

Mobile Banking Services : Security, Guarantee And Service Credibility On Customer Satisfaction Of Bank Syariah Indonesia

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Abstract

The purpose of this study was to determine the effect of security relationships, guarantees, credibility on customer satisfaction. The total population in this study was 1,939 students with a sample of 96 FEBI student respondents from the 2017-2020 UIN Walisongo Semarang. The research data is in the form of quantitative data with data analysis techniques using SPSS tools. The results showed that the security variable had no significant effect on customer satisfaction, the guarantee variable had no significant effect on customer satisfaction, while the credibility variable had a significant effect on customer satisfaction

Keywords: Security, Guarantee, Credibility, Customer Satisfaction

Abstrak

Tujuan penelitian ini untuk mengetahui pengaruh hubungan keamanan, jaminan, kredibilitas terhadap kepuasan nasabah. Jumlah populasi dalam penelitian ini sebanyak 1.939 mahasiswa dengan sampel sebanyak 96 responden mahasiswa FEBI Angkatan 2017-2020 UIN Walisongo Semarang. Data penelitian ini berupa data kuantitatif dengan teknik analisis data menggunakan alat bantu SPSS. Hasil penelitian menunjukkan bahwa variabel keamanan tidak berpengaruh signifikan terhadap kepuasan nasabah, variabel jaminan tidak berpengaruh signifikan terhadap kepuasan nasabah sedangkan variabel kredibilitas berpengaruh signifikan terhadap kepuasan

Kata Kunci: Keamanan, Jaminan, Kredibilitas, Kepuasan Nasabah

1. INTRODUCTION

The strategic step for the development of Islamic banking that has been attempted is the granting of licenses to conventional commercial banks to open Sharia Business Unit (UUS) branch offices or convert a conventional bank into an Islamic bank. This strategic step is a response and initiative to the amendments to the Banking Act No. 10 of 1998. The Act in lieu of Law No. 7 of 1992 clearly regulates the legal basis and types of businesses that can be operated and implemented by Islamic banks. (Marimin et al., 2015). The development of the Islamic economy is currently quite rapid, this is indicated by the development of Islamic financial institutions. However, Islamic banks are still far behind in terms of total assets with conventional banks using the interest system as their banking system. Conventional banks are business entities that collect and distribute funds to the public in order to improve the standard of living of the common people. Types of banks in Indonesia are divided into two types of banks, which are distinguished based on interest payments or profit sharing (Sobarna, 2021). Islamic banks are financial institutions whose operations and products are developed based on the Al-Qur'an and the Hadith of the Prophet SAW. In other words, Islamic banks are financial institutions whose main business is providing financing and other services in payment traffic and money circulation whose operations are adjusted to Islamic sharia principles. (Nurudin et al., 2020). The existence of the Islamic banking industry in Indonesia itself has experienced a significant increase and development in the past three decades. Product innovation, service improvement, and network development show a positive trend from year to year. In fact, the spirit to accelerate is also reflected in the many Sharia Banks that carry out corporate actions. Sharia Banks owned by BUMN Banks, namely Bank Syariah Indonesia (BSI) are no exception.

The rapid development of technology today requires an agency and the human resources involved in updating information according to the needs of the times. In the financial sector, for example, Islamic banking is required to take action quickly and continuously and continue to innovate so that it can compete with its toughest competitors, namely conventional banking. An equally sophisticated online banking application is a form of innovation. With the existence of technological facilities, people are confident and more intense in applying it in all transactions. The capitalization ratio of Islamic banks to technology continues to grow so that they have a competitive capacity. (Makmuriyah & Vanni, 2020).

The banking world is currently enlivened by the convenience of mobile transaction facilities, this occurs in line with the increasing demands for the availability of convenience and simplicity of procedures. (Kinasih & Albari, 2012). In Indonesia, digital banking begins with implementation "*digital branches*", namely bank facilities that function specifically to process customer registration and account opening independently. Banking facilities to improve services to customers in a safe, comfortable and effective manner, including through electronic media, also known as Electronic Banking (e-banking). (Dwi Handoko, 2020). Mobile banking is one of the products of every bank that relies on the sophistication of GPRS (General Package Radio Service) technology to facilitate its customers in conducting banking transactions. The Islamic banking industry is a service industry that from time to time improves service quality, because the characteristics of services lie in speed, ease of service and security, speed and ease of service must

continue to be developed using technological assistance.(Nurudin et al., 2020). Society is increasingly demanding the practicality of spending a lot of time but imperceptibly eroding one's source of income. This has become the rationale for customers to start switching from their habits so far. The results of a survey by the Indonesian Internet Service Providers Association (APJII) for the 2019-quarter II/2020 period recorded the number of internet users in Indonesia reaching 196.7 million people. This number increased by 23.5 million or 8.9% compared to 2018. Meanwhile, Comparison of Islamic Bank Mobile Banking application downloads :

