

Banking Digitalization In Improving Services To Customer Satisfaction (Case Study Of Mandiri Syariah Bank Kc Bekasi)

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Abstract: This study aims to determine the effect of Bank Syariah Mandiri digital services on customer satisfaction both partially and simultaneously viewed using the E-Servqual dimension, namely Efficiency, reliability, fulfillment, privacy, responsiveness, compensation, contact). However, the compensation dimension cannot be used because there is no implementation in banking in Indonesia. The data used in this study are primary data obtained directly from the answers of 100 respondents who are customers of Bank Syariah Mandiri who use electronic bank service facilities such as ATMs, BSM Net Banking, SMS Banking, and Mobile Banking. The analytical method used is multiple linear regression analysis methods. Based on the results of the study note that the variables Efficiency, fulfillment, and contact influence customer satisfaction from the calculated value Tcount greater than the value of Ttable 1.661. The variable that dominates the influence of customer satisfaction is the Contact variable. The privacy variables and responsiveness do not affect because Tcount is smaller than Ttable. While the simultaneous test results, the six variables together have a significant effect on customer satisfaction with Fcount of 29,139. In the coefficient of determination (R²) test, the variation of the independent variables used in the model can explain at 65.3% the variation of the dependent variable.

Keywords: Digital Banking Services, Service Quality, Customer Satisfaction.

INTRODUCTION

Bank is a company engaged in the field of financial services banking sector. The rapid development of the banking world today creates very tight competition between banks to compete to attract customers by providing various and quality banking products. To win the competition, every organization or banking service provider must pay attention to the needs and desires of consumers or customers, and try to meet their expectations, so as to be able to provide satisfaction to their customers. In this regard, banks must have end-to-end digital services. This means that the service at customer service and back office runs fast, and the payment collection system is done digitally. Along with the growth of the e-commerce business, the banking world is also required to be able to follow the trend of digital



transactions, including in terms of cashless payments, branchless banking, to the presence of new sectors in the industry in the form of e-commuting, fintech, and internet-based financial banking services. the number is increasing in Indonesia.

Referring to data from Bank Indonesia (BI), the value of digital payment transactions or electronic money reached Rp 47.19 trillion throughout 2019. (Sugiyanto, 2019) This figure increased four times compared to the previous year's transaction value of Rp 12.37 trillion. Meanwhile, Morgan Stanley research published last February showed the large number of digital payment users and transactions in Indonesia. The results of a survey of 1,582 respondents, 20% of whom chose to use digital payment services from fintech companies rather than those owned by banks, telecommunications companies, or e-commerce. From the survey results, 90% of respondents claimed to be users of digital wallets belonging to fintech companies. Users of digital wallets belonging to banks (65%), telecommunications providers (39%), and digital services belonging to e-commerce (35%).

This causes the banking industry to become one of the business sectors that are required to carry out digital transformation in order to remain successful in intense competition in order to meet consumer behavior that has changed towards digital. Indonesian banks even risk losing 30% of their total customers if they do not take full advantage of technology immediately. Digitalization of banking services such as e-banking is one of the service innovations from banks by utilizing the development of information and communication technology that is tailored to customer needs to facilitate customer transactions. This customer assessment can then affect their level of satisfaction. The existence of e-banking shows efforts to improve the quality of services provided by banks. Excellent service to customers is a must if banking companies do not want to be displaced from business competition.

In theory, service quality can have an impact on customer satisfaction. Quality customer service is one way to face competition and the main thing that will affect customer satisfaction. By realizing the importance of customer satisfaction for achieving company goals, Bank Syariah Mandiri (BSM) as one of the largest Islamic banks in Indonesia continues to strengthen its brand equity. In order to increase public awareness of the Bank Syariah Mandiri brand in Indonesia, this leading bank in Indonesia is increasingly aggressive in marketing its various service models to customers to capture the market. Bank Syariah Mandiri (BSM) also realizes that the unique value of the products and services they offer is important to build an image in the minds of customers. Bank Syariah Mandiri itself has a vision that is to become a leading commercial bank that always prioritizes customer satisfaction.

Considering satisfied customers, they will always provide good comments about the Bank and Bank Syariah Mandiri (BSM) using technology-based services to make transactions easier for customers. One of them is by presenting e-banking features which consist of 4 main services, namely ATM, sms banking, mobile banking and net banking. BSM then implemented the T24 Model for Islamic Banking, New Core Banking System (NCBS) with the support of Anabatic Technologies and Temenos as its strategic partners in doing business. This model has been implemented since February 2012 as its first phase. And in August 2018 BSM started the development of QR code-based payment system technology. In 2019 Bank Syariah Mandiri prepared a budget of Rp270 billion or an annual increase of 42% (year-on-year/yoy) for information technology (IT) related spending. This is the company's strategy to deepen digital banking.

