

The Influence of Service Quality, Security, and Product Features on User Customer Satisfaction BRImo Application (Study of BRImo Application Users in Madiun Regency)

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ARTICLE INFO

Keywords: Service Quality, Security, Product Features, Customer Satisfaction

Received : 16, January

Revised : 18, February

Accepted: 16, March

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ABSTRACT

This study aims to explore the relationship between product features, security, and service quality and customer satisfaction among BRImo application users in Madiun Regency. This study used quantitative research methodology along with techniques from descriptive analysis. Researchers employed a purposive sampling method in conjunction with a sample technique in this study. The group under research is made up of Madiun residents who have used the BRImo application to perform online transactions. Based on the study done, it was found that, partially and concurrently, product features, security, and service quality all had a significant positive impact on customer satisfaction among BRImo application users in Madiun Regency.

INTRODUCTION

The advancement of modern technology, especially internet-based technology, has happened quite quickly. Thanks to technical improvements, accessing information systems is now fastest and most convenient over the internet. By 2022–2023, there would be 215.63 million internet users in Indonesia, based on survey information provided by the APJII, the Association of Indonesian Internet Service Providers. The banking industry in Indonesia and other economic sectors have benefited from the internet's fast increase in users.

Consumer behaviour and transaction patterns have evolved to become entirely digital due to ongoing technological advancements. Mobile banking, or m-banking, is a financial innovation that aims to improve technology-based bank products by providing service medium that caters to consumer needs and streamlines transactions. A service called mobile banking makes it simpler for users to use a smartphone for financial activities. Banking services can be streamlined and consumer transactions made simpler with the help of m-banking.

According to data from Bank Indonesia (BI), throughout the previous five years, the value of digital banking transactions in the country increased by 158% between April 2018 and April 2023. PT Bank Rakyat Indonesia (Persero) Tbk is one of the banks that offers technology-based banking services. BRImo is one of the solutions that Bank BRI introduced as a means of providing clients with mobile banking transaction services. Customers may complete transactions more easily with this BRImo service, which makes them faster, more practical, and effective. Customers may conduct purchases at any time or place by using their smartphone. The number of mobile banking transactions has steadily increased since the platform's introduction at the end of February 2019, and yearly growth has been favourable. It was noted that, in comparison to 2021, mobile banking transactions rose by more than 100% in 2022. As of the start of 2023, about 23.85 million people were using the financial super app BRImo. The public's acceptance of this application is indicated by the rise in BRImo service users.

However, despite the ease of mobile banking transaction services, there are still many complaints from customers. Reporting from a review of BRImo on Play store, it was revealed that it was difficult for customers to log in, and frequent failures occurred in the transaction process. Of course, this will affect the satisfaction of BRImo service users. Several reports regarding fraud are currently circulating in the form of links sent via the WhatsApp application. There are many mobile banking users in Indonesia today and not all users understand technology and the internet, so it is possible that this will become an opportunity for irresponsible individuals to commit crimes or what is usually called cyber-crime. Therefore, researchers want to see whether the influence of service quality, security and product features has an effect on satisfaction with using the mobile banking application from BRI products.

LITERATURE REVIEW

Marketing Management

In order to successfully and efficiently meet business objectives, marketing management entails a number of procedures including analysis,

planning, execution, supervision, and control of marketing operations (Indrasari, 2019: 17).

Service Quality

Tjiptono (2007) asserts that attempts to fulfil the needs and desires of the client as well as the accuracy with which the product is supplied may be viewed as markers of the calibre of the service. When the quality of the service meets expectations, it is deemed satisfactory and of good quality. The quality of the service is deemed optimal if it surpasses the expectations of the client. On the other hand, poor service quality is recognized if the quality that the client receives falls short of their expectations.

Security

Security in online transactions refers to the ability to stop careless people from committing fraud or, at the very least, to recognise it when it occurs in an information-based system where the data has no tangible significance (G. J. Simons, 2018).

Product Features

Kotler and Armstrong (2018) state that one way to set one's products apart from those of rivals is via features. Being the first to provide worthwhile new features is the most efficient approach to succeed in a cutthroat industry. Poon and Wibowo (2017) identify multiple constructs that serve as indicators of an online banking system's feature availability. These constructs include product innovation, transaction service diversity, simplicity of access to product and related information, and feature diversity.

