

Mobile Service Quality, Perceived Usefulness, and Perceived Ease of Use to Improve Customer Satisfaction (Study on BCA Mobile Application Users)

Jelsi Ratu Berlianne*, Juniar Sismonieka Koswara, Restianna Handayani, Fauzan Achmad
Fachrizal, Riski Taufik Hidayah
Faculty of Economic and Business, Widyatama University, Indonesia
*jelsi.berlianne@widyatama.ac.id

Abstract

This research intent to determine how much influence the quality of mobile service, perceived usefulness and perceived ease of use on customer satisfaction of users of the M-banking BCA Mobile application. The research method used is descriptive methods and verification method with a population of all BCA Mobile application users represented by 100 respondents. The analytical methods used are the Spearman Rank correlation, the coefficient of determination, and the T test with data analysis at the 5% significant level. The program used in analyzing the data is IBM SPSS Statistics ver. 25.0. The result showed that mobile service quality, perceived usefulness, and perceived ease of use had a positive effect on customer satisfaction.

Keywords: *Mobile Service Quality, Perceived Usefulness, Perceived Ease of Use, Customer Satisfaction, BCA Mobile.*

INTRODUCTION

The high level of customer satisfaction has the potential to increase customer loyalty, prevent customer switching, reduce customer sensitivity to prices, reduce marketing failure costs, reduce operational cost that caused by increasing the number of customer, increase the effectiveness of advertising, and improve the good reputation of the company (Fornell in Prakoso, RS, 2016) and is able to become an important business parameter to be sustainable (Choiriyah, 2020). A research conducted by J.D. Power proves that companies who have succeeded in increasing customer satisfaction within five years will experience an increase in value for their shareholders by + 52%, conversely, companies that experience a decrease in customer satisfaction value, their shareholders also experience a decrease in value by -28% (Taufiqurrohman, 2017).

Customer satisfaction can be formed by several variables including service quality (Mayliza, 2019), electronic service quality (Hidayah & Utami, 2017), mobile service quality (Hidayah, Tauwli, & Saefudin, 2020), website service quality (Hidayah & Permana, 2019), brand image (Semuel & Wibisono, 2019), price, consumer confidence (Soleh, Harini, & Malik, 2019), perceived usefulness (Hidayah & Permana, 2019; Mandasari & Giantri, 2017) and perceived ease of use (Mandasari & Giantri, 2017).

Customer satisfaction is needed for both companies engaged in goods and services. The banking industry is no exception, especially in the application of digital banking. The quality of M-banking service has a major influence on bank customer satisfaction in Indonesia, where the amount of the influence is 59.29% (Wardhana, 2015). Mobile banking as a form of mobile service quality has a positive effect on the creation of satisfaction levels (Özer, Argan, & Argan, 2013; Hidayah, Tauwli, and Saefudin, 2020). One of the characteristics of mobile banking is provides better convenience and usability than conventional procedures and has a positive and significant impact on user satisfaction (Mandasari & Giantri, 2017).

One of the main pioneers in the implementation of mobile banking is Bank Central Asia. The BCA Mobile application has several features to simplify customer transactions, such as mobile-info, mobile-transfer, mobile-payment, mobile-commerce, cardless transaction, QRku, mobile-admin, share, online system for opening a new account and various other features. These features are BCA's effort in providing the best service through the BCA Mobile Application. Researchers conducted a pre-survey of 30 respondents who have used Mobile Banking regarding the BCA Mobile Application.

Table 1. Pre-Survey Research Data Results

No.	Question	Response
1	Do you know the BCA Mobile Application?	Yes = 30
2	In your view, is the BCA Mobile Application useful for its users?	Yes = 30
3	In your view, is banking transactions through the BCA Mobile Application easier and faster to process than through ATMs?	Yes = 27 No = 3
4	In your view, is it easy to use the BCA Mobile Application?	Yes = 26 No = 4
5	In your view, is the account registration process on the BCA Mobile Application easy?	Yes = 23 No = 7
6	Do you think the quality of service and features of the BCA Mobile Application is good enough?	Yes = 25 No = 5
7	Which Mobile Banking application do you have and are frequently used today?	BCA Mobile = 18 M- Banking Mandiri = 4 BNI Mobile = 3 BRI Mobile = 1 CIMB Niaga Mobile = 1 Others = 3

Source: Primary Data

All respondents already know the BCA Mobile Application and agree that the BCA Mobile Application provides benefits for its users, as evidenced by the highest number of Mobile Banking application users being BCA Mobile users with 18 out of 30 respondents.

