

The Effect of Trust, Product Quality, and Mobile Banking Services on Customer Satisfaction at Bank Syariah Indonesia Pekalongan KAJEN

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ABSTRACT

This research aims to determine the influence of the level of trust, product quality, and quality of mobile banking services on customer satisfaction at Bank Syariah Indonesia Pekalongan KAJEN Branch. This research is quantitative research with sample data collection techniques based on field research on all customers who save and use m-banking at Bank Syariah Indonesia Pekalongan KAJEN Branch. The sampling technique in this research used an accidental sampling technique based on the Lemeshow formula with a total sample size of 97 respondents. The data obtained from the questionnaire distribution was then processed with the help of the SPSS 26.0 program through research data instrument testing, classical assumption testing, regression testing, and hypothesis testing. This research shows that the variables of trust level, product quality, and mobile banking service quality significantly influence customer satisfaction at Bank Syariah Indonesia Pekalongan KAJEN Branch, both simultaneously and partially.

Keywords: Trust Level, Product Quality, Mobile Banking Service Quality, Bank Syariah Indonesia, Customer Satisfaction.

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh tingkat kepercayaan, kualitas produk, dan kualitas layanan mobile banking terhadap kepuasan nasabah di Bank Syariah Indonesia KCP Pekalongan KAJEN. Penelitian ini merupakan penelitian kuantitatif dengan teknik pengumpulan sample data berdasarkan penelitian lapangan terhadap seluruh nasabah yang menabung dan menggunakan m-banking di Bank Syariah Indonesia KCP Pekalongan KAJEN. Teknik sampling dalam penelitian ini menggunakan teknik accidental sampling berdasarkan rumus lemeshow dengan jumlah total sample sebanyak 97 responden. Data yang diperoleh dari hasil penyebaran kuesioner tersebut kemudian diolah dengan bantuan program SPSS 26.0 melalui uji instrumen data penelitian, uji asumsi klasik, uji regresi, dan uji hipotesis. Hasil penelitian ini menunjukkan bahwa variabel tingkat kepercayaan, kualitas produk, dan kualitas layanan mobile banking memiliki pengaruh yang cukup signifikan terhadap kepuasan nasabah di Bank Syariah Indonesia KCP Pekalongan KAJEN, baik secara simultan maupun parsial.

Kata Kunci: Tingkat Kepercayaan, Kualitas Produk, Kualitas Layanan Mobile Banking, Bank Syariah Indonesia, Kepuasan Nasabah.

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INTRODUCTION

The era of Globalization certainly has an impact on today's technological developments which caused significant changes in human life. With the advancement of

technology, especially the internet, the emergence of several developments and new things in the business world has become inevitable for one company that follows technological advances such financial services sector or the banking industry. In this case, the banking industry is a financial services sector that has a vital role as a source of business capital and spearheads the economic movement of the community (Delvi & Musfiroh, 2021).

Based on Indonesian banking history, this country initially had only one popular type of banking known as conventional banking. The banking system in Indonesia continues to develop along with the times by considering all aspects of the needs of the Indonesian people. Considering the background of Indonesian society, which is predominantly Muslim, conventional forms of banking gradually began to cause public debate. Finally, in 1991, an innovation was born that was expected to solve Indonesian society's problems, namely Islamic banking. Just like conventional banking, Islamic banking, also known as Islamic banks, is also a financial institution with the main activity of providing financing and community services. As in Indonesian law No. 21 of 2008 Article 1 paragraph (1), it is stated that Islamic banking is everything that covers Sharia Banks and Sharia Business Units, covering institutions, business activities, and procedures in rejecting business activities (Sofya & Heriwibowo, 2020).

One of the banking institutions that implements the Islamic banking system in Indonesia is Bank Syariah Indonesia or BSI. BSI was established on February 1, 2021 or 19 Jumadil Akhir 1442 H, and was inaugurated directly by President Joko Widodo at the State Palace. This bank results from a merger between three state-owned subsidiary banks, including Bank Syariah Mandiri, Bank Rakyat Indonesia Syariah, and Bank Negara Indonesia Syariah (Muhammad, 2011).

