THE EFFECT OF DIGITAL BANKING IMPLEMENTATION ON CUSTOMER SATISFACTION (CASE STUDY OF BSI DIGITAL BANKING USER CUSTOMERS)

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Abstract

This study aims to determine the extent to which the influence of Accuracy (X1), Speed (X2), Security (X3) affects customer satisfaction at Bank BSI KCP S. Parman. This study uses a quantitative approach with sampling using the Non Probability Sampling method. The type of data used in this study is primary data obtained from questionnaires filled out by respondents directly. And secondary data that comes from books, journals, research results, practical work reports and related to the author's research objects. In this study, the population that will be taken is all BSI KCP S. Parman customers in 2022 as many as 9,950 people. The analysis tool uses multiple linear regression analysis. The results of the study show that the variables Accuracy (X1), Speed (X2), Security (X3) simultaneously affect customer satisfaction using digital banking BSI KCP S. Parman. The coefficient of determination value is 0.741. This means that 74.1% of bank existence is influenced by Accuracy (X1), Speed (X2), and Security (X3), while the remaining 25.9% of customer satisfaction is influenced by other variables not examined in this study.

Keywords: Accuracy (X1, Speed (X2), Security (X3), Customer Satisfaction (Y)

INTRODUCTION

Along with the development of globalization, thus the world of marketing trade will be faced with very tight competition. The development of a very competitive business world requires companies to act quickly so that companies can survive in the competition. With

With this competition in the industrial revolution 4.0 era, companies are required to produce innovative products so they can compete with other companies.[1] According to Bank Indonesia,*Financial Technology* (Fintech) is the use of technology in the financial system that produces new products, services, technologies and business models and can have an impact on monitoring stability, financial system stability, and the efficiency, smoothness, security and reliability of payment systems.[2] Because of its convenience and speed, fintech has become very popular among the millennial generation and is predicted to continue to grow.[3]

Success in economic growth is marked by a stable financial system that can benefit all levels of society.[4] Financial institutions are very important because they are a driving force for economic growth, equity, income, poverty alleviation, and achieving stability finance.[5] A rapidly growing financial industry accompanied by adequate financial access. Whereas access to financial services is an important condition for the involvement of the wider community in the development of the economic system. The rapid development of internet technology has entered various parts of the world which offers convenience in carrying out all activities, one form of internet banking.[6] With convenience such as banking services on the online site concerned with the bank by offering online transactions through the internet network. This is one of the marketing techniques in government and private bank companies.[7]

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[1] Sugianto Sugianto and Kamelia Dwi Jayanti, 'Pengaruh Komposisi Media Tanam Terhadap Pertumbuhan Dan Hasil Bawang Merah', *Agrotechnology Research Journal*, 5.1 (2021), 38 <https://doi.org/10.20961/agrotechresj.v5i1.44619>.

[2] E Suprayitno and A M Nasution, 'Pengaruh Penggunaan E-Banking Dan Perlindungan Nasabah Terhadap Kepercayaan Nasabah Dengan Literasi Keuangan Sebagai Variabel Moderasi', *Jurnal Ilmiah Ekonomi Islam*, 8.02 (2022), 1205–13 <https://www.jurnal.stie-aas.ac.id/index.php/jei/article/view/4595%0Ahttps://www.jurnal.stie-aas.ac.id/index.php/jei/article/download/4595/2258>.

[3] Nurbaiti, Purba Nabilah, and Yahya Mhd, 'Revolusi Industri 4.0 : Peran Teknologi Dalam Eksistensi Penguasaan Bisnis Dan Implementasinya', *Jpsb*, 9.2 (2021), 91–98.

[4] Arga Satria Antasari, Kertahadi, and Riyadi, 'Pengaruh Penggunaan Internet Banking Terhadap Kepuasan Nasabah', *Jurnal Administrasi Bisnis*, 1.2 (2013), 1–9 <http://administrasibisnis.studentjournal.ub.ac.id/index.php/jab/article/view/35>.

[5] Chairunnisa Nasution and Efi Brata Madya, 'Communication Management of Republic of Indonesia Radio Broadcasters (Rri) Medan in Maintaining Its Existence in the Digitalization Era', *Jurnal Pamator : Jurnal Ilmiah Universitas Trunojoyo*, 16.2 (2023), 247–58 <https://doi.org/10.21107/pamator.v16i2.19785>.

