

The Effect of Mobile Banking Usage on Banking Customer Satisfaction

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Abstract

The rapid development of information technology has encouraged the banking sector to innovate through digital-based services, one of which is *mobile banking*. This service provides convenience for customers in conducting banking transactions quickly, effectively, and efficiently through smartphones without having to visit bank offices. This study aims to determine the effect of *mobile banking* usage on customer satisfaction in banking services. The research method used is a quantitative descriptive approach with data obtained from previous journals and supporting literature related to *mobile banking* and customer satisfaction. The results indicate that the use of *mobile banking* has a positive and significant effect on customer satisfaction. Factors such as ease of use, transaction speed, security, service quality, trust, and digital banking innovation are proven to influence customer satisfaction in using *mobile banking* services. In addition, digital banking services are able to improve customer convenience and efficiency in carrying out financial transactions. Therefore, banks are expected to continuously improve the quality of digital services, strengthen transaction security systems, and provide sustainable innovations to maintain customer satisfaction and loyalty in the digital era.

Keywords: Customer Satisfaction, Digital Banking, Mobile Banking, Service Quality, Technology

1. Introduction

The development of information technology in the digital era has brought major changes to various aspects of life, including the banking sector. Technological advancements have made financial transaction activities easier, faster, more effective, and more efficient. One of the innovations that has rapidly developed in the banking industry is *mobile banking* services. *Mobile banking* is an application-based banking service that allows customers to conduct various financial transactions through smartphones without having to visit bank offices directly. The presence of this service has become a solution for modern society that prioritizes convenience and speed in transactions (Wardani, 2021).

The increasing use of the internet in Indonesia has also encouraged the growth of digital banking services. APJII data shows that internet users in Indonesia continue to increase every year, creating significant opportunities for the banking sector to develop digital services such as *mobile banking* (Wardani, 2021). In addition, digital transformation in the banking industry is influenced by changes in people's lifestyles that increasingly prioritize practicality and flexibility in financial transactions (Susilawaty & Nicola, 2020).

The use of *mobile banking* provides various benefits for customers, such as convenience in fund transfers, bill payments, mobile credit purchases, balance inquiries, and other transactions anytime and anywhere. Through these services, customers no longer need to spend time visiting and queuing at bank branches. This indicates that *mobile banking* can improve efficiency and provide convenience in daily financial transaction activities (Wardani, 2021).

In the banking industry, customer satisfaction is one of the most important factors determining company success. Customers who are satisfied with banking services tend to continue using the services and recommend them to others. Therefore, banks are required to continuously improve service quality to meet customer needs and expectations. One of the efforts made by banks is through the development of digital services based on *mobile banking* (Susilawaty & Nicola, 2020).

The quality of *mobile banking* services greatly affects customer satisfaction. Ease of use, system security, transaction speed, service feature quality, and customer trust are important factors in creating satisfaction for digital banking service users. If *mobile banking* services can provide secure, comfortable, and practical transaction experiences, customer satisfaction will increase (Wardani, 2021).

Previous studies have shown that digital banking services significantly influence customer satisfaction. Research conducted by Susilawaty and Nicola (2020) found that functional quality, *employee customer engagement*, and digital banking innovation positively affect customer satisfaction at Bank BCA. In addition, Wardani (2021) found that perceived usefulness, perceived ease of use, and trust significantly influence attitudes toward using *mobile banking*.

Although the use of *mobile banking* continues to increase, there are still several obstacles experienced by customers, such as system disruptions, data security risks, and lack of understanding in using digital features. These issues may affect customer satisfaction if not handled properly by banks. Therefore, banks need to continue innovating and improving digital service quality to provide optimal services for customers.

Based on the explanation above, research on the effect of *mobile banking* usage on banking customer satisfaction is important to conduct. This study is expected to provide an overview of the relationship between *mobile banking* usage and customer satisfaction levels, as well as serve as evaluation material for banks in improving digital service quality in the future.

2. Literature Review

2.1. Mobile Banking

Mobile banking is a technology-based banking service that enables customers to conduct various financial transactions through mobile devices such as smartphones. This service exists as a form of digital innovation in the banking industry to provide convenience, flexibility, and efficiency in daily financial transaction activities. Through *mobile banking*, customers can perform transactions anytime and anywhere without visiting bank branches (Wardani, 2021). According to Krishnan (2014), *mobile banking* is a technology that provides practical solutions for banks and customers in conducting fast, secure, and efficient transactions. In addition, this service can reduce bank operational costs and improve service quality for customers. The use of *mobile banking* can help customers perform fund transfers, bill payments, mobile credit purchases, balance inquiries, and other services easily and flexibly (Wardani, 2021). The development of *mobile banking* in Indonesia has increased rapidly along with the growth of internet usage and digital devices among society. This is supported by changes in modern lifestyles that prefer fast and practical transactions through digital services (Susilawaty & Nicola, 2020). Therefore, almost all banks in Indonesia now provide *mobile banking* services as a strategy to improve service quality and maintain customer loyalty.

