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The Effect of Service Features and Ease of Mobile Banking on Customer Loyalty at PT. Regional Development Bank of South Sulawesi and West Sulawesi

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ABSTRACT

This study aims to determine the influence of service features and convenience of Mobile Banking on customer loyalty of PT. South Sulawesi and West Sulawesi Regional Development Banks. To achieve this goal, researchers use indicators to measure these variables. The service feature variable indicators include feature completeness, feature requirements, feature interest, ease of use. Ease indicators include easy to learn, information systems, clear and easy to understand, so skilled. The indicators of customer loyalty include making repeated transactions, referring others, talking about positive things to others, showing immunity to competitors. This research uses quantitative research methods. Data collection techniques carried out are through observation, questionnaires, and documentation. The population in this study were 23,122 customers using Mobile Banking at Bank Sulselbar. The sampling technique used in this study was to use the slovin formula so that a total sample of 100 respondents was obtained. The data obtained from the research results were processed using data analysis and using the SPSS 25 application which consisted of validity and reliability tests, descriptive statistical data analysis techniques and inferential statistical analysis. The results of this study indicate that the indicators used in each variable of service features and convenience of Mobile Banking have a significant effect on customer loyalty at PT. South Sulawesi and West Sulawesi Regional Development Banks. This is proven based on the results of the t test and F test as well as the coefficient of determination test on the data that has been obtained.

Keywords: Service Features, Convenience, Customer Loyalty, Mobile Banking

INTRODUCTION

In the current era of digitalization, advances in information technology are developing more rapidly which makes the industrial and business sectors have to adapt to the digitalization

era. Advances in information technology in the business world have a beneficial effect on consumers, where access to obtain information can be done quickly and accurately. The development of information technology currently has a role and gives a big influence and is also the main support in the banking system in terms of transactions, because transactions using cash are no longer efficient and are considered to be very difficult for customers with large risks in using them. Therefore, the cash transaction system will shift to a more economical, easy and efficient form of non-cash transactions.

Banking is a financial institution that has a major role in building the economy in a country. Bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit or other forms in order to improve the standard of living of the common people (Law Number 10 of 1998 Amendment to Law Number 7 of 1992 concerning Banking). In improving services for customers, banks provide service features in the form of Electronic Banking, or better known as e-Banking, the presence of services in the form of e-Banking is to meet the needs and convenience of customers in conducting transactions at a bank. E-banking services provided by banks include: internet banking, mobile banking, phone banking, and sms banking.

Mobile banking is an innovative service offered by banks that allows users to carry out banking transactions via smartphones. Mobile banking, also known as m-Banking, is a banking facility or service using mobile communication devices such as mobile phones, with the provision of facilities for banking transactions through (preferred) applications on mobile phones (Riswandi, 2005).

Features are product elements that are considered important by consumers and are used as the basis for making purchasing decisions (Tjiptono, 2002). Meanwhile, according to Sangadji (2013), features are characteristics that add to the basic function of a product/service. Because these features are the reasons consumers choose a product/service, for traditional marketers, features are a key tool for defining their products with competitors' products. From this understanding it can be seen that features are characteristics or elements in a service that are one of the benchmarks for customers in making decisions to make transactions again or become a determining factor for a customer's loyalty. Features in banking services must highlight special and unique characteristics in order to compete with other banks, so as to attract customers' interest in ease of transactions and become loyal customers at a bank. The service feature indicators according to Tatik (2013) are: feature completeness, feature requirement, feature interest, and ease of use.

Ease of use is an important factor that must be considered by customers in using banking services, it is not uncommon for customers to also consider using mobile banking services due to a complicated system that makes customers still tend to prefer ATM machine services for simply checking balances, transferring and paying bills through ATM machine. Ease is influenced by several factors, namely individual interaction with the system which is clear and easy to understand, does not require much effort to interact with the system, and it is easy to operate the system according to what the user is doing (Amanullah, 2014). Meanwhile, according to Jogiyanto (2009), perceived ease of use is defined as the extent to which a person believes that using a technology will be free of effort. From the definition, it can be seen that

the perceived ease of use is a belief about the decision-making process. If someone feels confident that the information system is still in use then he will use it. The indicators of convenience according to Sun & Zhang (2006) are: easy to learn, information systems (timeliness), clear and understandable, become skilled.