With the emergence of various forms of banking in this modern era, competition between banking institutions has become increasingly tight, both in the domestic and international markets. This competition also impacts banking branch sectors, such Bank Syariah Indonesia Pekalongan Kajen Branch, which will be the research object in this study. BSI Pekalongan Kajen Branch is the only BSI branch office located in the Kajen area, precisely located on Mandurejo Street, Kawedanan, No.59, Nyamok, Kajen, Pekalongan City. Amid the onslaught of the digital era, BSI Kajen has also made several improvements in the quality of digital services for its customers. According to data on

BSI Pekalongan Kajen, there are several digital banking products available at BSI Pekalongan Kajen, such as BSI OTO, BSI Smart Agent, BSI mobile, BSI QRIS, BSI JadiBerkah.id, and so on. In addition, BSI Kajen also has savings, investment, financing, savings, etc. products. BSI Pekalongan Kajen has launched financial transaction services supported by information technology, especially m-banking; this aims to take advantage of information technology improvements in its banking services (Sari, 2021).

Over the past five years, the use of mobile banking by banks customers in Indonesia has increased significantly, with an average annual growth rate of 135.3% per year (Kamalina, et al., 2018). Based on data obtained from Bank Syariah Indonesia, the digitalization process carried out by the Indonesian government has encouraged more than 96% of customers to switch to digital transactions with the BSI application. BSI Mobile then functioned as the main access door to all services that contributed significantly to transaction growth, around 113%. BSI Mobile user growth and reached 126% as of December 2021, with over 3.4 million users. This shows that banks in Indonesia, especially Bank Syariah Indonesia, have realized changes in the lifestyle of modern society and can adapt to the digitalization system. Ultimately, the public can quickly gain confidence in their future investment in Islamic Banks (Sylke, 2020).

Meanwhile, in the third quarter of 2022, 97% of customers switched to e-channels for banking activities. This impacts the rapid digital acceleration in the surge in the number of BSI mobile users, which reached 4.44 million or an increase of 43% annually. As a result, the skyrocketing digital trend that is currently developing can become one of the cornerstones of innovation that has the potential to increase the competitiveness of Islamic banks in Indonesia in the future. Apart from being a bank, another function is to be able to present a new era for the Indonesian Islamic banking world, where BSI is not only present as a financial friend, but also as a social friend, and spiritual friend who can be a new energy for Indonesia (Hening, 2022).

According to Freddy in Dwinurpitasari (2019), Customers perceive satisfaction as an emotional reaction when they enjoy using a product or service. A person's satisfaction with a product is determined by how happy or disappointed they feel after comparing the product results with their expectations. Customers will feel satisfied or dissatisfied after using the product. Satisfied customers are more likely to use the product again. Conversely, if the customer is unsatisfied, he will not buy the same item from the

company again. In banking, customers are said to be satisfied if they remain with the bank and often use the products offered (Kotler & Keller, 2009).

To satisfy customers and meet the requirements of Law Number 21 of 2008 concerning banking services, the banking industry must improve the quality of services and other facilities when using mobile banking and ensure the confidentiality of customer data when doing so, the risk of cybercrime and Data leakage by an institution, including financial institutions and government institutions, often occurs during the widespread use of mobile banking by the public today. This can also happen to mobile banking applications, which do not entirely rule out the risk of data leakage without adequate protection, because customer trust is a factor In determining customer satisfaction, banks as creators of banking must uphold user trust in the information provided by users (Herdayanti, et al, 2019).

According to Nawangasari and Putri (2020), electronic trust is trust in online services (e-trust). E-trust is the belief that vulnerabilities will not be exploited in online risk situations. If each party has trust in the other, commercial transactions that require the involvement of two or more parties will occur. In addition, so that positive relationships do not end soon, banks and their customers must always maintain mutual trust. BSI Pekalongan Kajen must also maintain its performance and customer trust, considering its responsibility to operate with public funds deposited in banks based on trust to improve the community's welfare. Customers will begin to evaluate the service quality of all banking elements after trust is established. Therefore, BSI Pekalongan Kajen must continue to strive to offer the best service available because it encourages customers to maintain good relationships (Nurfitri, 2017).