Table 1
Website Visitor Data

Bank	Total Downloads
Bank Mandiri Syariah	1,000,000+
Bank BRI Syariah	500,000+
Bank BCA Syariah	50,000+
Bank BNI Syariah	5,000,000+
Sharia Permata Bank	1,000,000+
Bukopin Sharia Bank	500,000+

Source: apps playstore

Reported by databoks.katadata.co.id internet users in Indonesia totaled 196.7 million in 2019 and the number of mobile banking growth in Indonesia is estimated to reach 88 million people, the authors conclude, with this there is a difference in the number of users the internet and the total number of mobile banking users in Indonesia, which means that of internet users in Indonesia totaling 196.7 million people with the number of mobile banking growth in Indonesia estimated at 88 million people means there is a difference where Indonesian people have not used the internet as one of the access for the use of mobile banking, as well as strengthened by the number of downloads in the play store regarding the number of downloads of the mobile banking application. Bank Syariah Indonesia is a combination of 3 Islamic banks, namely BRI Syariah,

2. LITERATURE REVIEW

2.1 Customer Satisfaction

Customer satisfaction is an evaluation after purchase where the selected product at least equals or exceeds customer expectations, whereas dissatisfaction arises when the results do not meet expectations (Engel, 1990). Customers who are satisfied with Islamic bank services will transform these feelings into loyal customers. Customers who are satisfied with the value provided by the product or service, it is likely that these customers will be loyal for a long time. Customer satisfaction is a positive feeling that is accompanied by an attitude by consumers after they experience a situation or condition when they use the product or service.

Building customer satisfaction is the essence of achieving long-term profitability. One of the things needed to achieve customer loyalty is satisfaction. Customer satisfaction can only be achieved by providing quality service to customers. The products offered can also affect customer satisfaction, the better the features or facilities offered on the product, the customer will automatically feel satisfied. Therefore, banks must be able to innovate their products so that

these products have added value compared to other bank products. If the customer can feel the added value of the product, customer satisfaction will automatically be achieved. (Satriyanti, 2012).

According to Umar, satisfaction consists of two kinds, namely functional satisfaction and psychological satisfaction. Functional satisfaction is the satisfaction obtained from the function of a product that is utilized. While psychological satisfaction is the satisfaction obtained from the intangible attributes of a product, for example increasing prestige, creating a certain personality (Tho'in, 2011). Wilkie quoted by Kuncoro, (2010:132-135) divides customer satisfaction into five stages, namely :

a) *Expectations*

Before making a purchase of a product or service, in the consumer's mind there is already an expectation that if he later buys this product or service then he expects to receive a level of value that is defined by the consumer himself. The next step is buying decision making.

b) *Performance*

After buying, the consumer then feels or experiences a situation or condition caused by the performance of the product or service he has purchased.

c) *Comparison*

At this stage the consumer then begins to compare the expectations he wants before buying the product or service with the feelings or experiences received from the performance of the product or service

d) *Discrepancy*

At this stage consumers will begin to experience dissatisfaction because the performance of the product or service does not match or does not match what is expected. This will encourage decision making

2.2 Security

Security is an important thing in an information system. Security in online banking relates to guaranteeing funds and customer data from the risk of loss or theft when making transactions from online banking. Security is the customer's perception of the bank's ability to protect personal information obtained from electronic transactions against unauthorized users. Electronic transaction security makes customers feel confident that the confidentiality of their personal data is guaranteed when transacting via mobile banking.