Customer satisfaction

When a customer compares what he received to what he expected, the degree of satisfaction he feels is referred to as consumer satisfaction. Consumer satisfaction, on the other hand, is defined as an individual's assessment of the performance or outcomes of a product, which leads to feelings of happiness or disappointment, after comparing it with their expectations, according to a quote from Philip Kotler and Kevin Lane Keller's book "Marketing Management" (2007: 177).

Conceptual Framework

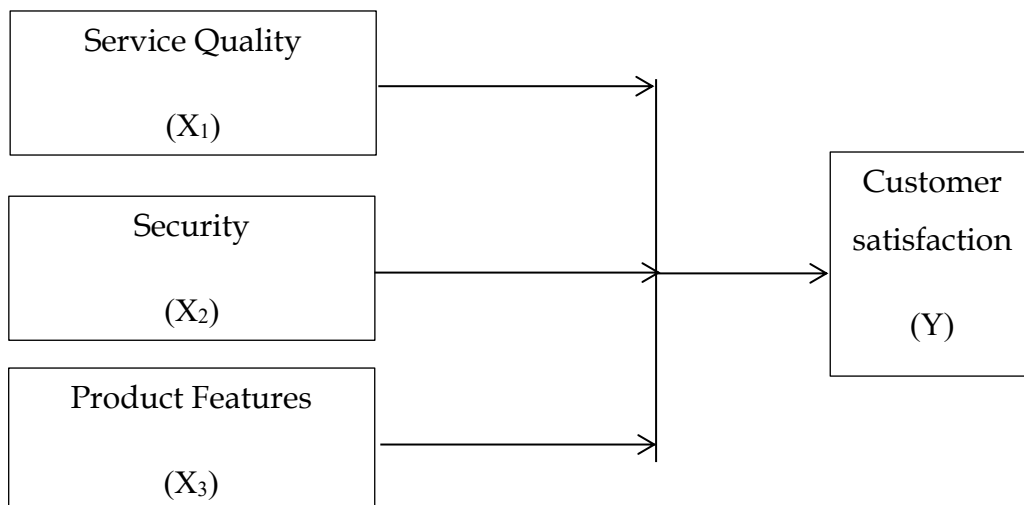


Figure 1. Conceptual Framework

Hypothesis

A hypothesis is a provisional solution to a research problem as it is based solely on pertinent theory and not on empirical facts gathered via data collecting. As a result, a fact that is consistent with the questionnaire or current data collection will eventually replace the answer. The following are the research's hypotheses:

1. H1: Service quality partially influence customer satisfaction among BRImo application users.
2. H2: security partially influence customer satisfaction for BRImo application users.
3. H3: product features partially influence customer satisfaction among BRImo application users.
4. H4: service quality, security and product features simultaneously influence customer satisfaction among BRImo application users.

METHODOLOGY

This study used quantitative research methodology together with techniques from descriptive analysis. The researcher used a purposive sampling strategy with a non-probability sampling approach in this study. A strategy for making decisions based on specific criteria or factors is called purposeful sampling. The BRImo application users in the city of Madiun who have used the app as an online transaction medium make up the population of this study; the exact number of users is unclear. In this research, the data analysis approach used to determine the extent to which the independent variable effects the dependent variable is multiple linear regression.

RESEARCH RESULT

Following a number of experiments conducted for this study, the following conclusions were drawn:

Validity Test

Table 1. Validity Test

Variable	Statement	Correlation Coefficient	Sig	R Value Table	Conclusion
Service Quality	X1.1	0,818	0,000	0,195	The data Valid
	X1.2	0.831	0,000	0,195	The data Valid
	X1.3	0,863	0,000	0,195	The data Valid
	X1.4	0.875	0,000	0,195	The data Valid
	X1.5	0,560	0,000	0,195	The data Valid
Security	X2.1	0,856	0.000	0,195	The data Valid
	X2.2	0,866	0.000	0,195	The data Valid

	X2.3	0,790	0,000	0,195	The data Valid
	X2.4	0,803	0,000	0,195	The data Valid
Product Features	X3.1	0,848	0,000	0,195	The data Valid
	X3.2	0,854	0,000	0,195	The data Valid
	X3.3	0,820	0,000	0,195	The data Valid
	X3.4	0,836	0,000	0,195	The data Valid
	X3.5	0,830	0,000	0,195	The data Valid
Customer satisfaction	Y.1	0,876	0,000	0,195	The data Valid
	Y.2	0,857	0,000	0,195	The data Valid
	Y.3	0,830	0,000	0,195	The data Valid
	Y.4	0,857	0,000	0,195	The data Valid
	Y.5	0,824	0,000	0,195	The data Valid

It is possible to infer that all independent and dependent indicators display valid findings based on the validity test results table above. The reason for this is because the correlation coefficient value exceeds the value found in the table.

