

# Analysis of M-Banking Service Factors on Customer Satisfaction at Indonesian Sharia Banks Kc Mamuju

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## Abstract

Business competition in the banking sector is now increasingly fierce, both in domestic and international markets. The quality of customer service is the main key for banking companies to maintain customer trust and satisfaction. In providing optimal service, the bank integrates technology through Mobile Banking (m-banking) services to meet customer needs. This research aims to evaluate the influence of various aspects of m-banking, such as system security, company credibility, ease of use, and speed on customer satisfaction at Bank Syariah Indonesia KC Mamuju. Quantitative research methods were used by collecting data through questionnaires to 94 respondents. The research results show that the variables of system security, company credibility, and m-banking speed positively influence customer satisfaction, with a joint influence reaching 56.4%. Multiple linear regression analysis shows that system security (X1), company credibility (X3), and speed (X4) have a significant positive influence on customer satisfaction (Y). The resulting regression equation is  $Y = 2.624 + 0.227 X1 + 0.211 X3 + 0.407 X4 + e$ . Thus, it can be concluded that the higher the quality of m-banking services, the greater customer satisfaction at Bank Syariah Indonesia KC Mamuju will increase. However, there were 2% complaints, indicating that improvements are still needed to improve the m-banking user experience.

## 1. Introduction

Technological developments have a big impact on several sectors of life, one of which is the banking sector. In utilizing technological advances, banks improve services by providing differentiation in terms of services and products that are better compared to their competitors. Banks that want to develop and gain a competitive advantage must be able to provide good service to customers compared to their competitors. Customer trust and satisfaction are factors in business success.

To meet customer satisfaction in the banking industry, the quality of customer service is very important for companies to be managed well in order to continue to gain trust and satisfaction from customers. Satisfaction is a person's feeling of happiness or disappointment that arises after comparing a product or service from what they thought with what they expected.

Customer satisfaction not only provides benefits in the short term but can provide benefits in the long term and provide a competitive advantage for service provider

companies (banks). If customers always feel that the service provided by the bank exceeds their expectations, this means that the customer is unlikely to switch to another bank. Customers will tend to reuse banks that are able to provide satisfactory service and will usually promote the services they receive to other potential customers. In running its business, service providers (banks) must provide the best service for their customers and must be supported by adequate facilities and infrastructure to attract people's interest in becoming new customers and not moving to other competitors. One way is by releasing products that can meet customer needs.

New breakthroughs in banking products and services that have sophisticated technology will make it easier for customers to carry out various financial transactions, including via electronic media or what is known as mobile banking. Mobile Banking is a service product that relies on sophisticated GPRS (General Package Radio Services) technology to make it easier for customers to carry out banking transactions.

Banks provide m-banking services to meet customer demands and needs as an alternative for carrying out banking transactions. Through m-banking, customers can access banking products and services using a smartphone. M-banking transactions can be carried out anywhere and at any time for 24 hours without the customer coming to the bank or Automated Teller Machine (ATM), except for cash deposit and withdrawal transactions.

Bank BSI Syariah Indonesia KC Mamuju is one of the banks in the banking industry that also provides m-banking services. The m-banking service offered by BSI Syariah Indonesia KC Mamuju has various interesting features that can make transactions easier for customers. Features that can be accessed include account info, balance checks, transfers, cash withdrawals, bill payments, credit purchases, gold services and others.

M-banking services are expected to make transactions easier for customers. Based on the pre-survey results, it is known that the number of Bank Syariah Indonesia KC Mamuju customers in March 2023 is 11,000 customers and those using m-banking services are 1500 users and a percentage of 3% of the total users at Bank Syariah Indonesia KC is obtained. Mamuju made a complaint or complaint regarding m-banking. On May 8 2023, there was system damage at Bank Syariah Indonesia, so this of course had an impact which resulted in several features of the m-banking application being problematic or unable to be used.

According to an interview conducted by researchers with Ikhsan Ibrahim, a customer of Bank Syariah Indonesia KC Mamuju, he stated that accessing m-banking services was very difficult, according to information circulating in the media, there had been a ransomware attack so that customers had the potential to lose funds. Apart from that, when operating m-banking, you must have a very strong signal because if the internet connection is not good, then automatically m-banking services cannot be accessed so we cannot make transactions.

Meanwhile, another opinion was stated by Alfigram Nugraha, a customer of Bank Syariah Indonesia KC Mamuju, that his relative had received a fake SMS asking for m-banking account details from a hacker posing as a financial institution, which almost resulted in his money being drained. Another statement was made by Raodatul Jannah Darwis, a customer of Bank Syariah Indonesia KC Mamuju, that using m-banking services is indeed easy and can speed up transactions and save time because the features offered are very complete compared to conventional bank m-banking in general, but he stated that he did not believe it. towards m-banking services due to the large number of news related to the increasing number of data breaches. Meanwhile, according to research conducted by Harahap (2020) entitled the influence of m-banking services on customer satisfaction at Bank Syariah Mandiri, Prabumulih City, the results of this research showed that there was a significant influence between m-Banking services and customer satisfaction at Bank Syariah Mandiri, Prabumulih City.

Based on the background described above, the use of m-banking services is not as smooth as expected. So, researchers are interested in conducting research on factor analysis of m-banking services on customer satisfaction because it is very important to know the extent of customer perceptions of mobile banking services and whether this service will bring benefits to customers.

## 2. Literature Review

### 2.1 Service Theory

According to Suhartanto, services are activities offered by organizations or individuals to consumers, which are intangible and cannot be had in direct interaction between a person and another person or a physical machine, and provide customer satisfaction. In the Big Indonesian Dictionary, service is explained as an effort to serve other people's needs, while serving is helping to prepare and take care of what someone needs.