Even though BCA Bank has innovated by creating new features and taking various ways to improve the quality of application services, benefits, and uses of mobile banking, it has not been able to maximize customer satisfaction in using the BCA Mobile Application. The performance of the BCA Mobile application can be seen from the Top Brand Index (TBI) and Ratings & Reviews from the Apps Store.

Table 2. Top Brand Index of Mobile Banking for the last 3 years

2020		2019		2018	
BRAND	TBI	BRAND	TBI	BRAND	TBI
M-BCA	45,5%	M-BCA	44,5%	M-BCA	49,5%
BRI Mobile	20,5%	BRI Mobile	17,0%	BRI Mobile	17,8%
M-Banking Mandiri	13,8%	M-Banking Mandiri	16,6%	M-Banking Mandiri	14,6%
BNI Mobile	11,3%	BNI Mobile	12,3%	BNI Mobile	11,4%
CIMB Niaga Mobile	4,8%	CIMB Niaga Mobile	3,4%	CIMB Niaga Mobile	3,3%

Source: Website Top Brand, 2020

The results of the mobile banking version of the Top Brand Index show that BCA is consistently at number 1. However, if you look more closely from the TBI data, the BCA mobile index shows a fluctuating trend. It is known that the TBI data in 2018 obtained an index of 49.5%, in the year it decreased by 5% to 44.5%, and in 2020 the TBI figure was 45.5%, an increase of 1% from 2019 but not as many as the index figures obtained in the year 2018. In addition, researchers also checked the ratings & reviews of the BCA Mobile Application on the Apps Store. Meanwhile, from the results of the rating & review on the Apps Store, the BCA Mobile application only received a score of 3.4 out of 5 based on ratings from 9,191 rating givers.

Based on the descriptions related to the importance of customer satisfaction research, its relation to mobile service quality, perceived usefulness and perceived ease of use as well as empirical data related to BCA Mobile Banking, researchers assess that research is needed to determine the effect of mobile service quality, perceived usefulness and perceived ease of use on BCA Mobile Application user satisfaction. This research is focused on users who make the BCA Mobile application the main means of conducting online banking transactions to look at the effect of mobile service quality, perceived usefulness and perceived ease of use on customer satisfaction on the BCA Mobile Application.

THEORETICAL BACKGROUND

Mobile Service Quality

The use of advanced technology in services will lead to a company objective, that is increasing employee productivity, profitability, and saving employee time in serving customers, and will increase the accuracy of service results (Lovelock & Wirtz, 2011). It can be inferred that Mobile service quality is a derivative of e-service quality and has an independent method which is separate from e-service quality. The features of mobile service qualities are more related to e-service quality than service quality features, because customers will use mobile services based on their interaction with the screen on the gadget when they are used it. (Heo, Lim, & Kim, 2017)

Even e-service quality and m-service quality both measure the quality of service in the electronics fields, the characteristics of m-service quality have significant differences from e-service quality. It is necessary to create a separate scale to measure m-service quality. This scale is necessary because mobile technology creates a new platform in the service sector (Huang, Lin, & Fan, 2015).

Modern company can apply M-service quality to earn some great business opportunities, and M-service quality the key to rise customer satisfaction and enlarge company competitiveness in the mobile-based business market (Heo in Hidayah, Tauwli & Saefudin, 2020). In measuring m-service quality, companies can use several indicators, such as contextual quality, connection quality, reliability, interaction quality, content quality, interface quality and security (Jun Yeon Hee, 2017).

Perceived Usefulness

A technology must have a usefulness that is felt by the user. Technology is expected to assist users in completing work to be more effective and efficient. Perceived usefulness is the extent proportion of an individual believes that technology will increase their productivity and job performance (David in Susilo, 2017). The perceived usefulness reflects the subjective probability that the new information system will be useful for itself or for the organization (Sulistiyarini, 2013). The perceived usefulness refers to the belief that the information technology system to be used is not troublesome or requires a lot of effort when used (Susilo, Ariyanti, & Sumrahadi, 2017). Perceptions of benefit can be measured through several dimensions which include: making work easier, more useful, increasing productivity, enhancing effectiveness and developing job performance (Suhendro, 2009).

Perceived Ease of Use

Perception enhancement is the level where someone feels that the use of technology is easy and does not require hard or difficult efforts from the use (Davis in Susilo, 2017). This refers to how a clear and usable interpretation of information systems and users of information systems (Ndubsi in Kurnia Rahayu, Widilestariningtyas, & Rachmanto, 2015). The user's perception of ease will show the extent to which an invention is seen as not too difficult to try, or operate (Rogeres in Kurnia Rahayu, Widilestariningtyas, & Rachmanto, 2015). Perception of success can be measured through several dimensions, including in learning, doing the desired job easily, easy to improve user skills and easy to operate (Suhendro, 2009).

