activities, so technology cannot be separated from people's lives. At present, the most popular technology is the Internet, where the Internet makes work easier, because the Internet is a tool that makes someone get information quickly.

Internet users are now increasingly popular in universities. Where not only because of scientific requirements that require students to always look for the latest information, but also about the basic needs as human beings in the technological era.

Indonesia is one of the countries with the most Internet users in the world. According to the We Are Social report, there were 204.7 million internet users in the country as of January 2022. This number increased by 1.03 percent compared to the previous year. In January 2021, the number of internet users in Indonesia reached 202.6 million. The trend of the number of internet users in Indonesia has continued to increase over the past five years. Compared to 2018, the number of internet users in the country increased by 54.25 percent.

Financial institutions are one that uses technological developments in the modern era such as banking, namely with the existence of mobile banking. Mobile banking is a banking service in this modern era that follows the development of technology and communication. The banking industry offers mobile banking services to achieve customer satisfaction.

Mobile banking services themselves are a form of innovative products of banks that are used with mobile phones. Mobile banking services make it easier for customers to conduct transactions. Mobile banking is a banking service that allows bank customers to conduct

banking transactions via mobile phones or smart phones, this is an easy alternative in conducting various types of transactions, except deposits and cash withdrawals. According to the Indonesian Law Number 10 of 1998 on Banking, this mobile banking service is expected to be able to facilitate customers in carrying out various transactions. Some features of mobile banking include balance information services, account numbers, transfer transaction services, bill payment, and others. Customers certainly want services that are fast, secure, convenient and can be accessed anytime and anywhere. With the features available in mobile banking, it will attract customers to use mobile banking in transactions.

The use of mobile banking provides benefits for customers in banking transactions, while the advantage for banks is that mobile banking can be a cheaper solution for infrastructure development compared to opening branches (Sari, 2019).

PT Bank Syariah Indonesia Tbk (BSI) encourages the acquisition and activation of users who use digital transactions, one of which is the use of BSI Mobile. This is one of the ways BSI brings people closer to Islamic banking anytime, anywhere. As for growth, with a total of more than 3.4 million users as of December 2021. By June 2022, there were 4.07 BSI Mobile users. This shows that Bank Syariah is aware of the changes in people's lifestyles and is able to adapt to digitalization, giving them confidence in their future investment in Bank Syariah. Meanwhile, in the third quarter of 2022, 97% of customers have switched to electronic channels for their banking activities. Based on the cumulative transactions of BSI Mobile as of September 2022, it reached 187.2 million transactions and contributed to the provision of fee-based income (bank income excluding loan interest) of 173 billion. This is an impact of the rapid digital acceleration in the increase in the number of BSI Mobile users, which reached 4.44 million, or an increase of 43% on an annual basis (Nugroho, 2022).

At present, many students, including students of Darussalam Islamic Institute of Religion, use the services of Islamic financial institutions that are currently popular, namely BSI (Bank Syariah Indonesia), because BSI is able to provide services according to the needs of its customers.

Satisfaction is an important factor in the sustainability of an institution, especially financial institutions. It is said to be satisfied when a customer does not leave the bank and continues to use the products offered by the bank repeatedly. Many benefits are felt by banks when customers are satisfied with the services offered by these banks, one of which is mobile banking services. Based on the explanation described above, researchers want to further study and find out about

"The Effect of Service Quality and BSI Mobile Features on BSI Customer Satisfaction among IAID Ciamis Students".

## **Theoretical review**

### *Service Quality*

Quality is a standard measure that consumers in a company can be said to have quality or fulfill desires and exceed the expectations of consumers in a company. Meanwhile, services according to Kotler and Keller are actions provided by employees to customers that are intangible or do not result in ownership by both parties. Services according to (Suyatno, 1991) are efforts that can exceed consumer expectations or increase customer satisfaction in making transactions (Putro & et al., 2014). Service quality is an effort to fulfill customer needs and desires in order to balance consumer expectations (Ilmy, 2020)

Services are activities provided by organizations or individuals to consumers, which cannot be materialized and owned. A service is a function or activity that can be performed by one party for another party that is inherently intangible and does not result in ownership (Widya Santi, 2021).

