

THE EFFECT OF MOBILE BANKING APPLICATION AND DIGITAL BANKING SERVICES ON INCREASING CUSTOMER ACCESS TO BANK SUMUT

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ABSTRAK

Mobile banking is a practical way for customers to carry out financial transactions using mobile devices. This research aims to find out whether there is an influence on mobile banking applications and digital banking services at Bank Sumut. This research uses data by distributing questionnaires to Bank Sumut customers who use mobile banking. The sample size for this research was 100 respondents. The data analysis method uses validity and reliability tests, classical assumption tests, and hypothesis tests using the SPSS application. The results of this research show that there is a simultaneous and partial influence of mobile banking application variables and digital banking services on customers at Bank Sumut. The magnitude of the influence is 49%, and the remaining 51% is influenced by other variables outside of this research.

Keyword: *Mobile banking, digital services, customers, Bank Sumut*

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INTRODUCTION

Many aspects of life have changed due to the increasingly rapid development of information technology, including the way we interact with financial services. In this digital era, banking services are no longer limited to transactions carried out at bank branches. In contrast, bank customers can access their financial services more easily and quickly through mobile banking applications and digital banking services. This is in line with the opinion of Barnes & Corbitt (2003) that this service is very flexible, and mobility is attractive to consumers with the right service.

PT. Bank Sumut is a limited liability company that provides the best service by providing innovative services. PT. Bank Sumut has a vision and mission to become the number one financial service provider because it wants to develop the economy in its own region. One of the main programs is DBest of Service, which allows every customer to receive the best service. The current digital era encourages banks to adapt their services to consumer needs using new emerging digital services (Borges, Marine, & Ibrahim, 2020).

BankN offers Amobile banking services, which have many features to make financial transactions easier. Advantages of mobile banking: Equipped with simple and easy-to-understand features, it saves time and costs because customers don't need to go to the bank or ATM to make transactions and is easy to access anywhere and anytime. The above has resulted in more banking competition to keep up with increasing customer demand (Nurahmasari, Silfiyah, & Pangaribuan, 2023).

Digital banking is a bank that provides banking products and services that can be accessed by customers anytime and anywhere because it is internet-based and digital. Meanwhile, the term "digital bank" refers to banks that provide banking facilities and services via electronic channels such as the internet. Digital banking can help customers' needs to access banking services such as account creation and registration (onboarding), payments, e-commerce transactions, loan applications, investments, and financial management easily, quickly, and at any time.

LITERATURE REVIEW

Mobile Banking Application

Mobile banking is a type of bank service that allows customers to communicate, carry out banking transactions, and obtain information via the internet. This is one of the new forms of developing bank service delivery channels that has changed the banking business strategy from relying on human technology to information technology. It looks like mobile banking should exist. Car banking can meet the increasing needs of business and bank customers, along with advances in technology and information.

One always considers product features based on their estimates. Bank cars encourage banks to simplify services, lower costs, and encourage customers to save (Sudur et al., 2023). The factors that can be measured are as follows (Agustina, 2017): (1) The bank provides complete mobile banking transaction facilities that suit the needs of the community; (2) Banks keep customer data safe when using mobile banking; and (3) the costs are very affordable.

Digital Banking Services

Service quality is defined as the ability of a business to meet customers' needs and desires in accordance with customer expectations, such as collecting funds from the public in the form of checking deposits, term deposits, deposit certificates, savings, or other forms; granting credit and issuing a letter of acknowledgment of debt; buy, sell; and guarantee at your own risk and for the benefit or at the request of the customer.

Indicators of digital banking services are: (a) efficiency, namely the ability of consumers to visit a website, find the product they are looking for, and find information related to that product, while leaving the website with minimal effort; (b) Reliability—or trustworthiness—is the ability that allows you to deliver the service you promise. Customers from the service industry often consider this aspect to be the most important. Responsiveness, or responsiveness, is the ability to help customers and provide fast and responsive service; (c) Assurance is defined as the ability to provide trust and confidence. This capability includes the ability to provide information, the ability to provide security in using the services provided, and the ability to grow customer trust in the company; (d) Empathy is the individual attention that companies give to

customers, such as ease of communication, employees' ability to communicate with customers, and the company's efforts to understand customers' activities and needs; (e) Direct evidence, or evidence that can be accounted for, is defined as the physical appearance of facilities, equipment, personnel, and communication materials. This tangible is translated as the appearance of the Mobile Banking application.