Customer Satisfaction

Marketing objectives are to meet the needs, wants and expectations of consumers. This makes the company must be able to understand and study the needs, wants and expectations of consumers thus the company can satisfy consumers. After consuming a product or service, consumers will have a feeling of satisfaction or dissatisfaction with the product or service they consume. Customer satisfaction is the goal of the company. The other goals of the company can be achieved. Customer is not satisfied when the performance of the company is under customer expectation. Customer is satisfied when the performance meets expectations. If the performance gets beyond expectations, the customer is very satisfied. Because customer satisfaction depends on the product's perceived performance relative to a buyer's expectations (Kotler & Armstrong, 2018).

Based on the definition of customer satisfaction above, it can be concluded that customer satisfaction is the level of feelings or disappointment of someone that arises because of comparing the perceived performance of a product or service which is felt against their expectations. If the performance fails to meet expectations, customers will be dissatisfied. If the

performance is as expected, the customer will be satisfied. If the performance exceeds expectations, the customer will be very satisfied or happy.

Frameworks of thinking

Quality has a direct impact on customer satisfaction (Kotler & Armstrong, 2016). Service quality is a part of the component of customer satisfaction. Likewise, according to Lovelock and Wirtz in Aditya Whardana (2015). There are several previous research that has explored the relationship of service quality to customer satisfaction. Research conducted by Ozer, Argan, Argan (2013) found that the dimensions of mobile service quality have a positive influence on customer satisfaction. Research conducted by Zhao, Lu, Zhang, and Chau (2012) states that the significant influence of service quality and justice on customer satisfaction. Research by Mayliza (2019), Tanjung & Sanawiri (2017), Soleh, Harini & Malik (2019), Alkayed (2014) and Hidayah, Tauwli & Saefudin (2020) stated that service quality affects the level of customer satisfaction. The mobile application service will affect consumer satisfaction and consumers will use the mobile application service at any time as a sign of loyalty (Hidayah, Tauwli & Saefudin, 2020).

The Technology Acceptance Model (TAM) is a preferred model used to measure the adoption of information technology regarding the use of information system acceptance (Dalbough, 2013). The Technology Acceptance Model (TAM) using technology user acceptance is determined by two key variables proposed by (Davis, 1989), which is perceived usefulness and perceived ease of use. Zao and Cao in Mandasari (2017) show that direct user satisfaction by users are perceived usefulness and user's intention to continue. As well as Hidayah & Permana (2019) emphasize that the perceived usefulness of technology by users will have an impact on user satisfaction felt by users.

Another research conducted by Tananjaya (2012) shows the user's decision to accept an accounting software which is indicated by the satisfaction level of using the software used by the user in its use (perceived ease of use). Similar research results were shown by several researchers, there are Amin, Rezaei & Abolghasemi (2014), Kim & Hyung (2014), Tanajaya (2012), Budiman & Arza (2013), and George & Kumar (2013).

Hypothesis Formulations

Based on the description above, the hypothesis which can be taken in this research are:

H_{a1}: Mobile Service Quality has a positive and significant effect on customer satisfaction.

H_{a2}: Perceived Usefulness has a positive and significant effect on customer satisfaction.

H_{a3}: Perceived Ease of Use has a positive and significant effect on customer satisfaction.

RESEARCH METHODS

The method used in this research are descriptive method and verification method. The population in this research is Bank BCA customers who make transactions using the BCA Mobile application who are represented by 100 respondents. The analytical methods used are descriptive analysis, Spearman Rank correlation, coefficient of determination, and t test with a significant level of five percent using the help of IBM Statistics 25 SPSS software.

RESULTS AND DISCUSSION

The purpose of this study is to determine the effect of mobile service quality, perceived usefulness and perceived ease of use on user satisfaction of the BCA Mobile application. This research will conduct a series of tests on the results of the questionnaire distribution. The questionnaire was given to 100 respondents of the BCA Mobile application so that the following results were obtained:

Table 3. Spearman Rank Correlation Test

			Mobile Service Quality	Perceived Usefulness	Perceived Ease of Use	Customer Satisfaction
Spearman's rho	Mobile Service Quality	Correlation Coefficient	1,000	,743**	,797**	,794**
		Sig. (1-tailed)	.	,000	,000	,000
		N	100	100	100	100
	Perceived Usefulness	Correlation Coefficient	,743**	1,000	,855**	,835**
		Sig. (1-tailed)	,000	.	,000	,000
		N	100	100	100	100
	Perceived Ease of Use	Correlation Coefficient	,797**	,855**	1,000	,868**
		Sig. (1-tailed)	,000	,000	.	,000
		N	100	100	100	100
	Customer Satisfaction	Correlation Coefficient	,794**	,835**	,868**	1,000
		Sig. (1-tailed)	,000	,000	,000	.
		N	100	100	100	100