In addition, since the operation of the mobile banking system at BSI Pekalongan Kajen, customers can now choose how to transact. With mobile banking technology, business people will do banking transactions online without the help of bank employees. Customers prioritize convenience, efficiency of content, flexibility, and simplicity. The rapid development of information technology influences all aspects of daily life and work; even though there are currently a lot of mobile banking users, cyber crime is still possible. If this is ignored, customer welfare is threatened. It reduces the standard of services offered and undermines customer trust, so it is necessary to develop strategies to help customers feel safer using mobile banking (Harish, 2017).

Excellent and superior product quality can be used as an opportunity to compete and dominate the market. Creating reasonable customer satisfaction is done after product quality is formed. Thus, superior product quality is needed because it can compete and dominate the market (Nagib et al., 2021). According to Arianto (2017), product quality, or the ability of a product to compete with similar products produced by competitors, is determined by how well the product meets customer needs. Customers will be satisfied if the products used are of high quality. If the customer's expectations of the product match reality, then the customer will feel satisfied.

According to Tjiptono (2011) in Samsir (2020), customer satisfaction is a feeling of pleasure (satisfaction) or disappointment (dissatisfaction) of someone after comparing the performance or results he feels with his expectations. Customer satisfaction indicators include tangibles, capability, responsiveness, empathy, and confidence. Conversely, customers will be satisfied if the product meets or exceeds their expectations. As for maintaining and improving its customers, BSI Pekalongan Kajen needs to maintain product quality in the eyes of the community. Maintaining this quality can be built through performance, reliability, speed, ease, and comfort in use. To improve the quality of banking, employees who can manage the needs of their customers are needed.

Quality of service is a combination of services that balance customer expectations with reality. The service may be considered high quality, and customers will be happy if the reality obtained exceeds what they expected. On the other hand, if the service is lower than expected by the customer, the service is said to be of poor quality, and the customer will be disappointed or dissatisfied. The level of service offered by the bank is fundamental because it determines whether the customer will be satisfied or not. One way to improve its services is by using mobile banking, which BSI Pekalongan Kajen provides convenience in services. Mobile banking is a transaction service facility for banks that work through the internet network available around the clock. Mobile banking provides customers comfort, efficiency, tranquility, and convenience when transacting online, anywhere and anytime (Nawangasari & Putri, 2020).

This research aims to determine the influence of the level of trust, product quality, and quality of mobile banking services on customer satisfaction at Bank Syariah Indonesia Pekalongan Kajen Branch. This research uses the Theory of Reasoned Action (TRA) or the Theory of Reasoned Action from Icek Ajzen and Martin Fishbein in 1967.

It attempts to offer consistency about the relationship between behavior and attitude. The relationship between attitudes toward behavior and evaluation explains an individual's belief in behavior that describes the subjective probability that the activity will create a specific effect (Mahyarni, 2013).

METHOD

This research is field research with quantitative approach. Quantitative research is a systematic investigation of phenomena by gathering quantifiable data and performing statistical, mathematical, or computational techniques. Quantitative research collects information from existing and potential customers using sampling methods and sending out online surveys, online polls, and questionnaires. The population in this study is all customers who save and use m-banking at BSI Pekalongan Kajen. The sampling technique in this study used accidental sampling techniques, with the sampling stiffened according to the Lemeshow formula with a sample of 97 respondents. This study used primary data in the form of questionnaires. The analytical methods used are research data instrument tests, classical assumption tests, regression tests, and hypothesis tests.