[6] Nur Amalina and others, 'Analisis Strategi Pemasaran Bank Syariah Indonesia Dalam Meningkatkan Pangsa Pasar Melalui Pemanfaatan Tekhnologi Informasi', *Journal of Management and Creative Business*, 1.1 (2022), 101–11 <https://doi.org/10.30640/jmcbus.v1i1.500>.

[7] Annisa Fitria and Aang Munawar, 'Pengaruh Penggunaan Internet Banking, Mobile Banking Dan SMS Banking Terhadap Kepuasan Nasabah Bank BNI', *Jurnal Informatika Kesatuan*, 1.1 (2021), 43–52 <https://doi.org/10.37641/jikes.v1i1.406>.

The banking business is a service or service business. Where,*core-business* Banking is collecting funds from the public*(funding)*, then distribute the funds to the heads of the people in need*(financing/lending)* and provide banking services*(banking service)*.[8] Islamic banks or Islamic banks are institutions that function as intermediaries, namely directing funds from the community and channeling these funds back to people who need them in the form of financing without being based on interest principles, but based on sharia principles.[9] According to the results of the APJII survey (2022) of Indonesia's total population of 262 million people, penetration of internet users in Indonesia in 2021 has reached 133.26 million people or the equivalent of 54.68%. In 2022 internet users in Indonesia will increase to 143 million people. this shows an increase of 10 million people from the survey results in 2021. The growth of the internet in Indonesia is increasing every year. Internet user penetration in Indonesia from 2020 to 2020 We can see 2021 in the following table.

Tabel 1. Pengguna Internet Di Indonesia Dari Tahun 2020 S.D. 2021

No	Tahun	Pengguna Internet (Juta Jiwa)
1	2019	53 jutajiwa
2	2020	67 juta jiwa
3	2021	133, 26 juta jiwa
4	2022	143 juta jiwa

Sumber: survei APJII (diolah penulis, 2023)

Internet users in 2019 increased by 53 million people. Then in 2020 it increased by 14 million people when compared to 2019. Furthermore, the increase in internet users in 2021 was 133.26 million people or an increase of 33.06 million people when compared to the previous year. And in 2022 as many as 10 million people the number of internet users in Indonesia will increase. This shows that there is a considerable opportunity in utilizing the internet for business purposes.

The rapid development of information technology requires banks to innovate in serving their customers. Carrying out evolution in the form of digital banking services (*digital banking*) is one of the choices that can be made by banking. One of the banks that

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[8] B Perdana, I., & Widjaja, 'The Role of Trust in Enhancing Customer Satisfaction in Digital Banking: A Study on BSI Digital Banking User Customers', *Jurnal Ekonomi Dan Bisnis*, 1.1 (2010), 45–48.

[9] Jimea Jurnal and Ilmiah Mea, 'ANALISIS PENERAPAN DIGITAL MARKETING TERHADAP JIMEA | Jurnal Ilmiah MEA (Manajemen , Ekonomi , Dan Akuntansi)', *Jurnal Ilmiah MEA (Manajemen , Ekonomi , Dan Akuntansi)*, 6.2 (2022), 1881–99.

has been transformed towards digitalization is Bank Syariah Indonesia. The trend of digitization in the banking world was also recognized by PT Bank Syariah Indonesia Tbk which continued to increase where as of June 2022, BSI mobile users reached 4.07 million users, an increase of 81% yoy. The increasing number of users is influenced by changes in people's behavior that are starting to switch to banking. Currently, 97% of BSI's customer profiles have switched to using digital bagking for banking activities. BSI Mobile's cumulative transactions as of June 2022 reached 117.72 million transactions and contributed to a fee-based income of IDR 119 billion.[10] This increase in digital banking services is due to Bank BSI responding to developments in the era*digital banking* by increasing the number of internet-based products, services and applications in order to reach the large potential of the generation market*millennial.[11]* Known by generations*millennial* prefer high mobility so that convenience and speed in transactions are the top priority for this generation. For this reason, banks are required to be able to innovate to provide the best service for their customers.

