Analysis Of the Influence of The Quality of Automatic Teller Machine (ATM) and Mobile Banking Services on Bank Mandiri Customer Satisfaction in The South Jakarta Region

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Abstract

Bank Mandiri is one of the banks with the largest number of customers in Indonesia. This research aims to analyze the level of influence of ATM and mobile banking service quality on Bank Mandiri customer satisfaction. The method used in this research is a quantitative descriptive method. Research Place in the South Jakarta area. The customer population is 170 people with a sampling method using the Slovin technique. Research data was obtained by distributing questionnaires to Mandiri Bank customers with a sample of 120 respondents. The data analysis technique uses multiple linear regression tests. Analysis of ATM service quality uses five dimensions, namely tangible, responsiveness, assurance, reliability and empathy. Analysis of mobile banking service quality uses five dimensions, namely security, convenience, comfort, design and application system. Measuring customer satisfaction uses five dimensions from Hawkins and Lonney's research, namely conformity to expectations, interest in revisiting, and willingness to recommend. The research results show that overall customers are satisfied with Bank Mandiri's ATM and mobile banking services.

Keywords: Customer Satisfaction, Automatic Teller Machine (ATM), Mobile Banking.

1. Introduction

As the era progresses where people are increasingly using banking services, the Bank wants to provide optimal satisfaction for customers. Customer satisfaction is a long-term achievement for banks. Customer satisfaction describes the comparison between expectations and performance. Banking must be able to innovate to retain customers or even add new customers. Banking innovations in line with increasingly advanced developments in information and telecommunications technology have led to the emergence of business applications based on Electronic Banking (E-Banking). E-banking is a service that allows bank customers to obtain information, communicate and carry out banking transactions through alternative electronic media delivery channels such as Automatic Teller Machine (ATM), telephone banking, electronic fund transfer (EFT), electronic data capture (EDC)/point of sales (POS), internet banking and mobile banking (Indonesian Bankers Association, 2016).

This research aims (1) To analyze the influence of ATM services on the level of satisfaction of Bank Mandiri customers. (2) To analyze the influence of mobile banking services on Bank Mandiri customer satisfaction levels.

2. Literature Review

2.1 Customer Satisfaction

According to Tjiptono and Chandra (2011), the word satisfaction comes from the Latin "satis" (meaning good enough, adequate) and "facio" (doing or making), from these two words, satisfaction can be defined as an effort to fulfill something adequately. Engel et al stated that customer satisfaction is a post-purchase evaluation in which the alternative chosen is at least equal to or exceeds customer expectations (Tjiptono, 2004). Kotler (1995) suggests that customer transaction activities anywhere and at any satisfaction is the level of a person's feelings that exist due to the results of a comparison between service performance assessments related to customer expectations. Meanwhile, Zeithaml and Bitner (1996) stated that satisfaction is a response or response from consumers regarding the fulfillment of needs. Where satisfaction is an assessment of the superiority of the product or service.

Satisfaction indicators according to Hawkins and Lonney quoted by Tjiptono (2004: 101) namely the conformity between the product performance expected by consumers and what consumers feel. 2. Interest in returning to visit is a customer who is willing to repurchase the product or item he or she hopes for. 3. Willingness to recommend, namely customers who are willing to recommend goods or products that they have experienced to their family or friends.

2.2 Automatic Teller Machine (ATM)

Automatic Teller Machine (ATM) is also known as an Automated Teller Machine, which is an electronic device that allows bank customers to withdraw money and check their savings accounts without needing to be served by a teller or cashier.

2.3 Mobile Banking

According to Tiwari and Buse (2007), mobile banking is the delivery of banking and finance starting from stock market transaction services, bank account management and accessing customized information via telecommunications devices. Facilities in mobile banking include financial transactions, non-financial transactions, transfers, checking account balances and paying bills via smartphone (Wibiadila, 2016: 7). The advantage of m-banking facilities is that customers can carry out transaction activities anywhere and at any time without being limited by the bank's operational hours (Sumarwan, 2015).