RESULTS AND DISCUSSION

1. Test Research Data Instruments

a) Validity Test

Table 1. Validity Test Results

Variable	r calculate	r table	Information
Trust Level 1	0,781	0,199	Valid
Trust Level 2	0,847	0,199	Valid
Trust Level 3	0,901	0,199	Valid
Product Quality 1	0,777	0,199	Valid
Product Quality 2	0,823	0,199	Valid
Product Quality 3	0,867	0,199	Valid
Product Quality 4	0,751	0,199	Valid
Product Quality 5	0,823	0,199	Valid
Product Quality 6	0,867	0,199	Valid
M- Banking Service Quality 1	0,789	0,199	Valid
M-Banking Service Quality 2	0,782	0,199	Valid
M-Banking Service Quality 3	0,751	0,199	Valid
M-Banking Service Quality 4	0,772	0,199	Valid
M-Banking Service Quality 5	0,761	0,199	Valid
M-Banking Service Quality 6	0,629	0,199	Valid
Customer Satisfaction 1	0,660	0,199	Valid
Customer Satisfaction 2	0,758	0,199	Valid
Customer Satisfaction 3	0,849	0,199	Valid
Customer Satisfaction 4	0,843	0,199	Valid
Customer Satisfaction 5	0,776	0,199	Valid

Source: Data processed with SPSS 26, 2023

Based on the table above, it is stated that all statement items tested against 97 respondents for all variables are said to be valid. It is based on the calculation result where r is calculated $>$ r table (0.199).

b) Reliability Test

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Alpha Value	Information
Trust Level	0,766	0,60	Reliable
Product Quality	0,894	0,60	Reliable
K. M-Banking Services	0,828	0,60	Reliable
Customer Satisfaction	0,835	0,60	Reliable

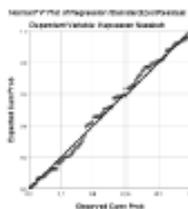
Source: Data processed with SPSS 26, 2023

Based on the table above, it is stated that all variables have a value of Cronbach's Alpha > 0.60 , so it can be concluded that all statement items in this questionnaire are reliable.

2. Test Classical Assumptions

a) Normality Test

Figure 1. Normality Test Results



Source: Data processed with SPSS 26, 2023

Based on the figure above, it is known that the points spread around the diagonal line and move in the direction of the diagonal line. This shows that the regression model meets the conditions of normality. In addition, the results of the normality test can also be known through the Kolmogorov-Smirnov Test (Ghozali, 2018).

Table 3. Normality Test Results with Kolmogorov Smirnov Method

Nilai Unstandarized Residual
Asymp. Sig. (2-tailed) = 0,200

Source: Data processed with SPSS 26.2023

The table above shows that the data in this study have a normal distribution because the unstandardized residual value has an asymp value. Sig. (2-tailed) of 0.200, which means >0.05 .

b) Multicollinearity Test

Table 4. Multicollinearity Test Results

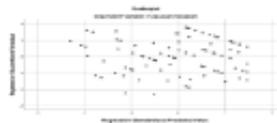
Variable	Tolerance Value	BRIGHT	Keterangan
Trust Level	0,542	1,846	Free from symptoms of multicollinearity
Product Quality	0,549	1,822	Free from symptoms of multicollinearity
Quality of M-Banking Services	0,585	1,708	Free from symptoms of multicollinearity

Source: Data processed with SPSS 26.2023

Based on the table above, it is stated that the regression model is accessible from the symptoms of multicollinearity because the three independent variables obtain a tolerance value of > 0.10 and a VIF value of < 10 .

c) Heteroscedasticity Test

Figure 2. Heteroscedasticity Test Results of Scatterplot Graph Method



Source: Data processed with SPSS 26.2023

Based on the figure above, it can be seen that the points do not form a clear pattern and spread randomly both above and below the number 0 on the Y axis.

Table 5. Heteroscedasticity Test Results of the Glejser Method

Variable	Residual Significance Value	Information
Trust Level	0,249	Free from the problems of heteroscedasticity
Product Quality	0,871	Free from the problems of heteroscedasticity
Quality of M-Banking Services	0,066	Free from the problems of heteroscedasticity

Source: Data processed with SPSS 26.2023

From the table above, it is stated that the regression model is free from heteroscedasticity problems. This is because of the value of the significance sig level > 0.05.

d) Linearity Test

Table 6. Linearity Test Results

Variable	Deviation From Linearity	Alpha = 0,05	Information
Trust Level	0,164	0,05	Linear
Product Quality	0,770	0,05	Linear
Qualityof M-Banking Services	0,410	0,05	Linear

Source: Data processed with SPSS 26, 2023

Source: Data processed with SPSS 26, 2023

Based on the table above, it is stated that the significance value in Deviation from Linearity > 0.05, meaning that there is a significant linear relationship between the variables of trust level, product quality, and m-banking service quality (X) on the customer satisfaction variable (Y).

