

The Effect of Service Quality, Product Quality, Trust and Security on Customer Satisfaction in Using Mobile Banking

(Empirical Study on BCA Mobile Banking Users in Surakarta)

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Abstract: This study aims to examine the effect of service quality, product quality, trust and security on the satisfaction of BCA customers in Surakarta in using mobile banking. The population in this study are all BCA customers in Surakarta who use mobile banking. The data used in this study is primary data obtained from the results of questionnaires circulated to BCA customers in Surakarta who use mobile banking. Sampling in this sample was carried out by convenience sampling, so that 100 samples were obtained. The data analysis technique used is multiple linear regression analysis with SPSS version 25 program. The results show that product quality, trustworthiness, and security have a significant effect on customer satisfaction, while service quality has no effect on customer satisfaction in using Mobile Banking services.

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

I. INTRODUCTION

Mobile banking is an interesting breakthrough because it can be done 24 hours and banking transactions can be done anywhere, as long as customers can access mobile banking using the internet. Customers do not need to take money out and come to the bank or ATM to pay credit card bills or other bills, so they can avoid unwanted things (Kurniawan, 2013). According to Wibiadila (2016) mobile banking is a banking service that serves to facilitate customers in conducting banking transactions without the need to come to the bank or ATM except cash withdrawals. The advantage of mobile banking is that customers can make transactions anywhere and anytime without being limited by time. Services on mobile banking include: financial transactions, non-financial transactions, fund transfers, balance checks and bill payments made via cellular phones (Wahyuningsih & Janah, 2018).

Mobile banking or better known as M-banking is a type of product provided by banking companies to provide convenience for customers' transactions (Triyanti, Fitriana & Iqbal, 2021). Therefore, in the midst of intense competition between banks, banking companies are competing to innovate and provide various kinds of facilities that are able to provide satisfaction for their customers. Satisfaction is defined as the level of one's feelings (customers) after comparing the perceived performance or results (services received and perceived) with what they expect (Jasfar, 2012).

Wijayanto (2015) explains that satisfaction is a person's feelings of pleasure or disappointment arising from comparing the perceived performance of a product or service against their expectations. Munawir (2017) explains that satisfaction is the customer's perception of the services received and their expectations before using the product. Meliana (2017) suggests that customer satisfaction is determined by the quality of products and services that customers want, so that quality assurance becomes the main quality for a company. For customer satisfaction with services, there are two main things that are closely related, namely customer expectations of service quality and customers' level of service satisfaction. Customers always rate a service received compared to what is expected or desired. Makmuriyah and Vanni (2020) explain that customer satisfaction is influenced by several factors including efficiency, convenience, product quality, trust and transaction security.

Service quality is one of the factors that affect customer satisfaction. Tjiptono (2014) explains that service quality is the expected level of excellence and control over the level of excellence to meet customer desires.

The results of the research by Apsari & Siregar (2021) found that service quality had an effect on customer satisfaction using mobile banking Mandiri Alam Sutera Tangerang Branch. In contrast to the results of this study, Riska and Fitri (2018) found that there was no influence between service quality and customer satisfaction. This shows that there are still differences of opinion regarding the quality of service or service to customer satisfaction. In addition to service quality, another factor that affects customer satisfaction is product quality.

The product is the output or result of one of the company's activities or activities that can be offered to the target market to meet the needs and desires of consumers. Basically, a consumer does not only use a product, but also considers the benefits or advantages that can be obtained from the product he uses. The results of Angela and Hidayat's research (2017) found that the effect of service quality on customer satisfaction using BRI mobile banking. In contrast to the results of research conducted by Pusparani and Damyanti (2014) which found that there was no influence between product quality on customer satisfaction. This shows that there are still differences of opinion regarding the effect of product quality on customer satisfaction. In addition, factors that affect customer satisfaction are trust and security. The results of Zulkarnain (2021) and Jalil (2020) research found that trust and security have a significant effect on customer satisfaction in using mobile banking. Different results are shown by research by Fasocah & Harnoto (2013) and Ekaputri (2021) who find that trust and security have a significant effect on customer satisfaction. This shows that there are still differences of opinion regarding the effect of trust and security on customer satisfaction.