Customer Satisfaction

Satisfaction, also known as satisfaction, is a feeling of pleasure or disappointment that arises when someone compares the product's performance or expected results with the expected performance (Kotler and Keller, 2008). Banks are used by customers, both for their own needs and as intermediaries for other people's needs.

The indicators for this variable are (a) Overall Customer Satisfaction (Overall Customer Satisfaction): The easiest way to find out customer satisfaction is to ask them directly how satisfied they are with certain goods or services. (b) Customer Satisfaction Dimensions: Evaluate company services based on service speed, service facilities, and employee friendliness. (c) Confirmation of Expectations: In this approach, customer satisfaction is measured based on the conformity or nonconformity between the company's actual product performance and customer expectations. (d) Willingness to Recommend: A buyer's ability to recommend a product to their friends or family is an important factor to evaluate and consider.

METHOD

This research is a type of quantitative research that uses descriptive methods. This research was carried out in Udi Banku, North Sumatra, which is located at Jl. hImam Bonjolo No. 18, MadrassHulu, Kec. MedanPolonia, KotatMedan, North Sumatra 20212. The size of the population in this study is unknown. For samples, 100 samples were determined using the side cluster technique. The data collection technique uses a questionnaire. Data analysis in quantitative research includes data processing and presentation, calculations to describe data, and hypothesis testing with statistical tests.

RESULTS AND DISCUSSION

Classic assumption test

Normality test

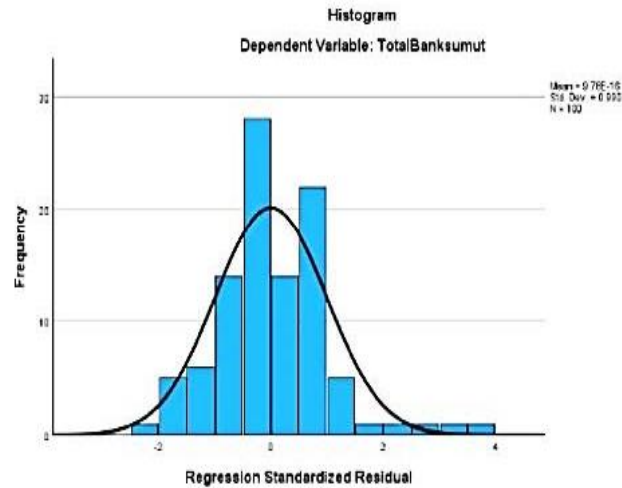


Figure 1. Histogram Graph

Based on the output from the histogram graph above, which shows a bell-shaped distribution pattern and is not skewed to the right, the data can be considered to be normally distributed.

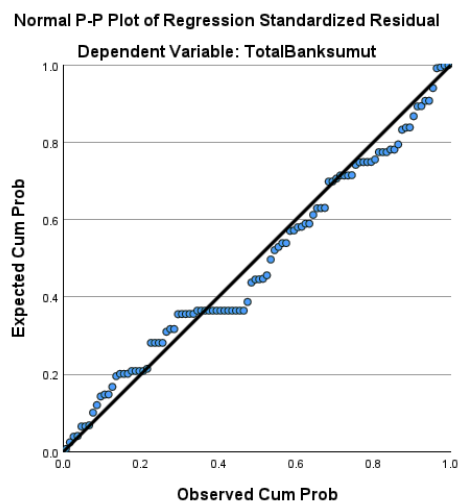


Figure 2. P-plot Normality

According to the graph, the K points spread around the T line and follow the direction of the diagonal line. This shows J that the data are distributed R normally, and the N regression model G meets the assumption of M normality.

