

Analisis Perilaku Pengguna Mobile Banking terhadap E-Service Quality, Attitude dan Customer Satisfaction (Studi Kasus : Bank Konvensional dan Bank Digital) = Analysis of Mobile Banking User Behavior Towards E-Service Quality, Attitude and Customer Satisfaction (Case Study : Conventional Bank and Digital Bank)

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Abstrak

Empiris Tujuan Penelitian: Menyelidiki faktor-faktor yang mempengaruhi perilaku penggunaan mobile banking berdasarkan e-service quality, attitude dan customer satisfaction menggunakan studi kasus perbankan konvensional dan perbankan digital

Desain / metodologi / pendekatan: Sebuah model konseptual untuk menyelidiki faktor-faktor yang mempengaruhi penggunaan mobile banking dikembangkan berdasarkan tinjauan literatur yang ada dengan menggunakan pendekatan Structural Equation Modeling. Data dikumpulkan dari 532 pengguna mobile banking BCA dan 479 pengguna Jenius yang kami gunakan untuk menguji model tersebut. Data dianalisis berdasarkan Partial Least Square - Structural Equation Modeling menggunakan SmartPLS 3.0

Hasil Penelitian: Dari kedua studi kasus tersebut, ditemukan bahwa BCA sebagai representasi layanan mobile banking dari perbankan konvensional dan Jenius sebagai representasi dari digital banking. Namun hasil yang berbeda, yang terjadi karena journey customer yang berbeda dalam menggunakan mobile banking. Di BCA, actual use dipengaruhi oleh attitude, e-service quality, dan customer satisfaction. Namun di BCA ditemukan bahwa computer self-efficacy tidak berpengaruh terhadap attitude. Sedangkan pada Jenius, actual use dipengaruhi oleh attitude, e-service quality dan customer satisfaction. Namun di Jenius, ditemukan bahwa computer self-efficacy tidak berpengaruh signifikan terhadap attitude, system availability tidak berpengaruh terhadap e-service quality.

Praktisi / Implikasi Kebijakan: Memberikan wawasan kepada provider mobile banking BCA dan Jenius untuk meningkatkan e-service quality yang akan meningkatkan attitude customer satisfaction dan actual use mobile banking

Batasan Penelitian: Penelitian ini ditujukan untuk responden yang berada di Indonesia. Namun responden yang ditemukan peneliti masih terfokus di pulau Jawa, sehingga belum merata di seluruh Indonesia.

Sehingga ke depannya perlu ada penelitian lain yang membahas segmen yang lebih luas dan representatif.

.....**Research Aims :** Investigate factors affecting mobile banking usage behavior based on e-service quality, attitude and customer satisfaction using case studies of conventional banking and digital banking

Design/methodology/approach: A conceptual model to investigate factors that influence mobile banking usage was developed based on the review of existing literature using the Structural Equation Modelling approach. Data collected from 532 BCA's mobile banking users and 479 Jenius's users we used to test the model. The data were analyzed based on on Partial Least Square – Structural Equation Modeling using SmartPLS 3.0 **Research Findings :** It is found that in both case studies, BCA as a representation of mobile banking services from traditional banking and Jenius as a representation of fully digital banking. However, different results, which occur due to different user journey in using mobile banking. On the BCA, actual use is influenced by attitude, e-service quality and customer satisfaction. However at BCA, it was found that

computer self-efficacy had no effect on attitude. While on Jenius, actual use is influenced by attitude, e-service quality and customer satisfaction. However at Jenius, it was found that computer self-efficacy had no significant on attitudes, system availability had no effect on e-service quality. Practitioner/Policy

Implication : Providing insights to mobile banking providers BCA and Jenius to improve the e-service quality that will enhance customer satisfaction and mobile banking usage

Research Limitations : This study is aimed at respondents who are in Indonesia. However, the respondents that researchers can find are still focused on the island of Java, so it is not evenly distributed throughout Indonesia. So, there needs to be other research in the future that discusses a wider and more representative segment.