From this it can be understood that customer satisfaction is the most important aspect of business success. If customers are happy with the level of service offered, they are more likely to spread the word about the institution to others. Disappointed customers, on the other hand, are more prone to share negative experiences with their other people and sue the company.[12] In accordance with this point of view, customer complaints, according to Barlow in Raharso, are a gift, not a danger.[13]

The customer satisfaction factor is one of the leaders in selling company products, this problem is related to the desire of customers that they will meet with a bank that is protected, comfortable and easy to make transactions.[14] Applications and services provided were initially directed to satisfy all customer financial activity. In general, customers are open and want to be served in a friendly manner.

Bank Syariah Indonesia (BSI) is a bank in Indonesia based in the field of Islamic banking that also provides services*mobile banking.[15]* Islamic banking is a bank whose activities or operations strongly emphasize Islamic law, in that the bank's activities are not burdensome to customers or do not charge interest to customers. The compensation

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[10] Islamic Banking Statistics, 'Statistik Perbankan Syariah (Islamic Banking Statistics)', 2012.

[11] Peter Nielsen, 'Coastal and Estuarine Processes', *Advanced Series on Ocean Engineering*, 29 (2009), 1–357 <https://doi.org/10.1142/9789812837134_0001>.

[12] Nunung Ayu Sofiaty and others, 'The Effect Of Digital Marketing Implementation On Image Of Banking With Customer Satisfaction As A Variable Intervening (A Survey At PT. Bank Mandiri (Persero), Tbk)', *Sosiohumaniora: Jurnal Ilmu-Ilmu Sosial Dan Humaniora*, 24.1 (2022), 98–106.

[13] & Pane, I., Syazali, H., Halim, S., Asrofi, I., Is, M. F., Saleh, M., 'Fiqh Mu'amalah Kontemporer', 2022 <https://books.google.com/books?hl=en%5C&lr=%5C&id=XCduEAAAQBAJ%5C&oi=fnd%5C&pg=PA38%5C&dq=tabdzir+indonesia+makanan%5C&ots=oCAhfflgEa%5C&sig=Gywab7PzJcj7GRRx5wPWpG8hT9Q>.

[14] Dede Rodin, 'Tafsir Ayat Ekonomi', 2015.

[15] Pane, I., Syazali, H., Halim, S., Asrofi, I., Is, M. F., Saleh, M.

or profit sharing that will be received by Islamic banks or paid to customers depends on the agreement between the bank and the customer.[16] Bank BSI understands that the services provided to users must adapt to technological developments, meaning that in the face of a world of rapidly advancing technology, it must also be utilized as well as possible, especially in terms of maximizing the use of the internet so that Bank BSI will still be able to compete. In this section, banks must work harder to market this product to attract customers to attract customers to use the product*digital banking*.[17]

There are several studies related to customer satisfaction in product use*mobile banking* that is,[18] stated that security, risk, access ability have a significant positive influence on*digital banking*.

Rema & Setyohadi[19] found that the variables of ease of use, safety, and cost are the factors that most determine a person's intention to use*digital banking*. Nisa et al.,[20] found that the nine factors had a positive effect on the interest in using Mandiri internet banking. Makmuriyah & Vanni[21] found that ease of use, perceived risk, and perceived service features all have a positive impact on customer satisfaction. Angelina[22] found that the safety and accuracy factors simultaneously affected customers' interest in using*digital banking*.

Based on the data the author obtained, the increase in the number of digital banking users in Indonesia is not proportional to the amount of customer satisfaction at Bank BSI.[23] This is known from the many complaints that exist at bank BSI regarding the use

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[16] Nur Baiti JANNATI, 'Perbandingan Kinerja Perusahaan Perbankan Di Indonesia Sebelum Dan Saat Pandemi Covid-19', *Masters Thesis, Universitas Jenderal Soedirman*, 2023.

[17] A Arifin, Z., & Pratama, 'The Impact of Digital Banking Implementation on Customer Satisfaction: A Case Study of BSI Digital Banking Users', *JURNAL MANAJEMEN BISNIS*, 15.2 (2021), 123–38.

[18] Prawira Putri Situmorang, 'Pengaruh Struktur Kepemilikan Dan Mekanisme Corporate Governance Terhadap Effective Tax Rate (ETR)', Semarang: Universitas Diponegoro, 2015, 1–49.

