The Influence Of Service Features And Ease Of Use Of M-Banking On The Satisfaction Of M-Banking Users

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ABSTRACT

In this modern era, the development of technology is very rapid. This technological development was also followed by the banking world in Indonesia where banks in Indonesia began to launch *digital banking* products such as *M-banking (Mobile Banking).* With the features in *M-banking*, customers can make transactions easily without the need to come directly to the bank. The M-banking service provided is 24/7, meaning that the bank offers a seven-day service for twenty-four hours and provides easy service without time restrictions. The purpose of this study is to determine The Influence of Service Features and Ease of Use of *M-banking* on The Satisfaction of *M-banking Users at* PT. Bank Mestika Dharma, Tbk. The object of this study is *M-banking* user at headquarters of PT. Bank Mestika Dharma, Medan. The sample used was 110 customers calculated by the (Hair, et al 2015) formula. The sampling technique used was *purposive sampling* and the data collection method in this study used Quantitative method by distributing questionnaires to respondents measured by a likert scale.
Keywords: Bank, Management, Features, Ease of use, M-banking

INTRODUCTION

Globalization has a significant impact on life, where globalization is influenced by factors of technological development. The rapid development of technology is being utilized by the banking industry. As a service provider, the banking industry benefits greatly from the use of technology to improve service to customers. The growing technology has an impact on bank activities which have undergone many changes from manual activities to digital activities in terms of serving customer needs. One of them is that Indonesian banks have begun to launch *digital banking* products such as M-banking (Mobile Banking).

Mobile Banking or usually referred to as *M-banking* is a banking service provided by banks to support the smoothness and ease of banking activities related to non-cash transactions. (Financial Services Authority, 2015). According to (*Amatun and Kartika, 2020) Mobile banking is a banking facility that functions to be able to provide convenience to customers in activities, especially banking transactions with no direct attendance (on the spot) other than cash withdrawals. The advantage of mobile banking is that customers can carry out transaction activities anywhere and anytime. (Amatun and Kartika, 2020).* The services provided by *M-Banking* are 24/7, meaning that the bank offers a seven-day service for twenty-four hours and provides easy service without time restrictions (Kumar & Sharma, 2020). Digital products such as M-banking are a strategy that banks must do considering that currently the community as a whole uses *mobile phones* equipped with internet access so that almost all human activities are related to *mobile phones* including activities related to banking such as money transfers between accounts and other information needed.

Banks show that they are also moving to keep up with technological developments, but it is possible that similar businesses will continue to emerge seeing the potential of telecommunications networks and the development of business organizations that no longer have limits on this decade, if banks do not follow the flow of technological growth then it is possible that One day banks will be disrupted with a business model that is more in line with the needs and latest technological developments (Husain Iswan, Alwahidin, 2020). Banking has made many innovations that involve technology; one of the latest innovations launched by bank in Indonesia is a feature where customers who use *M-Banking* can top-up a toll card in the application just by sticking a toll card on the customer's cellphone. Innovations like this are expected to increase customer satisfaction and in accordance with current needs where many customers use toll road access.

Features are something that can also be considered by someone if they use a product. One will always align the features present in the product with the estimates offered. If the customer is satisfied and his needs can be met by the service features in the *Mobile Banking* menu, it will affect the customer in using *Mobile Banking*. User convenience is an important factor that also considered by customers in the use of banking services. (Bastian Amanullah, 2014).

Data from Bank Indonesia recorded that *the volume of mobile banking* transactions reached 3.2 billion from the beginning of the year until May 2022. This value experienced a growth of 67.87% yoy from the same position last year of 1.90 billion transactions. The most transactions for intra-bank transfers grew 76.06% yoy to 2.19 billion times. Then, payment transactions jumped 57.20% yoy to 531.43 transactions. Meanwhile, interbank transactions also increased 47.33% yoy to 474.58 times.

PT. Bank Mestika Dharma Tbk established since 1955 is a Private Foreign Exchange Commercial Bank and the only regional bank that has gone public and is listed on the Indonesia Stock Exchange (IDX) with the code BBMD, listed since July 8, 2013. In running its business, it remains focused on the retail banking business by prioritizing the principles of prudential banking and good risk management and is supported by professional service services by improving *service quality*. Bank Mestika launched their first *M-Banking (Mobile Banking)* application in 2017 under the name Mestika *Mobile*. The purpose of Bank Mestika launching Mestika Mobile is to make it easier for customers to make their daily transactions from anywhere. Mestika Mobile has several features that can facilitate customer transactions such as balance checks, transfers to other mestika banks account, interbank transfers, account mutation information, state revenue payments.

