

The Influence of Customer Satisfaction and its Determinants in Using Mobile Banking Services

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ABSTRACT

This study aims to determine the influence of trust, convenience, security, and transaction speed on customer satisfaction in the use of mobile banking in the city of Mataram. This research was conducted in the city of Mataram using convenience sampling techniques. In this study, primary data was used. The data analysis method used is SEM-PLS (Partial Least Square) with the help of the WarpPLS 8.0 statistical tool. The results of this study show that there is a positive and significant influence between the variables of trust, convenience, security and transaction speed on customer satisfaction.

INTRODUCTION

The current development of technology and information is a fundamental threat to the banking industry which will face increasingly fierce competition in the future. The digital era can bring many changes to banking customer behavior. And the application of technology and information in the banking sector is very useful in accelerating the availability of health services in various financial institutions, products and services to improve people's welfare. Currently, many banks in Indonesia are aiming at technology and communication development.

Mobile banking, commonly known as M-banking, is a service system that comes from technological developments in the banking sector and is useful in facilitating customer transactions. To be able to perform this service, mobile banking must have a smartphone or mobile phone and internet access. If every customer already has these two things, they can make transactions easily and quickly through mobile Banking and the main thing is that they can use it 24 hours without time limit. This feature also generally offers many benefits, by making transactions easier, being able to monitor financial transactions in real time, and ensuring security (Prakosa, 2019).

This study aims to explore the confidence, convenience, security and speed of transactions on customer satisfaction in using mobile banking services. By using mobile banking in making payments and transactions, it will be easier and faster, can be done anywhere, does not take much time and moreover can be used 24 hours non-stop. The researcher hopes that with this research, people will be interested in using mobile banking to make payments and transactions. Methods in research quantitative descriptive methods, Data collection techniques with questionnaire distribution.

THEORETICAL REVIEW

Theory Of Planned Behaviour

Theory Of Planned Behaviour where this theory assumes that humans are rational beings who use information that is possible for themselves systematically. Before performing an action, individuals will think about the implications or intent of their actions before deciding whether to do the behavior or not (Ajzen, 2020).

Thecnology Acceptance Model (TAM) : The Thecnology Acceptance Model (TAM) which was first introduced by Davis et al (2006) is a model that can be used to understand and analyze factors that can affect the acceptance of the use of a technology. The Thecnology Acceptance Model (TAM) aims to provide an explanation and estimate of user acceptance in the information system. This theory provides a theoretical basis for knowing what factors affect the acceptance of technology in an organization, and in this theory it can also explain a cause-and-effect relationship between a belief and behavior, the purpose or need, and the actual use of a user of an information system.

Mobile Banking

Mobile banking is a part of e-banking that uses mobile phone technology. There are two types of mobile banking, namely SMS banking which is accessed by sending written messages and WAP banking in the form of mobile internet service which is accessed via internet connection (Tirtana & Permata Sari, 2014). Mobile banking was initially accessible using SMS services with a pin, then expanded and switched to the mobile web, where users can download and install applications on smartphones. In order to access mobile banking, customers are required to register the mobile phone number used, as well as create a security user ID, password, and PIN for transaction security (Lailani & Regina, 2021).

Customer Trust

The concept of trust is the foundation of a relationship with two or more parties where each party trusts each other (Suparyanto and Rosad, 2020). This trust can be recognized from another party, but it must be built from the beginning with a proof. A customer's satisfaction with a product, service, and service used is also closely related to trust. Trust depends on interpersonal and inter-organizational factors such as competence, integrity, honesty, and kindness. Trust includes a stable relationship between the customer and a bank, the bank's ability to form a sense of customer trust, and the guarantee provided by the bank to the sense of security in the customer's deposits in the bank.

Ease of Use

Convenience is one of the important factors for users to transact using e-banking with flexibility of time and place, because it can be done anytime and anywhere. In addition, internet banking can be accessed easily and does not have difficulties in transactions. The concept of convenience is a level at which a person's belief that a computer system can be easily understood, (Rithmaya, 2016).