BCA Mobile is the first mobile banking application in Indonesia that serves to pamper its customers in conducting banking activities via smartphones (<https://www.bca.co.id>, 2021). The BCA Mobile application was released in 2011 which is managed by PT Bank Central Asia Tbk. Initially, the BCA Mobile application could only be used by BlackBerry users, but in 2012 the BCA Mobile application can also be used by Android and iOS users. The services available on BCA Mobile were initially only mobile banking transactions (m-BCA), internet banking (Klik BCA smartphone version), BCA info which contains various interesting information from BCA Bank, and Flazz balance info which functions to check balances and information on 10 transactions. the last of the Flazz cards. However, as technology develops, BCA Mobile provides the latest features for its customers, namely cardless cash withdrawal transactions at BCA ATMs in 2017 (Karara, 2019).

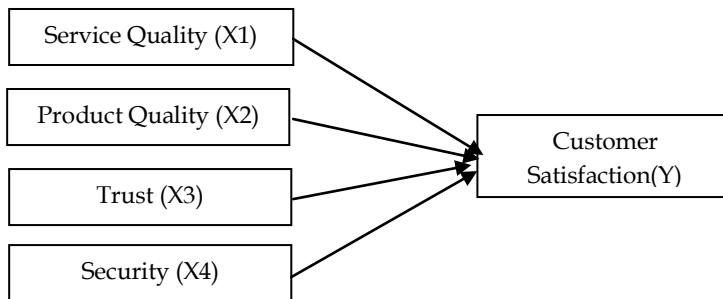
Panjaitan (2019) explained that BCA Mobile is a pioneer of the cardless cash withdrawal transaction feature in Indonesia, which was then followed by other banking mobile banking products. In 2019, BCA officially launched the account opening feature via BCA Mobile so customers don't need to visit a BCA branch office to open an account. Various kinds of innovations and facilities provided by PT Bank Central Asia Tbk. Through mobile banking products is one of the efforts to increase customer satisfaction in using mobile banking. This is evidenced by the increasing number of BCA mobile banking users from year to year (Karara, 2019). Based on the background and the phenomenon of differences in research results that have been described previously, the researchers are interested in studying more deeply about customer satisfaction in using mobile banking through research with the title Influence of Service Quality, Product Quality, Trust and Security on Customer Satisfaction in Using Mobile Banking. .

II. HEADINGS

Customer satisfaction is the level of one's feelings after comparing the performance (or results) that he feels compared to his expectations (Tjiptono, 2014). Irawan (2013) explains that customer satisfaction has 3 dimensions, namely 1) Satisfaction Toward Quality, namely satisfaction with product quality. 2) Satisfaction Toward Value, namely satisfaction with the price with the level of quality received. and 3) Perceived Best, which is to determine whether the product brand used is of the best quality compared to other competing product brands. Prasetyo (2009) suggests that service quality is one of the factors that determine the level of success and quality of the company as well as the company's ability to provide services to customers. Lupiyoadi (2013) explains that there are several dimensions used in measuring service quality, including: 1) Reliability, 2) Assurance, 3) Tangible, 4) Empathy, 4) Responsiveness. Bailia (2014) explains that product quality is the overall combination of product characteristics resulting from marketing, engineering, production and maintenance that makes the product usable to meet customer or consumer expectations.

Aisah (2016) explains that the indicators used to measure product quality are: 1) Performance, 2) Durability, 3) Reliability, 4) Characteristics, 5) Compliance with specifications, 6) Aesthetics, 7) Perceived quality. Prasetya (2015) explains that based on the theory of Trust-Commitment, trust is a key variable to maintain a long-term relationship, including a brand. Maharani (2010) there are four indicators used to measure the trust variable, including: 1) Reliability, 2) Honesty, 3) Concern, 4) Credibility. Security is the ability of e-commerce to control and maintain security for data transactions (Sulistyawati and Nursiam, 2019). Ramadhan, et al, (2016) explained that security can be measured using 3 indicators, namely: 1) Not worried about providing information, 2) Trust that information is protected, 3) Trust that the security of money in electronic devices is guaranteed at the time of transaction. The framework of thinking and developing hypotheses in this study are as follows:

H1: Service Quality Affects Customer Satisfaction
 H2: Product Quality Affects Customer Satisfaction
 H3: Trust Affects Customer Satisfaction
 H4: Security Affects Customer Satisfaction.