Based on preliminiray survey conducted by researchers on 30 customers of Bank Mestika as users of *M-Banking* services, it was found that overall customers were dissatisfied with the features in Bank Mestika *M-Banking* including in terms of ease of use of *M-banking* Bank Mestika (the data from the initial survey results are contained in the appendix). This condition is a problem where there is a discrepancy between the purpose of the procurement of *M-banking* applications by Bank Mestika, namely to increase customer satisfaction but based on the results of the initial survey conducted, customers are not satisfied in using M-banking. This problem underlies the conduct of research to see the Influence of Service Features and Ease of Use of *M-banking* on Bank Mestika M-banking User Satisfaction.

LITERATURE REVIEW

Mobile Banking Service Features

Efforts to increase trust here are trust in the completeness of the service features contained in *Mobile Banking*. In order for consumers to feel satisfied with the service features, these features must cover the needs of users. The feature of the service is the customer's perception of the services provided by Mobile Banking. (Heny Agustina:2017). According to Schmitt in Setyo Ferry, et al (2015) explaining the Service Feature indicators are, as follows:

1. Ease of accessing information
2. Diversity of features
3. Product innovation

Ease of Use

According to Davis (2018:701) Convenience is the level at which a person believes that the use of a system is not difficult to understand and does not require heavy effort from the user to be able to use it. So that convenience can be interpreted that a system is made not to make it difficult to use, but a system is made with the aim of providing convenience for its users. According to Davis et al (2019:30) some indicators that can measure ease of use, namely:

1. *easy to learn*
2. *flexible*
3. *easy to use*

Customer Satisfaction

Customer satisfaction is a feeling of pleasure or disappointment that arises after comparing the estimated performance (results) of the product against the expected performance of Kotler, (2005). Irawan (2008) said that satisfaction indicators customers are as follows:

1. Overall service satisfaction
2. Recommend to the other party
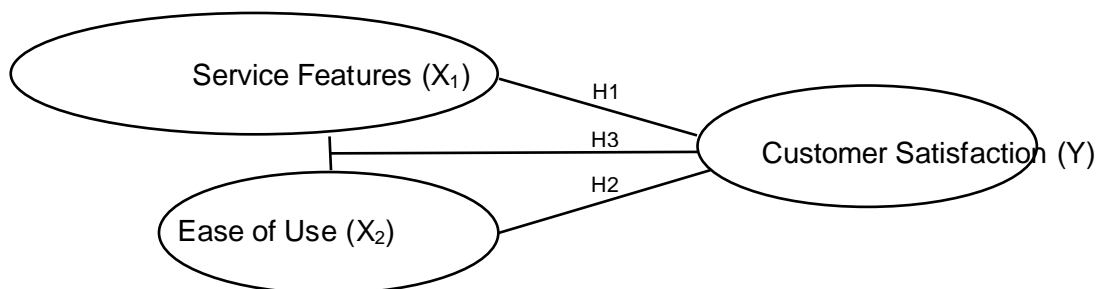3. Return to use his services

Figure 1. Theoretical Framework

Based on the above Framework, the hypothesis of this study is:
H_1 : Service Features Influence Customer Satisfaction
H_2 : Ease of Use Influence Customer Satisfaction
H_3: Service Features and Ease of Use Influence Customer Satisfaction

RESEARCH METHOD

This research was conducted at the Operational Head Office of PT. Bank Mestika Dharma , Tbk. By distributing questionnaires to active users of M-banking at Bank Mestika. In this study there are four latent variables of the research model, where each

variable is measured with several indicators. In an effort to improve the validity of the content, the indicators for this construct were adapted from the previous literature (Straub et al. 2004).

Data collected with Quantitative analysis method. According to Sugiyono (2017: 8) Quantitative Method is a research method based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, data analysis is quantitative or statistical, with the aim of testing the hypothesis set. the data obtained from the questionnaire were processed using the computer application program SPSS (*Statistical Product and Science Solution*) version 23 for each respondent to answer the questionnaire used a Likert scale, such as 5 (strongly Agree), 4 (Agree), 3 (Doubtful), 2 (Disagree), 1 (Strongly Disagree).

The analysis used is a multiple linear regression analysis tool. Multiple linear regression analysis formula:

$Y = a + b_1 X_1 + b_2 X_2 + bn Xn$

Y   = customer satisfaction
X1   = service features
X2   = ease of use
Xn   = independent variable to...n_a and b_1 along with b_2 = constants

This study uses primary data as a data source, which is data collected directly for analysis in an effort to find solutions to the problems studied using questionnaires (Sekaran & Bougie, 2016). Purposive samples are a sample determination technique with certain considerations (sugiyono, 2017).