According to Flavián et al. (2006) Perception of security is the possibility of subjective trust that users have that their personal information will not be seen, stored and manipulated by other parties, so that it consistently raises their confidence expectations. faced by internet users so that it can also influence someone to use mobile banking or not (Ainul Khatimah Sulmi et al., 2021). According to Shah, 2011, Security is the ability of a system to prevent illegal or inappropriate use of its data and to deter cybercriminals and hackers. In banking transactions, security is the main thing that customers pay attention to when entrusting their deposit of funds. If a mobile banking application can guarantee the security of data and banking transactions, customer loyalty will increase. A sense of security can be interpreted when a customer feels safe when using Mobile Banking, such as leaks from the user ID and password

of Mobile Banking users. Honesty here is that banks carry out honest Mobile Banking transactions, while with regard to the use of personal information, banks do not misuse customer personal information.(Dwi Handoko, 2020). Security is the company's ability to provide protection to its customers which creates a feeling of security from customers from unwanted events such as damage, accidents, and other things that result in customer dissatisfaction. Security in the financial transaction system through the online system is the main factor that is a priority for customers to use mobile banking services. Customers demand that mobile banking service providers be able to provide or guarantee the security of financial transactions through mobile banking media. Research conducted Ainal Khatimah Sulmi et al. (2021); Dwi Handoko (2020); Khairunnisa (2020); Kinasih & Albari (2012); Nurudin et al. (2020); Rahadi (2011); Saputro (2020) said that security had a positive effect on the papacy.

H1: Security has a significant effect on customer satisfaction

2.3 Guarantee

Assurance is the ability to convey trust and confidence, this includes skills in providing information, the ability to provide security in utilizing the services offered, and the ability to instill customer confidence in the company.(Isroul Khusna, 2020). Providing services that show politeness and gentleness will guarantee a sense of security for members which will have an impact on the success of service providers. If the service provider shows respect, courtesy and gentleness, it will increase the positive perception and value for members of sharia cooperatives. This assurance will increase trust, feel safe, free from risk or danger, so that members will feel satisfied and will be loyal to sharia cooperatives. The good or bad of the services provided will determine the success of sharia cooperatives in providing services. Providing services that show politeness and gentleness will guarantee a sense of security for members which will have an impact on the success of service providers. Research conducted by Fatona et al. (2010); Divine & Arifuddin (2022); Inten et al. (2015); Jenitha Rosalia & Ketut Purnawati (2018); Made et al. (2015); Nasfi et al. (2020); Rosita (2015); Zahara Samosir, (2005) states that assurance has a significant effect on satisfaction.

H2: Guarantees have a significant effect on customer satisfaction

2.4 Credibility

Perceived Credibility is defined by Wang et al (2003) as a behavior in which a person believes their transaction and information privacy is securely guarded which will affect their acceptance of a technology system. Security to protect user information or systems from fraud or other crimes. Perceived Credibility needs to be added because Perceived Credibility has been empirically proven to influence user acceptance (Wang et al, 2003). Research conducted Adnyaswari (2014); Londa et al. (2022); Personal & Kusumawardhani (2021) states that credibility affects satisfaction.

H3: Credibility has a significant effect on customer satisfaction

The research theoretical framework is explained in Figure 1.

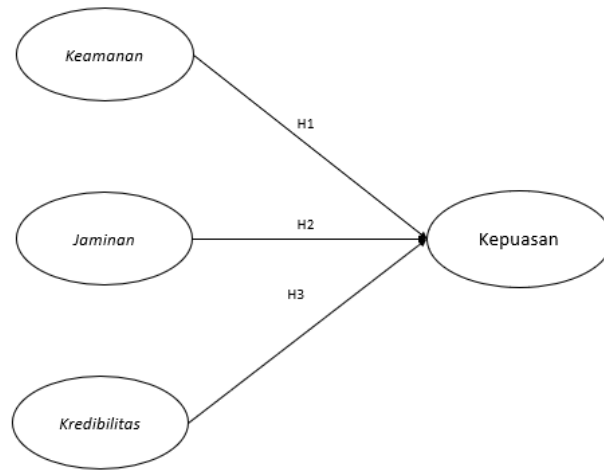


Figure 1. Research Conceptual Framework, 2022

3. RESEARCH METHODS

3.1 Population and Sample

In this study, the population was FEBI Students Batch 2017-2020 UIN Walisongo Semarang from various Departments with a total of 1939 students with a sample of 96 FEBI student respondents Batch 2017-2020 UIN Walisongo Semarang.