According to (Suryani, 2017), an e-banking service quality has 6 indicators, namely:

- a. Efficiency, which is the ability of a bank to create or create applications and websites that can be easily and simply used by customers.
- b. Fulfillment of promises, namely the willingness of banks to send information and also fulfill customer's promise messages.
- c. System Availability, which is a bank's ability to build system roles on applications and bank sites.
- d. Privacy, which is the bank's ability to provide data security in a way that builds customer trust and creates a sense of protection, freedom from risk, and confidence.
- e. Assurance/trust, specifically the Bank's ability to serve customers.
- f. Site aesthetics, namely the Bank's ability to manage and create sites and applications that have attractive manifestations.

### *Mobile Banking*

Mobile banking is one of the banking services that apply information technology and business applications. This service is an opportunity for banks because this service makes it easier for customers

and can provide new value or innovation to customers, in addition, banks provide this service to support the ease, smoothness and effectiveness of banking activities (S & Novi, 2015).

Mobile banking, or commonly referred to as M-banking, is a service innovation technology in banks that allows banking transactions to be conducted through mobile media connected to cellular networks. Mobile banking services allow customers to conduct transactions 24 hours a day without having to come to the bank (OJK, 2018).

### *Features*

Product attributes have a significant effect on consumer purchasing perceptions and product attributes must attract consumers and differentiate a product from others. A product can be offered in various basic models, models without additional features, and models with various features. By adding more features, companies can achieve a higher level of modeling. Features themselves are a competitive means to differentiate a company's products from competitors (Firmansyah, 2019).

Reporting from the BSI Website, there are several features of BSI Mobile, including:

- a. Account Info  
This feature is intended so that customers can check all information related to transactions in the account, including: balance information, account mutation list, mutation date, portfolio information to the transaction list.
- b. Transfer  
This feature makes it easy for customers to send money without having to go all the way to the ATM.
- c. Payment  
Payment services that can be done, namely: payment of education or academic fees, payment of PLN electricity, payment of telephone services, purchase of transportation tickets, payment of insurance premiums, internet and cable TV subscriptions, shopping payments in e-commerce, BPJS contributions, PDAM water payments, hajj and umrah payments.
- d. Purchases  
Purchase of daily necessities such as credit, data packages and electricity tokens.
- e. QRIS  
Quick Response Indonesian Standard or QRIS is a QR code issued by Bank Indonesia (BI) and the Indonesian Payment System Association (ASPI) for payments. By utilizing QR Code technology, payments become faster and easier.

- f. E-Mas  
The E-Mas feature is a feature for customers to purchase gold using a sale and purchase agreement.
- g. Cash Withdrawal  
The Cash Withdrawal feature can be used if the customer will take money at an ATM but forgets to bring an ATM card.
- h. Islamic Services  
Bank Syariah Indonesia now not only provides services in terms of financial transactions, but also provides services for customers who want to worship anywhere and anytime with Islamic Services. In Islamic Services, customers can read Juz Amma, memorize Asmaul Husna, learn wisdom about finance according to Islamic law, and prayer time reminder services along with Qibla direction.
- i. Share  
Customers can distribute zakat, infaq, waqf easily. There is also a calculator that can correctly calculate how much zakat must be set aside based on the amount of income.
- j. Top Up  
The development of technology is getting faster with the rise of digital wallets such as dana, gopay, OVO, and others. In BSI Mobile, you can top-up the digital wallet.
- k. Open an Account  
Online account opening with easy requirements, just need a KTP, NPWP, selfie photo with KTP.

### *Customer Satisfaction*

Satisfaction according to the Indonesian dictionary is "satisfied; feel happy; matter (things that are satisfied, pleasure, relief and so on). Satisfaction can be defined as a feeling of satisfaction, pleasure and relief of a person due to consuming a product or service to get a service". Consumer Satisfaction is a situation that consumers show when they realize that their needs and wants are as expected and well met. According to Kotler (2008), satisfaction comes from Latin, namely "satis" which means good enough and "fasio" which means to make or do. Satisfaction can be interpreted as an effort to fulfill or do something adequately. In general, satisfaction is a feeling of pleasure or disappointment that arises after comparing the desired product or service with what was expected (Sadam et al., 2017).

## Method

The research method used is correlational quantitative research method. Correlational research aims to investigate the extent to which variation in one variable is related to variation in one or more other variables, based on the correlation coefficient. This research can provide information about the level of relationship that occurs, rather than the presence or absence of the effect of one variable on another (Azwar, 2012).

