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The Effect of Livin' by Mandiri Application Service Quality on Customer Satisfaction: Study on PT Bank Mandiri (Persero) Tbk. Solo

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ABSTRACT

This research tries to understand the relationship between service quality and customer satisfaction on the Livin' by Mandiri, a mobile-banking application of Bank Mandiri. The respondents are customers of the Bank Mandiri Solo UNS Branch office. The number of respondents is 100. The data were collected by questionnaire and test using SPSS 23. The result of this study shows that service quality factors such as tangibles, reliable, assurance, and empathy positively affect customer satisfaction. When the Livin' by Mandiri application improves in terms of the tangibility, reliability, assurance, and empathy, customer satisfaction will increase. The variable of responsiveness has no significant effect on customer satisfaction. The subject of this research is an application that cannot literally become responsive to serve customers. This research result may be important as the policy implication for Bank Mandiri to make the customers able to use the application optimally.

Keywords: customer satisfaction; Livin' by Mandiri; mobile banking; service quality

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INTRODUCTION

Entering the all-digital era, technology is one of the basic needs for a company, especially for its operation. The most rapid development of technology today is information technology. According to Prihanto and Yunianti (2021), the development of information technology has had a significant impact on the business world, a vital and very influential sphere in the economic sector, one of which is the banking industry. According to Agustin and Putra (2022), the banking industry utilizes information technology to optimize bank performance so that customers receive maximum quality service and banks can compete in the business world.

Today, many banks have sprung up in Indonesia: commercial banks, sharia banks, rural credit banks (BPR), and many more. Seeing the many banks that have sprung up in Indonesia, competition between these banks cannot be avoided. One of the inter-bank competitions is that of expanding the market. Banks are required to make improvements and enhancements, especially in service quality, to create customer satisfaction. According to Lupiyoadi (2001), when customers are satisfied, they return to make purchases and provide positive feedback about the company to others. Delivering superior customer value to attain customer satisfaction is vital in achieving a competitive edge (Murali et al., 2016).

Service quality is one of the primary and essential factors that companies need to consider to increase customer satisfaction. Tjiptono (2005) stated that service quality is a process that aims to fulfill customer desires by providing a sense of trust through fulfilling the expected level of perfection. Banks continue to compete in developing service quality, one of which is through the products the bank provides. Products that can meet the needs and satisfaction of its customers can be said to be successful. Products provided by banks also take advantage of technological developments, one of which is a mobile banking product that is used to make customer satisfaction levels even better and higher.

According to Parasuraman et al. (1988), service quality can be determined by five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Tangibles is the company's ability to communicate and promote its existence and products to external parties. They use physical appearance of the company such as buildings, employee appearance, and technology as tools used in the company. Tangibles is defined as a visible and clear display of the mobile banking application in mobile banking applications. Reliability is the company's capability to provide services as promised, with high speed, accuracy, and reliability. Service levels must comply with established quality standards and customer expectations can be met properly. Responsiveness is the ability of company to provide fast and accurate responses to customers as an effort to provide effective assistance and service. This is done by providing precise and clear information to customers. Assurance is the ability of company employees to gain the trust and confidence of customers and empathy is attention given to customers individually or personally to understand customer desires and expectations. The concept of SERVQUAL or service quality is also the very famous approach and instrument which use in many marketing research conducted by Parasuraman et al. (1985). Based on SERVQUAL, service quality has been found to have a positive and significant relationship with customer satisfaction in many contexts, including hotel businesses in Indonesia (Nuryakin and Priyo, 2018), the life insurance industry in Malaysia (Panigrahi et al., 2018), the insurance sector in India (Goswami, 2007), restaurant businesses in Korea (Kim and Shim, 2019), grocery retail in Chile (Go'ic et al., 2021), and the banking industry across the globe (Setiawan and Sayuti, 2017a; Adams et al., 2016).

Rigopoulou et al., 2008 has found that Customer satisfaction is highly correlated with service quality. It is defined as result of the comparison between consumers' perceptions regarding perceived and expected services, and the functional relationships among variables such as technical quality, functional quality, and image (Prentice and Kadan, 2019).

Moreover, Wahyuningsih, et al. (2018) has found that several factors that affects customer satisfaction are: product quality, service quality, customer emotions, price, and the easiness to access the product or services. Rangkuti (2013) stated that apart from service quality, product quality and price, situational factor and personal factor also become the factors that affect customer satisfaction. Zalatar (2012) found that gender differences affect the relative importance attributed to the five dimensions as well as customers' expectations and perceptions of service quality in banks.

Mobile banking is an application-based service or product that users or customers can access and use anywhere (Fitria, et al. 2021). Customers and banks benefit from mobile banking. Customers can quickly and efficiently obtain banking information when they carry out banking transactions. For banks, using information technology products will make their work easier, especially for tellers and customer service. The word "mobile" in "mobile banking" refers to activities that move without obstacles or restrictions, such as space, time, or distance, which are often obstacles for some customers when making transactions. The transactions in question are non-cash transactions, such as transfers between accounts, payments, filling in digital wallet balances, checking balances, etc. Ayinaddis et al. (2023) found that customer satisfaction with the electronic banking service quality has a significant effect on customer loyalty. In the other hand, system availability, easiness to use, and service charge, on the other hand, have no statistically significant impact on customer satisfaction. Mobile banking services generally offer almost all the facilities in Automated Teller Machines (ATM), except cash deposits and withdrawals. Nigatu et al (2023) found that the ATM as the conventional model of mobile banking convenience, reliability, ease of use, fulfillment, and security/privacy of ATM service quality dimensions are positively and significantly associated with customer satisfaction.

