

Service Quality Analysis to Increase Customer Satisfaction on the M-BCA Application

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Abstract

This research aims to analyze whether service quality can increase customer satisfaction. Before starting gap analysis, the first step is to look for a solid and relevant research model foundation. From the intention-to-use model modified by DeLeon (2019), three variables were taken and adjusted for indicators of gap analysis: perceived usefulness, perceived ease of use, and trust propensity. 10 indicators of service and feature quality were determined as a result of the survey attached below. After compiling the indicators, the questionnaire was prepared based on a list of indicators using Google Forms with a 5-point Likert scale for both aspects of importance and performance. A total of 30 respondents with valid responses filled out the form, and the results of the responses were downloaded in xlsx form for analysis. The first process concerns the average results of the assessment of the importance and performance of 10 indicators. The difference (gap) is then calculated and made into a scatterplot-matrix graph. Based on research results, it shows that the banking industry is relatively unaffected by regulations and customer views that require certainty. However, according to research, incremental innovation is still needed for mobile banking applications, not in terms of drastic changes in a short time but slowly introducing small features that customers are educated about. In the long term, these honed features will become a selling point for potential customers because they have the advantage of rich capital and human resources to execute quickly.

Keywords: *service quality, customer satisfaction, DeLeon.*

INTRODUCTION

The mobile banking application has emerged as a bridge for customers to make transactions without having to visit branch offices and queue up. However, in the last 10 years, there have been no significant changes to mobile banking applications. Does stagnation in innovation affect customer satisfaction? This research analyzes the difference in expectations and performance of the main mobile banking services using the intention to use the model modified by DeLeon (2019) to find out service aspects that can be improved for banking applications. Findings from the research show that banking needs to drastically improve the appearance of mobile banking applications and provide features to streamline transactions that are easy to learn. Various studies regarding customer satisfaction with the quality and performance of banking or mobile banking applications have been circulating in the public with various research approaches, models, and hypotheses. To ensure accuracy, supporting research is taken from publications in the

Asian region so that the findings are similar to the characteristics of Indonesian consumers.

Customers in the Philippines are more open to using mobile banking if the application is easy to use (perceived ease of use), seen as useful (perceived usefulness), recommended by friends or relatives (social influence), and worthy of trust (trust propensity). Meanwhile, in Vietnam, it was found that perceived ease of use was the variable with the strongest correlation with attitude and intention to use the m-banking application. In Indonesia, especially the city of Surabaya, the variable perceived ease of use remains the main factor for consumers to use mobile banking applications. With references from three studies from various Asian regions, variables that correlate with consumer interest in using mobile banking applications will be used as a basis for determining indicators in the importance-performance gap analysis research this time. The variables used are perceived ease of use, perceived usefulness, social influence, and trust propensity.

In connection with the main research topic, it is necessary to clarify the definition of mobile banking. Mobile banking is an extension of mobile commerce that is supported by smartphone technology and internet networks, which give consumers access to banking services via their cellphones. With the presence of mobile banking, banks can utilize a more efficient business model without maintaining a physical office for service, so the company's focus is on the consumer transaction experience using mobile banking, which is faster, safer, and more practical. BCA's average internet banking transaction value, which reached 264 trillion per month, beats that of Bank Mandiri, which was still 8 trillion in 2012. We can assume a large market share followed by banking services that are considered satisfactory for its customers. Whether this assumption is true or not will depend on the results of this research. Quality itself, when associated with mobile banking products, cannot be explained using one definition. Therefore, a concrete research model is needed that is able to explain the factors that make a customer interested in making transactions using mobile banking. The intention-to-use model used describes four main variables: perceived ease of use, perceived usefulness, social influence, and trust propensity.

Perceived usefulness is defined as an individual's perception that using new technology or products will improve their quality of life and performance. However, it is also important to take into account that the practicality of the features offered in the mobile banking application affects perceived usefulness. Perceived ease of use is defined as a measure of whether someone considers learning a product easy or not. The growth factor for internet and mobile banking is a combination of practicality and the availability of banking services that can be accessed on the internet with an appropriate level of privacy. Trust propensity describes a person's tendency to rely on a product or service for various situations. When someone makes a decision to use a product without prior explanation, those who have a high trust propensity will assume the product is more reliable. A person's decision to adopt mobile banking is often influenced by friends and relatives who recommend it and the opinion that each mobile banking customer is part of the social network as well.

Linking mobile banking and research indicators, perceived ease of use, trust propensity, and perceived usefulness are the foundations for developing indicators in performance-importance gap analysis. Service quality types are divided into a matrix with two variables: the degree of customer contact and the degree of process customization.

Mobile banking falls under mass services. While conventional banking falls under the category of professional services, the advantages of mass services are that high-contact services are limited to the customer service department and features have been developed in one application that can be accessed by anyone, so the level of customization of mobile banking is low and easy to predict due to relatively strict banking regulations for all countries.

RESEARCH METHODS

Before starting gap analysis, the first step is to look for a solid and relevant research model foundation. From the intention-to-use model modified by De Leon (2019), three variables were taken and adjusted for indicators of gap analysis: perceived usefulness, perceived ease of use, and trust propensity. 10 indicators of service and feature quality were determined as a result of the survey. After compiling the indicators, the questionnaire was prepared based on a reference list of indicators using Google Forms with a 5-point Likert scale for both aspects of importance and performance. A total of 30 respondents with valid responses filled out the form, and the results of the responses were downloaded in xlsx form for analysis. The first process concerns the average results of the assessment of the importance and performance of 10 indicators. The difference (gap) is then calculated and made into a scatterplot-matrix graph.