The population used in this study was all Bank Mestika customers who used Bank Mestika's M-banking. According to Hair et al (2017) the minimum number of samples that should be used is 10 times the sum of all latent variable arrows in the path model or 10 times the number of indicators. In multivariate analysis, the least number of sample members is 10 times the number of variables studied. Where for factor analysis the recommended sample size is not less than 50 samples and a sample size of 100 - 200 samples is recommended. The authors set the sample in this study to be as many as: 10 x 9 indicators = 90. Based on these calculations, it was obtained for minimum samples using 90 samples as respondents. However, researchers used 110 samples to minimize errors in filling out the questionnaire.

Table 1. Characteristics of Respondents

No	Age	Frequency (People)	Frequency (%)
1	<25 Years	24	21.82 %
2	25 - 35 Years	27	24.54 %
3	36 - 45 Years	22	20 %
4	>45 Years	37	33.64 %
	Total	110	100 %
	Gender		
1	Male	66	60 %
2	Female	44	40 %
	Total	110	100 %

RESULTS

Validity dan Reliability
The following is the result of the validity and reliability test of 18 statements consisting of 6 Service Feature statements, 6 Ease of Use Statements, and 6 Customer Satisfaction Statements. The validity test results show that all points of statements on variable X_1 (Service Features) have a calculated r > 0.361, so the data on all items of variable X_1 is valid. The validity test results show that all statement items on variable X_2 (Ease of Use) have a calculated r > 0.361, so the data on all items of variable X_2 is valid. The validity test results in the table above show that all points of statement on variable Y have a calculated r > 0.361, so that the data on all items of variable Y is valid.

The reliability test results show that *Cronbach's alpha* obtained by each variable > 0.60, so that the data can be declared reliable. In accordance with the theory Variables are said to be good if they have the value of Cronbach's Alpha > of 0.6 (Priyatno, 2013: 30).

Descriptive Statistics
Descriptive statistical analysis Descriptive statistical analysis is used to provide a description and assess the characteristics of the data of each research variable (Service Features, Ease of Use and Customer Satisfaction) used in this study.

The data seen are the sum of the data, the minimum value, the maximum value, the average value (mean), and the standard deviation. Descriptive can be seen in the following table:

Table 2. Standard Deviation

	N	Minimum	Maximum	Mean	Std. Deviation
Service Features	110	11	28	16.91	3.626
Ease of Use	110	13	26	18.82	2.631
Customer Satisfaction	110	12	27	17.13	2.726
Valid N (listwise)	110				

The Variable Ease of Use with a sample of 110 respondents had an average of 18.82 with a standard deviation of 2.631. Variable Customer Satisfaction with a sample of 110 respondents had an average of 17.13 with a standard deviation of 2.726.

Test of Classical Assumptions
Multicollinearity Test
According to Priyastama (2017:122), multicollinierity is the discovery of a perfect or near-perfect correlation between independent variables in regression models. A good regression model should not have any correlation between free variables (the correlation is 1 or close). In addition, tolerance and inflation factor (VIF) values can be seen or by comparing determination values simultaneously.

Table 3. Multicollinearity Test Result

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Service Features	.771	1.296
	Ease of Use	.771	1.296

Source: Research Result, 2022 (Data Processed)

Based on table 3 above, it can be seen that the tolerance value of variable X_1 (Service Features) and variable X_2 (Ease of Use) of 0.771 is greater than 0.10 while the VIF value of variable X_1 (Service Feature) and variable X_2 (Ease of Use) of 1.296 is smaller than 10 so it can be concluded that the variable does not occur multicollinearity.

Multiple Linear Analysis
Table 4. Multiple Linear Analysis Test Result

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	5.206	1.435	
	Service Features	.536	.061	.474
	Ease of Use	.313	.084	.302
a. Dependent Variable: Customer Satisfaction				

Source: Research Result, 2022 (Data Processed)

$$Y = a + b_1 X_1 + b_2 X_2$$
$$Y = 5.206 + 0.536 + 0.313$$

Based on The equation, it can be concluded as follows:
1. A constant of 5,206 means that if the variables of Service Feature and Ease of Use are valued at 0, then customer satisfaction is fixed at 5,206.
2. Variable X_1 of 0.536 means that every increase in the Service Features variable by 1 unit, The value on Customer satisfaction will increase by 0.536.
3. Variable X_2 of 0.313 means that every increase in The Ease of Use variable by 1 unit, the value on Customer Satisfaction will increase by 0.313.

t Test
Tabel 5. t Test Result

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	5.206	1.435		3.628	.000
	Service Features	.536	.061	.474	5.818	.000
	Ease of Use	.313	.084	.302	3.715	.000
a. Dependent Variable: Customer Satisfaction						