[19] Yasinta Oktaviana L Rema and Djoko Budianto Setyohadi, 'Faktor-Faktor Yang Mempengaruhi Penerimaan Mobile Banking Studi Kasus : BRI Cabang Bajawa', *Seminar Riset Teknologi Informasi*, 1.1 (2016), 114–22.

[20] Wenny Aidina, Haiyun Nisa, and Aru Sulistyani, 'Hubungan Antara Penerimaan Diri Dengan Optimisme Menghadapi Masa', *Jurnal Psikohumanika*, VI.2 (2013), 1–12.

[21] Makmuriyah & Vanni, 'Analisis Kepuasan Nasabah Dalam Penggunaan BSI Mobile', *Jurnal Muamalat Indonesia - Jmi*, 2.2 (2020) <https://doi.org/10.26418/jmi.v2i2.58961>.

[22] Martha Angelina and Enggar Nursasi, 'Pengaruh Penerapan Green Accounting Dan Kinerja', *Jurnal Manajemen Dirgantara*, 14.2 (2021), 211.

[23] Li Rutta, 'Factors Influencing Customer Satisfaction in Tanzania Banking Sectors: A Case Study of Tanzania Postal Bank in Dodoma', *Jurnal Manajemen Dan Kewirausahaan*, 21.2 (2015), 1–4.

of digital banking. One of them in terms of*Accuracy* (accuracy),*Speed* (speed), and*Security* (security) implemented by Bank BSI.[24]

Table 2. Customer satisfaction data at Bank BSI:

Number	Year	The Number of Customer Complaints	The number of customers switching
1	2020	965	450
2	2021	1.044	672
3	2022	1.623 o	723

Source: APJII Sirvey

From the table above it is known that, there are problems that affect the level of customer satisfaction which is known from the large number of complaining customers and the transfer of related customer banks*Accuracy* (accuracy),*Speed* (speed) and*Security* (security) at BSI bank.[25]

Accuracy (Accuracy), defined as an estimate of the data value close to the actual value. Accuracy is the closeness of the results of observations to true values or values that are accepted as true.[26] The indicators are: (1) the conformity of the information desired by the customer with that obtained from the bank, (2) the accuracy of the confirmation messages received by the customer, (3) the accuracy and accuracy of transaction records, and (4) clarity of information received.[27]

Speed (speed) Defined as the customer's assessment of the desired speed of information access in performing the service*digital banking*.[28] Customers really need speed in access, the less time it takes to access, the more efficient the customer's time is in using the service*digital banking*. The indicators are: (1) service access speed*digital*

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[24] Sugianto dan Saparuddin Siregar Dedeng Irawan, 'Pemasaran Bank Syariah Berbasis Teknologi Revolusi Industri', *Jurnal Ekonomi Keuangan Dan Bisnis*, 5 (2022), 294–303.

[25] M. H Husna, N., & Siregar, 'IZI To Success: The Impact Of The Productive Zakat Empowerment Program On The Welfare Of Beneficiaries By The Indonesian Zakat Initiative (IZI) In North Sumatra', *Jurnal Pamator: Jurnal Ilmiah Universitas Trunojoyo*, 16.3 (2023).

[26] Suprayitno and Nasution.

[27] Firdha Tyanisa and Nurul Hasanah, 'Pengaruh Kepercayaan Dan Service Quality Terhadap Kepuasan Nasabah Pengguna M-Banking Syariah Pada Masa Pandemi COVID-19 (Studi Kasus Masyarakat DKI Jakarta)', *Prosiding SNAM PNJ* , 2022 <www.Worldometers.com>.

[28] R Pemuda, P., Masa, D. I., Yusuf, M., Abadi, M. T., & Asytuti, 'Marketing Mix', *Management for Professionals*, Part F376 (2022), 95–103 <https://doi.org/10.1007/978-3-031-10097-0_9>.

banking, (2) the speed of receiving the latest information, (3) the speed of receiving information messages, and (4) saving time.[29]

Security (security) is defined as one of the important and vital components in electronic data communication. Various systems that have been developed to maintain security are like systems*private key* and*public key*.[30] Defined as a customer's assessment of the security of the customer's personal data and the security of other information relating to the customer's important data. The indicators that affect security are: (1) security in performing services*digital banking,* (2) the level of intrusion interference from other parties, (3) customer confidentiality, and (4) non-manipulation of information received by customers.[31]

From the explanation above, customer satisfaction is very necessary for bank performance, an approach to get customer satisfaction is to improve service quality.[32] Customer needs in today's modern era have been fulfilled through use*digital banking*, Islamic banks must be able to compete in matters of improving service quality*digital banking* by considering and taking into account the various factors that give satisfaction in use so that the purpose of this study is to analyze customer satisfaction in use*digital banking* BSI bank. Based on the background description, the author is interested in conducting further research, regarding "The Influence of Digital Banking Implementation on Customer Satisfaction (Case Study of BSI Digital Banking User Customers)".