Security

Security is an effort to secure information assets against threats that may arise. So that a security can indirectly reduce the risks that occur. The concept of security is a situation where customers feel that their privacy is protected from a crime from cyber, and theft of personal data that can cause a loss to customers so that customers believe in using mobile banking for their transaction facilities (Kamarudin & Novianti, 2022).

Transaction Speed

Transaction speed as a time-saving feature is an important consideration that banks must pay attention to in improving mobile banking. Furthermore, it has been explained that the transaction speed in mobile banking has received attention in the context of information systems due to the increased focus on the efficiency of operational resources in banks (Wu et al., 2016).

Customer Satisfaction

Customer satisfaction is a concept that has been known for a long time in marketing. One of the main goals of a company is to provide satisfaction to customers. This customer satisfaction can be used as a result in the assessment of a product or service that has been expected with. In the end, an expectation can be compared to a performance received. For customers who feel satisfaction, they can usually be loyal for a long time, and satisfied customers can also usually promote good things about the product to others, (Maria Kumalasanti, 2022).

Research Hypothesis

In accordance with the formulation of the problem with the purpose of the research, the following research hypothesis is obtained:

H 1 : Customer trust affects customer satisfaction in using mobile banking.

H 2 : Ease of use can affect customer satisfaction in using mobile banking.

H 3 : Security affects customer satisfaction in using mobile banking.

H 4 : Transaction success affects customer satisfaction in using mobile banking.

METHODOLOGY

This research is a quantitative research. The population for this study is from mobile banking users in the city of Mataram. The sample of this study is the people of Mataram City who use mobile banking for the period 2023-2024. The sampling technique in this study uses the Convenience Sampling Method where anyone can provide information either intentionally or unintentionally which can be used as a sample to provide suitable information as a data source. This research uses primary data types. In this study, a questionnaire distribution method was used.

The data analysis technique used in this study is the Structural Equation Model (SEM) technique based on Partial Least Square (PLS). The Structural Equation Model (SEM) is a multivariate analysis method that can be used to show how relationships that are difficult to measure simultaneously are.

RESULTS

This study concentrates on those who use mobile banking services. Based on the data collected and obtained through the questionnaire, we will conduct data analysis to discuss customers in this survey. This survey was conducted on 110 people who completed it over a period of 4 weeks.

The data collection method carried out in this study used a questionnaire distributed to people who used mobile banking services with the acquisition of 110 respondents. The respondents were asked to fill in their personal identities, respondents' responses regarding the indicators of the variables of this study (trust, convenience, security, and transaction speed) which were explained in the form of statements.

Characteristics of respondents by age

Table 1
 Characteristics of respondents by age

It	Age group	Sum	Percentage
1	18-25 years old	93	83.8%
2	26-45 years old	13	11.7%
3	45-65 years old	5	4.5%
Sum		111	100%

Source : primary data 2024

Respondent characteristics by gender

Table 2
 Respondent characteristics by gender

It	Gender	Sum	Percentage
1	Man	49	44.1%
2	Apprenticeship	62	55.9%
Sum		111	100%

Source : primary data 2024

Table 2 can be seen that the majority of respondents in this study are women, which amounted to 62 with a percentage (55.9%) and the rest were men, which amounted to 49 with a percentage (44.1%).

Analysis of respondents' responses to the trust variable

Table 3
 Respondents' Response to the Belief Variable

Items	Respondents' responses					(n)	Mean	Valuation
	STS	TS	N	S	SS			
T1	2	1	22	64	22	111	3.50	Agree
T2	1	3	29	63	15	111	3.60	Agree
T3	1	3	24	65	18	111	3.80	Agree
Average						111	3.60	Agree

Source : attachment

Based on table 3, it is explained that respondents regarding trust have an average value of 3.60, which when adjusted to the class interval table, the value is in the category of "agree". If you look at the average that appears, there is one question with the highest score, which is number three, "I feel that mobile banking services can make users feel a good performance of mobile banking so that a trust is formed. This will have an impact on customer satisfaction and customers will continue to use mobile banking services.