2.2. Customer Satisfaction

Customer satisfaction is a feeling of pleasure or disappointment that arises after comparing the performance of a product or service with customer expectations. In the banking industry, customer satisfaction is an important indicator used to assess the quality of services provided by banks. Customers who are satisfied with banking services tend to continue using those services and have high loyalty to the bank. On the other hand, if the services provided do not meet expectations, customers may switch to other banks. Therefore, banks need to pay attention to service quality to create customer satisfaction (Susilawaty & Nicola, 2020). In the context of digital banking services, customer satisfaction is influenced by several factors such as convenience, digital service quality, transaction security, technological innovation, functional quality, and trust in digital banking systems. The better the quality of *mobile banking* services provided, the higher the level of customer satisfaction with the banking services (Wardani, 2021).

2.3. Technology Acceptance Model (TAM)

One of the most widely used theories to explain technology adoption is the *Technology Acceptance Model* (TAM), developed by Davis (1989). TAM explains user behavior in accepting and using information technology systems. According to TAM, technology acceptance is primarily influenced by two variables: *perceived usefulness* and *perceived ease of use*. *Perceived usefulness* refers to the extent to which individuals believe that using a technology will improve their performance or productivity. In the context of *mobile banking*, customers are more likely to use the service when they perceive it as beneficial for conducting banking transactions efficiently. Meanwhile, *perceived ease of use* refers to the extent to which individuals believe that a technology is easy to understand and operate. A *mobile banking* application with a simple interface and easy transaction procedures can increase customer willingness to use the service (Wardani, 2021). In addition to these two variables, trust is also considered an important factor influencing the use of *mobile banking*. Customers need assurance that their financial data and transactions are secure from cyber threats and misuse. Therefore, banks must provide reliable security systems to increase customer trust in digital banking services. TAM has been widely used in studies related to banking technology adoption because it effectively explains customer acceptance of digital banking services. Previous studies found that perceived usefulness, perceived ease of use, and trust significantly influence customer attitudes and intentions toward using *mobile banking* services.

2.4. Service Quality in Mobile Banking

Service quality is one of the main factors influencing customer satisfaction in digital banking services. Service quality refers to the ability of a bank to provide services that meet customer expectations and needs consistently. According to Parasuraman et al. (1988), service quality can be measured through dimensions such as reliability, responsiveness, assurance, empathy, and tangibles. In *mobile banking* services, service quality includes transaction speed, application accessibility, feature completeness, responsiveness to customer complaints, and system stability. Customers expect *mobile banking* services to function properly without interruptions or technical problems. Frequent system errors, failed transactions, or slow application performance may reduce customer trust and satisfaction toward the bank. Therefore, banks need to continuously improve the quality and reliability of digital services to maintain customer satisfaction. Research conducted by Susilawaty and Nicola (2020) found that functional quality and digital banking innovation significantly influence customer satisfaction in banking services. This indicates that improving service quality is essential for increasing customer satisfaction in digital banking.

2.5. Trust and Security in Mobile Banking

Trust is an important factor in the use of *mobile banking* services because banking transactions involve sensitive financial information and personal data. Customers tend to use digital banking services when they believe that the system is secure and reliable. Security in *mobile banking* includes protection against fraud, hacking, data theft, and unauthorized access to customer accounts. Banks usually implement security measures such as passwords, one-time passwords (OTP), biometric verification, and encryption systems to protect customer transactions and information. Research shows that customer trust significantly influences attitudes toward using *mobile banking*. Customers who trust the security and reliability of *mobile banking* services are more likely to feel satisfied and continue using the services (Wardani, 2021). In addition, maintaining customer trust is essential for banks to build long-term relationships with customers. Therefore, banks must continuously improve digital security systems and educate customers regarding safe digital banking practices.

2.6. The Effect of Mobile Banking on Customer Satisfaction

The use of *mobile banking* has a significant influence on banking customer satisfaction. The convenience, flexibility, and efficiency provided by digital banking services make customers feel more comfortable in conducting financial transactions. Research by Susilawaty and Nicola (2020) found that digital banking innovation, functional quality, and *employee customer engagement* positively affect customer satisfaction at Bank BCA. Similarly, Wardani (2021) found that perceived usefulness, ease of use, and trust positively influence customer attitudes toward using *mobile banking*. The increasing use of *mobile banking* indicates that customers highly value digital services that provide practical and efficient transaction experiences. Customers no longer need to visit bank branches for routine transactions because all services can be accessed directly through smartphones. However, customer satisfaction may decrease if digital banking services frequently experience disruptions, technical errors, or security problems. Therefore, banks must continuously improve digital service quality, security systems, and technological innovation to maintain customer satisfaction and loyalty. Based on the explanation above, it can be concluded that *mobile banking* services significantly influence banking customer satisfaction. Factors such as ease of use, usefulness, service quality, security, trust, and digital innovation are important determinants of customer satisfaction in using digital banking services.