Beased on this encourages researchers to conduct tests on "Banking Digitalization in Improving Services for Customer Satisfaction (Case Study of Bank Mandiri Syariah Kc Bekasi)"



LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Bank Syariah Mandiri became one of the largest Islamic banks in Indonesia by receiving the Infobank Banking Service Excellence Award 2019 including the Golden trophy (for Best Overall Performance for 6 consecutive years), Rank I for Best Overall Performance, Rank II for Best Security Security Performance, Rank I Best Overall Performance Minus E-Banking, Rank I Best Customer Service Performance, Rank I Best Teller Performance, Rank I Best Phone Performance, Rank III Chatbot Performance (new this year), Rank I Performance Opening Website Application Account (new this year). What is then interesting is how Bank Syariah Mandiri's strategy is to be able to maintain the competitive advantage of its digital service products so as not to be overtaken by duplication and adoption of other commercial banks and the increasingly mushrooming fintech industry.

According to Asti Marlina, Widhi Ariyo Bimo in his research entitled Bank Digitalization on Service Improvement and Bank Customer Satisfaction stated that there was a positive influence on the use of Digital Banking at BTN Syariah with customer satisfaction. So far, customers have been satisfied and helped by the existence of this digital banking. And in a study conducted by Olivia Mimin Trisnawati with the title The Effect of Electronic Service Quality (E-Servqual) on Mobile Banking User Customer Satisfaction. From the results of the hypothesis analysis, it is known that 55.7% of customer satisfaction can be explained by the variables of reliability, efficiency, privacy, and fulfillment. , while 44.3% is influenced by other variables that are not in this study.

Another research by Rika Mawarni, Muhammad Iqbal Fasa and, Suharto entitled Optimizing the Digital Banking Performance of Islamic Banks in the Covid-19 Pandemic. In December 2020, UYD is back increased by 13.25% (yoy). Value of non-cash payment transactions with ATMs, Debit Cards, and Credit Cards in December, positive growth again 1.36% (yoy) after experiencing contraction in the previous month. Digital economic and financial transactions continue to grow at a high rate in line with the increasingly widespread use of e-commerce platforms and digital instruments during the pandemic, as well as strong preferences and acceptances society is going digital. This can be seen from the value of Electronic Money (EU) transactions in December 2020 which grew 30.44% (yoy). In addition, digital banking transactions also continue to increase. In December 2020, the volume of digital banking transactions reached 513.7 million transactions, or grew 41.53% (yoy) with a value of digital transactions reached Rp2,775.5 trillion, or grew 13.91% (yoy). Meanwhile, nominal e-commerce transactions increased by 19.55% (yoy) in the third quarter, so that overall 2020 growth 29.6% (yoy) in 2020, supported by increasing public preference for the use of digital platforms and promotion strategy for a number of marketplaces.

Another research the title is strategies to improve service quality Through the digitalization of banking products in Pt. Bank mandiri (persero) tbk Kartini makassar branch office of Erika Salsanabila Ali. Based on research results, improving service quality can be done through the digitization of banking products, where digitalization is the process of creating or improving business processes by using technology and digital data. In today's era it is very necessary digital system that can make it easier, for that Bank Mandiri continues innovate in improving digital banking products so that quality better service to customers. Because of customer service plays a very important role in advancing the company and competing with other banking.

METHODS

The type of research used in this research is quantitative research with descriptive method. The approach to this research is research by survey. Which becomes the independent variable : efficiency (x1), reliability (x2), compliance (x3), privacy (x4), responsiveness (x5), and contact (x6). While the dependent variable (y) is customer



satisfaction. In this study, the population is every customer of Bank Syariah Mandiri Bekasi Branch in Bekasi City who uses E-banking facilities as many as 1,537 people.

Population and Sampling Determination of the sample size in this study was carried out using the Slovin formula as follows:

$$n = N / (1 + (N \times e^2))$$

Where:

n = Sample Size

N = Population Size

e = Error Rate (error) of 0.10 (10%)

$$n = 1537 / (1 + (1537 \times (0.10)^2))$$

$$n = 1537 / 16.37$$

$$n = 93.89 \text{ (rounded to 100)}$$

The non-probability method chosen to be used in this study is Accidental Sampling.