Source: Research Result, 2022 (Data Processed)

1. The Service Features variable sees that the calculated t_{Value} (5,818) > t_{Table}(1,982). The t_{table} value can be obtained from the formula. Pr = 0.05 : 2 and df = n - k. Where n = number of samples and k = number of variables. In this study there were 110 samples and 3 variables (df = 110-3 = 107) And a significant value of 0.000 < 0.05 so that it can be concluded that H_0 is rejected and H_1 is accepted then partially the variable Service Features Affect Customer Satisfaction M-Banking Users PT. Bank Mestika Dharman, Medan.
2. The Ease of Use Variable is seen that the calculated t_{Value} (3,715) > t_{Tabel} (1,982) and a significant value of 0.000 < 0.05 so that it can be concluded that H_0 was rejected and H_2 was accepted then partially Variable Service Features Affect Customer Satisfaction M-Banking PT. Bank Mestika Dharma, Medan.

F Test

Tabel 6. ANOVA[a] F Test Result

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	366.938	2	183.469	44.286	.000[b]
	Residual	443.281	107	4.143		
	Total	810.218	109			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Ease of Use, Service Features

Source: Research Result, 2022 (Data Processed)

Based on table 6 above, it can be seen that the value of F_{Count} (44,286) > of F_{Table} (3.08) and a significant value of 0.000 < 0.05 so that it can be concluded that H_0 is rejected, H_3 is accepted, it can be concluded that the Service Features and Ease of Use have a simultaneous effect on PT. Bank Mestika Dharma, Tbk Medan Customer Satisfaction.

Coefficient of Determination (R^2)
Tabel 7. R^2 Model Summary[b] Test Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.673[a]	.453	.443	2.035

Source: Research Result, 2022 (Data Processed)

Based on table 7, shows R Square value of 0.453 which means that the effect of Service Features and Ease of Use on Customer Satisfaction was influenced by 45.3% and the remaining 54.7% was influenced by other factors that were not studied by researchers.

DISCUSSION

The Influence of Service Features on Customer Satisfaction of PT. Bank Mestika Dharma, Tbk. Operational Head Office (Medan).
Based on the results of the research conducted, it was found that H_1 was accepted, which means partially the variable (X_1) Service Features have a significant influence on PT Bank Mestika Dharma (KPO), Medan Customer Satisfaction. This shows that the more and more advanced features possessed by M-Banking, the higher the level of Customer Satisfaction.

Features are competitive means that distinguish the product of one enterprise from another. The concept of the availability of service features in M-Banking is when customers feel that their transaction needs can be met, it can affect customer satisfaction. This is also in accordance with what was revealed by Nyimas Artina (2021) that the Service Feature has a positive and significant effect on customer satisfaction. That way it can be concluded that the more sophisticated the M-banking features owned, the level of Customer Satisfaction will also increase.

The Influence of Ease of Use on Customer Satisfaction of PT. Bank Mestika Dharma, Tbk. Operational Head Office (Medan).
Based on the results of the research conducted, it was found that H_2 was accepted, which means that partially variable (X_2) Ease of Use has a significant influence Bank Mestika Dharma (KPO), Medan Customer Satisfaction. This shows that the easier M-Banking is to use or access, the higher the level of Customer Satisfaction.

Ease of Use is a condition where a person feels that the information technology he is currently using is easy to access to get the information they get. This is also in accordance with what was revealed by Ida Bagus Raka Suardana, Luh Kadek Budi Martini, Nyoman Sri Subawa and Made Setinic (2021) that Ease of Use has a positive and significant effect on Customer Satisfaction. That way it can be concluded that the easier the M-Banking application is used or accessed, Customer Satisfaction will also increase.

CONCLUSION

Based on the results of statistical test calculations in the partial test (t test). Variable Service Features and Ease of Use have a partial and significant influence on customer satisfaction of M-banking users at PT. Bank Mestika Dharma ,Tbk so that H_1 and H_2 are accepted. statistical results, namely simultaneous tests (F tests) also prove that the variables of Service Features and Ease of Use simultaneously affect PT. Bank Mestika Dharma ,Tbk M-banking Users, so that H_3 is accepted. From the results of the coefficient of determination, it shows that the Service Features and Ease of Use are able to explain the variations that occur in customer satisfaction of M-banking users at PT. Bank Mestika Dharma tbk at 45.3%, while the remaining 54.7% is explained by other variables outside this study. So it can be concluded that the Service Features and Ease of Use affect Customer Satisfaction using M-banking significantly. Therefore, it is hoped that companies can continue to update their features and can improve the convenience of customers in making transactions through M-Banking.

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