RESEARCH METHODS

In this study, the authors use a type of research that is quantitative. Quantitative research is a research approach that primarily uses a paradigm*postpositivity* in the development of science such as thinking about cause and effect, reduction to variables, hypotheses and specific questions, using research strategies such as experiments and surveys that require statistical data.[33] The type of data used in this study is primary data obtained from questionnaires filled out by respondents directly. And secondary data that comes from books, journals, research results, practical work reports and related to the author's research object. In this study, the population that will be taken is all BSI KCP S. Parman customers in 2022 as many as 9,950 people. For this reason, samples taken from

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[29] Jong Pill Choi, 'The Influence of Service Quality on Customer Satisfaction And ...', *University of New Mexico*, 1.1 (2001), 29–37.

[30] Muhammad Ikhsan Harahap Halimah, Sri Sudiarti, 'Volume 13, Nomor 2, Juli 2022', *Jurnak Ekonomi, Koperasi & Kewirausahaan*, 13 (2022), 70–79.

[31] Cynthia Aulia Kurniasari and Yustina Erti Pravitasmara Dewi, 'The Effect Of Work-Life Balance And Quality Of Work Life On Employee Performance With Gender As A Moderating Variable', *Jurnal Pamator : Jurnal Ilmiah Universitas Trunojoyo*, 16.2 (2023), 231–46 <https://doi.org/10.21107/pamator.v16i2.19637>.

[32] yusnaini Yusnaini, 'Pengaruh Kualitas Pelayanan Internet Banking Terhadap Kepuasan Dan Loyalitas Konsumen Pada Bank Swasta', *Jurnal Dinamika Akuntansi*, 2.1 (2010), Maret-Agustus.

[33] Sugioyono and UdaIkii, 'Metode Penelitian Kualitatif Dan Kuantutatif', 2017, 75.

the population must be truly representative, so the authors use this research using a formulaslovin,that is:

$$n = \frac{N}{1 + N.e^2}$$

With the following calculation:

$$n = \frac{9.950}{1 + 9.950.10\%^2}$$

$$n = \frac{9.950}{1 + 9.950(0.1)^2}$$

$$n = \frac{9.950}{1 + 9.950\ (0.01)}$$

$$n = \frac{9.950}{1 + 99.5}$$

$$n = \frac{9950}{100.5}$$

$$n = 99\ orang$$

The author's data analysis technique uses Validity and Reliability tests, as well as multiple classical assumption tests such as normality, multicollinearity tests, heteroscedasticity tests, and Autocorrelation tests.[34]

RESULT AND DISCUSSION

Classical Assumption Test

Normality Test

The purpose of doing this test is to see whether the residual value is normally distributed or not. After the author conducted a normality test using the normal p-plot and histogram, the following results were obtained:

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[34] Moh Cholid Mawardi, Sudarmiatin Sudarmiatin, and Agus Hermawan, 'The Effect of Electronic Word Of Mouth, Product Quality, Promotion and Price on Interest in Buying MSME Products in Malang After The Covid 19 Pandemic', *Jurnal Pamator : Jurnal Ilmiah Universitas Trunojoyo*, 16.2 (2023), 222–30 <https://doi.org/10.21107/pamator.v16i2.19860>.
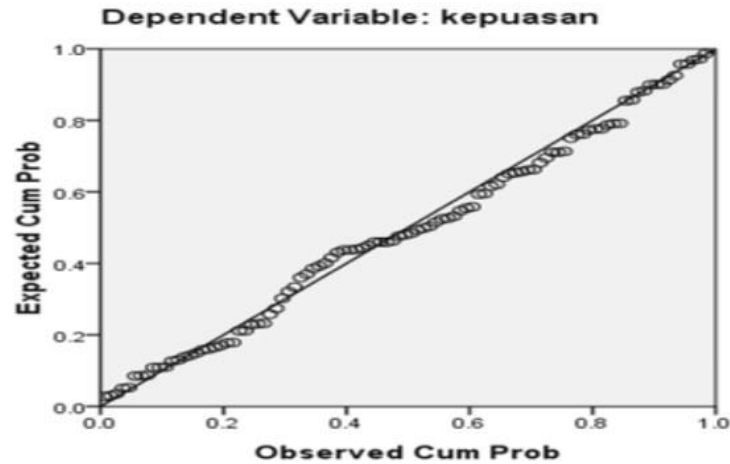
Figure 1.
Normal P-Plot (2023)