Reliability Test

Table 2. Reliability Test

Variable	Cronbach's alpha count	Cronbach's alpha minimum value	Conclusion
Service Quality (X1)	0,856	0,60	The data Reliabel
Security (X2)	0,847	0,60	The data Reliabel
Product Features (X3)	0,893	0,60	The data Reliabel
Customer satisfaction (Y)	0,901	0,60	The data Reliabel

The Cronbach's alpha value has a minimum significance of 0.60, which indicates that all variables—dependent and independent—are trustworthy, according to the data displayed in the above table. in order to utilise each of the questionnaire's variable instruments.

Normality Test

**Table 3. Normality Test
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual	
N		100	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	1.64408853	
Most Extreme Differences	Absolute	.115	
	Positive	.085	
	Negative	-.115	
Test Statistic		.115	
Asymp. Sig. (2-tailed)		.002 ^c	
Monte Carlo Sig. (2-tailed)	Sig.	.133 ^d	
	99% Confidence Interval	Lower Bound	.124
		Upper Bound	.142

It is evident from the above table that the Kolmogorov-Smirnov formula is being used in this study. The significant Monte Carlo value of 0.133 indicates that the value stated is more than 0.05, indicating that the data is normally distributed.

Multicollinearity Test

**Table 4. Multicollinearity Test
Coefficients^a**

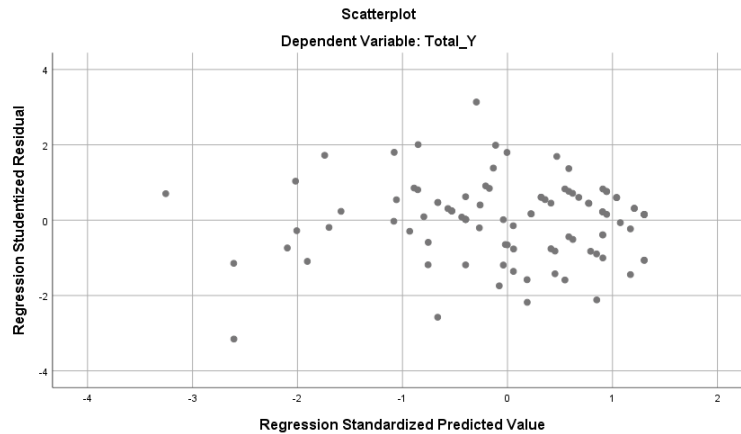
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.833	1.276		.653	.515		
	Service Quality	.370	.090	.387	4.120	.000	.300	3.330
	Security	.266	.119	.215	2.231	.028	.286	3.498
	Product Features	.374	.094	.334	3.964	.000	.374	2.672

a. Dependent Variable: Customer satisfaction

The results of the multicollinearity test table above indicate that every independent variable in this investigation has a VIF value less than 10 and a tolerance value more than 0.10. It is thus possible to conclude that none of the study's variables show multicollinearity since the tolerance and VIF values meet all requirements.

Heteroscedasticity Test

Table 5. Heteroscedasticity Test



The dots are dispersed above and below the number 0 on the Y axis and do not create a pattern, as can be seen in the above image. It is thus possible to infer that the regression model does not have a heteroscedasticity issue.

Multiple linear regression analysis

Table 6. Multiple linear regression analysis Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.833	1.276		.653	.515
	Service Quality	.370	.090	.387	4.120	.000
	Security	.266	.119	.215	2.231	.028
	Product Features	.374	.094	.334	3.964	.000

a. Dependent Variable: Total_Y

The following is the multiple linear regression equation that may be obtained using the results of the foregoing calculations:

$$Y = 0.833 + 0.370 X_1 + 0.266 X_2 + 0.374 X_3 + e$$

1. The constant value (α) in this study is 0.833, demonstrating the positive nature of the independent variable. Therefore, if the values for Product Features, Security, and Service Quality are all same or have not changed.
2. The service quality variable (X1) has a regression coefficient value of 0.370 and a positive regression coefficient sign.
3. The security variable (X2) has a regression coefficient value of 0.266 and a positive regression coefficient sign.
4. The product feature variable (X3) has a regression coefficient value of 0.374 and a positive regression coefficient sign.