Analysis of Respondent Responses to Convenience Variables

Table 4

Respondent's Response to the Convenience Variable

Items	Respondents' responses					(n)	Mean	Valuation
	STS	TS	N	S	SS			
C1	0	5	26	61	19	111	3.80	Agree
C2	1	2	20	63	25	111	3.90	Agree
C3	1	3	23	61	23	111	4.00	Agree
C4	1	4	19	64	23	111	3.80	Agree
C5	2	0	14	50	45	111	4.20	Strongly agree
C6	0	4	15	69	23	111	3.20	Netral
Average						111	3.80	Agree

Source : attachment

Based on table 4, it is explained that the ease has an average value of 3.80, which means that when adjusted to the class interval table, the value is in the "agree" category. When viewed from the average value that appears, there is one statement with the highest average value, namely number four, "I feel that the information provided is very easy to understand (with a mean value of 4.20). In statement number four, the customer strongly agrees because mobile banking users find it very easy to convey information from mobile banking services. This can be felt by customers because they consider the convenience that will be felt if they use mobile banking.

Analysis of Security Variable Respondent Responses

Table 5

Security Variable Respondent Response

C	Respondents' responses					(n)	Mean	Valuation
	STS	TS	N	S	SS			
SC1	0	1	32	58	20	111	3.80	Agree
SC2	1	3	21	65	21	111	4.00	Agree
SC3	0	1	28	61	21	111	3.90	Agree
Average						111	3.90	Agree

Source : attachment

Analysis of Respondent Response Variable Speed

Table 6

Respondent Response of Variable Speed

Items	Respondents' responses					(n)	Mean	Valuation
	STS	TS	N	S	SS			
S1	0	3	16	71	21	111	4.00	Agree
S2	1	1	19	64	26	111	4.00	Agree
S3	1	0	17	58	34	111	4.30	Strongly agree
S4	2	0	24	56	29	111	4.00	Agree
Average						111	4.10	Agree

Source : attachment

Based on table 6, it is explained that the respondents of the speed variable have an average value of 4.30, the speed variable has an average value of "Strongly Agree". If you look at the average value that appears, there is one statement with the highest average value, namely item number four "I feel that the transaction is fast" (with a mean value of 4.30). In this statement, the Customer strongly agrees that the speed provided by Mobile Banking to the Customer in terms of speed has been met, so that the Customer will continue to use Mobile Banking services.

Analysis of Respondents' Responses to Customer Satisfaction Variables

Table 7

Respondent's Response to Customer Satisfaction Variables

Items	Respondents' responses					(n)	Mean	Valuation
	STS	TS	N	S	SS			
CS1	2	0	16	69	24	111	4.90	Strongly agree
CS2	1	0	21	66	23	111	2.20	Disagree
CS3	0	2	21	66	22	111	2.10	Disagree
Average						111	3.20	Agree

Source : attachment

Based on table 7, it is explained that respondents regarding customer satisfaction have an average value of 3.20 which means that when adjusted to the class interval table, the value is included in the category of "agree" When viewed from the average value that appears, there is one statement with the highest average value, namely item number one "I am satisfied with the service from mobile banking" (with a mean value 4.90). In statement number one, the customer agrees with the existence of mobile banking services, so that the customer attracts his relatives to use mobile banking.

Evaluation of Measurement Model (Outer Model)

Convergent Validity

Convergent Validity will occur if the values obtained from different instruments measure the same construct and have a high value in the Convergent Validity evaluation, which can be seen from the standard loading factor which is said to be valid if it has a > value of 0.07 and an AVE value of > 0.05 (Prof. Mahfud Sholihin, 2021).