Table 1. Normality Test

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			100
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		1.72928195
Most Extreme Differences	Absolute		.107
	Positive		.107
	Negative		-.064
Test Statistic			.107
Asymp. Sig. (2-tailed) ^c			.007
Monte Carlo Sig. (2-tailed) ^d	Sig.		.006
	99% Confidence Interval	Lower Bound	.004
		Upper Bound	.008
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			

The results of the reliability test show that the significant value is 0.07 more than 10.05, which means the data has a normal distribution.

Multicollinearity Test

Table 2. Multicollinearity Test Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9.764	2.609		3.742	.001		
	totalaplikasimobilebanking	.409	.106	.370	3.866	.001	.576	1.737
	totallayananperbankandigital	.407	.097	.400	4.186	.001	.576	1.737
a. Dependent Variable: TotalBanksumut								

The VIF value for each Bank of North Sumatra variable and margin level is 1.737, as shown by the coefficient above. Since the result is less than 10, this result indicates that the variable is limited by the classical assumption of multicollinearity.

Heteroskedasticity Test

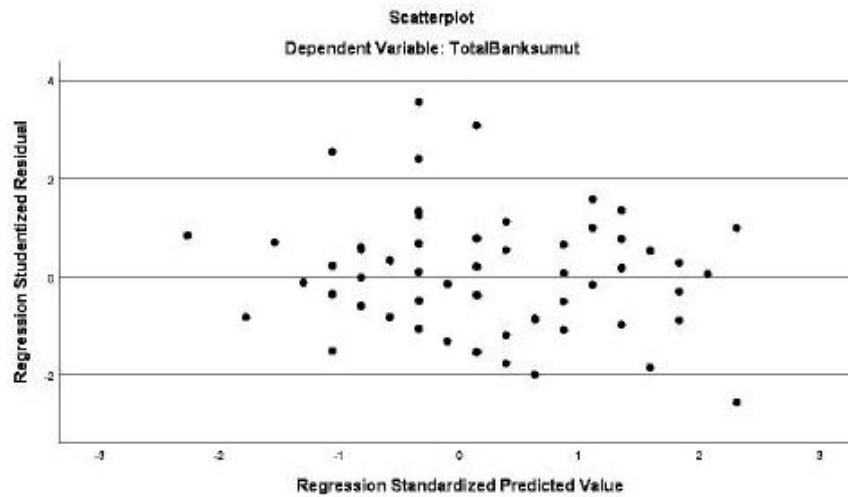


Figure 3. Heteroscedasticity Test

Analysis of the image above shows that the data points spread above or around 0, that the K data points do not gather only above or below, that the spread of data points does not form a wavy pattern that widens K, then narrows and widens B again, and that the spread of data points has no pattern. Thus, based on the results of the heteroscedasticity test, it can be concluded that heteroscedasticity does not occur.

Hypothesis Test

F Test (Simultaneous)

Table 4. F Test Result

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	283.949	2	141.974	46.517	.001 ^b
	Residual	296.051	97	3.052		
	Total	580.000	99			
a. Dependent Variable: TotalBanksumut						
b. Predictors: (Constant), totalayananperbankandigital, totalaplikasimobilebanking						

Table 4 shows that the sig value for liquidity is 0.453 greater than 0.05 and the sig. value for profitability of 0.390 is greater than 0.05, which shows that there is no heteroscedasticity in liquidity.

Autocorrelation Test

Table 5. t Test Result

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9.764	2.609		3.742	.001		
	Totalaplikasimobile banking	.409	.106	.370	3.866	.001	.576	1.737
	Totallayanaperbankandigital	.407	.097	.400	4.186	.001	.576	1.737
a. Dependent Variable: TotalBanksumut								

To calculate the influence of mobile banking applications on digital banking services influenced by Bank Sumut, the regression equation model is as follows: $Y = 9,764 + 0.409X_1 + 0.407X_2$. Where Y is Bank of North Sumatra's interest, X1 is a mobile banking application, and X2 is a digital banking service. Because the regression is positive, it can be concluded that the variables X1 and X2 with respect to Y are positive.