3. Regression Test

a) Multiple Linear Regression Test

Table 7. Multiple Linear Regression Test Results

Variable	Nilai b	Information
Constant (Customer Satisfaction)	6,533	Positive
Trust Level	0,311	Positive
Product Quality	0,155	Positive
Quality of M-Banking Services	0,266	Positive

Source: Data processed with SPSS 26,2023

Based on the table above, the regression equation is obtained as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = 6.533 + 0.311 X_1 + 0.155 X_2 + 0.266 X_3 + \epsilon$$

1. The following is a description of the regression equation above: The α value of 6.533 shows that the value of the constant or ethical state of the customer

satisfaction variable has not been influenced by the variables of trust level (X1), product quality (X2), and quality of mobile banking services (X3). This means that if the variables of trust level, product quality, and mobile banking service quality are considered to be 0, then the customer satisfaction level is 6,533 (positive).

2. The regression coefficient X1 is positive at 0.311, which shows that the variable level of trust positively affects customer satisfaction. That is, every one-unit increase in the confidence level variable will increase customer satisfaction by 0.311, assuming that the product quality variable (X2) and mobile banking service quality (X3) are constant.
3. The regression coefficient X2 is positive at 0.155, which shows that product quality variables positively affect customer satisfaction. That is, an increase of one unit p there is a variable of product quality will increase the customer satisfaction level of 0.155, assuming that the variable level of trust (X1) and quality of mobile banking services (X3) is constant.
4. The regression coefficient X3 is positive at 0.266, which shows that the variable quality of mobile banking services positively affects customer satisfaction. That is, an increase of one and one p, there is a variable in the quality of mobile banking services will increase the customer satisfaction level of 0.266, assuming that the variables of trust level (X 1) and product quality (X2) are constant.

b. Test Coefficient of Determination (R²)

Table 8. Coefficient of Determination Test Results (R-Square)

R Square value
0,445

Source: Data processed with SPSS 26, 2023

Based on the table above, the R square value is $0.445 = 44.5\%$. This shows that the independent variant (variable level of trust, variable product quality, and variable quality of mobile banking services) can explain 44.5% of the variable bound (customer satisfaction), while the rest ($100-44.5 = 55.5\%$) is explained by its other variants.

4. Test the hypothesis

a) Partial Test (Test t)

Table 9. Partial Test Results (Test t)

Variable	Calculated t value	Table t value	Significance Value
Trust Level	2,032	1,986	0,045
Product Quality	2,224	1,986	0,029
Quality of M-Banking Services	3,317	1,986	0,001

Source: Data processed with SPSS 26, 2023

Based on the table above, it is stated that the variables of trust level, product quality, and mobile banking service quality significantly affect customer satisfaction. This is because the calculated t value > t table (1.986) and the significance value < 0.05 so that the hypothesis corresponding to the statement is accepted (H1, H2, H3).

b) Simultaneous Test (Test F)

Table 10. Simultaneous Test Results (Test F)

Calculate F Value	F Value Table	Significance Value
24,864	2,70	0,000

Source: Data processed with SPSS 26, 2023

Based on the table above, it is stated that the variables of trust level, product quality, and mobile banking service quality simultaneously affect customer satisfaction. This is because the F value is calculated > F table (2.70), and the significance value is < 0.05, so the hypothesis corresponding to the statement is accepted (H4 is accepted).

