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. 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. Because of its convenience and speed, fintech has become very popular among the millennial generation and is predicted to continue to grow.

Success in economic growth is marked by a stable financial system that can benefit all levels of society. Financial institutions are very important because they are a driving force for economic growth, equity, income, poverty alleviation, and achieving stability finance. 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. 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.

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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). 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. 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

<table>
<thead>
<tr>
<th>No</th>
<th>Tahun</th>
<th>Pengguna Internet (Juta Jiwa)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2019</td>
<td>53 jutajiwa</td>
</tr>
<tr>
<td>2</td>
<td>2020</td>
<td>67 juta jiwa</td>
</tr>
<tr>
<td>3</td>
<td>2021</td>
<td>133, 26 juta jiwa</td>
</tr>
<tr>
<td>4</td>
<td>2022</td>
<td>143 juta jiwa</td>
</tr>
</tbody>
</table>

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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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 millennium.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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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),
13 & Pane, I., Syazali, H., Halim, S., Astrofi, I., Is, M. F., Saleh, M., ‘Fiqh Mu’amalah Kontemporiner’,
2022 <https://books.google.com/books?hl=en%5C&lr=%5C&id=XCduEAAQBAJ%5C&oi=fnd%5C&pg=PA38%5C&dq=tabdzir+indonesia+makanan%5C&ots=oCAhfflgEa%5C&sig=Gywab7PzJcf7GRRx5wP
WpG8thT9Q>.
15 Pane, I., Syazali, H., Halim, S., Astrofi, 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.\textsuperscript{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 use the product\textsuperscript{digital banking}.\textsuperscript{17}

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

Rema & Setyohadi\textsuperscript{19} found that the variables of ease of use, safety, and cost are the factors that most determine a person's intention to use\textsuperscript{digital banking}. Nisa et al.,\textsuperscript{20} found that the nine factors had a positive effect on the interest in using Mandiri internet banking. Makmuriyah & Vanni\textsuperscript{21} found that ease of use, perceived risk, and perceived service features all have a positive impact on customer satisfaction. Angelina\textsuperscript{22} found that the safety and accuracy factors simultaneously affected customers' interest in using\textsuperscript{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.\textsuperscript{23} This is known from the many complaints that exist at bank BSI regarding the use

\begin{footnotesize}
\begin{enumerate}
\item Prawira Putri Situmorang, ‘Pengaruh Struktur Kepemilikan Dan Mekanisme Corporate Governance Terhadap Effective Tax Rate ( ETR )’, Semarang: Universitas Diponegoro, 2015, 1–49.
\end{enumerate}
\end{footnotesize}
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:

<table>
<thead>
<tr>
<th>Number</th>
<th>Year</th>
<th>The Number of Customer Complaints</th>
<th>The number of customers switching</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2020</td>
<td>965</td>
<td>450</td>
</tr>
<tr>
<td>2</td>
<td>2021</td>
<td>1,044</td>
<td>672</td>
</tr>
<tr>
<td>3</td>
<td>2022</td>
<td>1,623 o</td>
<td>723</td>
</tr>
</tbody>
</table>

Source: APJII Survey

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 servicedigital 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 servicedigital banking. The indicators are: (1) service access speed


\(^{26}\) Suprayitno and Nasution.


banking, (2) the speed of receiving the latest information, (3) the speed of receiving information messages, and (4) saving time.\textsuperscript{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.\textsuperscript{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.\textsuperscript{31}

From the explanation above, customer satisfaction is very necessary for bank performance, an approach to get customer satisfaction is to improve service quality.\textsuperscript{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.\textsuperscript{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

\textsuperscript{29} Jong Pill Choi, ‘The Influence of Service Quality on Customer Satisfaction And ...’, University of New Mexico, 1.1 (2001), 29–37.

\textsuperscript{30} Muhammad Ikhsan Harahap Halimah, Sri Sudiarti, ‘Volume 13, Nomor 2, Juli 2022’, Jurnak Ekonomi, Koperasi & Kewirausahaan, 13 (2022), 70–79.


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

\[ n = \frac{N}{1 + N \cdot e^2} \]

With the following calculation:

\[
\begin{align*}
n &= \frac{9.950}{1 + 9.950 \cdot 0.1^2} \\
n &= \frac{9.950}{1 + 9.950 (0.1)^2} \\
n &= \frac{9.950}{1 + 9.950 (0.01)} \\
n &= \frac{9.950}{1 + 99.5} \\
n &= \frac{9950}{100.5} \\
n &= 99 \text{ orang}
\]

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:

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

<table>
<thead>
<tr>
<th></th>
<th>Accurancy</th>
<th>Speed</th>
<th>Security</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>99</td>
<td>99</td>
<td>99</td>
</tr>
<tr>
<td>Normal Parameters&lt;sup&gt;a,b&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>20.52</td>
<td>21.10</td>
<td>19.69</td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>2.935</td>
<td>2.304</td>
<td>1.628</td>
</tr>
<tr>
<td>Most Extreme Differences</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Absolute</td>
<td>.126</td>
<td>.140</td>
<td>.147</td>
</tr>
<tr>
<td>Positive</td>
<td>.126</td>
<td>.104</td>
<td>.147</td>
</tr>
<tr>
<td>Negative</td>
<td>-.112</td>
<td>-.140</td>
<td>-.100</td>
</tr>
<tr>
<td>Test Statistic</td>
<td>.126</td>
<td>.140</td>
<td>.147</td>
</tr>
</tbody>
</table>
Asymp. Sig. (2-tailed) 0.200, 0.156, 0.111

a. Test distribution is Normal.