III. INDENTATIONS AND EQUATIONS

Types of research

This research is a type of quantitative research. Quantitative research is a research method used to examine certain populations or samples, sampling techniques in general, data collection using research instruments, quantitative/statistical data analysis with the aim of testing predetermined hypotheses (Sugiyono, 2014).

Data source

The source of data in this study is primary data obtained from Google forms which are circulated to all BCA customers in Surakarta City.

Population and Sample

The population in this study were all BCA customers in the city of Surakarta. Sampling in this sample by means of convenience sampling. In determining the number of samples used is the Slovin formula so that a sample of 100 samples is obtained.

Data collection technique

In this study, data collection was carried out by distributing questionnaires to respondents. Questionnaire is a method of collecting data by making a list of questions (questionnaires) made directly by the researcher, then the researcher develops it to the respondents using a Likert scale. Sugiyono (2014) explains that the answers to each instrument using a Likert scale have a gradation from very positive to very negative in the form of an answer score. The reason for using the Likert scale measurement is that it makes it easier for respondents to answer the questionnaire whether they agree or disagree, it is also easy to use and easy to understand by respondents.

Data analysis method

The data analysis technique used in this research is descriptive statistical analysis, validity test, reliability test, classical assumption test, multiple linear regression analysis, f test, coefficient of determination test, and t test with the help of SPSS version 25 program.

The following equations were used in the study of multiple linear regression analysis:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Information:

a = Constant

Y = Customer Satisfaction

X1 = Service Quality

X2 = Product Quality

X3 = Trust

X4 = Security

$\beta_{1,2,3,4}$ = Regression Coefficient

e = error

IV. FIGURES AND TABLES

IV.1 Data Analysis Results

IV.1.1 Validity test

Table 1 Validity Test Results

Variable	Statement	Rcount	Rtable	Information
Service Quality	KJ1	0,670	0,196	Valid
	KJ2	0,678	0,196	Valid
	KJ3	0,725	0,196	Valid
	KJ4	0,722	0,196	Valid
	KJ5	0,763	0,196	Valid
	KJ6	0,705	0,196	Valid
	KJ7	0,679	0,196	Valid
	KJ8	0,753	0,196	Valid
Product Quality	KP1	0,730	0,196	Valid
	KP2	0,650	0,196	Valid
	KP3	0,810	0,196	Valid
	KP4	0,592	0,196	Valid
	KP5	0,690	0,196	Valid
	KP6	0,819	0,196	Valid
	KP7	0,673	0,196	Valid
	KP8	0,790	0,196	Valid
Trust	KY1	0,761	0,196	Valid
	KY2	0,812	0,196	Valid
	KY3	0,794	0,196	Valid
	KY4	0,830	0,196	Valid
	KY5	0,862	0,196	Valid
	KY6	0,888	0,196	Valid
	KY7	0,831	0,196	Valid
Security	KM1	0,724	0,196	Valid
	KM2	0,529	0,196	Valid
	KM3	0,717	0,196	Valid
	KM4	0,762	0,196	Valid
	KM5	0,687	0,196	Valid
	KM6	0,865	0,196	Valid
	KM7	0,827	0,196	Valid
	KM8	0,788	0,196	Valid
Customer Satisfaction	KN1	0,799	0,196	Valid
	KN2	0,813	0,196	Valid
	KN3	0,766	0,196	Valid
	KN4	0,837	0,196	Valid
	KN5	0,848	0,196	Valid
	KN6	0,846	0,196	Valid
	KN7	0,834	0,196	Valid
	KN8	0,844	0,196	Valid

Variable	Statement	Rcount	Rtable	Information
	KN9	0,825	0,196	Valid
	KN10	0,789	0,196	Valid

Source: SPSS 25 Data Processing, 2022

Based on the results of the validity test in table 1 above, it is known that the research variables, namely service quality, product quality, trust, security and customer satisfaction are declared valid. This is based on the Pearson correlation value in the form of r_{count} greater than r_{table} (0.196) and a significance level greater than (0.05). Thus, all of the variables of this study deserve to be tested at a later stage.