Table 8
Loading Factor Test Results

Indicators	T	C	SC	S	CS
T1	0.878				
T2	0.866				
T3	0.793				
C1		0.819			
C2		0.794			
C3		0.749			
C4		0.776			
C5		0.696			
C6		0.822			
SC1			0.660		
SC2			0.800		
SC3			0.841		
S1				0.778	
S2				0.879	
S3				0.835	
S4				0.891	
CS1					0.814
CS2					0.758
CS3					0.880

Source : attachment

Table 8 shows the results of the loading factor test where it can be seen that all indicators have met the loading factor standards and are ready for further testing.

Table 9
AVE Value Test Results

	T	C	SC	S	CS
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Avg. extrac	Var.	0.717	0.604	0.594	0.717	0.670
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Source : attachment

Based on the results of data processing in the table above, it can be seen that - variables studied meet the AVE value > 0.5 which can be concluded that all of these variables are valid.

Discriminant Validity

In meeting the requirements for the validity of discrimination, there are two criteria, namely Cross Loading, which is lower than loading to a variable construct, while the value of Spuarre roots AVE must be greater than the value of other constructs in the diagonal columns both above and below (Agung Widhi Kurniawan & Puspitaningtyas, 2016). The following is the basis of data analysis to determine the value of cross loding and spuarre roots AVE.

Table 10
 Cross Loading Value Test Results

Indicators	T	C	SC	S	CS
T1	0.878	0.391	0.010	0.057	-0.418
T2	0.866	-0.269	0.148	-0.130	-0.047
T3	0.793	-0.139	-0.173	0.078	0.514
C1	-0.078	0.819	-0.059	-0.470	0.053
C2	-0.016	0.794	0.080	-0.258	0.070
C3	-0.082	0.749	0.541	-0.497	0.102
C4	-0.111	0.776	-0.031	0.244	-0.017
C5	0.138	0.696	-0.441	0.739	-0.067
C6	0.154	0.822	-0.108	0.313	-0.141
SC1	0.059	0.882	0.660	-0.420	-0.116
SC2	-0.134	-0.682	0.800	0.591	-0.147
SC3	0.082	-0.044	0.841	-0.232	0.231
S1	-0.012	0.286	-0.155	0.778	0.430
S2	-0.136	0.032	0.252	0.879	-0.370
S3	-0.036	-0.645	0.028	0.835	0.271
S4	0.179	0.324	-0.140	0.891	-0.264
CS1	0.166	-0.251	-0.113	0.491	0.814
CS2	-0.012	0.374	-0.144	-0.459	0.758

CS3	-0.143	-0,090	0.228	-0.060	0.880
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Source : attachment

Table 10 shows that the loading value of the intended construct is greater than the loading value of other constructs, this can be seen through the numbers that have been marked yellow, so it can be said that there is no problem with the discriminant validity test and also the results of the discriminant validity are good and valid.

Table 11
Square Roots AVE Value Test Results

Indicators	T	C	SC	S	CS
T	(0.847)	0.779	0.678	0.644	0.731
C	0.779	(0.777)	0.799	0.808	0.839
SC	0.678	0.799	(0.771)	0.751	0.791
S	0.644	0.808	0.751	(0.847)	0.790
CS	0.731	0.839	0.791	0.790	(0.819)

Source : attachment

From the results that have been processed in table 11, it can be seen that the test results have several variables that do not meet the requirements for the square roots AVE value.

Composite Reliability

This test can be done by looking at the latent view of the coefficients variables. Where there are 2 criteria that can be seen, namely the composite reliability value and Cronbach's alpha is said to be good if ≥ 0.7 and is said to be quite ≥ 0.3 . When these values are met, the construct is said to be reliable.

