

The Effect of Product Quality, Service Quality, and Ease of Use of Mobile Banking on BCA Bank Customer Satisfaction in Jabodetabek

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Abstract. The objective is to assess the effect of product quality, service quality, and usability of BCA Versatile on BCA Bank customer satisfaction in Jabodetabek. In this study, we used quantitative methodology to analyze a problem using mathematical data, also known as measured data. The population used in this study were all BCA Mobile Banking users in the JABODETABEK area, with a sample size of 165 people. Primary data was collected through distributing questionnaires to all BCA Mobile Banking users. Based on the data collected, the results show that product quality, which refers to the product's ability to effectively meet customer needs and wants, significantly affects customer satisfaction. The results showed that the variable for service quality affects customer happiness because it has a major effect on the dependent variable of customer satisfaction in the presence of an attractive plan, service to the application according to the delivery of real data, ensuring security, and a good response so that service quality can fulfill BCA Bank customer satisfaction in JABODETABEK. Based on the data obtained, it is evident that the user convenience variable has a significant effect on customer satisfaction. This is due to its long-term impact on service features and customer satisfaction. BCA Mobile Banking offers various innovations and types of services that are easy to use, which ultimately increases the level of user comfort and satisfaction.

Keywords: Product Quality, Service Quality, Ease of Use, Mobile Banking, Customer Satisfaction

1 Introduction

In this technological advancement, information technology with high mobility cannot be separated from all aspects including banking. Banking also cannot be separated from technological advances and provides mobile facility services often known as mobile banking [1]. Currently, many individuals choose something easy to use and enjoy using it. So it requires a system to realize these wants and needs, namely by creating Mobile Banking services. With

the increasing number of internet users, it can be ascertained that Indonesians already know about Mobile Banking services [2]. Therefore, many banks or companies are competing to make various innovations through digital systems to meet the needs and help make it easier for consumers with the emergence of attractive features. This shows that technological advances make banks have to keep up with developments. M-banking, also referred to as mobile banking, is a service offered by banks that use mobile phones [3]. With Mobile Banking, making transactions in banking is easier to do than visiting the bank directly. The use of Mobile Banking can provide many benefits for its users [4]

With the existence of mobile banking in Indonesia, one of them is BCA Bank which provides convenience in services by prioritizing service quality and trust which is the strength and makes BCA bank lead the market. [5]. Before becoming a customer of a bank, several things must be considered, namely product quality, service quality, user ease, and customer satisfaction. Product quality is very important for the business, as without a product, they cannot do anything. Only buy products that feel appropriate, so the product must match the wants or needs of consumers for the success of product marketing [6]. Products are all things that can be offered to buyers or consumers to fulfill wants and needs. For a bank to win the competition it must provide the expected quality, in addition to product quality.

Service quality is an intangible activity and becomes a fulfillment of needs and does not depend on sales products. Service quality also affects customer loyalty directly or indirectly [7]. By providing good service quality, it will provide additional advantages for banks to increase the number of customers. Service quality also makes it easier for people to do or interact more comfortably. User ease has a significant influence on the desire for transactions by providing convenience through service features and trust. [8]Ease and service features have an impact on the desire to use Mobile Banking. With ease of use, it will reduce a person's effort in learning Mobile Banking. Also, the higher the usability of the client, the more keen on executing utilizing Versatile Banking. Since client ease has a relationship with customer fulfillment.

Customer fulfillment is when a person or individual where the perceived product or service is following the wishes will show emotional feelings such as pleasure or disappointment. This also states that customer satisfaction is a benchmark for consumers who use services or products to feel happy with what they get [9]. As well as being able to meet expectations, interest in reuse, and can recommend to someone. Mobile Banking customer satisfaction is also related to service quality and trust in Mobile Banking customer satisfaction.

It is obvious from the past explanation that this examination aims to find out the relationship and effect of Product Quality, Service Quality, Client simplicity, and Customer Fulfillment on BCA Versatile Financial clients in JABODETABEK. As well as to analyze and determine customer customer satisfaction in using the BCA Mobile Banking application.

Literature Review Product Quality

[10] [11] state the explanation of thing quality is to actuate thought, use, or use that can give satisfaction and address client issues. Meanwhile, according to Kotler and Armstrong [12], Product quality is a product's strength that demonstrates its overall capabilities, in terms of the product's robustness, dependability, accuracy, usability, and ease of repair. In summary, product quality is a strength that demonstrates overall competence in terms of accuracy, dependability, ease, and durability that may satisfy and meet client expectations.