IV.1.2 Reliability Test

Table 2 Reliability Test Results

Variable	Cronbach's Alpha	Standard	Information
Service Quality	0,861	0,60	Reliable
Product Quality	0,864	0,60	Reliable
Trust	0,922	0,60	Reliable
Security	0,877	0,60	Reliable
Customer Satisfaction	0,946	0,60	Reliable

Source: SPSS 25 Data Processing, 2022

Based on the results of the reliability test, it shows that the research instruments, namely service quality, product quality, trust, security and customer satisfaction are declared reliable. This is based on the value of Cronbach's Alpha each greater than 0.6. The results of the reliability test above state that all instruments in this study are reliable.

IV.1.3 Classic Assumption Test Results

IV.1.3.1 Normality test

Table 3 Normality Test Results

N (Sample)	Central Limit Theorem Value	Information
100	30	Normal

Source: SPSS 25 Data Processing, 2022

Based on the results of the data normality test using the Central Limit Theorem test, it is known that the sample size used in this study was 100 samples, so it can be stated that the sample size (n) is greater than 30 ($100 > 30$). So it can be concluded that all the data used in this study are normally distributed

IV.1.3.2 Multicollinearity Test

Table 4 Multicollinearity Test Results

Variable	Tolerance	VIF	Information
Service Quality	0,369	2,712	Multicollinearity Free
Product Quality	0,280	3,572	Multicollinearity Free
Trust	0,292	3,430	Multicollinearity Free
Security	0,271	3,684	Multicollinearity Free

Source: SPSS 25 Data Processing, 2022

Based on the results of the multicollinearity test in table 4, it is known that all independent variables, namely service quality, product quality, trustworthiness and security have a tolerance value greater than 0.10 and a VIF (variance inflating factor) value less than 10. Thus, it can be concluded that there is no problem of data multicollinearity between independent variables.

IV.1.3.3 Heteroscedasticity Test

Table 5 Heteroscedasticity Test Results

Variable	Significance	Information
Service Quality	0,306	Heteroscedasticity does not occur
Product Quality	0,143	Heteroscedasticity does not occur
Trust	0.087	Heteroscedasticity does not occur
Security	0,317	Heteroscedasticity does not occur

Source: SPSS 25 Data Processing, 2022

Based on the results of the heteroscedasticity test in table 5, it shows that the significant value above is greater than 0,05. Thus, it can be concluded that the regression model does not contain any problems of heteroscedasticity or variance from the residual of one observation to another.

IV.2 Hypothesis test

IV.2.1 Multiple Linear Analysis

Table 6 Multiple Linear Test Results

Variable	B	Std. Error	tcount	Sign.
(Constant)	1,254	2,424	0,517	0,606
Service Quality (X1)	-0,134	0,136	-0,981	0,329
Product Quality (X2)	0,349	0,152	2,303	0,023
Trust (X3)	0,568	0,157	3,608	0,000
Security (X4)	0,489	0,149	3,276	0,001

Source: SPSS 25 Data Processing, 2022

Based on the results of hypothesis testing in table 6, multiple linear regression equations can be arranged as follows:

$$Y = 1.254 - 0.134X1 + 0.349X2 + 0.568X3 + 0.489X4 + e$$

Based on the results of the multiple regression test in the above equation, it can be interpreted as follows:

- 1) The regression coefficient value of the service quality variable shows a value of -0.134 and is marked Negative. This shows that the higher the quality of service, the level of customer satisfaction in using mobile banking will decrease and vice versa if the level of service quality is lower, the level of customer satisfaction in using mobile banking will increase.
- 2) The regression coefficient value of the Product Quality variable shows a value of 0.349 and is positive. This shows that the higher the product quality, the level of Customer Satisfaction in using Mobile Banking will increase and vice versa if the lower the Product Quality level, the level of Customer Satisfaction in using Mobile Banking will decrease.
- 3) The regression coefficient value of the Trust variable shows a value of 0.568 and is positive. This shows that the higher the level of trust, the level of customer satisfaction in using mobile banking will increase and vice versa if the level of trust is lower, the level of customer satisfaction in using mobile banking will decrease.
- 4) The regression coefficient value of the Security variable is 0.489 and is positive. This shows that the higher the security, the level of Customer Satisfaction using Mobile Banking will increase and vice versa if the lower the security level, the level of Customer Satisfaction using Mobile Banking will decrease.