Meanwhile, according to Kasmir, service is a pleasant feeling given to other people accompanied by friendliness and ease in meeting their needs. Services are provided as actions or deeds of a person or organization to provide satisfaction to customers or customers. This action can be carried out by directly serving customers. This definition indicates that each company must be able to compete to create goods or services according to consumer demand or expectations. A customer or customer is a person or party whose needs are served, so anyone can become a customer depending on the situation.

Customers are dynamic subjects who are greatly influenced by internal factors within themselves and external factors outside themselves. Customer responses and actions arise from perceptions and expectations of stimuli both from within and from outside themselves to fulfill their needs and demands. Almost all types of products offered require service from company employees. It's just that the services provided are sometimes direct and indirect. For bank products (and other financial institutions such as insurance, leasing, pawnshops, etc.), some require direct services such as cash deposits, credit applications or purchasing other products.

The service concept generally includes principles and strategies that can be used by organizations or businesses to provide good service to customers or stakeholders. The following are some of the main elements in the general service concept:

### **1) Customer Onboarding**

A strong customer orientation begins with an organization's ability to identify and understand customer needs. This involves in-depth analysis of customer wants, problems and preferences. Through surveys, interviews, and collecting feedback, organizations can gain a better understanding of customer needs. This includes not only functional needs, but also emotional and social needs that may influence a customer's perception of a product or service. It's important to create open channels of communication with customers so they feel

valued and heard. Companies that can effectively respond and adapt their products or services to customer needs are more likely to succeed and thrive in a competitive marketplace.

The success of an organization is not only measured by the extent to which customer needs are met, but also the extent to which customer satisfaction is maintained. Understanding that customer satisfaction is not a temporary goal but must be the main focus is an important step. Satisfied customers are more likely to remain loyal, provide positive references, and increase overall value to the company. Organizations that are oriented towards customer satisfaction must be able to provide consistent and high quality services. This involves the entire value chain of the company, from product design to after-sales service. Customer satisfaction can also be increased through responsiveness to feedback, quick resolution of problems, and providing unexpected added value to customers. More than simply meeting customer needs, customer-oriented organizations must be able to understand and exceed their expectations.

This involves continuous innovation, process improvement, and the ability to provide a customer experience that differentiates from competitors. By actively gathering feedback, organizations can assess the extent to which customer expectations are being met and identify areas where improvements can be made. Exceeding expectations not only creates satisfied customers, but also creates opportunities to build a positive image and capture a larger market share. Effective customer orientation is fundamental to the sustainability and growth of an organization. Focusing on customer needs and satisfaction as a top priority creates a strong foundation for building lasting and sustainable relationships. By understanding customer expectations and striving to exceed them, companies can win customers' hearts, create loyalty, and carve out a positive image in the marketplace.

Therefore, customer orientation is not just the task of the customer service department, but a commitment that involves the entire organization.

## 2) Service Quality

Quality customer service has become the main key in creating sustainable relationships between companies and customers. In an increasingly competitive business era, customer satisfaction is a top priority for every organization. Good service quality involves a deep understanding of customer expectations. Learning and responding to customer needs quickly can increase satisfaction and increase customer loyalty. Quality service creates a positive experience for customers. From the first interaction to after-sales service, each stage needs to be well elaborated to create an unforgettable impression.

## 3) Effective Communication

Effective communication is the main foundation for success in the business world. The ability to communicate clearly and effectively with customers, colleagues and stakeholders is a key skill that influences the reputation and success of an organization. Effective communication plays a key role in understanding and meeting customer needs. Through good communication, organizations or companies can build strong relationships with customers, listen to their feedback, and provide solutions that meet expectations. Clear communication is key in ensuring proper understanding between all parties involved. Unclear or misunderstood information can cause customer confusion and dissatisfaction. Companies that are able to communicate effectively create a positive image in the eyes of customers. Friendly, professional and informative communication can increase customer trust and loyalty.

## 4) Empathy and Responsiveness

Good customer service is not only characterized by efficiency and reliability but

also involves emotional aspects such as empathy and responsiveness. Empathy and responsiveness in customer service are key factors that can differentiate a satisfactory customer experience from a less than satisfactory one. Empathy is the ability to understand and feel the feelings and needs of other people. In the context of customer service, empathy refers to a service provider's ability to understand and respond to a customer's needs, concerns, or problems in an empathetic manner. Empathy creates an emotional connection between service providers and customers, helping to build strong relationships and mutual understanding.

Benefits of Empathy: 1) Increased Customer Satisfaction: Customers who feel understood tend to feel more satisfied with the services provided. 2) Growth in Customer Relationships: Empathy strengthens the bond between service providers and customers, creating long-term customer loyalty. 3) Better Problem Solving: Understanding the customer perspective helps service providers in providing better solutions to customer problems or needs. Meanwhile, in the aspect of responsiveness in service, responsiveness refers to the speed and effectiveness of service providers in responding to customer needs or problems. Responsive service shows that the company cares about customers and is ready to act immediately to meet their needs. Responsiveness is a real step in respecting customers' time and interests.

Empathy and responsiveness are key elements that cannot be ignored in quality customer service. Both complement each other to form a positive customer experience and build strong relationships between customers and service providers. Organizations that implement empathy and responsiveness in their service culture tend to achieve higher levels of customer satisfaction and win in an increasingly competitive marketplace. Therefore, companies must continue to invest in developing empathy and responsiveness

skills to achieve excellence in providing customer service.