3.2 Operational Definition

- a. Security is an attempt by an institution or company to avoid crime. Measured by indicators of data security and confidentiality assurance.
- b. Assurance is the ability to convey trust and confidence. Measured with indicators of timely guarantees and cost certainty guarantees.
- c. Credibility is a factor that reflects user safety and security. Measured with indicators maintain customer personal information, ensure security in transactions, reduce the possibility of fraud.
- d. Customer satisfaction is a positive feeling that is accompanied by an attitude by consumers after they experience a situation or condition when they use the product or service. Measured by indicators of the system security of M-banking services, the ease of use of M-banking services, the credibility of M-banking service companies, the speed of M-banking services.

3.3 Analysis Techniques

The data analysis technique used is directed at answering the formulation of the problem or testing the hypotheses that have been formulated. The research data is in the form of quantitative data, so that data analysis techniques use statistical methods and in calculating data use SPSS tools

4. RESULT AND DISCUSSION

4.1 Result

1. Validity Test

The purpose of testing the validity of the questionnaire is to determine the validity of the questionnaire. The question criteria on the questionnaire can be said to be valid if the rcount value is greater than the rtable the researcher uses the SPSS tool while the rtable uses the attached table by knowing the degrees of freedom in advance.

Table 2
Validity Test

Variable	Question Items	Pearson Correlation (Rcount)	Rtable	Information
Security	X1.1	0.783	0.2006	Valid
	X1.2	0.745	0.2006	Valid
	X1.3	0.748	0.2006	Valid
	X1.4	0.697	0.2006	Valid
	X1.5	0.612	0.2006	Valid
Guarantee	X2.1	0.827	0.2006	Valid
	X2.2	0.885	0.2006	Valid
	X2.3	0.780	0.2006	Valid
	X2.4	0.881	0.2006	Valid
	X2.5	0.811	0.2006	Valid
Credibility	X3.1	0.840	0.2006	Valid
	X3.2	0.865	0.2006	Valid
	X3.3	0.855	0.2006	Valid
	X3.4	0.713	0.2006	Valid
	X3.5	0.473	0.2006	Valid
Satisfaction	Y1	0.865	0.2006	Valid

Y2	0.864	0.2006	Valid
Y3	0.868	0.2006	Valid
Y4	0.854	0.2006	Valid

Source: Processed primary data, 2022

Based on table 2, it shows that the minimum requirements that must be met in order for the questionnaire to be said to be valid, namely rcount greater than rtable = 0.2006 can be fulfilled. So it can be concluded that all question items in the questionnaire are said to be valid.

2. Reliability Test

The purpose of the reliability test is to find out the consistency of each respondent's answers in answering the questions in each variable. In this study the reliability test was measured by the Cronbach Alpha Coefficient (α) statistical test. The questionnaire is said to be reliable if the Cronbach Alpha Coefficient (α) is more than 0.60. The following table shows the results of reliability test calculations:

Table 3
Reliability Test

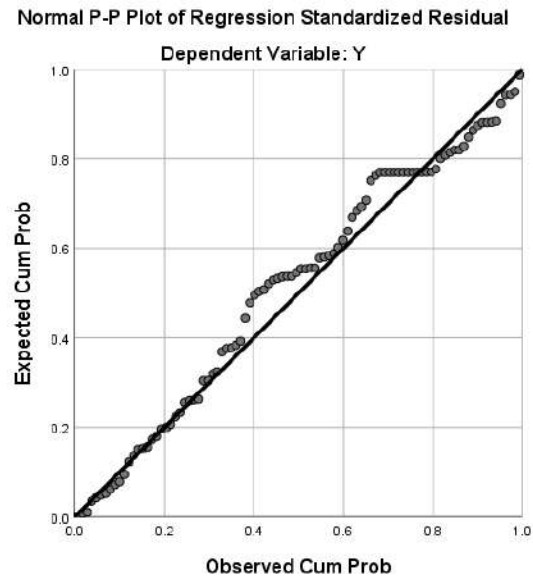
Variable	Cronbach Alpha coefficient(α)	Information
Security	0.759	Reliable
Guarantee	0.892	Reliable
Credibility	0.814	Reliable
Satisfaction	0.885	Reliable

Source: Processed primary data, 2022

Based on table 3, it can be concluded that all questionnaire items are reliable because the minimum Cronbach Alpha Coefficient (α) requirement of more than 0.6 can be fulfilled. The security variable has a Cronbach Alpha Coefficient (α) value of 0.759. The guarantee variable has a Cronbach Alpha Coefficient (α) value of 0.892. The credibility variable has a Cronbach Alpha Coefficient (α) value of 0.814. And the satisfaction variable has a Cronbach Alpha Coefficient (α) value of 0.885. All variables have a Cronbach Alpha Coefficient (α) value of more than 0.60 so that it can be said that all variables in this study are reliable.