Service Quality

According to [13] in [12] “quality is related to products, services, processes, and the environment that are appropriate or even more than expected”. According to Kotler [12], “Service is an activity provided by one party to another”.

Meanwhile, [14] [15] discovered that there was no correlation between customer pleasure and service quality. This demonstrates that there are still variations of opinion on service quality or service to customer satisfaction. It very well may be presumed that Service Quality is a movement performed by one party for another.

User Ease

According to Triyanti, Fitriana & Iqbal (2021) [16] Mobile banking, sometimes known as M-banking, is a sort of product given by banks to make consumer transactions more convenient. Meanwhile, according to [17] in [18] “The definition of perceived ease of use is a person's belief in the level of ease of use where a person believes that the use of the information system can be carried out by users without experiencing difficulties and free from effort” [2]. Based on the Technology Acceptance Model (TAM) theory [16][16], the ease of accessing online service systems through m-Banking media is one of the factors that determine customer willingness to use m- M-Banking services.

It very well may be reasoned that client ease is an individual's confidence in the degree of usability of data frameworks.

2. Method

The population of this research is all BCA Mobile Banking customers in the JABODETABEK region and the all-out example is 165 respondents. The population of this research is all BCA Mobile Banking customers in the JABODETABEK region.

Type and Source of Data

This research utilizes a descriptive strategy with a quantitative methodology, in particular examining a point involving information as numbers (factual information) and interfacing it with existing hypotheses, then, at that point, ends are reached.

This research depended on unique information. By sending surveys to all BCA Mobile Banking clients in the JABODETABEK region through Google Structure. Also, auxiliary information sources, to be specific those obtained from information articles, diaries, and other data connected with research.

Data Analysis Method

In analyzing the information this review utilizes legitimacy, dependability, multicollinearity, heteroscedasticity, The coefficient of assurance, the F test, and the t-test were used in this examination.

Results and Discussion Validity Test

The validity test was conducted on all JABODETABEK people who have BCA Mobile Banking as many as 165 respondents. The importance test is performed by contrasting the critical value with the huge level value. It is realized that the importance level is 0.05. Assuming that the

critical value is under 0.05, the outcomes are viewed as legitimate. The following table displays the results of the validity test for each variable:

Table 1. Recapitulation of Validity Test Results

Number	Items	Sig	A	Description
1	X1.1	0,001	0,05	Valid
	X1.2	0,001	0,05	Valid
	X1.3	0,001	0,05	Valid
2	X2.1	0,001	0,05	Valid
	X2.2	0,001	0,05	Valid
	X2.3	0,001	0,05	Valid
3	X3.1	0,001	0,05	Valid
	X3.2	0,001	0,05	Valid
	X3.3	0,001	0,05	Valid
	X3.4	0,001	0,05	Valid
4	Y.1	0,001	0,05	Valid
	Y.2	0,001	0,05	Valid
	Y.3	0,001	0,05	Valid
	Y.4	0,001	0,05	Valid

The significant value for each statement item on this research variable is 0.01, which is smaller than 0.05. So the entire statement above is declared valid.

Reliability Test

Namely, a scale of stability and consistency of the sources when responding to matters related to the list of questions, and this is the point of view of a variable arranged into a questionnaire. Dependability on a variable develop can be proclaimed great, on the off chance that Cronbach's Alpha value surpasses >0.60. Coming up next is the understanding of the review's outcomes.

Table 2. Recapitulation of Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Description
Product Quality	0,714	3	Reliable
Service Quality	0,799	3	Reliable
User Ease	0,875	4	Reliable
Customer Satisfaction	0,782	4	Reliable

Based on the dependability trial of the product quality, administration quality, client straightforwardness, and consumer loyalty factors it is announced substantial if the Cronbach alpha value is > 0.60. Then, at that point, the whole assertion above is substantial.

Multicollinearity Test

This test decides if there is a critical correlation between the independent variables in a multivariate linear regression model. Thus, to figure out in this test the VIF value is utilized. Assuming the VIF value is under 10, it tends to be concluded that no multicollinearity happens.