**Correlation is significant at the 0.01 level (1-tailed).

It can be seen from the correlations table that the Spearman Correlation Coefficient results show a strong relationship between mobile service quality and customer satisfaction because the value is in the range 0.60-0.799. After take a look the level of the relationship, it is necessary to study the effect of mobile service quality with customer satisfaction using the coefficient of determination. Thus the coefficient of determination can be calculated as follows:

$$Kd = r^2 \times 100\%$$

$$Kd = 0,794^2 \times 100\%$$

$$Kd = 63,0436 \approx 63\%$$

From the results of the above calculations, it can be recognized that the coefficient of determination obtained is 63%. This shows that mobile service quality contributes to Customer Satisfaction by 63%, while the remaining 37% is a contribution from other variables not examined. Meanwhile, in order to prove the hypothesis, the value of tcount (12,929) > ttable (1.653) is obtained, so that Hypothesis 1 can be accepted, meaning that mobile service quality has a positive and significant effect on customer satisfaction.

Based on the Table 3, it is also found that there is a very strong relationship between perceived usefulness and customer satisfaction, because the value is in the range 0.80-1.00. After knowing

the level of the relationship, it is necessary to examine how much influence the perceived usefulness has on customer satisfaction using the coefficient of determination. Thus the coefficient of determination can be calculated as follows:

$$\begin{aligned}Kd &= r^2 \times 100\% \\Kd &= 0,8352 \times 100\% \\KD &= 69,7225 \approx 69\%\end{aligned}$$

From the results of the above calculations, it appears that the coefficient of determination obtained is 69%. This reveals that perceived usefulness contributes to customer satisfaction by 69% while the remaining 31% is a contribution from other variables that are not researched. Meanwhile, in the context of testing the hypothesis, the value of t count (15.022) > t table (1.653) is obtained so that Hypothesis 2 can be accepted, meaning that perceived usefulness has a positive and significant effect on customer satisfaction.

Based on Table 3, it is also found that there is a very strong relationship between perceived ease of use and customer satisfaction, because the value is in the range 0.80-1.00. After knowing the level of the relationship, it is necessary to study the effect of perceived ease of use on customer satisfaction using the coefficient of determination. Thus the coefficient of determination can be calculated as follows:

$$\begin{aligned}Kd &= r^2 \times 100\% \\Kd &= 0,8682 \times 100\% \\Kd &= 75,3424 \approx 75\%\end{aligned}$$

From the results of the above calculations, it can be recognized that the coefficient of determination obtained is 75%. This shows that perceived ease of use contributes to customer satisfaction by 75%, while the remaining 25% is a contribution from other variables not researched. Meanwhile, in the context of testing the hypothesis, the value of tcount (17.304) > ttable (1.653) H1 was accepted, it means the perceived ease of use had a positive and significant effect on customer satisfaction.

CONCLUSION

Customer satisfaction is an essential thing to be achieved by a company. With a high level of customer satisfaction, the company will get a good reputation and perspective from customers. Customer Satisfaction is a benchmark so the company can continue to survive and be sustainable. The results showed that mobile service quality, perceived usefulness and perceived ease of use had a positive and significant effect on customer satisfaction.

However, Bank BCA still needs to make improvements, considering there are still deficiencies that could erode customer satisfaction. The research found that the BCA Mobile application still frequently experiences errors, these errors have difficulty logging in to the application, failed transfers, and force close the application. Therefore, it is recommended that the BCA Mobile Application be able to update the application periodically. Thus any problems or errors that occur can be evaluated and detected quickly.

The researchers also find that users of the BCA Mobile application do not fully feel use of features in the BCA Mobile application can improve the efficiency of user performance.

Therefore, the BCA Mobile application can add features which can help increase the efficiency of its users, such as flazz top ups which are not currently available on the IOS platform, and provides an option to save proof of transfer as in the website version.

Users consider that the BCA Mobile application has not been able to facilitate the work activities that in line with expectations of operating the BCA Mobile Application. This is evident from users who still find it difficult to access transactions and register new accounts. We recommend that the BCA Mobile application be able to provide a fingerprint or face id system so the transaction process is easier than using a pin / access code. In addition, BCA Mobile can also make it easier for you to register a new account with full internet access, so we don't need to use pulses and SMS as it is today.

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