### 5) Innovation

In a dynamic and competitive business era, customer satisfaction is the key to a company's success. Successful companies consistently approach innovation as a means of increasing customer satisfaction. Innovation not only includes the development of new products, but also extends to business processes, customer experience, and the way companies interact with the market. Companies need to continually identify opportunities to develop new products or improve existing products. Using the latest technology and listening to customer feedback to understand their needs and wants. Applying artificial intelligence technology and data analysis to provide more personalized services to customers. Offer solutions tailored to customer preferences and transaction history.

Innovation is not just a trend, but a key element in achieving sustainable customer satisfaction. Companies that focus on innovation can not only meet customer expectations today, but can also create satisfaction that exceeds expectations in the future. Therefore, innovation needs to be integrated into the company culture, becoming a sustainable cycle that ensures the company always moves forward and provides added value to customers.

### 6) Customer Relationship Management

Customer Relationship Management Customer Relationship Management (CRM) is a strategic approach that aims to understand, maintain and strengthen the relationship between an organization and its customers. Basically, CRM is the foundation for creating a satisfying customer experience. Customer satisfaction is not only about quality products or services, but also about how the company builds and maintains positive relationships with customers. CRM helps in retaining existing customers by identifying and understanding their needs. Satisfied customers

tend to be loyal and can become long-term customers.

Customer Relationship Management is a critical component of a successful business strategy. By focusing on customer satisfaction, companies can create strong relationships, build loyalty, and improve overall business performance. Through the application of technology, employee training, and commitment to customer service, companies can achieve competitive advantage and deliver added value to their customers.

### 7) Reliability and Assurance

In an increasingly competitive business era, customer satisfaction is a key factor that determines the success of an organization. Reliability and certainty in service play an important role in shaping a positive customer experience. Assurance focuses on an organization's ability to provide clarity and certainty to customers. This involves transparency, clear communication, and meeting customer expectations. Some key elements of certainty in service involve clear communication, realistic time and cost estimates and structured service processes.

Reliability and certainty are the key foundations of creating a positive customer experience. Organizations that understand the importance of reliability and certainty in service will be able to build long-term relationships with customers, increase loyalty, and achieve competitive advantage in increasingly complex markets. Therefore, investment in improving reliability and assurance should be considered a crucial strategy for achieving sustainable customer satisfaction.

### 8) Conflict Handling

Conflict is an unavoidable reality in every organization or service relationship. Basically, conflict can arise from differences in opinions, interests, or perceptions between individuals or groups. In a service context, handling conflict is important because it can affect service quality and customer satisfaction.

The first step in handling conflict is identification. Organizations need to understand that conflict can arise from a variety of sources, including differences in expectations, miscommunication, or internal problems. The service team must be able to recognize early signs of conflict in order to provide timely intervention. The strategies that can be used in conflict management are: open communication, negotiation, mediation, communication skills training, establishing conflict management policies, collaboration with work teams as well as evaluation and learning.

Handling conflicts in services is an integral part of service quality management. By implementing effective strategies and approaches, organizations can minimize the negative impacts of conflict and create a harmonious and productive service environment. Therefore, it is important for organizations to invest in developing conflict handling skills for employees and design policies that support such efforts.

### 9) Performance Measurement

Quality customer service is a critical aspect in the success of organizations in various sectors. To ensure optimal service, performance measurement becomes an important instrument in assessing the extent to which goals and expectations are achieved. Performance measurement in services refers to the systematic and measurable evaluation of the effectiveness and efficiency of services provided by an organization. This involves monitoring key performance indicators (KPIs) related to customer satisfaction, responsiveness and general service quality.

Performance measurement in service is a vital instrument for improving customer experience and organizational efficiency. By identifying and measuring appropriate KPIs, organizations can continually adapt and improve their services in line with customer expectations and changing market requirements. Implementing this strategy can bring long-term benefits and ensure the

organization's continued success in providing quality services.

### 10) Stakeholder Engagement

Superior service not only includes the relationship between service providers and customers, but also involves all relevant stakeholders. Stakeholders, including customers, employees, business partners and local communities, have an important role in shaping the quality and sustainability of a service. Stakeholder engagement is not only an organization's task, but also the foundation for long-term success. The following are some important aspects of stakeholder involvement in services:

- a) Customers as Partners: Viewing customers not only as recipients of services, but as partners who contribute to the development and improvement of services. Encourage active feedback from customers to better understand their needs.
- b) Employee Participation: Involving employees in the decision-making process and giving them a significant role in designing and improving services. Provide training and development to improve employee skills and engagement.
- c) Sustainable Business Partnerships: Building sustainable partnerships with suppliers and other business partners. Involve business partners in strategic thinking and decision making to ensure shared goals are achieved.
- d) Local Community Support: Maintain and strengthen relationships with local communities around the organization. Get involved in social initiatives and activities that benefit society.
- e) Transparency in Communication: Building open and honest communication with all stakeholders. Inform them of important changes or developments that may affect them.
- f) Joint Performance Measurement: Establish joint performance indicators involving various stakeholders. Evaluate the achievement of common goals and utilize the results for continuous improvement.

### 3. Research Methods

This research design describes a strategy for obtaining valid data that is in accordance with the characteristics of the variables and research objectives. This research is field research which aims to understand the background and environmental interactions of Bank Syariah Indonesia KC Mamuju. By focusing on the influence of m-banking services on customer satisfaction, this research is quantitative with statistical data. The customer satisfaction variable (Y) is measured through questions related to system security, ease of use, company credibility, and speed of m-banking services. The m-banking service variable (X) consists of system security (X1), ease of use (X2), company credibility (X3), and speed (X4). The data collection method uses a questionnaire with a sample of 94 respondents.