RESULTS AND DISCUSSION

Table 1. Gap Analysis of Mobile Banking Applications

Indicators	Description	Performance	Importance	Gap
Q1	The appearance of the mobile banking application is easy to learn and use.	4.27	4.70	-0.43
Q2	Transactions using mobile banking are fast.	4.70	4.87	-0.17
Q3	Make transactions using mobile banking (transfers, virtual accounts, and paying bills) hassle-free.	4.53	4.73	-0.20
Q4	Mobile banking user privacy is maintained.	4.57	4.73	-0.17
Q5	Mobile Banking Customer Service Is Responsive To User Complaints	4.50	4.67	-0.17
Q6	Error-Free Mobile Banking Application In The Last Year	3.60	4.30	-0.70
Q7	There is a "Wait for Green Light" feature in the mobile banking application.	4.00	3.20	0.80
Q8	Hassle-free QRIS Mobile Banking feature in the last 6 months	3.93	4.47	-0.53
Q9	The mobile banking application administration and registration process is fast and simple	4.37	4.57	-0.20
Q10	Security Features (Password, Pin, SMS Verification) Mobile Banking: Prevent Identity Theft	4.60	4.70	-0.10

There is an incremental increase in the application in terms of reliability, such as the speed of customer service transactions. The biggest improvement requested by the sample of respondents was in the UI/UX of the mobile banking application and the reliability of the payment feature using QRIS. With the largest gap value, namely -0.53 and -0.43, mobile banking is still very simple in appearance and interaction, a weakness compared to banking competitors digital, which presents an application with a modern appearance and a range of features that are much more flexible than conventional mobile banking. The removal of the my-QR feature by banks is also an obstacle for customers who like the practicality of sending and receiving money via QR codes, which are much

shorter and more practical. This incident proves that customers want applications that are shorter in terms of transaction processes because the biggest obstacle to mobile banking is that the flow of transactions is long and complicated for new or old users.

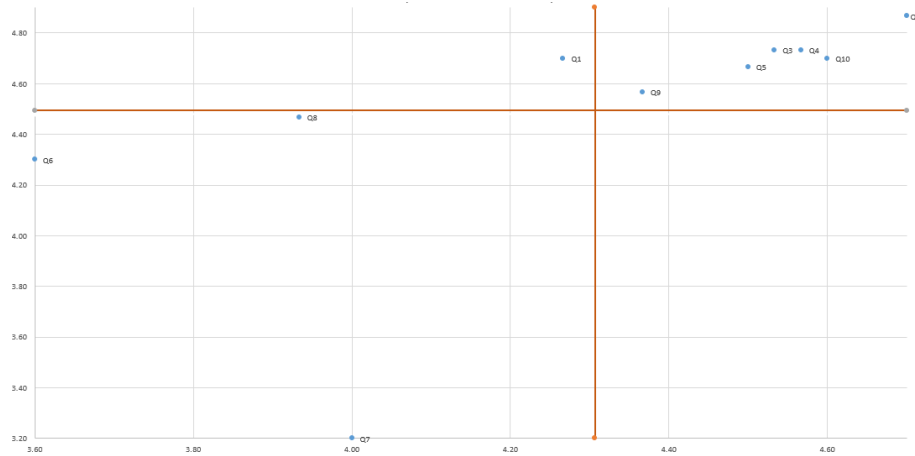


Figure 1. Importance Performance Analysis of Mobile Banking Applications

Using the scatterplot-matrix feature to map the 10 indicators studied. The majority of indicators that measure perceived usefulness and trust propensity, such as transaction speed, privacy, and customer service, fall into quadrant 2, which states that the service aspect is adequate and needs to be maintained. Things that need to be researched are the indicators in quadrants 1 and 3, especially the Q1 indicator in quadrant 1 (high priority) related to outdated mobile banking UI/UX. It also needs to be assumed before making changes that the majority of the mobile banking segment will like the change in governance. The location of the application will complicate the transaction process because, even though it is complicated and long, the mobile banking transaction process has been ingrained in steps for those who have used it for more than 10 years. Significant changes will make the transfer process much more difficult for those who are less tech-savvy.

Indicators Q6, Q8, and Q7 in quadrant 3 (low priority) regarding the presence of the green light on mobile banking, the level of problems with the mobile banking application, and my QRIS/QR. The presence of a green light really disrupts the transaction process for customers who experience signal instability. It is better for banks to replace connectivity indicators with application elements that do not force customers to repeat the transaction process if the connection is lost. Indicator Q6 shows that the sample of respondents assesses that mobile banking has often experienced problems in the last year, but it needs to be investigated further to determine whether the cause is due to customer connectivity or from the banking side. Banking, which holds the largest market share and is recognized by the majority of the Indonesian population, also has advantages over competitors because every potential customer will choose and trust it because they see family and friends who use it too (social influence). The last indicator, Q7, provides the perspective that QRIS has also almost reached quadrant 1. Customers are very disturbed due to the removal of the my-QR feature, which shortens the transaction process. Mobile banking must immediately develop a replacement feature equivalent to my-QR for younger generation customers who prioritize speed and convenience.

CONCLUSION

The banking industry is relatively unaffected by regulations and customer views that require certainty. However, according to research, incremental innovation is still needed for mobile banking applications, not in terms of drastic changes in a short time but slowly introducing small features that customers are educated about. In the long term, these honed features will become a selling point for potential customers because they have the advantage of rich capital and human resources to execute quickly.

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