2.4 Service quality

Service quality is the most commonly used way to measure the service quality of a company. This concept was developed by Parasuraman which is based on a comparative evaluation between customer expectations about service and their perceptions of the service received from the company (Kotler and Keller, 2016).

There are five dimensions of service quality according to Parasuraman in Lupiyoadi (2001:148), namely 1. Tangibles, namely physical evidence that is directly seen and felt by customers; 2. Responsiveness (participation), namely the employee's ability to provide services to customers. ; 3. Assurance, namely the existence of employee guarantees regarding knowledge, competence, politeness in providing services to customers; 4. Reliability, namely the bank's ability to provide fast, accurate services and provide more value to customers, and 5. Empathy, namely the bank can provide convenience and effectively maintain good relationships with customers. The five dimensions above are used to measure ATM service quality.

Meanwhile, according to Arcand, Promte & Brun (2017) m-banking service quality is the consumer's overall assessment of the quality and superiority of the content in the m-banking application. Measuring the quality of m-banking services is divided into several dimensions, namely: a. Security is one of the capabilities that banks use to protect information from misuse of customer accounts or data; b. Convenience is an individual's confidence in using an information technology system that is not a hassle in carrying out large efforts when used. c. Comfort is a condition where an individual uses or carries out activities and is considered pleasant for himself. d. Design is the front appearance of an application that has a certain appeal, where the higher the appearance, the greater the influence on consumer trust and increases the possibility of consumers carrying out online transactions.; and e. Application Systems refer to the efficiency and accuracy of technical systems.

3. Research Methodology

3.1 Population and Sample

The population in this study were customers using ATM (automatic teller machine) and mobile banking services at Bank Mandiri in South Jakarta with a sample of 120 customers.

3.2 Types and Techniques of Data Collection

The types of data used in this research are primary data and secondary data. Primary data was obtained directly from respondents in the form of answers to questions in a questionnaire designed to collect data on customer expectations regarding the quality of Bank Mandiri's ATM and mobile banking services and using a Likert measurement scale. Meanwhile, secondary data for this research was obtained from books, journals, the internet, magazines and literature issued by related institutions as well as library materials or other reports which are the results of previous research.

4. Results

Respondent Characteristics

The research questionnaire distributed to 120 respondents was divided into four parts, namely respondent profile, questionnaire measuring ATM service quality, questionnaire measuring mobile banking service quality, and questionnaire measuring customer satisfaction. 65.8% of research respondents were respondents with an age range of 36-45 years, some worked as civil servants, namely 81.7% and had been Bank Mandiri customers for more than 3 years with a percentage of 88.3%.

Tabel 1: Validity Test

Variable	Variable	r hitung	r table	Hasil
ATM (X1)	X1.1	0.638	0.1793	Valid
	X1.2	0.793	0.1793	Valid
	X1.3	0.778	0.1793	Valid
	X1.4	0.749	0.1793	Valid
	X1.5	0.758	0.1793	Valid
	X1.6	0.812	0.1793	Valid
	X1.7	0.778	0.1793	Valid
Mobile Banking (X2)	X2.1	0.743	0.1793	Valid

	X2.2	0.822	0.1793	Valid
	X2.3	0.854	0.1793	Valid
	X2.4	0.846	0.1793	Valid
	X2.5	0.776	0.1793	Valid
	X2.6	0.715	0.1793	Valid
	X2.7	0.709	0.1793	Valid
	X2.8	0.814	0.1793	Valid
Kepuasan Nasabah (Y)	Y.1	0.859	0.1793	Valid
	Y.2	0.915	0.1793	Valid
	Y.3	0.908	0.1793	Valid

Source: SPSS 25

Based on table 1, the questionnaire with all question items is declared valid.