3. Normality Test

The normality test has the objective of analyzing a distribution of data with residual values normally distributed or not. In this study the normality test used the PP Plot normal test and was corroborated by the Kolmogorov Smirnov. Kolmogorov Smirnov data is included in the normal category if the significance value is > 0.05. The following are the results of the PP Plot and Kolmogorov Smirnov tests.



Graph 1. PP Plot Test Results

Based on the decision from the Normal PP plot Of Regressions Standardized residual test, that is, if the data spreads around the diagonal line and follows the direction of the diagonal line, the regression model satisfies the normality assumption test. As can be seen from the figure above, the data is spread around the diagonal line.

Table 4

**Kolmogorov Smirnov results
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residuals
N		96
Normal Parameters,	Means	.0000000
b	std. Deviation	2.40430412
Most Extreme	absolute	.100
Differences	Positive	.060
	Negative	-.100
Test Statistics		.100
asymp. Sig. (2-tailed)		.020c
Monte Carlo Sig. (2-tailed)	Sig.	.282d
	99% Confidence	LowerBound
	Intervals	Upperbound
		.270
		.293

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with 2000000 starting seeds.
 Source: Processed primary data, 2022

In accordance with table 4. shows a significant value (Asymp.sig (2-tailed)) which is then exacted with the monte carlo technique, the value of assymp sig 2 tailed is 0.282. This significant figure is greater than 0.05, which means that the distribution of data in this study is normally distributed, because it meets the requirements, namely a significant value > 0.05

4. Multicollinierity Test

The multicollinearity test has the aim of knowing and analyzing whether a correlation is found between the independent variables in a research regression model. In a good regression model there should be no correlation between the independent variables. Multicollinearity testing can be seen from the Variance Inflation Factor (VIF) value and the Tolerance value. The tolerance value is a measurement to measure the independent variable that is selected but is not explained by other independent variables. If the tolerance value is lower, it indicates a higher VIF value, because $VIF = 1/tolerance$. The cutoff value is used to determine the amount of the tolerance value and the Variance Inflation Factor (VIF) value, for drawing conclusions the cutoff value used is if the tolerance value is > 0, 10 equals the value of Variance Inflation Factor (VIF) < 10, so the regression model does not experience a correlation between the independent variables. Vice versa, if the tolerance value < 0.10 is the same as the Variance Inflation Factor (VIF) value > 10, then the regression model has a correlation between the independent variables. The following are the results of the multicollinearity test:

Table 5
Multicollinearity Test Results

Model	<i>tolerance</i>	VIF
Security	0.456	2,194
Guarantee	0.743	1,346
Credibility	0.470	2,128

Source: Processed primary data, 2022

Based on the results of the multicollinearity test above, it can be seen that the tolerance value and VIF value on the security variable show the number 0.456 and the VIF value is 2.194. The guarantee variable shows a tolerance value of 0.743 and a VIF value of 1.346. The credibility variable has a tolerance value of 0.470 and a VIF value of 2.128. All independent variables used in this study had tolerance values > 0.10 and VIF values < 10, so it can be concluded that the three independent variables in this study were free of multicollinearity symptoms

5. Heteroscedasticity Test

The heteroscedasticity test is used to test whether in a regression model there is an inequality of variance from residual observations to other observations. A good regression

model is a regression with no heteroscedasticity or a regression model that has the same variance (homocedasticity). In this study, testing for heteroscedasticity used the Glejser test by regressing the independent variables in the regression equation with the residual value as the dependent variable. If the value of Sig. the resulting independent variable < 0.05 , then the data used has symptoms of heteroscedasticity. Vice versa, if the value of Sig. the resulting independent variable > 0.05 , it can be concluded that the data used is free from symptoms of heteroscedasticity. Following are the results of the heteroscedasticity test:

Table 6
Glesjer Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	std. Error	Betas	t	Sig.
1 (Constant)	2,190	1,221		1,793	.076
Security	-.023	.067	-.053	-.347	.729
Guarantee	.026	.059	.054	.449	.655
Credibility	-.020	.065	-.046	-.304	.762

1. Dependent Variable: Abs_Res

Source: Processed primary data, 2022

From the Glejser test results in table 6. The heteroscedasticity test is seen based on the Sig value. each independent variable. The security variable has a Sig value of 0.729 which means it is greater than 0.05. The guarantee variable has a Sig value which shows the number 0.655 where this number is greater than 0.05. And the credibility variable has a Sig value of 0.762 where this figure exceeds 0.05. The three variables in this study have a Sig value that exceeds 0.05. So that the independent variables used in this study did not experience symptoms of heteroscedasticity because they met the requirements for a Sig value > 0.05 .

6. T-test

Partial regression coefficient test (t test) is used to determine the effect of the independent variables on the dependent variable partially. This t test is a consideration whether a research hypothesis will be accepted or rejected. To find out how the influence between research variables, along with the testing criteria, if the significance value is ≤ 0.05 or $t_{count} \geq t_{table}$, it can be concluded that there is an influence between the independent variables on the dependent variable. If the significance value is ≥ 0.05 or $t_{count} \leq t_{table}$, it can be concluded that there is no influence between the independent variables on the dependent variable. It is known that t_{table} for $df = nk-1$, where n is the amount of data and k is the number of independent variables. So $df = 96-3-1 = 92$ and a significance level of 0.05, then a t_{table} value of 1.98609 is obtained

Table 7
T test results

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	std. Error	Betas			
1 (Constant)	6,064	2055			2,952	.004
Security	.103	.113	.115		.915	.363
Guarantee	-.093	.099	-.092		-.934	.353
Credibility	.475	.109	.537		4,352	.000

Dependent Variable: Satisfaction

Source: Processed primary data, 2022

Based on the results of testing with SPSS that has been carried out, a significant value is obtained for the safety variable of 0.363. And the tcount value is 0.915 while the ttable is 1.98609. So that the tcount value is $0.915 < T_{table} 1.98609$ with a significant level of $0.363 > 0.05$. This shows that the security variable has no effect on customer satisfaction at Bank Syariah Indonesia, so H1 is rejected. The significant figure owned by the guarantee variable is 0.353. And the tcount value is -0.934 while the T table is 1.98609. So that the tcount is $-0.934 < T_{table} 1.98609$ with a significant level of $0.353 > 0.05$. This shows that the guarantee variable has no effect on customer satisfaction at Bank Syariah Indonesia, so H2 is rejected. The significant figure owned by the credibility variable is 0.000. And the calculated t value is 4, 352 while the t table is 1.98609. So that the value of tcount is $4.352 > T_{table} 1.98609$ with a significant level of $0.000 < 0.05$. This shows that the credibility variable has an effect on customer satisfaction at Bank Syariah Indonesia, so H3 is accepted.

7. Test R²

This test is used to determine how much the independent variable is capable of explaining the dependent variable

Table 8
R² test results

Model	R	Adjusted R Square	std. Error of the Estimate
1	.585a	.343	2,443

a. Predictors: (Constant), Credibility, Assurance, Security

b. Dependent Variable: Satisfaction

Source: Processed primary data, 2022

Based on table 8. it can be seen that the value of Adjusted R Square (Coefficient of Determination) obtained is 0.321. This shows the percentage of the variable security, assurance and credibility in explaining the dependent variable, namely customer satisfaction, which is 32.1%. While the remaining 67.9% is explained by other reasons that were not used in this study.

4.2 Discussion

Security variable on customer satisfaction of Bank Syariah Indonesia. Based on the results of research data that has been processed and described in table 4.9,. Based on research data that has been processed and described in table 4.9, it is known that the tcount value of the safety variable is 0.915 and the T table is 1.98609. Where is the T count (0.915) < T table (1.98609), so that the security variable has no effect on customer satisfaction or H1 is rejected with a significant value of $0.363 > 0.05$. Based on these results it can be concluded that security has no effect on customer satisfaction. The security variable has no effect on customer satisfaction because the BSI mobile mobile banking service is considered less secure than other bank services. This reason is based on the author's results from the contents of the questionnaire on the security variable where one of the questionnaire questions discussing mobile banking is safer than other bank services with a low value compared to other statements, which is worth 369. From the lack of security of mobile banking compared to other bank services , then it can lead to decreased customer satisfaction. So that the security variable has no effect on customer satisfaction. In line with research conducted by it can lead to decreased customer satisfaction. So that the security variable has no effect on customer satisfaction. In line with research conducted by it can lead to decreased customer satisfaction. So that the security variable has no effect on customer satisfaction. In line with research conducted byPrakoso & Sugiharti (2020) safety has no effect on satisfaction.