DISCUSSION

The Effect of Trust Level on Customer Satisfaction at Bank Syariah Indonesia Pekalongan Kajen

Trust level is defined as services that are believed to be able to meet what is expected by customers based on a belief when carrying out transaction activities. Trust is an essential factor in convincing customers to make transactions with digital services in the form of mobile banking. According to Haryanto (2020), indicators in the level of trust include 1) reliability; 2) caring; and 3) credibility. The t-test results on the variable

confidence level obtained a calculated t value of 2.032, while the table t value was 1.986 and a sig value of 0.045. Then it is stated that $t_{count} > t_{table}$ and the sig value < 0.05 . So, the hypothesis stating that the level of trust significantly affects customer satisfaction at BSI Pekalongan Kajen is accepted (H1 received), which means that the better the level of trust, the customer satisfaction at BSI Pekalongan Kajen will also increase.

From these results, the level of trust can directly influence customer satisfaction at BSI Pekalongan Kajen. This means that the level of customer trust in BSI is an essential factor in determining how much customer satisfaction with the services and products offered by BSI. This means that the public can accept the level of customer trust in BSI, especially those who are BSI Pekalongan Kajen customers. With a good level of customer trust, many customers are interested in using the m-banking products and services it offers. From this, it can increase customer satisfaction regarding the level of trust it feels.

The results of this study are supported by previous research conducted by Jayadi, which showed that customer trust and the quality of m-banking services have a positive and significant influence on customer satisfaction of Bank Syariah Indonesia KC Penjanggik 1 simultaneously in transacting at BSI (Jayadi, 2022). In addition, Arif also conducted research that stated that trust has a significant influence on customer satisfaction (Arif, 2020). The research shows that when trust increases, satisfaction also increases.

The Effect of Product Quality on Customer Satisfaction at Bank Syariah Indonesia Pekalongan Kajen

Product Quality is the ability of the product to achieve its goals, including ease of operation, accuracy, reliability, repair, and other valuable attributes. Sitinjak et al. (2004) in Kottler & Keller (2013) state that there are 6 product quality indicators: performance, features, reliability, durability, consistency, and design. The t-test results on the product quality el variant obtained a calculated t value of 2.224, while the table t value was 1.986 and a sig value of 0.029. Then, it is stated that $t_{count} > t_{table}$ and sig < 0.05 . So, the hypothesis stating that product quality significantly affects customer satisfaction at BSI Pekalongan Kajen is accepted (H2 received). This means that the better the product quality, the more customer satisfaction at BSI Pekalongan Kajen increases.

From these results, product quality can directly influence customer satisfaction at BSI Pekalongan Kajen. That is, the quality of products at BSI is an essential factor in

determining how much customer satisfaction with the products offered by BSI. In addition, the quality of products at BSI can be accepted by the public, especially those who have the status of BSI Pekalongan Kajen customers. With the quality products offered by BSI Pekalongan Kajen, many customers are satisfied with the bank's products. From this, it can increase customer satisfaction regarding the quality of its products.

The results of this study are also supported by previous research conducted by Yeni, which stated that the quality of service and the quality of mobile banking products have a positive and significant influence on the dependent variable, namely customer satisfaction of BRI Syariah Ponorogo Branch (Yeni, 2019). Likewise, research conducted by Munisah & Soliha related to the effect of product quality on consumer satisfaction states that product quality has a positive and significant influence on customer satisfaction (Munisah & Soliha, 2015). The research shows that if product quality increases, customer satisfaction also increases.

The Effect of Mobile Banking Service Quality on Customer Satisfaction at Bank Syariah Indonesia Pekalongan Kajen

E-Service Quality is the service available to internet users due to widening the capacity of websites to offer effective and efficient distribution, shopping, and purchasing activities (Syriac, 2017). The indicators of the quality of m-banking services include efficiency, promise fulfillment, the system's willingness to operate, privacy, guarantees, and site appearance. The t-test results on the variable quality of mobile banking services obtained a calculated t value of 3.317, while the table t value was 1.986 and a significance value of 0.001. Then, it is stated that $t_{count} > t_{table}$ and the significance value < 0.05 . So, the hypothesis stating that the quality of mobile banking services significantly affects customer satisfaction at BSI Pekalongan Kajen is accepted (H3 received). This means that the better the quality of m-banking services, the more customer satisfaction at BSI Pekalongan Kajen increases.