RESULTS AND DISCUSSION

1. Validity Test Results

Based on the results of data testing, it can be concluded that all indicator items are declared valid, because the value of r count is greater than the value of r table (r count > r table) which is greater than 0.2638.

2. Reliability Testing Results Alpha reliability test results also show that all variables have a large enough Alpha coefficient that is above 0.60 so it can be said that all measuring concepts of each variable from the questionnaire are reliable.

3. Normality Test

In the normal graph, the probability plot of regression standardized shows a normal graph pattern. This can be seen from the points that spread around the diagonal line and the spread follows the diagonal line. So it can be concluded that the regression model is feasible to use because it meets the assumption of normality.

4. Multicollinearity Test Based on the results of the multicollinearity test, all independent variables have a VIF value of less than 10, so it can be concluded that the data are free from multicollinearity problems.

5. Heteroscedasticity Test

The presence or absence of heteroscedasticity can be detected by looking at the presence or absence of a certain pattern on the scatterplot graph between SRESID and ZPRED, where the Y axis is the predicted Y and the X axis is the studentized residual (Y predicted - actual Y). The criteria used are if there are certain patterns such as dots that form certain regular patterns (wavy, widen and then narrowed), then it indicates that there has been heteroscedasticity. On the other hand, if there is no clear pattern, and the points spread above and below the number 0 on the Y axis, then there is no heteroscedasticity. And, based on the results of data testing, it can be seen that the points spread randomly and are spread both above and below the number 0 on the Y axis. So it can be concluded that there is no heteroscedasticity in the regression model.

Results of Regression Analysis

From the results of the regression analysis, the regression equation can be written in the form of a standardized coefficient as follows:

Table 1. Multiple Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	3,387	2,506		1,351	,180		
Efficiency	,426	,189	,246	2,250	,027	,312	3,205



(Humanities, Management and Science Proceedings)

Reliability	-,048	,189	-,022	-,252	,801	,486	2,056
Fulfillment	,377	,225	,179	1,679	,097	,329	3,039
Privacy	,275	,188	,141	1,461	,147	,401	2,491
responsiveness	,272	,212	,136	1,287	,201	,336	2,973
Contact	,460	,183	,258	2,513	,014	,354	2,826

From the results of data processing as shown in table 18 above, a regression equation model for efficiency, reliability, fulfillment, privacy, responsiveness, and contact variables on customer satisfaction can be formed as follows.

$$Y = + 1 X_1 + 2 X_2 + 3 X_3 + \beta_4 X_4 + 5 X_5 + 6 X_6 + \epsilon$$

$$Y = 3.387 + 0.426 X_1 - 0.048X_2 + 0.377 X_3 + 0.275 X_4 + 0.272 X_5 + 0.460 X_6 + \epsilon$$

Y = Subject in the dependent variable (Bank Syariah Mandiri Customer Satisfaction as a Digital Service User)

= Intercept value (constant)

= Number of direction or regression coefficient, which shows the number of increase or decrease in the dependent variable based on the independent variable. If b (+) then it increases, and if (-) it decreases

X1 = Efficiency X2 = Reliability X3 = Fulfillment X4 = Privacy

X5 = Responsiveness

X6 = Contact

From the results of the multiple linear regression equation, it can be seen that:

1. Constant (α) of 3.387; it means that if the variables efficiency (X1), reliability(X2), fulfillment(X3), privacy(X4), responsiveness(X5), and contact (X6) do not exist or the value is 0, then customer satisfaction with BSM digital services is 3,387 .
2. The regression coefficient of the efficiency variable (X1) is 0.426; it means that if efficiency is increased by 1 unit, then customer satisfaction has increased by 0.426 units. The positive coefficient means that there is a positive relationship between efficiency and customer satisfaction. The higher the efficiency, the higher the customer satisfaction
3. The regression coefficient of the reliability variable (X2) is negative, namely -0.048. Negative constants generally occur if there is a wide range between X (independent variable) and Y (response variable. For example, X has a value range of 1-8, while Y has a value range of 100-200.35 The coefficient is negative, meaning that if the reliability variable (X2) increases 1 unit, then customer satisfaction will decrease by 0.048
4. The fulfillment variable regression coefficient (X3) is 0.377; it means that if fulfillment is increased by 1 unit, then customer satisfaction has increased by 0.377 units. The positive coefficient means that there is a positive relationship between fulfillment and customer satisfaction. The higher the fulfillment, the higher the customer satisfaction
5. Privacy variable regression coefficient (X4) is 0.275; This means that if Privacy is increased by 1 unit, then customer satisfaction has increased by 0.275 units. The positive coefficient means that there is a positive relationship between Privacy and customer satisfaction. The higher the privacy, the higher the customer satisfaction.
6. The regression coefficient of the responsiveness variable (X5) is 0.272; This means that if responsiveness is increased by 1 unit, then customer satisfaction has increased by 0.272 units. The positive coefficient means that there is a positive relationship between responsiveness and customer satisfaction. The higher the responsiveness, the higher the customer satisfaction
7. The regression coefficient of the contact variable (X6) is 0.460; This means that if the contact is increased by 1 unit, then customer satisfaction has increased by 0.272 units. The positive coefficient means that there is a positive relationship between contact and customer satisfaction. The higher the contact, the higher the customer satisfaction