Sumber: Hasil Pengolahan SPSS 23.0

Hasil dari uji normalitas pada tabel diatas menggunakan uji Kolmogrov-Smirnov (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 regression model. The results of the Multicollinearity test are as follows:

<table>
<thead>
<tr>
<th>Model</th>
<th>T</th>
<th>Sig.</th>
<th>Tolerance</th>
<th>VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (Constant)</td>
<td>3.513</td>
<td>.020</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accuracy</td>
<td>2.163</td>
<td>.040</td>
<td>.509</td>
<td>1.96</td>
</tr>
<tr>
<td>Speed</td>
<td>2.489</td>
<td>.020</td>
<td>.480</td>
<td>2.08</td>
</tr>
<tr>
<td>Security</td>
<td>3.675</td>
<td>.010</td>
<td>.853</td>
<td>1.17</td>
</tr>
</tbody>
</table>

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.

Heteroscedasticity 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...
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

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Beta</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>7,023</td>
<td>1,999</td>
<td>3,5</td>
<td>.020</td>
</tr>
<tr>
<td></td>
<td>Accurancy</td>
<td>.158</td>
<td>.073</td>
<td>.309</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>63</td>
<td>13</td>
</tr>
</tbody>
</table>
a. Dependent Variable: Customer Satisfaction (2023)

Source: SPSS 23 Processing Results

\[ Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + e. \]

\[ Y = 7.023 + 0.158X_1 + 0.238X_2 + 0.373X_3 + e. \]

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>
<thead>
<tr>
<th>Model</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regress</td>
<td>23.78</td>
<td>0.000b</td>
</tr>
<tr>
<td>Residua</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

Table 6. F Test Result
Based on the table above it can be seen that Fcount of 23.786 while Ftable of 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 study Accurancy (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>
<thead>
<tr>
<th>Model</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beta</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1     (Constant)</td>
<td>3.513</td>
<td>.020</td>
<td></td>
</tr>
<tr>
<td>Accurancy</td>
<td>.309</td>
<td>2.163</td>
<td>.040</td>
</tr>
<tr>
<td>Speed</td>
<td>.366</td>
<td>2.489</td>
<td>.020</td>
</tr>
<tr>
<td>Security</td>
<td>.405</td>
<td>3.675</td>
<td>.010</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Customer Satisfaction
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 \( t_{\text{count}} > t_{\text{table}} \) or \( \text{Sig.} t < \alpha \)

   Ha is rejected and Ho is accepted, when \( t_{\text{count}} < t_{\text{table}} \) or \( \text{Sig.} t > \alpha \)

   This study uses a significance of 90% with \( \alpha = 0.10 \) 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 \( t_{\text{table}} \) is 1.708. \( t_{\text{count}} \) of 2.163 while \( t_{\text{table}} \) of 1.708 and a significant value of 0.040, so that \( t_{\text{count}} 2.163 > t_{\text{table}} 1.708 \) 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 \( t_{\text{count}} > t_{\text{table}} \) or \( \text{Sig.} t < \alpha \)

   Ha is rejected and Ho is accepted, when \( t_{\text{count}} < t_{\text{table}} \) or \( \text{Sig.} t > \alpha \)

   \( t_{\text{count}} \) of 2.489 while \( t_{\text{table}} \) of 1.708 and a significant value of 0.020, so that \( t_{\text{count}} 2.489 > t_{\text{table}} 1.708 \) 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 \( t_{\text{count}} > t_{\text{table}} \) or \( \text{Sig.} t < \alpha \)

   Ha is rejected and Ho is accepted, when \( t_{\text{count}} < t_{\text{table}} \) or \( \text{Sig.} t > \alpha \)

   \( t_{\text{count}} \) of 3.675 while \( t_{\text{table}} \) of 1.708 and a significant value of 0.10, so that \( t_{\text{count}} 3.675 > t_{\text{table}} 1.708 \) 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 \( (R^2) \)

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

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Durbin-Watson</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.861</td>
<td>.741</td>
<td>.709</td>
<td>.807</td>
<td>2.205</td>
</tr>
</tbody>
</table>

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, numbers Adjusted R Square indicates the coefficient of determination or role variance (the independent variable in relation to the dependent variable) with numbers Adjusted 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-Banking 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 Accuracy (X1), Speed (X2), and

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\(^{37}\) 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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