The operational definition of variables refers to observable properties. The results of multiple linear regression analysis show that system security, company credibility, and m-banking service speed have a positive effect on customer satisfaction. With the regression equation  $Y = 2.624 + 0.227 X1 + 0.211 X2 + 0.211 X3 + 0.211 X4$ . This research also underwent tests of validity, reliability and classic assumptions such as normality, multicollinearity and heteroscedasticity. In data analysis, a partial test (T test), simultaneous test (F test), and measurement of the coefficient of determination (R<sup>2</sup>) were carried out to measure the extent to which the model was able to explain variations in the dependent variable. In conclusion, this research provides a significant contribution to understanding the influence of m-banking services on customer satisfaction at Bank Syariah Indonesia KC Mamuju.

## 4. Results and Discussion

### 4.1 Results Research

#### a. Data Quality Test Results

##### 1) Validity Test

Validity is a measurement that shows the level of accuracy of an instrument's measurement of the concept being studied. To obtain primary data, researchers distributed questionnaires to respondents who used Bank Syariah Indonesia's mobile banking services. A statement item is said to be valid if the value of each statement item or r calculation is positive and greater than r table. In the statement test on 94 respondents, the researcher used the formula  $df = n - 4$ , so  $94 - 4 = 90$  and found a value of 0.202 as the r table. The following are the results of the validity test on the research variables.

Table 4.4  
Validity Test Results

Statement	R <sub>count</sub>	R <sub>table</sub>	Information
<b>Mobile Banking System Security</b>			
Item 1	0,760	0,202	Valid
Item 2	0,810	0,202	Valid
Item 3	0,787	0,202	Valid
Item 4	0,698	0,202	Valid
<b>Ease of Use of the Service</b>			
Item 1	0,845	0,202	Valid
Item 2	0,725	0,202	Valid
Item 3	0,746	0,202	Valid
Item 4	0,791	0,202	Valid
<b>Credibility of Banking Service Company</b>			
Item 1	0,858	0,202	Valid
Item 2	0,858	0,202	Valid
Item 3	0,830	0,202	Valid
Item 4	0,836	0,202	Valid
<b>Speed</b>			
Item 1	0,862	0,202	Valid
Item 2	0,876	0,202	Valid
Item 3	0,785	0,202	Valid
Item 4	0,816	0,202	Valid
<b>Customer Satisfaction</b>			
Item 1	0,771	0,202	Valid
Item 2	0,800	0,202	Valid
Item 3	0,839	0,202	Valid
Item 4	0,815	0,202	Valid

Source: Data processed, December 2023

In table 4.4 it can be seen that of the 20 statements given to 94 respondents, the r value was greater than the r table of 0.202, which means all items were valid.

## 2) Reliability Test

Reliability tests are used to test the consistency of data over a certain period of time, namely to determine the extent to which the measurements used can be trusted or relied upon. These variables are said to have a Cronbach Alpha value of  $> 0.60$ , which means that the instrument can be used as a valid data collector, namely the relative coefficient measurement results if repeated measurements are carried out. This reliability test aims to see consistency. The following are the results of the reliability test on the research variables.

**Table 4.5**  
**Reliability Test Results**

Variable	Cronboach's Alpha	N Of Item	Inform ation
Mobile System Security Banking (X <sub>1</sub> )	0,885	5	Reliable
Ease of Use of Service (X <sub>2</sub> )	0,836	5	Reliable
Service Company Credibility Banking Services (X <sub>3</sub> )	0,836	5	Reliable
Speed (X <sub>4</sub> )	0,631	5	Reliable
Customer Satisfaction (Y)	0,724	5	Reliable

From the test results, it was found that all research Cronboach's alpha values were greater than 0.60, so it could be concluded that all research instruments were reliable.

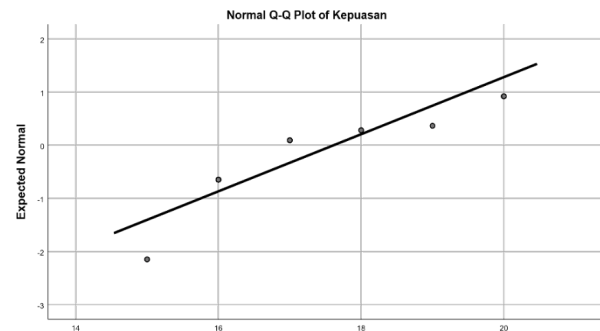
### b. Classical Assumption Test

#### 1) Normality Test

Data normality testing is something that is commonly done before a statistical method. The normality test is one part of the data analysis requirements test or what is usually called the classical assumption. The purpose of the normality test is to find out whether the distribution of data follows or approaches a normal distribution, namely the distribution of data that has a pattern like a normal distribution.

The normality test is carried out by looking at the normal probability plot which

compares the cumulative distribution from the normal distribution. The normal distribution will form a straight diagonal line, and plotting the residual data will be compared with the



diagonal line. If the residual data distribution is normal, then the line depicting the actual data follows the diagonal line.

The data normality test using IBM SPSS 26 For Window's data processing produces the following graphic image:

Figure 4.2

#### Heteroscedasticity Test Results

Based on Figure 4.2, the scatterplot graph shows that the data is spread above and below the number 0 on the Y axis and there is no clear pattern in the distribution of the data. This means that heteroscedasticity does not occur in the regression equation model. So the regression model is suitable to be used to predict customer satisfaction based on the variables that influence it, namely security of the mobile banking system, ease of use of the service, credibility of the banking service company, and speed.