Guarantee variable on customer satisfaction of Bank Syariah Indonesia. Based on the results of research data that has been processed and described in table 4.9,. Based on research data that has been processed and described in table 4.9, it is known that the calculated T value for the safety variable is 0.915 and the T table is 1.98609. Where is the calculated T value (-0.934) < T table (1.98609), so that the collateral variable has no effect on customer satisfaction or H2 is rejected with a significant value of $0.353 > 0.05$. Based on these results it can be concluded that guarantees have no effect on customer satisfaction. The collateral variable has no effect on customer satisfaction due to the lack of speed in responding to BSI Mobile services when there are problems/problems in transactions. This reason is based on the author's results from the results of the questionnaire contents of the guarantee variable where one of the questionnaire questions discussing BSI Mobile is able to respond quickly when problems/problems occur in transactions with a low value compared to other statements, which is worth 418. From the lack of fast BSI Mobile services respond quickly when there are problems/problems in transactions so that customers are dissatisfied, meaning that customer satisfaction has decreased or has no effect on customer satisfaction. In line with research conducted by From the lack of fast BSI Mobile services to respond quickly when there are problems/problems in transactions so that customers are not satisfied, it means that customer satisfaction has decreased or has no effect on customer satisfaction. In line with research conducted by From the lack of fast BSI Mobile services to respond quickly when there are problems/problems in transactions so that customers are not satisfied, it means that customer satisfaction has decreased or has no effect on customer satisfaction. In line with research conducted by(Jacobis et al., 2013)Guarantee has no effect on satisfaction.

The credibility variable on the customer satisfaction of Bank Syariah Indonesia. Based on the results of research data that has been processed and described in table 4.9,. Based on research data that has been processed and described in table 4.9, it is known that the tcount value of the credibility variable is 4.352 and the T table is 1.98609. Where is the calculated T value (4.352) < T table (1.98609), so that the credibility variable has an influence on customer satisfaction or H3 is accepted with a significant value of $0.000 < 0.05$. Based on these results it can be concluded that credibility affects customer satisfaction. The credibility variable affects

customer satisfaction because customers believe that mobile banking does not contain fraud in making transactions. This reason is based on the author's results from the results of the questionnaire contents of the credibility variable where one of the questionnaire questions discussing mobile banking does not contain elements of fraud in carrying out high-value transactions compared to other statements, which is worth 418. From customer confidence that mobile banking does not contain elements of fraud in conducting transactions where one question of the credibility variable, it can result in increased customer satisfaction. So that the credibility variable affects customer satisfaction. In line with research conducted by it can result in increased customer satisfaction. So that the credibility variable affects customer satisfaction. In line with research conducted by it can result in increased customer satisfaction. So that the credibility variable affects customer satisfaction. In line with research conducted by Adnyaswari (2014); Londa et al. (2022); Personal & Kusumawardhani (2021) states that credibility affects satisfaction

5. CONCLUSIONS AND RECOMMENDATIONS

Conclusion

The security variable has no effect on Bank Syariah Indonesia customer satisfaction because the BSI mobile banking service is considered less secure than other bank services. The collateral variable has no effect on Bank Syariah Indonesia's customer satisfaction because the BSI Mobile service is not fast enough to respond when there are problems/problems in transactions. The credibility variable influences the customer satisfaction of Bank Syariah Indonesia because of the customer's belief that mobile banking does not contain any element of fraud in making transactions.

Suggestion

Bank Syariah Indonesia must pay more attention in terms of security from the BSI Mobile mobile banking service or build trust in consumers regarding the security of BSI Mobile services. Likewise, Bank Syariah Indonesia must further improve services and respond quickly to customer complaints when the mobile banking service encounters problems/problems in transactions. For future researchers, they can add new variables related to customer satisfaction besides the variables of security, assurance and credibility.

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