Tabel 2: Reliability Test

Variabel	Cronbach's Alpha	Keterangan
ATM (X1)	0,875	Reliabel
Mobile Banking (X2)	0,911	Reliabel
Kepuasan Nasabah (Y)	0,873	Reliabel

Source: SPSS

Based on table 2, it is known that the Cronbach's Alpha value or the results of the questionnaire reliability test with 3 variables shows that all question items are declared reliable because the Cronbach's Alpha value is greater than 0.06.

Table 3: Normality Test
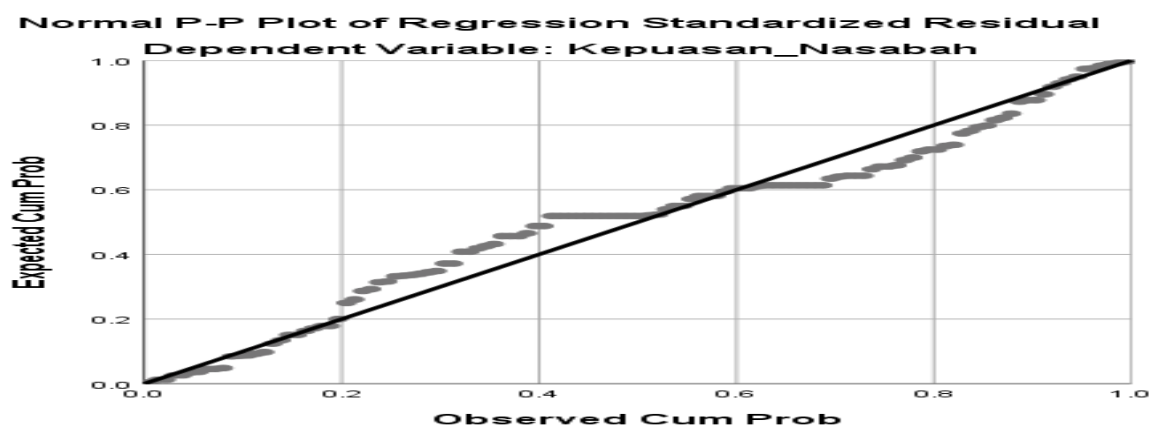
Source: SPSS 25

Based on the P P-Plot test (table 3) showing the results in the picture above, it can be seen that the plotting data (dots) follow a diagonal line, so the conclusion of the normality test is that the regression model has a normal distribution.

Tabel 4: Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.087	.969		1.122	.264		
	Kualitas_Layanan_ATM	.093	.036	.217	2.546	.012	.531	1.884
	Kualitas_Layanan_mBanking	.258	.038	.577	6.780	.000	.531	1.884

a. Dependent Variable: Kepuasan_Nasabah

Source: SPSS 25

The results of the multicollinearity test in table 4 show that among the independent variables, the Variance Inflation Factor (VIF) value for each independent variable is no more than 10, namely for the mobile banking variable it is 1.884 and the ATM variable is 1.884. Apart from that, the tolerance value of each variable is not less than 0.10, namely the mobile banking variable 0.531 and the ATM variable 0.531. To determine whether there is multicollinearity or not, referring to the value used to indicate the presence of multicollinearity is a tolerance value > 0.10 or the same as a VIF value < 10. The conclusion is that there are no symptoms of multicollinearity (Ghozali, 2013, p.106)