The data source used in this study is primary data. Primary data is a data source that provides data directly to the data collector. The data is collected by the researcher directly from the initial source or where the research subject is being conducted (Sugiono, 2014). The type of data used in this study is quantitative data. Quantitative data is data that is measured on a numerical scale (numbers), which can be divided into interval data and ratio data (Kuncoro, 2009).

The data collection technique in this study was to use a questionnaire. A questionnaire is a data that is done by giving questions or written statements to the respondents (Sugiyono, 2012). The questionnaire used in this study is a closed questionnaire, which uses Google Form to collect data from respondents in the form of responses or answers to a series of questions. The scale used in this study is a Likert scale, which is used to measure a person's attitude, opinion, and perception about an object or phenomenon (Siregar, 2017).

In accordance with the data obtained through the data collection instrument above is feasible and can be processed in this study, the data instrument test is carried out, including the validity test and reliability test. data analysis carried out classical assumption test, normality test, multicollinearity test, heteroscedasticity test, multiple linear regression analysis, T-test (partial test), F-test (simultaneous test), determinant coefficient test (R square) (Jaya, 2020).

## Results and Discussion

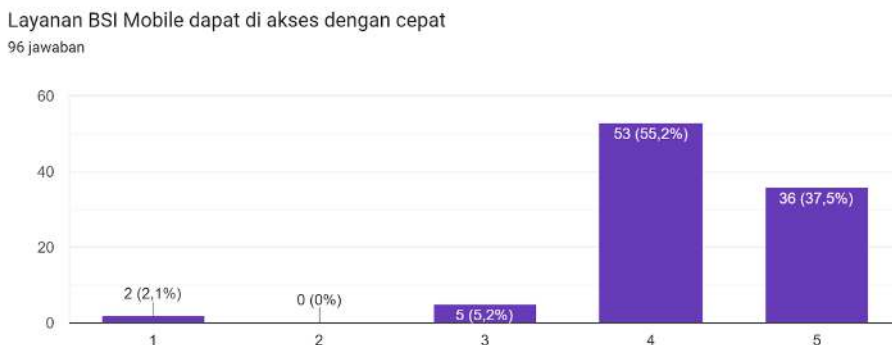
In general, customer satisfaction among IAID Ciams students is influenced by many factors, but in this study only two factors are used to test, namely service quality and BSI mobile features, which aim to determine the influence of these two variables on customer satisfaction. The research results obtained can be seen in the following explanation:

### *The Effect of BSI Mobile Service Quality on BSI Customer Satisfaction among IAID Ciamis Students*

Based on the results of statistical tests, the sig value of the service quality variable (X1) of 0.017 is smaller than 0.05 ( $0.017 < 0.05$ ) and the tcount value of 2.440, which means greater than the ttable value ( $2.440 > 1.989$ ) and has a regression coefficient value of 0.271, the first alternative hypothesis in this study which states "service quality affects BSI Mobile customer satisfaction among IAID Ciamis students" is supported. Thus, service quality (X1) has a positive and significant effect on BSI customer satisfaction among IAID Ciamis students.

The variable of service quality has a positive and significant effect on customer satisfaction. The results of this study are relevant to the results of research by (Wijayanti et al., 2023) which states that service quality has a significant positive effect on customer satisfaction. This fact shows that the possibility of service quality variables can influence and be one of the factors that make customers feel satisfied using BSI Mobile. In this study, IAID Ciamis students have felt satisfaction with the service quality of BSI Mobile, this can be seen from the following graph:

Figure 1. X1 Variable Questionnaire Results



Source: Primary data processed by researchers, 2023

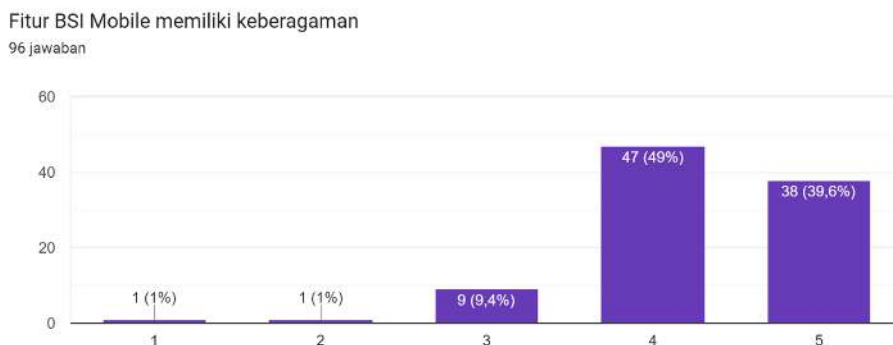
Based on the graph above, it can be seen that there are 55.2% of respondents, namely IAID Ciamis students, who agree that BSI Mobile services can be accessed quickly, 37.5% strongly agree that BSI Mobile services can be accessed quickly, 5.2% disagree that BSI Mobile services can be accessed quickly, and 2.1% strongly disagree that BSI Mobile services can be accessed quickly.