IV.2.2 Simultaneous Test (F Test)

Table 7 F Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1433.637	4	358.409	55.184	.000 ^b
	Residual	617.003	95	6.495		
	Total	2050.640	99			

Source: SPSS 25 Data Processing, 2022

Based on the results of the F test in table 7, the results of statistical calculations show the calculated F value = 155,646 and with a significance of 0.000 <0.05. This means that together service quality, product quality, trust and security have a simultaneous effect on customer satisfaction.

IV.2.3 Coefficient of Determination

Table 8 Results of the Coefficient of Determination

Model	R	R Square	Adjusted R	Std. Error of the Estimate
			Square	
1	.836 ^a	.699	.686	2.548

Source: SPSS 25 Data Processing, 2022

Based on the results of the coefficient of determination (R²) in table 8, it is known that the value of the coefficient of determination (R²) is 0.699. This implies that the magnitude of the influence of service quality, product quality, trust and security on customer satisfaction in using Mobile Banking services is 66.9%. While the rest that is equal to 30.1% is influenced by other variables outside the study.

IV.2.4 Partial Test (T Test)

Table 9 T Test Results

Variable	B	Std. Error	tcount	Sign.
(Constant)	1,254	2,424	0,517	0,606
Service Quality (X1)	-0,134	0,136	-0,981	0,329
Product Quality (X2)	0,349	0,152	2,303	0,023
Trust (X3)	0,568	0,157	3,608	0,000
Security (X4)	0,489	0,149	3,276	0,001

Source: SPSS 25 Data Processing, 2022

Based on table 9 it is known that the results of the partial test (t-test), are as follows:

- 1) Based on the results of the analysis, it is known that the service quality variable (X1) has a significance value of p-value of 0.329 > 0.05. Then H1 is rejected, which means that there is no effect of service quality on customer satisfaction in using Mobile Banking services.
- 2) Based on the results of the analysis, it is known that the product quality variable (X2) has a significant p-value of 0.023 <0.05, then H2 is accepted, which means that there is a positive effect of product quality on customer satisfaction in using Mobile Banking services.
- 3) Based on the results of the analysis, it is known that the trust variable (X3) has a p-value of 0.000 <0.05, so H3 is accepted, which means that there is a positive effect of trust on customer satisfaction in using Mobile Banking services.
- 4) Based on the results of the analysis, it is known that security (X4) has a significant p-value of 0.001 <0.05, then H4 is accepted, which means that there is a positive effect of security on customer satisfaction in using Mobile Banking services.

IV.3 Discussion of Analysis Results

1. The influence of service quality on customer satisfaction in using Mobile Banking services

Based on the results of the analysis, it is known that the service quality variable obtains a significance value of p-value of 0.329 > 0.05. Then H1 is rejected, which means that there is no effect of service quality on customer satisfaction in using Mobile Banking services. Kotler (2012) reveals that service is any action or performance offered by one party to another that is in principle intangible and does not cause a transfer of ownership. Service quality is the expected level of excellence and control over these advantages to meet consumer desires (Tjiptono, 2014).Service quality is one indicator that shows the extent to which services meet their specifications (Yafie, 2016). Tjiptono (2014) explains that the service provided is more than expected, then the service can be said to be of high quality, whereas if the reality is less than expected, it is said to be of poor quality. So, if reality is not the same as expectations, then the service is called unsatisfactory. The results of this study are different from the results of research conducted by Rezeki (2020) which found that service quality has a positive and significant effect on user satisfaction. while the

results of this study found that service quality has no effect on customer satisfaction in using Mobile Banking services.