### c. Hypothesis Test Results

Hypothesis testing was carried out using multiple linear regression analysis. To make it easier to analyze data, all data processing will be carried out using the IBM SPSS Statistics 26 for Windows program. The regression results from the processed primary data can be seen in table 4.7 as follows:



**Table 4.7****Multiple Linear Regression Test Results**

Model	Collinearity Statistics	
	Unstandardized Coefficients	
	B	Std. Error
(Constant)	2.624	1.398
Mobile Banking System Security	0.227	.082
Credibility Company Service Banking	0.211	.086
Speed	0.407	.083

Dependent variable: Customer Satisfaction

Source: data processed, December 2023

Based on the table above, the following regression equation model can be obtained:  $Y = 2.624 + 0.227 X_1 + 0.211 X_3 + 0.407 X_4 +$

The constant  $\alpha$  is 2.624; This means that if Mobile Banking System Security, Banking Service Company Credibility, and Speed are absent or the value is 0, then customer satisfaction with mobile banking services is 2,624. The regression coefficient for the Mobile Banking System Security variable ( $X_1$ ) is 0.227, meaning that if Mobile Banking System Security is reduced by 1 unit, customer satisfaction will increase by 0.227 units, assuming that other independent variables remain constant. In other words, there is a positive relationship between Mobile Banking System Security and the satisfaction variable (dependent).

The regression coefficient for the Banking Services Company Credibility variable ( $X_3$ ) is 0.211, meaning that if the Banking Services Company Credibility is increased by 1 unit, then customer satisfaction will increase by 0.211 units. The coefficient is positive, meaning that there is a unidirectional relationship between the credibility of banking service companies and customer satisfaction. The higher the company's credibility, the banking services provided will increase customer satisfaction with mobile banking.

The regression coefficient for the speed variable ( $X_4$ ) is 0.407, meaning that if the speed is increased by 1 unit, customer satisfaction will increase by 0.407 units. The coefficient is positive, meaning there is a

unidirectional relationship between speed and customer satisfaction. The higher the speed provided, the greater customer satisfaction with mobile banking will increase.

**1) Partial Test Results (T Test)**

The T test is used to determine whether the independent variable partially influences the dependent variable. The test results of the influence of mobile banking service variables which include Mobile Banking System Security, Banking Service Company Credibility, and Partial Speed on mobile banking customer satisfaction can be seen in table 4.8 below:

**Table 4.8****Partial Test Results (T Test)**

Model	T	Say
(Constant)	1.877	0.064
Mobile Banking System Security	2.774	0.007
Credibility of Banking Services Company	2.449	0.016
Speed	4.894	0.000

Source: data processed, December 2023

Berdasarkan tabel 4.8 di atas dapat diketahui nilai t hitung dari setiap variabel:

**a) Impact of Mobile Banking System Security**

This test basically shows whether all the independent variables included in the model have a joint (simultaneous) influence on the dependent variable. If the significance value is  $<0.05$  then  $H_a$  is accepted and conversely, if the significance value is  $>0.05$  then  $H_a$  is rejected. With a p-value of 0.007, it can be concluded that Mobile Banking System Security ( $X_1$ ) has a significant influence on the dependent variable. Therefore, in this context, it can be considered that the security level of the mobile banking system significantly influences the dependent variable (customer satisfaction)

**b) Credibility of Banking Services Companies**

Based on the table above, a calculated t value of 2,449 can be obtained with a sig value. 0.016. This shows that the calculated t value is greater than the t table 0.677 and the

sig value. smaller than 0.05. Thus  $H_0$  is rejected and  $H_a$  is accepted. This means that the Banking Service Company Credibility variable has a significant influence on customer satisfaction.

### c) Speed

Based on the table above, a calculated t value of 4,894 can be obtained with a sig value. 0.000. This shows that the calculated t value is greater than the t table 0.677 and the sig value. smaller than 0.05. Thus  $H_0$  is rejected and  $H_a$  is accepted. This means that the speed variable has a significant influence on consumer satisfaction.

## 2) Simultaneous Test Results (F Test)

To see whether the independent variables in this study have an effect on the dependent variable together, the researchers present it in table 4.9 below:

**Table 4.9**

### Hasil Uji Simultan (Uji F) ANOVA<sup>b</sup>

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	181.714	3	60.571	38.801	0.000
Residual	140.498	90	1.561		
Total	322.213	93			

Source: Data processed, December 2023

a. Predictors: (Constant), Speed, Mobile Banking System Security, Banking Service Company Credibility

b. Dependent Variable: Customer Satisfaction

Based on table 4.9, the calculated F value is 38,801 with a sig value. equal to 0.000. This shows that the calculated F value is greater than F table 2.472 and the sig. smaller than 0.05. Thus  $H_0$  is rejected and  $H_a$  is accepted. This means that mobile banking services which include mobile banking system security, banking service company credibility, and speed together have a significant influence on customer satisfaction.

## 3) Coefficient of Determination Test Results (R<sup>2</sup> Test)

The coefficient of determination essentially measures how far the model's ability is to explain variations in the dependent variable. The coefficient of determination value is between zero and one. A small value means that the ability of the independent variables is very limited. A value close to one means that the independent variables provide almost all the information needed to predict variations in the dependent variable. For greater clarity, researchers present it in table 4.10 below:

Table 4.10

### Coefficient of Determination Test Results Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.751 <sup>a</sup>	.564	.549	1.249

1. Predictors: (Constant), Speed, Security of Mobile Banking Systems, Credibility of Banking Services Companies

2. Dependent Variable: Customer Satisfaction

Based on the table above, the R<sup>2</sup> (R Square) figure is 0.564 or (56.4%). This shows that the percentage contribution of the influence of the mobile banking service variable which includes security of the mobile banking system, ease of use of the service, credibility of the banking service company, and speed on the customer satisfaction variable is 56.4% or the variation in the independent variables used in the model is able to explain 56.4% variation in dependent variable. Meanwhile, the remaining 43.6% is influenced or explained by other variables not included in this research model.