Determination Test Results

Table 6. Results of Multiple Linear Regression Analysis

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.700 ^a	.490	.479	1.747
a. Predictors: (Constant), totallayanaperbankandigital, totalaplikasimobilebanking				
b. Dependent Variable: TotalBanksumut				

The R Square value, also known as the coefficient of determination 0.490, is determined through the coefficient of determination test. The R Square value ranges between 0 and 1. According to Nugroho in Sujianto, using an adjusted or written R Square is the best choice for multiple linear regression.

Discussion

The Influence of Mobile Banking on North Sumatra Banks

Based on the research results, there is an influence of the use of mobile banking on the Bank of North Sumatra. This is shown by the results of the t test, namely that the calculated t of 3,866 is greater than the t table of 1.737. Based on the significance, a significant value of $0.01 < 0.05$ states that the hypothesis is accepted. This is in line with the opinion of Sudur, Basalamah, and Khalikussabir (2023) which states that customer satisfaction is greatly influenced by the growth of technology-based financial services such as online banking (Internet banking, mobile banking, and ATMs). BRI Bank did this because it took advantage of the current high level of development, especially among the wider community that uses the internet.

Previous research that is relevant to the results of this research (Wisika, Purwanto, & Vitaloka, 2023) states that mobile banking has a positive and significant effect on customer satisfaction. The presence of the SMS Banning Mobile Banking facility explains the customer satisfaction factor. Other research was also conducted by Jolin & Manggu (2023), the results showed that mobile banking has a positive and significant effect on customer satisfaction. The results of the same research conducted by Sutono and Kassim (2024) stated that there was also a significant influence of mobile banking on bank customers.

The Influence of Digital Banking Services on the Bank of North Sumatra

Based on the research results, there is an influence of the use of mobile banking on the Bank of North Sumatra. This is shown by the results of the t test, namely that the calculated t of 4,186 is greater than the t table of 1.737. Based on the significance, a significant value of $0.01 < 0.05$ states that the hypothesis is accepted. Service quality is the ability of a business to meet customers' needs and desires in accordance with customer expectations, such as by collecting funds from the public in the form of checking deposits, term deposits, deposit certificates, savings, or other forms.

Results that are relevant to this research (Hadid, Soon, & Amreeghah, 2020) show research results showing that digital banking services have a positive influence on customer satisfaction (P-value 0.05). Another similar study is research (Ayinaddis, Taye, & Yirsaw, 2023), which states that the research results confirm the significant influence of the quality of electronic banking services on customer loyalty. The

implementation of electronic banking services that offer meaningful guarantees will resolve problems immediately, provide services exactly as promised, be always available, and provide fast delivery, which will allow customers to be more satisfied and thus create committed and loyal customers.

CONCLUSION

According to research results, the type of mobile banking at Bank Sumut that is most widely used by employees and staff is Sumut Mobile. As shown by the number of users, which covers 38% of total users, the benefits offered by each feature and service make many people interested in using them because they already understand the features of mobile banking services and know how to use them properly. As a result, the benefits offered to its users are distributed according to their capture, which of course impacts the sense of benefit received by each user. Belief in the benefits felt by everyone will encourage them to continue using Sumut Mobile services. For banking companies, this trust is very important to increase the number of customers. This increase in the number of customers will result in increased use of North Sumatra Mobile, which in turn will help accelerate economic growth. Therefore, more sophisticated services must be created to speed up transaction needs such as transfers, bill payments, and other banking transactions. According to several people who use the SumutMobile application, its features are complete, not complicated, easy to understand, and the administration costs are affordable, especially for teenagers who don't want the hassle. Apart from that, users can use the application 24 hours a day to meet their financial and non-financial needs. their finances. Young people, such as students, who prefer practical matters, will be more interested in using services to help them carry out daily transactions rather than carrying money traditionally. R square is adjusted to account for how many independent variables are used. The R square figure is 0.490, which indicates that 49.0 percent of the research was influenced by additional variables not discussed in this study.

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