Tabel 5: Heteroscedasticity Test

Scatterplot
Dependent Variable: Kepuasan_Nasabah
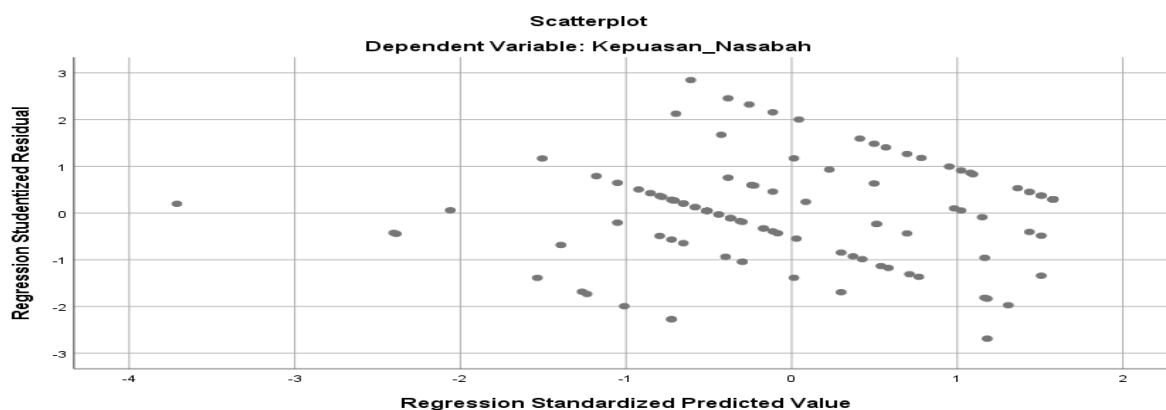
Source: SPSS 25

Based on table 5, it is known that there is no particular pattern because the points are spread irregularly above and below the 0 axis on the Y axis, so it can be concluded that there are no symptoms of heteroscedasticity.

Tabel 6: Multiple Linear Regression Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.087	.969		1.122	.264
	Kualitas_Layanan_ATM	.093	.036	.217	2.546	.012
	Kualitas_Layanan_mBanking	.258	.038	.577	6.780	.000

a. Dependent Variable: Kepuasan_Nasabah

Source: SPSS 25

Based on table 6, the multiple linear regression equation can be seen and seen as follows:

$Y = 1.087 + 0.093X_1 + 0.258X_2 + e$

The interpretation of the regression equation above is as follows:

1. The constant from the regression equation is +1,087, meaning that if the variables in this research, namely ATM service quality and Mobile Banking service quality, are not included (the value is zero), then the customer satisfaction value remains positive.
2. The ATM Service Quality Coefficient is +0.093, indicating that if the ATM service quality value increases, Customer Satisfaction will increase.
3. The Mobile Banking Service Quality Coefficient is +0.258, indicating that if the value of mobile banking service quality increases, Customer Satisfaction will increase.

Tabel 7: t Test

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.087	.969		1.122	.264
	Kualitas_Layanan_ATM	.093	.036	.217	2.546	.012
	Kualitas_Layanan_mBanking	.258	.038	.577	6.780	.000

a. Dependent Variable: Kepuasan_Nasabah

Source: SPSS 25

Based on table 7, it can be seen that:

a) The significant value for the variable ATM service quality (X1) on customer satisfaction (Y) is 0.012, which is a value smaller than 0.05. This shows that there is a significant influence between ATM service quality on customer satisfaction.
b) It can be seen that the significant value for the mobile banking service quality variable (X2) on customer satisfaction (Y) is 0.000 which is smaller than 0.005. This shows that there is a significant influence between the quality of mobile banking services on customer satisfaction.

Tabel 8: F test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	200.737	2	100.368	71.668	.000[b]
	Residual	163.855	117	1.400		
	Total	364.592	119			

a. Dependent Variable: Kepuasan_Nasabah

b. Predictors: (Constant), Kualitas_Layanan_mBanking, Kualitas_Layanan_ATM

Source: SPSS 25

Based on table 8, it can be seen that the F value is 71.668 and the significant value is 0.000, which is smaller than 0.05. This shows that the quality of ATM services and the quality of mobile banking services together influence customer satisfaction with savings at Bank Mandiri.