## 4.2 Discussion of Research Results

### a. Respondent Characteristics

#### 1) Gender

Research data was obtained from the results of a questionnaire that was distributed to all 94 respondents. It can be seen that female respondents are more dominant,

namely 55% compared to male respondents, which is 45%. This is in line with research conducted by Adelia (2020) entitled *The Influence of M-Banking Services on Customer Satisfaction (Case Study at Bank BNI Syariah KCP Rajabasa)* where the female gender is more numerous than the male gender with the number of female respondents being 55 and 40 male respondents. According to Abdurrahman & Oktapiani (2020). Differences in financial needs and family responsibilities may also influence how men and women use financial services. Women may be more focused on household financial management, which may make them more active in using mobile banking applications. Additionally, women may be more likely to use mobile banking applications because women find the service more flexible and convenient, especially if women have limited time to visit branches. physical bank.

If we relate it to the views of the Qur'an and hadith, Islam gives economic rights to women. Women have the right to manage their property and family. The Prophet Muhammad SAW said: "It is not lawful for a man to take his brother's property unless he is willing." (HR. Bukhari) This hadith shows the importance of respecting women's rights to manage property, including managing household finances. Apart from that, Islam's view of technological progress is very open, and there are no specific restrictions based on gender in the use or contribution to technological progress. Basically, Islam gives equal freedom and responsibility to men and women to develop their potential, including in the field of technology.

## 2) Age

Judging from the age of the respondents, it can be seen that respondents with an age range of 29-38 years were the largest number of respondents with a percentage of 32%, and this was followed by respondents with an age range of 19-28 years with a percentage of 30%. Then continued by respondents with an age range of 49-59 amounting to 21% and the

fewest were aged 39-48 with a percentage of 17%. This is also in line with research conducted by Hadi & Novi 2015 with the title *Factors that Influence the Use of Mobile Banking Services based on the results of analysis of age, education, occupation and type of bank which simultaneously have a positive and significant effect on the probability of frequency of mobile banking use per month.* This is also confirmed by Adelia's (2020) research entitled *The Influence of M-Banking Services on Customer Satisfaction (Case Study at Bank BNI Syariah KCP Rajabasa)* where the productive age of 17-40 years is more than that of > 50 years.

According to McKinsey (2018), the productive age generation is growing along with advances in digital technology. The productive age is more accustomed to using mobile devices and feels comfortable with online transactions. Adopting digital technology in everyday life has become more natural for them. Then, people of productive age often have busy schedules and high mobility. The mobile banking application provides easy access to financial services wherever you are. With the mobile banking application, you can easily carry out transactions, monitor accounts and manage finances without having to go to a physical bank.

The hadith of the Prophet Muhammad SAW regarding Productivity says: "A strong believer is better and more loved by Allah than a weak believer, even though both are still good. Be good, all of you, try to look for what is beneficial for you, put your trust in Allah, and do not feeling weak (incapable). This hadith emphasizes the importance of productivity, effort and strength in facing daily life, at a young age, taking advantage of opportunities for good, including using technology that can make all matters easier.

## 3) Education

Judging from the education of the respondents, it appears that respondents with a bachelor's and master's degree at 70% are

the largest number of respondents, followed by respondents with a high school education at 23%, then followed by respondents with a junior high school education at 4%, and the fewest are respondents with a final education of elementary school with a percentage of 2%. This is also in line with research conducted by Zetta et al 2023 with the title The Influence of Mobile Banking, Education Level and Income Level on Saving Behavior and the use of m-banking at Bank Nagari, Solok City, where the results of the research show that the variable level of education influences the saving behavior of bank customers.

Nagari Kota Solok and the Income Level Variable influence the saving behavior of Bank Nagari Kota Solok customers. Judging from the R Square value of 0.650, it means that the higher the level of education and income level, the effect is 65% on saving behavior and using mobile banking.

According to Hadi & Novi (2015) Individuals who have completed higher education tend to have better technological skills and digital literacy. They are more accustomed to using mobile devices and applications, including mobile banking. Higher education often involves a better understanding of financial concepts and money management. More educated people may be more aware of the importance of easy access to financial services and more likely to adopt solutions such as mobile banking. Besides that highly educated individuals often have busy schedules, the use of mobile banking allows them to access and manage their accounts efficiently without the need to visit a physical bank branch.

In Islam it is also explained that Allah will give wisdom to whoever He wishes as explained in Surah Al-Baqarah (2:269):

يُؤْتِي الْحِكْمَةَ مَنْ يَشَاءُ وَمَنْ يُؤْتَ الْحِكْمَةَ فَقَدْ أُوتِيَ خَيْرًا كَثِيرًا وَمَا يَذَّكَّرُ إِلَّا أُولُو الْأَلْبَابِ

Translation: "He (Allah) bestows wisdom on whom He wills. Whoever is granted wisdom, indeed he has been granted much goodness.

No one can take a lesson (from it)." This verse highlights that wisdom (knowledge and wisdom) is a gift from Allah, by gaining knowledge from the educational process it can open the door to a deeper understanding of the world around us and provide the ability to think critically. The ability to think critically is the key to making wise and sustainable decisions in various aspects of life including technological development.