Figure 1 shows that the dots spread out and follow the direction of the diagonal line. This suggests that the regression model is feasible to use because it satisfies the normality assumption In addition to the normal p-plot, the researcher also tested with Kolmogorov Smirnov:

Table 3
Normality Test Result

		Accurancy	*Speed*	*Security*
N		99	99	99
Normal Parameters[a,b]	Mean	20,52	21,10	19,69
	Std. Deviation	2,935	2,304	1,628
Most Extreme Differences	Absolute	,126	,140	,147
	Positive	,126	,104	,147
	Negative	-,112	-,140	-,100
Test Statistic		,126	,140	,147

Asymp. Sig. (2-tailed)	**,200[c,d]**	**,156[c]**	**,111[c]**

a.Test distribution is Normal.

Sumber: Hasil Pengolahan SPSS 23.0

Hasil dari uji normalitas pada tabel diatas menggunakan uji KolmogrovSmirnov (KS) yang menunjukkan nilai Asymp. Sig (2-tailed) diatas > 0,05 yang berarti data dalam penelitian ini berdistribusi normal.

B. Multicollinearity Test

The Multicollinearity Test aims to see whether or not there is a correlation between independent variables in a multiple linear regreation model. The results of the Multicollinearity test are as follows:

Tabel 4
Multicolinierity Test Result

Model	T	Sig.	Collinearity Statistics	
			Tolerance	VIF
i (Constant)	3,513	,020		
Accurancy	2,163	,040	,509	1,964
Speed	2,489	,020	,480	2,083
Security	3,675	,010	,853	1,173

a. Dependent Variable: Customer Satisfaction (2023)

Source: SPSS 23.0 Processing Results

The test results in the table above show that the VIF is not more than 10 and the tolerance value is not less than 0.1. This means that there are no symptoms of multicollinearity or there is no correlation between the independent variables.

Heterocedastisity Test

The heteroscedasticity test was carried out with the aim of seeing whether there is an unequal variance from the residual of one observation to another in a regression model. The results of the heteroscedasticity test that the researchers obtained were as follows
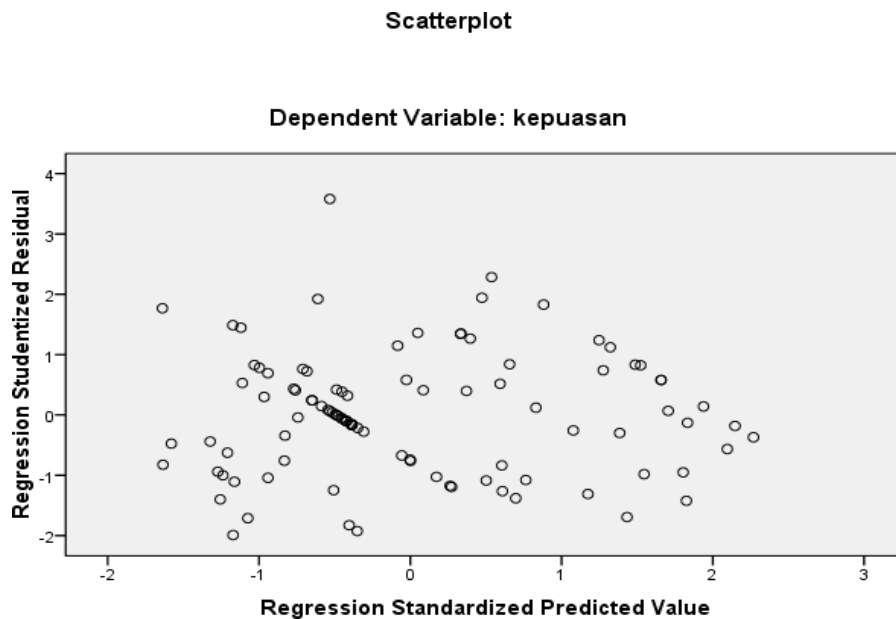
Figure 2.
Heterokedasticity Test (2023)

Source: SPSS 23 Processing Results.