*The Effect of BSI Mobile Features on BSI Customer Satisfaction among IAID Ciamis Students*

Based on the results of statistical test, the sig. variable BSI Mobile Features (X2) of 0.000 is smaller than 0.05 ( $0.000 < 0.05$ ) and the tcount value of 3.790 which means greater than the ttable value ( $3.790 > 1.989$ ) and has a regression coefficient value of 0.981, the first alternative hypothesis in this study which states "BSI Mobile Features affect BSI Mobile customer satisfaction among IAID Ciamis students" is supported. Thus, features (X2) have a positive and significant effect on BSI customer satisfaction among IAID Ciamis students.

The feature variable has a positive and significant effect on customer satisfaction. The results of this study are relevant to the results of research by (Amalia & Hastriana, 2022), which states that features have a significant positive effect on customer satisfaction. This fact shows that the possibility of variable features can influence and be one of the factors that make customers feel satisfied using BSI Mobile. In this study, IAID Ciamis students have felt satisfaction with the features of BSI Mobile, this can be seen from the following graph:

Figure 2. X2 Variable Questionnaire Results



Source: Researcher-processed primary data, 2023

Based on the graph above, it can be seen that there are 49% of respondents, namely IAID Ciamis students, who agree that the BSI Mobile feature has diversity, 39.6% strongly agree that the BSI Mobile feature has diversity, 9.4% disagree that the BSI Mobile feature has diversity, and 1% disagree and strongly disagree that the BSI Mobile feature has diversity.

*The Effect of Service Quality and BSI Mobile Features on BSI Customer Satisfaction among IAID Ciamis Students*

Based on the analysis test conducted, it shows that the variables of service quality and features simultaneously have a positive and significant effect on customer satisfaction. This is evidenced by the test results obtained sig. value of 0.000 (5%) with fcount of 40.463. Since  $f_{hitung} > f_{tabel}$  3.09 ( $40.463 > 3.09$ ) and the significance value  $< 0.05$  ( $0.000 < 0.05$ ), the third alternative hypothesis in this study which reads "Service quality and BSI Mobile features affect customer satisfaction among IAID Ciamis students" is accepted.

The alternative hypothesis for this variable is supported by the results of the multiple regression tests, which show that the coefficient of determination ( $R^2$ ) is equal to 0.465 or 46.5%, which means that customer satisfaction among IAID Ciamis students is influenced 46.5% by service quality variables and features, while 53.5% is influenced by other variables not tested in this study.

## Conclusion

There is a positive and significant effect on the variable of service quality, as evidenced by the T-test results, with a tcount of 2.440 and a significance value (sig.) of 0.017. So it can be seen that the  $t_{count} > t_{table}$  value ( $2.440 > 1.989$ ) and the significance value  $< 0.05$  ( $0.017 < 0.05$ ). So it can be concluded that the quality of BSI mobile services has a positive and significant effect on BSI customer satisfaction among IAID Ciamis students.

There is a positive and significant effect on the characteristic variable as evidenced by the results of the T-test, with a tcount of 3.790 and a significance value (sig.) of 0.000. So it can be known that the  $t_{count} > t_{table}$  value ( $3.790 > 1.989$ ) and the significance value  $< 0.05$  ( $0.000 < 0.05$ ). So it can be concluded that BSI mobile feature has a positive effect on BSI customer satisfaction among IAID Ciamis students.

There is a positive and significant effect of service quality variables and BSI Mobile feature on BSI Customer Satisfaction as evidenced by the results of F-test with fcount value of 40.463 and significance value (sig.) of 0.000. The  $f_{tabel}$  value at 5% significance level was found to be 3.09. So it can be concluded that  $f_{count} > f_{tabel}$  ( $40.463 > 3.09$ ), a significance value of 0.000  $< 0.05$  and based on testing the coefficient of determination R Square of 0.465 or 46.5%. Thus, it can be concluded that the quality of service and features of BSI Mobile simultaneously have a positive and significant effect on BSI customer satisfaction among IAID Ciamis students.

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