Loyalty is customer loyalty to the bank because the bank is successful in fulfilling customer expectations, both in terms of service and others. Customer loyalty can be built with a sense of trust that has been previously formed by customers (Pramana & Rastini, 2016). Customer loyalty is a way of forming customer behavior which then experiences service and knows what programs are offered which illustrates the existence of a long-term bond that is bound between the bank and the customer (Ningtias & Budiarti, 2017). So that with customer loyalty to a bank, the customer will not think about moving to another bank to create another bank account and can make it an advantage for both parties. The indicators of customer loyalty according to Griffin (2005) are: making transactions repeatedly, referring others, talking about positive things to others, and showing immunity to the pull of competitors. According to Mardalis (2007), there are several factors that influence customer loyalty, namely: customer satisfaction, service quality, image, switching barriers.

PT. The Regional Development Banks of South Sulawesi and West Sulawesi, hereinafter referred to as Bank Sulselbar in this study, are banking companies owned by the regional government and all dividends from Bank Sulselbar return to the regional government. In an effort to compete with other banks, Bank Sulselbar is required to follow or adapt to developments in the digitalization era as it is today. In an effort to establish excellence in order to compete with its competitors, Bank Sulselbar is required to be able to make continuous improvements or developments. Previously, customers were quite satisfied with transactions using Automated Teller Machines (ATMs). However, along with the development of increasingly sophisticated technology, banking service features are also required to develop their services digitally.Dalam meningkatkan rasa loyal nasabah, Bank Sulselbar selalu berusaha dalam memberikan pelayanan yang terbaik untuk nasabah, Bank Sulselbar selalu melakukan peningkatan layanan agar nasabah merasa nyaman dalam bertransaksi di Bank Sulselbar, Bank Sulselbar juga melakukan promosi transaksi, dan ada upaya pemberian hadiah yang akan diberikan apabila ada nasabah baru yang membuka rekening di Bank Sulselbar.

Based on the description above, the researcher is interested in conducting research to find out how big the impact is "Influence of Service Features and Ease of Mobile Banking on Customer Loyalty of "**PT. Regional Development Bank of South Sulawesi and West Sulawesi**".

METHOD

The type of research used is descriptive and associative. The descriptive research method according to Sugiyono (2012), is to find out the existence of independent variables, either only on one variable or more, while what is meant by associative research according to Sugiyono (2012), is research that aims to determine the effect or also the relationship between two or more variables . Researchers hope that through this approach and type of research, they can find out the effect of service features and convenience of Mobile Banking on customer loyalty.

The population in this study are Bank Sulselbar customers who use Mobile Banking and are domiciled in Makassar City, in this case the total population will be Mobile Banking users in 2021 with a total of 23,122 Mobile Banking users. According to (Sugiyono, 2016), a sample is part of the number and characteristics possessed by a population. Or in other words, the sample is part of a population that has appropriate characteristics and can represent the population. The sampling technique used in this study is a technique using simple random sampling because the sample members are taken from the population randomly without regard to the strata in that population. To determine the number of samples in this study using the Slovin formula because the population is large enough so a formula is needed to get a smaller sample but can represent the entire population. So that a total sample of 100 respondents was obtained with the criteria for the respondents to be examined, namely: must have the Sulselbar Mobile application and use the application in transaction activities and are domiciled in Makassar City.

Data collection techniques used in this study are observation, questionnaires and documentation. Observation is an activity or a complex initial process to find an object being studied. Questionnaire is a data collection technique that is carried out by distributing forms containing questions submitted in writing to respondents by selecting alternative available answers, in which respondents choose one of the answers provided by the researcher in the list of questions. Data measurement in this study uses a Likert scale. Documentation is a method of collecting data by reading or reviewing which produces important records related to the problem under study so that complete data will be obtained.

The data analysis technique used is descriptive analysis and inferential statistical analysis. Descriptive analysis in this study uses the average (mean) and percentage analysis. In addition, inferential statistical analysis uses the normality test, multiple linear regression test, partial test (t test), simultaneous test (f test), and the coefficient of determination test to determine how much influence the independent variables have on the dependent variable.

RESEARCH RESULTS AND DISCUSSION

1. Characteristics Of Respondents

Based on the characteristics of the respondents described as follows:

a. Characteristics of Respondents Based on Gender

There were 59 male respondents and 41 female respondents. The results of the data show that most of the respondents are male.

b. Characteristics of Respondents by Age

Respondents aged <25 years were 53 people, aged 26-30 years were 29 people, aged 31-35 years were 14 people, aged 36-40 were 2 people and aged

45 years were 2 people. The results of the data show that most of the respondents are aged <25 years.

c. Characteristics of Respondents Based on Last Education

Respondents with the last education of SMK/SLTA were 42 people, 56 people with the last Bachelor's education, 2 people with the last Master's education. The results of the data show that most of the respondents had a Bachelor's degree of education as many as 63 people.

d. Characteristics of Respondents Based on Income

Respondents with an income of < Rp. 1,000,000 as many as 35 people, income Rp. 1,000,000 – Rp. 5,000,000 for 45 people, income Rp. 5,000,000 – Rp. 10,000,000 as many as 20 people. The results of the data show that most of the respondents have an income of Rp. 1,000,000 – Rp. 5,000,000 as many as 45 people.