Based on the heteroscedasticity test in Figure 2, it can be seen that the plot spreads randomly without forming a certain pattern so that the assumption of heterodesticity does not occur.

b. Multiple linear regression analysis

Multiple linear regression analysis aims to determine the extent of the influence between the independent variable (dependent) and the dependent variable (independent). The multiple linear regression equation in this study is expressed in the following table:

Table 5. Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Beta			
(Constant)	7,023	1,999		3,5 13	,020
Accurancy	,158	,073	,309	2,1 63	,040

Speed	,238	,096	,366	2,489	,020
Security	,373	,102	,405	3,675	,010

a. Dependent Variable: Customer Satisfaction (2023)

Source: SPSS 23 Processing Results

$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + e.$

$Y = 7{,}023 + 0{,}158\ X_1 + 0{,}238\ X_2 + 0{,}373\ X_3 + e.$

The interpretation of the multiple linear regression equation is:

1) If everything in the independent variables is considered zero (0), then the value of customer satisfaction (Y) decreases by 7.023%.

2) If there is an increase*Accurancy* (X1) of 1%, means that if*Accurancy* the better assuming other variables are constant, customer satisfaction (Y) will increase by 0.158%.

3) If there is an increase*Speed* (X2) of 1%, means that if*Speed* further improved with the assumption that other variables are constant, customer satisfaction (Y) will increase by 0.238%.

4) If there is an increase*Security* (X3) of 1%, means that if*Security* increased assuming other variables remain constant, customer satisfaction (Y) will increase by 0.373%

c. Uji Signifikan Simultan (Uji F)

Simultaneous test or f test basically aims to see whether or not there is an effect of Accurancy (X1), Speed (X2), Security (X3) on customer satisfaction simultaneously or together. The results of Test F, which are as follows:

Table 6. F Test Result

Model		**F**	**Sig.**
1	Regression	23,786	,000[b]
	Residual		

Total

a.   **Dependent   Variable:**
     Customer Satisfaction

d. Predictors: (Constant),
    Accurancy (X1), *Speed* (X2),
    Security (X3)

Source: SPSS   23.0   Processing
Results

Based on the table above it can be seen that Fcount of 23.786 while Ftableof 1.32 which can be seen at α = 0.05 (F table is obtained by the formula, df1 = number of variables – 1 and df2 = number of samples - number of variables. So, df1=3-1=2 and df2=99-3 =96). Because the value of F count > F table (23.786 > 1.32) and the magnitude of significance <0.10 (0.000 <0.10), it can be concluded that Ho is rejected and Ha is accepted). This shows that in this studyAccurancy (X1),Speed (X2),Security (X3) simultaneously has a significant effect on customer satisfaction (Y). In addition, based on the table above, it is known that the significant probability is much smaller than 0.05, namely 0.000 <0.05, so the regression model can be said that in this study Accurancy (X1),Speed (X2),Security (X3) simultaneously has a significant effect on customer satisfaction (Y).

e. **Partial Significant Test (Test t)**

To test the effect of Accurancy (X1), Speed (X2), Security (X3) on customer satisfaction partially and can be seen from the test results of each variable in table 5 below.

Table 7
T Test Result

Model	Standardized Coefficients	T	Sig.
	Beta		
1 (Constant)		3,513	,020
Accurancy	,309	2,163	,040
Speed	,366	2,489	,020
Security	,405	3,675	,010

a. Dependent Variable: Customr Satisfaction

b. Predictors: (Constant), *Accurancy* **(X1),** *Speed* **(X2),** *Security* **(X3)   Source: SPSS 23.0 Processing Results**

Based on the table above it can be seen that:

1) Influence*Accurancy* (X1) against customer satisfaction (Y). Significant testing with decision-making criteria:

Ha is accepted and Ho is rejected, when t_{count}> t_{table}or Sig. t < a

Ha is rejected and Ho is accepted, when t_{count} < t_{table}or Sig. t > a

This study uses a significance of 90% with ά = 0.10 and the n-k formula (number of respondents - number of variables, 99-3 = 96) because this study uses a two-way hypothesis, the significance level used is 0.05. So, the value of t_{table} is 1,708. $t_{count}$of 2.163 while t_{table} of 1.708 and a significant value of 0.040, so that t_{count} 2,163 > t_{table}1.708 and significant 0.040 <0.05, then Ha is accepted and Ho is rejected, which states partially*Accurancy* (X1) has a significant effect on customer satisfaction (Y).

2) Influence*Speed* (X2) on customer satisfaction (Y). Significant testing with decision-making criteria:

Ha is accepted and Ho is rejected, when t_{count}> t_{table}or Sig. t < a

Ha is rejected and Ho is accepted, when t_{count} < t_{table}or Sig. t > a

$t_{count}$of 2.489 while t_{table} of 1.708 and a significant value of 0.020, so that t_{count} 2,489 > t_{table}1,708 and significant 0.020 <0.05, then Ha is accepted and Ho is rejected, which is partially stated*Speed* (X2) has a significant effect on customer satisfaction (Y)

3) Influence*Security* (X3) on customer satisfaction (Y). Significant testing with decision-making criteria:

Ha is accepted and Ho is rejected, when t_{count}> t_{table}or Sig. t < a

Ha is rejected and Ho is accepted, when t_{count} < t_{table}or Sig. t > a

$t_{count}$of 3.675 while t_{table} of 1.708 and a significant value of 0.10, so that t_{count} 3,675 > t_{table}1,708 and significant 0.10 <0.05, then Ha is accepted and Ho is rejected, which is partially stated*Security* (X3) has a significant effect on customer satisfaction (Y).

b.   Coefficient of Determination*(R²)*

The coefficient of determination states the percentage contribution of the independent variable to the dependent variable. If the value of the coefficient of determination gets closer to 1 then the percentage of contribution is considered to be stronger. The following are the results of testing the coefficient of determination as follows:

Table 8
Coefficient of Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,861 a	,741	,709	,807	2,205

a. Predictors: (Constant), *Accurancy* (X1), *Speed* (X2), *Security* (X3)

b. Dependent Variable: customer satisfaction (Y)

Source: SPSS 23.0 Processing Results

Based on the test results of the coefficient of determination, numbersAdjusted R Square indicates the coefficient of determination or rolevariance (the independent variable in relation to the dependent variable) with numbersAdjusted R Square of 0.741 indicates that 74.1% of the variable customer satisfaction can be explained by independent variables. The remaining 25.9% is explained by other factors

CONCLUSION

1. Accuracy (X1) has a positive and significant effect on customer satisfaction (Y). This is shown from the t-test results of 2.613 with a significance of 0.040. The results of this study are in line with Sari's research (2015)[35] which states that accuracy affects customer satisfaction using BRI mobile services.
2. Speed (X2) has a positive and significant effect on customer satisfaction (Y). This is shown from the t-test results of 2.489 with a significance of 0.020. The results of this study are supported by Wardhana's research (2015)[36] which states that there is a significant effect of the speed variable on customer satisfaction using M-Bankin services.
3. Security (X3) has a positive and significant effect on customer satisfaction (Y). This is shown from the results of the t-test of 3.675 with a significance of 0.10. The results of this study are supported by Wardhana (2015)[37] which states that there is a significant influence of the security variable on customer satisfaction using M-Banking services.

From the research results it is also known that the coefficient of determination is 0.741. This means that 74.1% of bank existence is influenced by Accurancy (X1), Speed (X2), and

[35] Ratna Wardani Sari Nia, 'Pengelolaan Dan Analisis Data Statistik Dengan SPSS', *Pengelolaan Dan Analisis Data Statistik Dengan SPSS*, 2015.

[36] Aditya Whardana, 'Strategi Digital Marketing Dan Implikasinya Pada Keunggulan Bersaing UMKdi Indonesia', *In Seminar Nasional Keuangan Dan Bisnis IV*, 2015.

[37] Whardana.

Security (X3), while the remaining 25.9% of customer satisfaction is influenced by other variables not examined in this study..

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