Table 3. Multicollinearity Test Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	2.436	1.030		2.365	.019	
	Product Quality	.356	.081	.298	4.368	.001	.594 1.683
	Service Quality	.178	.111	.126	1.802	.111	.444 2.251
	User Ease	.433	.073	.436	5.937	.001	.511 1.957

a. Dependent Variable: Customer Satisfaction

Based on The multicollinearity test uncovers that the VIF value for every variable is under 10. also, the resistance, the regression is liberated from multicollinearity, it is realized that the value of the product quality variable is 1,683, the help quality variable is 2,251, and the client ease variable is 1,957 which is under 10, and the resilience value The product quality variable is 0.594, the assistance quality variable is 0.444, and the client ease variable is 0.511, which are all more prominent than 0.1, demonstrating that there is no multicollinearity with other independent variables.

Heteroscedasticity Test

Aims to observe the difference in residuals from one observation to another. The glejser test is one of the models to test for indications of heteroscedasticity. With the following decision-making conditions: Heteroscedasticity symptoms do not occur when the significance value > 0.05, and vice versa.

Table 4. Heteroscedasticity Test

Model		Coefficients ^a			
		Unstandardized Coefficients		Standardized Coefficients	T Sig.
		B	Std. Error	Beta	
1	(Constant)	1.315	.683		1.924 .056
	Product Quality	-.142	.054	-.264	-2.637 .009
	Service Quality	.072	.074	.113	.977 .330
	User Ease	.038	.048	.084	.778 .438

a. Dependent Variable: Customer Satisfaction

Based on the table above, the product quality variable has an importance value of $0.009 > 0.05$. The importance value of the assistance quality variable is $0.330 < 0.05$. For the client ease variable, the importance value is $0.438 < 0.05$. So it tends to be concluded that there are side effects of heteroscedasticity in this regression model.

Determination Coefficient Test

It is a tool used to calculate the capability of the model that has been made when interpreting the dependent variable. It should be understood that the coefficient of determination has a value of zero and one [19]. The better the accuracy if the value of R^2 ($0 \leq R^2 \leq 1$) is getting bigger.

Table 5. Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.205 ^a	.042	.024	1.02215

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Product Quality, Service Quality, User Ease

Based on the table above, it is realized that the test consequence of the coefficient of determination (R^2) is 0.042 or 42.0%. This shows that 42.0% of consumer loyalty with BCA mobile banking is impacted by the independent variables (product quality, administration quality, and client ease). In the meantime, the leftover 58.0% is made sense of by different elements or variables outside the model from different variables excluded from this study.

Simultaneous Regression Test (f-test)

This F test is utilized to decide how much the independent variables (X_1 , X_2 , and X_3) together influence the reliant variable (Y). This test is done by contrasting the F count and F table. The alpha value utilized in the F test is 5%. As indicated by [20] states that the incomplete importance rules for the research variables are if $F \text{ count} > F \text{ table}$, H_a is acknowledged, because there is a tremendous impact. H_0 is dismissed because there is no massive impact. What's more, on the off chance that $F \text{ count} < F \text{ table}$, H_a is dismissed, because there is no huge impact. H_0 is acknowledged because there is a critical impact.

Table 6. Simultaneous Regression Test (F-test)

ANOVA ^a					
Model		Sum of Squares	df	Mean Square	F
1	Regression	7.344	3	2.448	2.343
	Residuals	168.211	161	1.045	
	Total	175.555	164		

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Product Quality, Service Quality, User Ease

Based on the table above, it tends to be seen that the F count is $2.343 > F$ table of 2.66 and the huge value is $0.000 < 0.05$, it very well may be concluded that H_a is acknowledged and H_0 is dismissed, and that intends that there is a variable impact of product quality (X1), service quality (X2), and client ease (X3) simultaneously on customer satisfaction (Y).

Partial Test (t-test)

This t-test intends to decide how much impact the independent variables (X1, X2, and X3) have on the dependent variable (Y). This test is done by looking at the t got from the calculation with the t value in the table with an alpha degree of 5%. The speculation testing models are on the off chance that $t \text{ count} > t \text{ table}$ or huge value $< \alpha = 0.05$, H_0 is dismissed and H_a is acknowledged, implying that the independent variable essentially affects the dependent variable. Furthermore, assuming $t \text{ count} < t \text{ table}$ or critical value $> \alpha = 0.05$ then H_0 is acknowledged and H_a is dismissed, implying that the independent variable affects the dependent variable.