## **b. Hypothesis Testing**

### **1) T test**

#### **a) Security of Mobile Banking Services on Customer Satisfaction**

From the results of the T test, it is known that the calculated t result for the mobile banking system security variable is 2,774 with a p-value of 0.007 which is smaller than the alpha value of 0.05. It can be concluded that Mobile Banking System Security has a significant influence on the dependent variable. Therefore, in this context, it can be considered that the security level of the mobile banking system significantly influences the dependent variable (customer satisfaction).

The results of this research are in accordance with research conducted by Wahyu Jalil Saputro (2020:81) where the results of his research state that there is a significant influence between security and customer satisfaction in using mobile banking. Apart from that, this research is also strengthened by the results of research conducted by Kamaruddin et al 2022 with the title The Influence of Convenience, Security and Risk Factors on Customer Satisfaction in Using Mobile Banking, the results show that security has a t-count of 2.584 > 2.024 t-table with The significant value is 0.014 < 0.05, which means that security factors have a positive and significant effect on customer satisfaction.

Security is a key factor that builds customer trust in mobile banking services. When customers feel that their financial information is safe and protected, this

increases their level of trust in the service provider. High trust then contributes to customer satisfaction. This shows that the stronger the security contained in a technology, the greater customer satisfaction in using mobile banking, where currently mobile banking has provided authentication services to maintain the security of customer data, in this service customers can verify every time they make a transaction.

In Islam itself, the Koran does not specifically discuss individual rights in the context of data security or privacy as interpreted in the context of modern technology. However, there are verses that generally voice the principles of justice, trust, and protection of individual rights which can be linked to issues of data security and privacy, as explained in Surah Al-Baqarah (2:267):

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ  
وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِأَخْذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۗ  
وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

Translation: "O you who believe, invest (your wealth) some of the good results of your efforts and some of what We bring out from the earth for you. And do not choose the bad and then spend from it, while you are alone do not want to take it except with tilted (eyes); and know that Allah is Most Rich, Most Praiseworthy."

This verse reminds us that Allah is Most Rich and Most Praiseworthy. In the context of mobile banking services, this can be interpreted as service providers having a moral and ethical responsibility towards customers and society, and that data security must be a priority without exploiting information unethically. Apart from that, this verse emphasizes avoiding excessive prejudice and finding fault with others. In the context of information technology, this can be interpreted as the importance of maintaining privacy and not looking for personal information without permission.

## b) Credibility of Mobile Banking Services on Customer Satisfaction

Then the calculated t result of the banking service company credibility variable is 2,449, which means it has a significant influence on customer satisfaction, and the t calculated result of the speed variable is 4,894, which means it has a significant influence on customer satisfaction. The results of this research are strengthened by the results of previous research conducted by Irfan Nurahmadi Harish with the title "The Influence of Customer Trust and 170 Mobile Banking Service Quality on Customer Satisfaction (Case Study at Bank Syariah Mandiri Depok). Thus H0 is rejected and Ha is accepted. So it can be concluded that the variable quality of mobile banking services has a significant influence on customer satisfaction. According to Rianto (2015: 213) service quality is a comparison of service between reality and customer expectations. If the reality received is more than expected, then the service can be said to be quality and the customer will be satisfied, conversely if the reality is less than expected, then service is said to be of poor quality and customers will be disappointed or dissatisfied.

In Islam, the Koran does not specifically discuss the concept of "corporate credibility" as interpreted in the context of modern business and finance. However, the Koran discusses the principles of justice, trust and transparency, which can be linked to the concept of corporate credibility. The following is an example of a verse that reflects the principles of credibility  
Surah Al-Ma'idah (5:1):

يَا أَيُّهَا الَّذِينَ آمَنُوا أَوْفُوا بِالْعُقُودِ أُحِلَّتْ لَكُمْ بَهِيمَةُ الْأَنْعَامِ إِلَّا مَا يُتْلَى  
عَلَيْكُمْ غَيْرَ مُحْلَى الصَّيْدِ وَأَنْتُمْ حُرْمٌ إِنَّ اللَّهَ يَحْكُمُ مَا يُرِيدُ

Translation: "O you who believe, fulfill all covenants. Livestock is permitted to you, except those announced to you, while you are still in i'tikaf (abstaining from sexual relations) in ihram. Indeed, Allah establishes the laws that He wills. "

This verse emphasizes the importance of obeying agreements and agreements. Compliance with agreements is part of fairness and trust in doing business. The principles contained in the Koran, such as justice, trust, and transparency, can be considered as the basis for a company's credibility in a business and financial context. This includes fulfilling obligations, integrity and transparency in every aspect of company operations.

### c) Speed of Mobile Banking Services on Customer Satisfaction

Based on the analysis results, a calculated t value of 4,894 can be obtained with a sig value. 0.000. This shows that the calculated t value is greater than the t table 0.677 and the sig value. smaller than 0.05. Thus H<sub>0</sub> is rejected and H<sub>a</sub> is accepted. This means that the speed variable has a significant influence on consumer satisfaction. This research is in line with research conducted by Mundir et al (2021) entitled The Influence of Mobile Banking Services on Customer Satisfaction at BRI Syari'ah KCP Malang Pandaan, Pasuruan Regency. The results of the t test show that perceptions of speed influence customer satisfaction, where the significance level is 0.000 > the alpha value of 0.05. Today's customers have more complex needs/demands from mobile banking service providers. One aspect that must be met is the connection speed in the mobile banking system.