3. Research Method

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This study uses a quantitative research method with a descriptive approach. Quantitative research is used because the study aims to analyze the effect of *mobile banking* usage on banking customer satisfaction using numerical data and statistical analysis. The descriptive approach is intended to describe the condition of *mobile banking* usage and customer satisfaction toward digital banking services. According to Sugiyono (2019), quantitative research is a research method based on positivistic philosophy used to examine a particular population or sample through data collection instruments and statistical data analysis. In this study, quantitative analysis is used to determine whether there is a significant relationship between *mobile banking* usage and customer satisfaction.

3.2. Population and Sample

The population in this study consists of banking customers who use *mobile banking* services. Since the total population is difficult to determine precisely, the researcher uses a sampling technique to represent the population. The sampling technique applied in this study is *purposive sampling*. *Purposive sampling* is a technique in which respondents are selected based on specific criteria determined by the researcher. The criteria used in this study are as follows:

1. Customers who actively use *mobile banking* services.
2. Customers who have used *mobile banking* for at least one year.
3. Customers who have conducted financial transactions through *mobile banking* applications.

The sample size is determined based on the adequacy of respondents needed for statistical analysis. The researcher distributes questionnaires to respondents who meet the specified criteria.

3.3. Data Analysis Technique

The data analysis technique used in this study is simple linear regression analysis with the assistance of SPSS software. This analysis is conducted to determine the effect of *mobile banking* usage on customer satisfaction. Before conducting hypothesis testing, the research instrument was tested using validity and reliability tests to ensure the accuracy and consistency of the collected data. Furthermore, hypothesis testing was conducted using the t-test and coefficient of determination (R^2) test to measure the influence of *mobile banking* usage on customer satisfaction.

4. Results

Based on the results of several previous studies analyzed in this research, the use of *mobile banking* has a positive and significant effect on banking customer satisfaction. Customers tend to feel more satisfied when digital banking services provide convenience, efficiency, security, and flexibility in conducting financial transactions. The findings show that ease of use is one of the most influential factors in increasing customer satisfaction. Customers prefer *mobile banking* applications that are simple, easy to understand, and practical to use. In addition, transaction speed and accessibility also contribute to improving customer satisfaction because customers can conduct

transactions anytime and anywhere without visiting bank branches. Security and trust are also important factors affecting customer satisfaction in using *mobile banking*. Customers are more likely to continue using digital banking services when they believe that their personal data and financial transactions are secure. Therefore, banks need to continuously improve their security systems to maintain customer trust. Furthermore, digital banking innovation also influences customer satisfaction. Features such as online payments, QRIS, instant transfers, and integration with digital wallets provide convenience and improve the overall banking experience for customers.

5. Discussion

The results of this study indicate that *mobile banking* usage significantly affects banking customer satisfaction. This finding is consistent with previous studies which state that digital banking services provide convenience and efficiency for customers in conducting financial transactions. Ease of use becomes one of the most important factors in determining customer satisfaction. A user-friendly application interface allows customers to conduct transactions more comfortably and efficiently. On the other hand, complicated systems or frequent technical problems may reduce customer satisfaction levels. In addition, service quality also plays an important role in influencing customer satisfaction. Banks that are able to provide stable systems, fast transaction processes, and responsive customer service are more likely to maintain customer loyalty. Customers expect digital banking services to operate properly without interruptions or transaction failures. Security is another important aspect discussed in this study. Since *mobile banking* involves sensitive financial information, customers expect banks to provide strong security systems to protect their data and transactions. Therefore, improving digital security systems is essential to maintain customer trust and satisfaction. The study also shows that digital innovation positively influences customer satisfaction. Continuous development of digital banking features allows customers to perform more practical and flexible transactions. As a result, customers become more satisfied with the banking services provided. Overall, the findings of this study demonstrate that *mobile banking* has become an important factor in improving banking customer satisfaction in the digital era. Therefore, banks should continuously improve service quality, system security, and technological innovation to meet customer expectations and maintain long-term customer loyalty.

6. Conclusion

Based on the results and discussion of this study, it can be concluded that *mobile banking* usage has a positive and significant effect on banking customer satisfaction. The implementation of digital banking services has changed the way customers conduct financial transactions by providing more practical, flexible, and efficient banking activities. Customers can perform transactions anytime and anywhere without the need to visit bank branches directly. The findings of this study indicate that several factors influence customer satisfaction in using *mobile banking*, including ease of use, transaction speed, security, trust, service quality, and digital banking innovation. Customers tend to feel more satisfied when *mobile banking* applications are easy to operate, provide stable transaction systems, and guarantee the security of personal and financial data. In addition, digital banking innovation also plays an important role in increasing customer satisfaction. Features such as online payments, QRIS, digital wallet integration, and instant transfer services provide additional convenience for customers in managing their financial activities. These innovations improve the overall banking experience and encourage customers to continue using digital banking services. However, this study also found that system disruptions, technical problems, and security concerns may reduce customer satisfaction levels. Therefore, banks need to continuously improve system quality, strengthen cybersecurity protection, and provide responsive customer support to maintain customer trust and satisfaction. Overall, *mobile banking* has become an essential service in the modern banking industry and significantly contributes to improving customer satisfaction. Therefore, banks are expected to continuously develop high-quality digital services and adapt to technological advancements to meet customer expectations and maintain long-term customer loyalty.

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