Table 12
Results of Composite Reliability in Cronbach's alpha

	T	C	SC	S	CS
<i>Composite Reliability</i>	0.883	0.901	0.813	0.910	0.859
<i>Cronbach's Alpha</i>	0.802	0.868	0.653	0.868	0.752

Source : attachment

Table 12 shows that the values in the composite reliability and cornbach's alpha tests are > 0.70 each, so it can be said that there are no problems in the test, or that the results are valid and can be said to be reliable.

Structural Model Evaluation (Inner Model)

Evaluation of structural models includes a model fit test (goodness of fit). The model fit test is used to determine whether the model has a match with the data that contains 3 test indexes, namely Average Path Coefficient (APC), Average Square (ARS), and Average Variance Factor (AVIF). APC and ARS values are accepted on the condition that the p-value < 0.05 and the AVIF value < of 5. The following results of the model compatibility test of this research can be seen in the following table:

Table 13
 APC, ARS, and AVIF Test Results

Index	P value	Value
<i>Average Path Coefficient (APC)</i>	0.237	0.002
<i>Average Square (ARS)</i>	0.779	<0.001
<i>Average Variance Factor (AVIF)</i>	4.272	<= 3.3

Source : attachment

Based on the results of table 13, it can be seen that the APC is 0.255 with a p-value of 0.001 and an ARS value of 0.237 with a p-value < 0.001. Both indices show a p-value < 0.05 so it is accepted. While the result of the value of AVIF is 4,272 where the value is less than 5, then AVIF is also said to be accepted. Therefore, it can be said that the model in this study has a match with the data.

After conducting a model fit test, the next step in evaluating the structural model is to look at the coefficient of determination (R²). This value can be used to find out how much influence between independent variables affects dependent variables. The results of data processing in this study produced the following determination coefficient (R²) values:

Table 14
 R-Square (R²) Test Results

Variable	Value of R-Square (R ²)
Customer Satisfaction (CS)	0.779

Source : attachment

Based on table 14, it shows that the R-Square value of Customer Satisfaction (CS) is 0.779 which is equal to 77.9% which means that the ability of the independent variable has a strong influence in explaining the dependent variable.

Hypothesis Testing

Hypothesis testing is seen from the results of the correlation between constructs measured by looking at the values on the path coefficient, p-value and t-ratio which are then compared with the previously determined research hypothesis. A hypothesis will be accepted or rejected statistically based on its significance value. The level of significance used in this study is 5%. So that the significance or confidence level of 0.05 is the basis for rejecting or accepting a hypothesis.

Table 15 P-Value and Path Coefficient Test Results

Hypothesis	Relationship Direction	P-Value	Path Coefficient
H1	T→CS	0.105	0.116
H2	C→CS	<0.001	0.370
H3	SC→CS	0.003	0.253
H4	S→CS	0.011	0.210

Source : attachment

This test was carried out to see the direction of the relationship and the significance value of the influence of the variables of trust, convenience, security, and transaction speed on customer satisfaction.

Hypothesis 1:

The table above shows that hypothesis 1 has a path coefficient value of 0.116 and a P-value of 0.105. This shows that the convenience variable (T) is not significant. This can be proven in H1 which states that the higher the level of security , the higher the customer satisfaction.

Hypothesis 2:

The table above shows that hypothesis 2 has a path coefficient value of 0.370 and a P-value of <0.001. This effect shows that the convenience variable (C) has a positive and significant influence. This can be proven in H2 which states that the higher the ease of operating mobile banking, the higher customer satisfaction.

Hypothesis 3:

The table above shows that hypothesis 3 has a path coefficient value of 0.253 and a P-value of 0.003. this shows that the security variable (CS) has a positive and significant influence. this can be proven in H3 which states that the higher the security obtained, the higher customer satisfaction.

Hypothesis 4:

The table above shows that hypothesis 4 has a path coefficient value of 0.210 and a P-value of < 0.011. This shows that the speed variable (S) has a positive and significant influence. this can be proven in H4 which states that if the higher the speed in the transaction, the higher the customer satisfaction.