T Test (Partial)

1. From the results of SPSS software processing, the significance level of the efficiency variable (X1) is 0.027, smaller than $\alpha = 0.1$, with t count 2.250 greater than 1.661, so it can be concluded that H01 is rejected and Ha1 is accepted. This means that partially efficiency has a significant effect on customer satisfaction.
2. The results of SPSS software processing, obtained a significance level of reliability variable (X2) of 0.801 which is smaller than $\alpha = 0.1$ with a negative t count of -0.252 so it can be concluded that reliability has a negative but not significant effect on satisfaction.
3. The significance level of the fulfillment variable (X3) is 0.097, which is smaller than $\alpha = 0.1$ with t count $> t$ table which is $3.256 > 1.661$, so it can be concluded that H03 is rejected and Ha3 is accepted, this means partially it can be concluded that fulfillment has The results of SPSS software processing, obtained a significance level of privacy variable (X3) of 0.147 greater than $\alpha = 0.1$ with t count $< t$ table that is $1.461 < 1.661$, so it can be concluded that H04 is accepted and Ha4 is rejected, this means partially can concluded that privacy has no effect on customer satisfaction.
4. The significance level of the Responsiveness variable (X5) of 0.201 is greater than $\alpha = 0.1$ with t count $< t$ table that is $1.287 < 1.661$, so it can be concluded that H05 is accepted and Ha5 is rejected, this means partially it can be concluded that Responsiveness is not affect customer satisfaction.
5. The significance level of the contact variable (X6) is 0.014 which is smaller than $\alpha = 0.1$, with a t count of 2.513 which is greater than 1.661, so it can be concluded that H06 is rejected and Ha6 is accepted. This means that partially contact has a significant effect on customer satisfaction.

F Test (Simultaneous Test)

Table 2. Simultaneous Te

Model		SumofSquares	df	Mean Square
1	Regression	1795,003	6	299,167
	Residual	954,837	93	10,267
	Total	2749,840	99	

a. Dependent Variable: satisfaction

b. Predictors: (Constant), contact, reliability, privacy, fulfillment, responsiveness, efficiency

Based on table 4.17 above, the Fcount value is 29.139 with a Sig value of 0.000. This shows that the value of Fcount is greater than Ftable and the value of Sig is less than 0.1. Thus H0 is rejected and Ha is accepted. This means that the significant influence on customer satisfaction efficiency, reliability, fulfillment, privacy, responsiveness, and contact together have a significant influence on customer satisfaction.

Coefficient of Determination Test (R2)

Table 3. Results of the Coefficient of Determination

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,808 ^a	,653	,630	3,20423

Based on the table above, the number R2 (R Square) is 0.653 or (65.3%). This shows that the percentage contribution of the influence of the variable efficiency, reliability, fulfillment, privacy, responsiveness, and contact on customer satisfaction variables are 65.3%.



CONCLUSION

Based on the formulation of the problem and the results of hypothesis testing that have been proposed using the multiple linear regression analysis model, it can be concluded that the efforts of Bank Syariah Mandiri in improving the quality of its services through digital service transformation or can be called digitalization and its effect on customer satisfaction in terms of the dimensions of satisfaction measurement by Parasuraman namely efficiency (x1), reliability (x2), fulfillment(x3), privacy (x4), responsiveness(x5), and contact(x6), which affect the dependent variable (y) customer satisfaction has a simultaneous influence from the results of the f test which have been done.

As for the results of the partial test, it can be concluded that the variables that have an influence on the independent variables used in the model are able to explain 65.3% of the variation in the dependent variable. While the remaining 34.7% is influenced or explained by other variables that are not included in this research model. customer satisfaction is efficiency, reliability, fulfillment and contact. The reliability variable has a negative value, which means it has a negative effect on customer satisfaction. And the contact variable becomes the dominant variable.

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