Tabel 9: R² Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.742[a]	.551	.543	1.183

a. Predictors: (Constant), Kualitas_Layanan_mBanking, Kualitas_Layanan_ATM

Source: SPSS 25

Based on table 9, the adjusted R2 coefficient value is 0.543 or 54.3%. This shows that the quality of ATM services and mobile banking services is able to influence 54.3% of customer satisfaction with savings at Bank Mandiri. Meanwhile, 45.7% of customer satisfaction with saving at Bank Mandiri is influenced by other variables outside of the variables in this research.

5. Discussion

Based on the results of empirical testing conducted by researchers, it shows that:

1. The ATM service variable has a significant influence on savings satisfaction for Bank Mandiri customers.
2. The mobile banking service variable has a significant influence on savings satisfaction for Bank Mandiri customers.

The following is a discussion of how the quality of ATM services and the quality of mobile banking services have a significant effect on customer satisfaction with savings at Bank Mandiri.

1. The Influence of ATM Service Quality on Customer Satisfaction Levels

The first hypothesis states that ATM service quality has a significant effect on customer satisfaction. This research uses the dimensions of reliability, assurance, responsiveness, empathy, and tangible. Research that uses reliability dimensions with easy indicators, can be used 24 hours, can be used anywhere and does not require queuing. This is reflected in the research results which show that the majority of respondents agree and are satisfied with the good condition of ATMs, safe locations with large numbers so they can be easily found in various places. Research that uses assurance dimensions with indicators is safe and kept confidential. This is reflected in the research results which show that the majority of respondents agree that every ATM is equipped with a surveillance camera so that customers feel safe when making transactions at the ATM. Research that uses the responsiveness dimension with indicators that complaints are responded to quickly is reflected in the research results where the majority of respondents agree that complaints about ATM services are responded to quickly and solutions are provided. Research that uses the empathy dimension with indicators of easy to contact is reflected in the research results where customer service is easy for customers to contact. Research that uses tangible dimensions with clear display indicators as well as animations and graphics does not slow down. This is reflected in the research results which show that the ATM display is clear and informative. The results of this research support the research of Zulmaizar and Rahman (2019). The research was entitled 'The Influence of Automatic Teller Machine (ATM) Service Quality on Customer Satisfaction at Bank Mandiri Sub-Branch Office (KCP) Polewali Mandar, Wonomulyo District, which

resulted in the conclusion that the quality of Automatic Teller Machine (ATM) service greatly influences customer satisfaction based on a questionnaire filled out by Bank Mandiri customers totaling 60 customers from a population of 600 customers, in carrying out transactions using ATM machine services for cash withdrawals in certain amounts, changing PINs, payments, balance information and transfers at Bank Mandiri Polewali Mandar Sub-Branch Office, Wonomulyo District. This research also uses Parasuraman's measurement dimensions, namely tangible, reliability, responsiveness, assurance and empathy. Meanwhile, based on research by Sari, et al. (2023) with the title 'Analysis of Customer Satisfaction with ATM Service Practices at Bank BTN KC Syariah Captain Ahmad Rivai Palembang' resulted in the conclusion that the ATM service provided was quite good as seen in the employee service to customers which was very friendly and polite. Apart from that, there are also efforts to overcome obstacles, namely, to further prioritize product quality, service quality, emotional factors, price and convenience costs by providing an understanding of the benefits of ATM services at Bank BTN KC Syariah Captain Ahmad Rivai Palembang which should be increasingly disseminated to invite customer interest.