2. The effect of product quality on customer satisfaction in using Mobile Banking services

Based on the results of the analysis, it is known that the product quality variable obtains a significance value of p-value of $0.023 < 0.05$, then H2 is accepted which means that there is a positive effect of product quality on customer satisfaction in using Mobile Banking services. Product quality is the totality of features and characteristics of a product or service that depend on its ability to satisfy the stated or implied needs (Kotler and Keller, 2010). Bailia (2014) defines product quality as the overall combination of product characteristics resulting from marketing, engineering, production and maintenance that makes the product usable to meet customer or consumer expectations. Product quality is an important thing in determining the selection of a product by consumers. The product offered must be a product that is really well tested for its quality. Because for consumers the priority is the quality of the product itself. Consumers will like and choose products that have better quality when compared to other similar products that can meet their needs and desires (Aisah, 2016). Based on the Technology Acceptance Model (TAM) theory, the ease of accessing online service systems through m-Banking media is one of the factors that determine customers' willingness to use m-Banking services. The easier it is for consumers to access banking service company services by mobile, it will improve consumer attitudes towards company services and company services will support consumer attitudes (Naili, 2019). The results of this study are in line with research conducted by Majid (2016) who found that product quality has a positive and significant effect on user satisfaction.

3. The influence of trust on customer satisfaction in using Mobile Banking services

Based on the results of the analysis, it is known that the trust variable has a p-value of $0.000 < 0.05$, so H3 is accepted, which means that there is a positive effect of trust on customer satisfaction in using Mobile Banking services. Trust is the belief of one party in the reliability, durability, and integrity of the other party in the relationship and the belief that his actions are in the best interest and will produce positive results for the trusted party (Maharani, 2010). Pavlo (2016) trust is an assessment of one's relationship with others who will carry out certain transactions in accordance with expectations in an environment full of uncertainty. Trust is very important in achieving customer satisfaction, although a trustworthy party is not easy and requires joint efforts at work (Imanda et al., 2018). Trust is needed in establishing relationships between companies and consumers, because trust can lead to satisfaction which will make consumers loyal to products or services. In establishing a good relationship trust is an important factor that affects a commitment. If there is no trust, there will be no commitment. With a commitment to be able to create loyal consumers because they have trusted the performance or capabilities of certain products and companies (Prasetya, 2015). The results of this study are in line with the research conducted by Imanda et al. (2018) which shows that there is a positive and significant influence between trust and customer satisfaction.

4. Effect of Security on customer satisfaction in using Mobile Banking services

Based on the results of the analysis, it is known that security has a significance value of p-value of $0.001 < 0.05$, then H4 is accepted, which means that there is a positive effect of security on customer satisfaction in using Mobile Banking services. Security is the ability of e-commerce to control and maintain security for data transactions (Sulistyawati and Nursiam, 2019). According to Emmywati, (2016) security is a state of being free from danger. This term is usually used in connection with crime, all forms of accidents, and products in a company, both in the form of goods and services. Security is a condition or condition that is safe and free from any danger. Security in information is defined as safeguarding information from all threats that may occur in an effort to ensure or guarantee business continuity, minimize business risk and maximize or accelerate return on investment and business opportunities. In this case what is guaranteed is the confidentiality of personal data and customer transactions (Riyanto, 2010). Park and Kim (2016) explain that security guarantees play an important role in building trust by reducing consumer attention about misuse of personal data and data transactions that are easily damaged. When the level of security assurance is acceptable and meets consumer expectations, consumers feel that the products offered are able to provide satisfaction. The results of this study are in line with the results of research conducted by Emmywati (2016) who found that security has a significant effect on consumer satisfaction.

V. CONCLUSION

Based on the results of data analysis and discussion that has been described, the following conclusions can be drawn:

1. Based on the results of the analysis, it can be concluded that there is no effect of service quality on customer satisfaction in using Mobile Banking services.

2. Based on the results of the analysis, it can be concluded that there is a positive effect of product quality on customer satisfaction in using Mobile Banking services.
3. Based on the results of the analysis, it can be concluded that there is a positive influence of trust on customer satisfaction in using Mobile Banking services.
4. Based on the results of the analysis, it can be concluded that there is a positive effect of security on customer satisfaction in using Mobile Banking services.

Limitations and Suggestions

This study has limitations that can be taken into consideration for further research in order to obtain better research results. The limitations in this study are:

1. In distributing research questionnaires, researchers cannot go directly to research respondents due to the pandemic and PPKM policies so that researchers distribute questionnaires through the google form system.
2. There were some respondents who were less thorough in filling out the questionnaire, so that some sample data could not be used and were replaced with new samples.

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