Table 7. Partial Test (t-test)

Coefficients ^a					
Model	B	Unstandardized Coefficients		Standardized Coefficients	
			Std. Error	Beta	T
1	(Constant)	2.436	.1030		2.365
	Product Quality	.356	.081	.298	4.368
	Service Quality	.178	.111	.126	1.602
	User Ease	.433	.073	.436	5.937

a. Dependent Variable: Customer Satisfaction

Based on the explanation, everything being equal, every t count is 4.368, 1.602, and 5.937. The value of t table = $(\alpha/2; n-k-1) = 0.025; 161 = 1.974$ based on this it is concluded that the impact of product quality variables (X1) on consumer loyalty (Y) has a t count of $4.368 > t \text{ table}$ of 1.974 and a huge value of $0.001 < 0.05$ so it very well may be concluded that H_1 is dismissed and H_0 is acknowledged, and that intends that there is a positive and massive impact of product quality variables (X1) on consumer loyalty variables (Y). The impact of service quality variables (X2) on consumer loyalty (Y) has a t count of $1.602 < t \text{ table}$ of 1.974 and a critical value of $0.111 > 0.05$ so it very well may be concluded that H_2 is acknowledged and H_0 is dismissed, and that implies that service quality affects service quality variables (X2) on consumer loyalty variables (Y). What's more, the variable impact of client ease (X3) on consumer loyalty (Y) has a t count of $5.937 > t \text{ table}$ of 1.974 and a huge value of $0.001 < 0.05$ so it very well may be concluded that H_3 is dismissed and H_0 is acknowledged, and that intends that there is a positive and massive impact of the client ease variable (X3) on the consumer loyalty variable (Y).

3. Results and Discussion

The Effect of Product Quality on Customer Satisfaction with BCA Mobile Banking

From the consequences of concurrent testing, it distinguishes that the product quality variable has a critical value of $0.001 < 0.05$, so H_1 is dismissed and H_0 is acknowledged. This identifies

that for the JABODETABEK community, product quality has a major influence on customer satisfaction with Mobile Banking. The product quality contained in BCA Mobile Banking can increase interest in customer satisfaction for the people of JABODETABEK.

The results of this study are in line and consistent with research conducted by (Evelyn, Ronald, & Oliandes, 2022) and (Sam'ani, Muhammad, Maryatin, & Prihantono, 2023). Shows that “product quality has a positive and significant impact so that customer satisfaction with BCA Mobile Banking always pays attention to product quality to increase the number of BCA Mobile Banking users”[12] . BCA Mobile Banking means that the product quality of M-banking makes customers satisfied because its performance and performance are very satisfying. The findings of this study also support previous research conducted by [16][16], that the products offered must be truly tested for quality. Because for consumers what is prioritized is the quality of the product itself.

The Effect of Service Quality on Customer Satisfaction with BCA Mobile Banking

The partial test results show that the service quality variable has an insignificant or no effect value of $0.111 < 0.05$, so H2 is accepted and H0 is rejected, which means that service quality (X2) has no significant effect on customer satisfaction variables (Y). This identifies that for the JABODETABEK community, service quality has no effect on customer satisfaction with BCA Mobile Banking. The quality of service contained in BCA Mobile Banking is less able to increase interest in customer satisfaction for the JABODETABEK community.

In this study, service quality does not affect customer satisfaction. These results are not in line with research by [13] stated that “the quality of mobile banking services has a positive and significant effect on customer satisfaction” [21].

The Effect of User Ease on Customer Satisfaction with BCA Mobile Banking

The incomplete experimental outcomes show that the client ease variable has a critical value of $0.001 < 0.05$, so H3 is dismissed and H0 is acknowledged. This distinguishes that for the JABODETABEK people group, client ease affects consumer loyalty with BCA Versatile Banking. Consumer loyalty contained in BCA Versatile Banking can increment premium in consumer loyalty for individuals of JABODETABEK.

This study's findings are consistent with earlier research. [22] and [23] This demonstrates that “service quality has a substantial impact on customer satisfaction”. This demonstrates that clients who receive high-quality service would be satisfied. BCA customers in JABODETABEK [23], [22].

This research also supports previous research conducted by [24] that “the perception of ease of use is increasing, The level of client satisfaction with BCA Mobile Banking will also increase”. Ease of use has a significant influence on BCA customer interest in JABODETABEK [25].

4. Conclusion

H1 is refused, however, H0 is accepted, indicating that product quality has a positive and significant impact on consumer satisfaction with BCA Mobile Banking. The value of 0.001 is less than 0.05, indicating significance. H2 is accepted whereas H0 is refused, indicating that service quality has no substantial impact on customer happiness. This is supported by a substantial value of $0.111 > 0.05$. H3 is denied, while H0 is allowed, indicating that user easiness

has a favorable and significant impact on consumer satisfaction with BCA Mobile Banking. This is supported by a significant value of $0.001 > 0.05$.

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