2. The Influence of Mobile Banking Service Quality on Customer Satisfaction Levels

The second hypothesis states that the quality of mobile banking services has a significant effect on customer satisfaction. This research uses the dimensions of comfort, security, convenience, design and application system. Research that uses comfort dimensions with indicators that are comfortable, enjoyable and entertaining when used. This is reflected in the research results which show that the majority of respondents agree and are satisfied with the user-friendly appearance of Livin' by Mandiri. Research that uses security dimensions with indicators of security in using services, level of interference from intruders from other parties, confidentiality of customer data and the absence of manipulation of information received by customers. This is reflected in the research results which show that the majority of respondents agree that transactions with Livin' by Mandiri are guaranteed security and confidentiality and the information provided is valid according to customer needs. Research that uses the dimension of convenience with indicators of individual interaction with the system being clear and easy to understand, ease of use of services and the system is easy to operate according to what the individual wants to do is reflected in the research results where the majority of respondents agree that customers find it easy to use the Livin' by Mandiri application well. customers, new or old, old or young. Research that uses design dimensions with attractive and creative design indicators is reflected in the research results where customers are satisfied with the attractive appearance of the Livin' by Mandiri application. Research that uses application system dimensions with application indicators can be accessed quickly and is user friendly. This is reflected in the research results which show that customers are satisfied with the Livin' by Mandiri application service which has a stable internet network. The results of this research support research by Hernandez and Felix (2022) regarding the influence of mobile banking on customer satisfaction in daily transactions, the mobile banking service variable has an influence on customer satisfaction. The research uses the variables system quality, information quality, and service quality and the research results are that mobile banking service quality has a positive and significant effect on customer satisfaction. Meanwhile, Annisa Fitri Iriani's research entitled 'Customer interest in using mobile banking among customers of Bank Syariah Mandiri, Palopo City' resulted in the conclusion that customer interest in using mobile banking at Bank Syariah, Kota Mandiri Palopo is very helpful and makes things easier for customers

and helps their finances, by using banking transactions such as transfers between banks, and no longer need to queue at the bank for hours. Mobile banking is basically used to make it easier for customers to carry out transactions without going through a teller or ATM. By utilizing mobile banking, customers gain many benefits, especially when seen from the amount of time and energy that can be saved because mobile banking is clearly queue-free and can be done from anywhere as long as the customer has supporting facilities to carry out mobile banking services.

3. The Influence of ATM and Mobile Banking Services on Customer Satisfaction

The third hypothesis states that the quality of ATM and mobile banking services has a significant effect on customer satisfaction. This research uses the dimensions of customer satisfaction, confirmation of expectations, and willingness to recommend. Research that uses customer satisfaction dimensions with indicators of feeling satisfied using ATM and mobile banking and feeling satisfied with the service. This is reflected in the research results which show that the majority of respondents agree and are satisfied with Bank Mandiri's ATM and mobile banking services. Research that uses the expectation confirmation dimension with indicators that ATM and mobile banking meet expectations and employee service meets expectations. This is reflected in the research results which show that the majority of respondents agree and are satisfied with Bank Mandiri's ATM and mobile banking services because they meet their needs. Meanwhile, the dimension of willingness to recommend using the indicator of recommending ATM and mobile banking products is reflected in the research results which show that the majority of respondents would recommend this to other parties. The results of this research support the research of Arnita et al., 2023. The research entitled 'The Effect of Self-Service Technology (SST) on Customer Satisfaction Using Digital Services (Case Study of Bank Syariah Indonesia) resulted in the conclusion that Automatic Teller Machine and Mobile Banking services have a positive effect on customer satisfaction using Bank Syariah Indonesia's digital services because of the presence of a cash teller machine. Mandiri/ATM allows consumers to carry out banking transactions independently which can be used to withdraw cash without having to queue for a long time at the bank and with mobile banking it is able to make customers feel comfortable in making transactions so that customers also feel satisfied and helped by the digitalization service.

6. Conclusion

Based on the research results and discussions carried out by researchers regarding the influence of ATM and mobile banking service quality on customer satisfaction at Bank Mandiri in the South Jakarta area, the following conclusions were obtained:

1. The ATM service quality variable has a significant effect on customer satisfaction with savings at Bank Mandiri.
2. The variable quality of mobile banking services has a significant effect on customer satisfaction with saving at Mandiri.
3. The variable quality of ATM and mobile banking services together (simultaneously) has a significant effect on customer satisfaction.

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