The results show that the quality of m-banking services influences customer satisfaction at BSI Pekalongan Kajen. Customers choose mobile banking for transactions because it is fast, convenient, time-saving, and provides accurate and helpful information. The information provided shows a strong influence between the quality of m-banking services and customer satisfaction, suggesting that BSI Pekalongan Kajen is sufficient to provide various features or products offered to customers. All customers benefit

significantly from m-banking transactions because it makes it easier for users to make transactions anytime and anywhere. This means that the public can accept the quality of mobile banking services at BSI, especially those who are BSI Pekalongan Kajen customers. With the quality mobile banking services BSI Pekalongan Kajen provides, many customers are impressed and satisfied with the performance system implemented. This can increase customer satisfaction in terms of the quality of mobile banking services carried out.

The results of this study are also supported by previous research conducted by Irfan, which shows the results of customer trust and the quality of m-banking services have a positive and significant influence on customer satisfaction of Bank Syariah Mandiri Depok simultaneously (Irfan, 2017). Savitri also conducted research stating that the quality of mobile banking services has a positive and significant effect on BSI Ratulangi Branch customer satisfaction (Savitri, 2022). Similarly, Nawangsari and Widiastuti also stated that service quality significantly affects customer satisfaction (Nawangsari, 2018). The higher the quality of service the organization provides, the more satisfied customers will be.

The Effect of Trust Level, Product Quality, and Mobile Banking Service Quality on Customer Satisfaction at Bank Syariah Indonesia Pekalongan Kajen Branch

From the results of the F test, the calculated F value obtained is 24.864, while the F table is 2.70, and the significance value is 0.000. So, it is stated that $F_{\text{calculated}} > F_{\text{table}}$ and the value of significance < 0.05 so that the hypothesis that reveals that the level of trust, product quality, and quality of m-banking services simultaneously affect customer satisfaction at BSI Pekalongan Kajen Branch is accepted (H4 received). While the coefficient of determination (R^2) in R Square is 0.445, which means that the variable level of trust, product quality, and quality of m-banking services is able to explain the variable customer satisfaction of 0.445 or 44.5%, then the rest is explained by other factors which are 55.5%. Thus, if the level of trust, product quality, and quality of m-banking services are improved simultaneously, it will further increase the number of customers who save and use BSI Mobile m-banking. Therefore, companies must implement the right strategy by focusing on these three variables: the level of trust, product quality, and quality of m-banking services to increase customer satisfaction at BSI.

The results of previous studies that show that the level of trust, product quality, and quality of m-banking services simultaneously affect customer satisfaction strengthen the results of this study. Irfan conducted a study that showed that customer trust and the quality of m-banking services positively and significantly influenced customer satisfaction at Bank Syariah Mandiri Depok simultaneously (Irfan, 2017). Likewise, Yeni's research states that service quality and mobile banking product quality simultaneously significantly positively influence the dependent variable, namely customer satisfaction at BRI Syariah Ponorogo Branch (Yeni, 2019).

Of the three variables above tested using SPSS 26, the variable that most affects satisfaction with BSI Pekalongan Kajen customers is the mobile banking service quality variable with a calculated t value of 3,317.

CONCLUSION

From the research and discussion presented in the previous chapter, the variable level of trust significantly influences customer satisfaction at BSI Pekalongan Kajen. The higher the trust level, the more customer satisfaction at BSI Pekalongan Kajen will increase. Product quality variables significantly influence customer satisfaction at BSI Pekalongan Kajen. This means that the better the product quality, the more customer satisfaction at BSI Pekalongan Kajen will increase. The variable quality of mobile banking services significantly influences customer satisfaction at BSI Pekalongan Kajen. This means that the better the quality of mobile banking services, the more customer satisfaction at BSI Pekalongan Kajen will also increase. The three independent variables, namely the level of trust, product quality, and mobile banking service quality, simultaneously influence customer satisfaction at BSI Pekalongan Kajen. This means that the better or higher the level of trust, product quality, and quality of mobile banking services, the customer satisfaction at BSI Pekalongan Kajen will also increase.

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