2. The Influence of Service Features on Bank Sulselbar Customer Loyalty

Based on the results of the tests that have been carried out, the incentive regression coefficient is 0.226, meaning that if the service features increase by one unit, then customer loyalty increases by 0.226 for each unit, assuming other variables do not change or are constant. This is also evidenced by the results of the study which stated that the tcount value was 2.128 > ttable of 1.66 with a significant value of = 0.03 <0.05. This shows that there is a significant influence between the service feature variable (X1) on the customer loyalty variable (Y). Thus H0 is rejected and H1 is accepted.

Furthermore, based on the results of the frequency distribution on the service feature variable, the respondent's achievement of 87.4% is classified in the very good category and customer loyalty is obtained by the respondent's achievement of 85.35% belonging to the very good category.

The results of this study are in line with the results of research by Rutmaira Sitinjak, (2015) which states that service feature variables have a significant and partially positive effect on customer loyalty. Therefore, companies are required to continue to provide and improve the quality of service features in order to increase customer loyalty to Bank Sulselbar.

3. The Effect of Ease of Mobile Banking on Customer Loyalty of Bank Sulselbar

Based on the results of the tests that have been carried out, it is obtained that the regression coefficient value of job satisfaction is 0.496 for each unit, assuming other variables do not change or are constant. This is evidenced by the results of the study which stated that the tcount value was 5.915 > ttable 1.66 with a significant value of 0.000 <0.05. This shows that there is a significant influence between the convenience variable (X2) on customer loyalty variable (Y). Thus H0 is rejected and H1 is accepted.

Furthermore, based on the results of the frequency distribution on the convenience variable, the respondent's achievement of 86.2% is classified in the very

good category and customer loyalty is obtained by the respondent's achievement of 85.35% belonging to the very good category.

The results of this study are in line with the results of research by Kharisma Ayu Prabanigtyas and Anik Lestari Andjarwati (2014) which state that customers choose to use Mobile Banking for a bank because of convenience, so this can directly or indirectly form customer loyalty.

4. Knowing the Magnitude of Influence of Service Features and Ease of Mobile Banking on Customer Loyalty of Bank Sulselbar

The results of this study indicate that the service feature variable (X1) and convenience variable (X2) have a simultaneous effect on customer loyalty variable (Y). can be seen from the results of the F test (simultaneous) where the Fcount value is 50.032 > Ftable 3.09. So it can be concluded that the service feature variable (X1) and convenience variable (X2) are simultaneously accepted. In addition, based on the results of data processing, the determinant coefficient shows that the R square value is 0.508. This means that service features (X1) and convenience (X2) together have an effect of 50.8% on customer loyalty (Y), while the remaining 49.8% is influenced by other variables not included in this study.

In addition, the results of this study are in line with Jenny Natalia's research, (2018) which proves that service features and convenience have a partial effect on customer loyalty.

There are several factors that are considered influential in achieving customer loyalty, but in this study the focus is on service features and convenience. Based on the results of research through partial and simultaneous tests it is known that service features and convenience have a significant influence on customer loyalty of Bank Sulselbar. The results of the test for the coefficient of determination show that service features and convenience have an effect of 50.8% on customer loyalty at Bank Sulselbar.

Therefore, Bank Sulselbar is further enhancing its service features and conveniences so that customers are satisfied and making Bank Sulselbar Mobile Banking an option in making transactions.

CONCLUSION

Based on the results of the study, it was found that the service features at Bank Sulselbar were included in the very good category, in the statement items which were formulated in four indicators, namely feature completeness, feature requirements, feature completeness, and ease of use. The convenience of Bank Sulselbar Mobile Banking is included in the very good category, in the statement items which are formulated in four indicators, namely easy to learn, information systems, clear and easy to understand, so skilled. As well as the existence of a significant influence between service features and convenience on customer loyalty PT. Regional Development

Banks of South Sulawesi and West Sulawesi, where from the results of data processing it can be seen that the value of Fcount > Ftable. This means that the influence of service features and convenience together or simultaneously has a significant effect on customer loyalty.

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