DISCUSSION

The purpose of this study is to test the influence of trust, convenience, security, and transaction speed on customer satisfaction in using mobile banking services. In the results of the hypothesis test that tests each independent variable against the dependent variable, it is found that the variables of trust, security, and transaction speed have an effect on customer satisfaction, for the trust

variable has no effect on customer satisfaction. From the results of the analysis, it can be explained as follows.

The Effect of Convenience on Customer Satisfaction

Ease (C) is a person's belief that when using an information technology system such as an example of mobile banking services, someone will not be bothered and a big effort is not needed when using it (Deliyana, 2021). When viewed from the descriptive test, all respondents gave good responses regarding the convenience indicator statement in the "agree" category. The results of research by Saputro, (2020) and Oktovianus Sauw et al., (2023) which say that the convenience variable has a positive and significant effect on customer satisfaction. Customers find it easy with mobile banking services because they can make transactions through cell phones. Based on this statement, hypothesis two (H2) in this study can be accepted and proven.

The Effect of Security on Customer Satisfaction

This test shows that security has a positive and significant effect on customer satisfaction in mobile banking services using the path test coefficient and p-value. Security has an impact on customer satisfaction, because with existing security, customers will feel that they are getting the right information when using mobile banking services. Customers' personal data will remain confidential, and customers will always feel safe and comfortable when transacting. The highest average respondent answer is in statement SC2 "I feel that personal data is kept confidential" (with a value of 4.00). Customers strongly agree because using mobile banking can make customers feel safe. This will have an impact on the level of customer satisfaction and customers will continue to use mobile banking services.

The results of research conducted by Kamarudin & Novianti (2022) say that security factors have a positive and significant effect on customer satisfaction in using mobile banking. With the stronger the security system of a technology, user satisfaction in using mobile banking services also increases. Therefore, hypothesis three (H3) in this study can be accepted and proven.

Effect of Transaction Speed on Customer Satisfaction

The results of this test using the path test coefficient and p-value show that transaction speed (S) has a positive and significant effect on customer satisfaction in accessing mobile banking services. Customer satisfaction is influenced by transaction speed, because with fast transactions using mobile banking, customers can save time, feel fast service, and get accurate information. The highest average respondent answer is in statement S3 "I feel I can save more time" (with a mean value of 4.30). In this statement, customers strongly agree that the speed provided by mobile banking to customers in terms of speed has been fulfilled, so that customers will continue to use mobile banking services. The results of research conducted by Pangestu (2022) say that the transaction speed factor has a positive and significant effect on customer satisfaction which can be seen from modeling on Likert analysis with answers from three statements, namely 91.8%, 91.2%, 87.8% strongly agree. This shows that the stronger the

transaction speed contained in a technology, the greater the customer satisfaction in using mobile banking. based on this statement, hypothesis three (H4) in this study can be accepted and proven.

CONCLUSIONS AND RECOMMENDATIONS

This study aims to examine how trust, convenience, security, and transaction speed relate to user satisfaction with mobile banking services in Mataram City. This study involved 111 customer respondents who used mobile banking in Mataram City. Based on the results that have been processed, tested and analyzed in the previous chapter, the conclusions are as follows:

1. Trust is not significant to customer satisfaction in people in the city of Mataram who have used mobile banking services. This shows that people who use mobile banking services but do not fully trust mobile banking services.
2. Convenience has a positive and significant effect on customer satisfaction in people in the city of Mataram who have used mobile banking services. This is because if the level of convenience is high, the community feels easy to operate.
3. Security has a positive and significant effect on customer satisfaction in the people of Mataram city who have used mobile banking services. This is because if the level of security is high, people will feel safe when using mobile banking so that customer satisfaction increases.

FURTHER STUDY

Conduct a study examining the role of user education and awareness campaigns in enhancing customer trust and satisfaction with mobile banking. Understanding how educational initiatives can influence user perceptions and behaviors will be valuable.

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