Although this error is not found in the banking system but in the provider used by the customer. Network providers depend on the signal on the network, connection errors often occur in places far from signal coverage. The results of this research show a positive influence on the mobile banking speed variable on customer satisfaction. This is probably also due to the majority of customers at Bank Syariah Indonesia Kc. Mamuju is domiciled in the city of Mamuju, where the city of Mamuju has fairly good signal and internet access. In addition, the Bank Syariah Indonesia

mobile banking application provides instant responses to user requests to access information and carry out transactions easily and quickly.

### 2) F test

For the F test, it is known that the calculated F value of 38,801 is greater than the F table of 2,472 and it is known that the sig. 0.000 is smaller than 0.05. So mobile banking services which include mobile banking system security, banking service company credibility, and speed together have a significant influence on customer satisfaction. This research is in line with research conducted by Mundir et al (2021) entitled The Influence of Mobile Banking Services on Customer Satisfaction at BRI Syari'ah KCP Malang Pandaan Pasuruan Regency where the results of the F test show that perception of speed (X1), perception of security ( X2), perception of data accuracy (X3), perception of trust (X4) jointly affects customer satisfaction, where the calculation of Fcount is 1.303 with a significance level of 0,000.

Thomas, et al (2015: 40) indicate that the quality of services provided must be in accordance with what customers expect. The increasing level of conformity between expectations and the quality of service provided by the company is a sign of creating maximum satisfaction value. In previous research, Thomas, et al (2015) examined the gap in service quality and customer satisfaction. In this research, it is proven that service quality has a positive effect on customer satisfaction. This means that the higher the service quality, the higher the customer satisfaction. Service quality influences customer satisfaction because it provides encouragement to customers to have strong ties with the company. In the long term, these ties enable companies to thoroughly understand customer expectations and their needs. Therefore, companies are required to provide good and maximum service

In Islam there are also orders for providing good service as in Surah An-Nahl (16:90) it is explained that:

إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ ﴿٩٠﴾

Translation: “Indeed, Allah commands to act justly, do good deeds, and provide assistance to relatives. He (also) forbids evil, evil and hostility. He taught you a lesson so that you will always remember.”

Although it does not specifically discuss mobile banking services, because the Koran was revealed in the 7th century AD and does not go into detail about modern technology such as mobile banking. However, we can relate the principles and values contained in this verse to mobile banking services, especially in the context of justice, benevolence and good behavior. The principles of acting fairly and doing good are values that can be linked to mobile banking services. In this service, fair treatment of each customer and providing good service reflects these values.

### 3) R2 Test (Coefficient of Determination)

Meanwhile, in the R2 test, the mobile banking service variable which includes the security of the mobile banking system, the credibility of the banking service company, and the speed of explaining the customer satisfaction variable is 56.4% or the variation of the independent variables used in the model is able to explain 56.4%. This research is strengthened by research conducted by Adelia (2020) entitled The Influence of M-Banking Services on Customer Satisfaction (Case Study at Bank BNI Syariah KCP Rajabasa) in the R2 test, mobile banking service variables which include security of the mobile banking system, ease of use of the service, credibility of banking service companies, and speed of explaining the customer satisfaction variable of 49.8% or the variation of the independent variables used in the model was able to explain 49.8%.

R<sup>2</sup> of 56.4% indicates that more than half of the variation in customer satisfaction can be explained by the combined variables of mobile banking system security, banking service company credibility, and speed in the regression model. This figure provides a strong indication that the model has significant ability to explain variability in customer satisfaction. Then this regression model shows that the independent variables, namely mobile banking system security, banking service company credibility, and speed, make a significant contribution to variations in customer satisfaction. This means that these aspects together play an important role in shaping customer perceptions and satisfaction with banking services via mobile banking platforms.

With a high coefficient of determination of 56.4%, this research shows that the variables introduced in the regression model (security of the mobile banking system, credibility of the banking service company, and speed) together successfully explain variations in customer satisfaction. These results can provide valuable insights to banking services companies to improve the quality of their services and further increase customer satisfaction.

## 5. Closing

### 5.1 Conclusion

Based on the problem formulation and hypothesis test results which have been tested using a multiple linear regression analysis model, the following conclusions can be drawn. Based on the simultaneous test (F test), it shows that there is a significant influence between the mobile banking service variables which include mobile banking system security, company credibility, banking services, and speed together on customer satisfaction. In this research, the Fcount value was obtained at 38,801 with a sig value. equal to 0.000. This shows that the Fcount value is greater than Ftable and the sig value.

Smaller than 0.05. Thus the null hypothesis (H0) is rejected and the alternative

hypothesis (Ha) is accepted, it can be said that the m-banking service variable (X) has a significant effect on customer satisfaction (Y). The coefficient of determination value is 56.4%. This shows that mobile banking services which include mobile banking system security, banking service company credibility, and speed together have a significant influence on customer satisfaction. The higher the quality of m-banking services, the greater customer satisfaction at Bank Syariah Indonesia KC Mamuju will increase

## 5.2 Recommendations

Based on the results of the research that has been carried out, it can be seen that mobile banking services have an influence on customer satisfaction. Thus, the better the mobile banking service provided to customers, the more customer satisfaction will increase. There are several recommendations from researchers:

1. In the future, Bank Syariah Indonesia's mobile banking development is expected to be able to provide better ease of use of services and provide even better security by adding a protection or guarantee system for all customer transactions. Because the majority of people still doubt the security of the online transaction system.
3. Ensure optimal availability of M-Banking services at all times. Efforts to minimize downtime and speed up responses to technical problems will increase customer satisfaction.
4. For those who wish to research further, they can add other variables that can influence customer satisfaction. Because in this research it is known that there are 43.6% other factors that influence customer satisfaction with mobile banking services. Such as user privacy, service reliability, and so on.

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