Hypothesis Test Results F Test (Simultaneous)

Table 7. Hypothesis Test Results F Test (Simultaneous)
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	782.590	3	260.863	93.583	.000 ^b
	Residual	267.600	96	2.787		
	Total	1050.190	99			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Service Quality, Security, Product Features

The F test results table above indicates that $F_{count} > F_{table}$, or $93.583 > 2.698$. For this reason, H_0 is rejected and H_1 is accepted at a significance level of 5% or 0.05. Alternatively, the significant value of the SPSS output in the study can be ascertained using the F test table above, which indicates the known sig value. $0.000 < 0.05$ is the value. One may conclude that the variables that significantly affect the customer satisfaction variable (Y) are security (X2), product characteristics (X3), and service quality (X1).

Hypothesis test results T-test (partial)

Table 8. Hypothesis test results T-test (partial)
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.833	1.276		.653	.515
	Service Quality	.370	.090	.387	4.120	.000
	Security	.266	.119	.215	2.231	.028
	Product Features	.374	.094	.334	3.964	.000

a. Dependent Variable: Customer Satisfaction

Based on the partial test results above, it shows that:

1. $T_{count} > T_{table}$, the service quality variable, has a value of $4.120 > 1.984$. Thus, it is determined that H_0 is not accepted. At a significance level of 5%, H_1 is accepted, indicating that customer happiness (Y) is somewhat influenced by service quality (X1).
2. $T_{count} > T_{table}$, the security variable, has a value of $2.231 > 1.984$. Thus, it is determined that H_0 is not accepted. H_1 is accepted with a significance level of 5%, indicating a partly significant impact of security (X2) on customer happiness (Y).
3. The value of $3.964 > 1.984$ may be found in the product feature variable $T_{count} > T_{table}$. Thus, it is determined that H_0 is not accepted. H_1 is accepted with a significance level of 5%, indicating that customer happiness (Y) is somewhat influenced by product attributes (X3).

DISCUSSION

The effect of service quality on customer satisfaction for BRImo application users.

The results of the investigation allow one to conclude that, while utilising the BRImo application, service quality has a considerable beneficial influence on customer pleasure. Service quality is seen as an essential element of a business's success since it may attract new consumers and reduce the possibility that current ones would switch to a competing firm or product. The quality of the service may be deemed good if clients believe they have received or are receiving better service than they had anticipated.

The influence of security on customer satisfaction for BRImo application users.

The security variable significantly improves customer happiness for BRImo application users, according to the findings of partial tests and regression calculations conducted in this study. In order to relieve customers of the concern that their data on mobile banking is secure, security plays a critical role in an effective and up-to-date security system. Additionally, security boosts user trust and gives users peace of mind during transactions, which boosts usage and revenues.

The influence of product features on customer satisfaction among BRImo application users.

Regression analysis and the t test results in this study support the conclusion that product features significantly increase customer satisfaction with the BRImo application. One of a product's dimensions is its features, which includes complimentary characteristics like the completeness of extra features. A crucial element for differentiating their products from those of their rivals is their features. This indicates that the inclusion of feature components in an application really aids users in feeling satisfied with the system.

The influence of service quality, security, product features on customer satisfaction for BRImo application users.

There is a substantial correlation between customer satisfaction (Y) and product features (X3), security (X2), and service quality (X1), according to the findings of

the F test analysis conducted for this research. The primary determinants of customer satisfaction with apps based on mobile banking are product features, security, and service quality. BRI has made changes to better suit the requirements and expectations of users of the BRI Mobile application. These include ensuring application security, immediately addressing user concerns, and offering first-rate customer support. Apart from striving to improve the quality and security of services, BRI consistently devises innovative approaches to include new features into the BRI Mobile application. Providing the greatest features—such as game-changing features or features that customers regularly use and speed up transactions—is one example of how these efforts are being made. This undoubtedly has a significant effect on how happy BRI Mobile users are.

CONCLUSIONS AND RECOMMENDATIONS

The study's findings clarify that, for BRImo application users in Madiun Regency, service quality, security, and product features all significantly affect customer satisfaction, either concurrently or partially. The research's findings indicate that customers are generally satisfied with the BRI Mobile application. In light of this, it is envisaged that the BRI corporation would go on innovating the BRI Mobile application's features, security, and services to satisfy the demands and expectations of its customers. Better-performing solutions receive higher degrees of satisfaction from BRI Mobile users.

It is intended that additional independent factors, such convenience and trust, that were not explored in this study might be included in further research. Some of the study's drawbacks, such the small sample size and lack of variables, can be addressed for future research.

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