Mobile banking facilities and services give customers solutions for carrying out banking activities. The mobile banking application is intended for customers with tight schedules and limited time to visit the bank or ATM. However, even though the system in the mobile banking application is very sophisticated, if in the end, the mobile banking's system disappoints increases risk, and creates a feeling of insecurity for customers, the system does not provide added value for banks or customers (Imelda and Huwaida, 2019). Therefore, banks with mobile banking applications must continue to be improved and developed to meet the standards required by customers.

Banks in Indonesia continue to develop and improve the mobile banking applications they provide. Bank Mandiri is no exception, which has a mobile banking application called Livin' by Mandiri. Livin' by Mandiri has undergone various developments and improvements in its systems and services. Bank Mandiri carried out a significant update and development of the Livin' by Mandiri application. These updates and developments include system optimization, enabling customers to use services, and adding features or services. Bank Mandiri continues to develop its banking system and the Livin' by Mandiri application to increase customer satisfaction.

This study tries to understand the effect of Livin' by Mandiri's service quality on customer satisfaction. Specifically, our subject is the customers of PT Bank Mandiri (Persero) Tbk. Solo UNS branch because the customers of this branch are well literate about the technology and adopt the technology well. Shrestha (2021) has found customer satisfaction important for making customers loyal towards the service provided by the organization. Moreover, Kurniawan et al. (2020) have found that service quality which consists of reliability, responsibility, assurance, empathy, and tangibles, can affect customer satisfaction and have a positive and significant effect partially and simultaneously. The remainder of this paper is organized as follows. The second section presents hypothesis development. Section three discusses the main result and discussion. Section four discusses the conclusion of this study.

RESEARCH METHOD

Customer satisfaction in using a mobile banking application service, especially Livin' by Mandiri, depends on the service quality the application provides to facilitate each customer's needs. This study investigates the effect of using Livin' by Mandiri application service quality on customer satisfaction. Service quality has several dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Specifically, we study the customers of PT Bank Mandiri (Persero) Tbk. Solo UNS branch as our respondents.

We defined service quality as the independent variable: tangibles, reliability, responsiveness, assurance, and empathy. The dependent variable of this research is customer satisfaction (CS). We categorized respondents' age into five categories: less than 20 years, 21-30 y.o., 31-40 y.o., 41-50 y.o., and more than 51 y.o. Then, we categorized respondents' education into five categories: junior high school, senior high school, diploma, undergraduate program, and postgraduate program. We determined the sample size using Slovin method. The population of the customers of PT Bank Mandiri (Persero) Tbk. UNS Solo is 1,824 and the number of respondents required is 94 respondents, then rounded up to 100 respondents. To test our hypothesis the specification to test the effect of service quality to customer satisfaction shows below:

$$\text{Service Quality} = \alpha + \beta_1 \text{TANGIBLE} + \beta_2 \text{RELIABILITY} + \beta_3 \text{RESPONSIVENESS} + \beta_4 \text{ASSURANCE} + \beta_5 \text{EMPATHY} + \varepsilon$$

RESULT AND DISCUSSION

Below are the results of descriptive statistical analysis from this research. We describe the descriptive statistics based on the characteristics of the respondents and the variables of the questionnaire:

Tabel 1. Descriptive statistic

Variable	Obs	Mean	Std. dev.	Min	Max
SERVICEQUA	100	4.385	.5166667	3	5
TANGIBLES	100	4.3775	.4639736	3	5
RELIABILITY	100	4.46	.4710294	3	5
RESPONSIVENESS	100	4.03	.6621819	2.5	5
ASSURANCE	100	4.3	.5265136	3	5
EMPATHY	100	4.22	.5427204	3	5

Table 2. Respondent's statistic descriptive

Variable	Criteria	Frequency	Percentage
Sex	Men	64	64%
	Women	36	36%
	Total	100	100%
Age	<= 20 years old	6	6%
	21 - 30 years old	46	46%
	31 - 40 years old	33	33%
	41 - 50 years old	13	13%
	51 years old =>	2	2%
	Total	100	100%

Variable	Criteria	Frequency	Percentage
Education	Junior High School	7	7%
	Senior High School	43	43%
	3 years diploma	15	15%
	Bachelor	31	31%
	Master/doctoral	4	4%
	Total	100	100%
Job	Civil servant	17	17%
	Private sector	45	45%
	Businessman	21	21%
	Student	16	16%
	Housewife	1	1%
	Total	100	100%

Data Analysis Result

Validity Test

We test the data using SPSS 23 statistic program. Following is validity test results questionnaire using SPSS 23, which was carried out on 100 respondents. There are 16 items for variable X and 4 items for variable Y. We use a validity test analysis correlation *Pearson Bivariate* at level significance 5%. For the count table r-value, $df = n - 2$ is used, where n is the amount of sample. In the case of this, $df = 100 - 2 = 98$. Therefore, on the level significance 5%, the r value table is 0.1966. If the value of r is calculated as bigger than 0.1966, the statement is considered valid. However, if the calculated r value is smaller than 0.1966, the statement is considered invalid. The results of validity tests are as follows:

Table 3. Validity test results

Variable	No.	Rcount	Table	Information
Tangibles (X1)	1	0.696	0.1966	Valid
	2	0.613	0.1966	Valid
	3	0.798	0.1966	Valid
	4	0.816	0.1966	Valid
Reliability (X2)	1	0.798	0.1966	Valid
	2	0.743	0.1966	Valid
	3	0.797	0.1966	Valid
	4	0.657	0.1966	Valid
Responsiveness (X3)	1	0.910	0.1966	Valid
	2	0.874	0.1966	Valid
Assurance (X4)	1	0.786	0.1966	Valid
	2	0.860	0.1966	Valid
	3	0.772	0.1966	Valid
Empathy (X5)	1	0.848	0.1966	Valid
	2	0.849	0.1966	Valid
	3	0.783	0.1966	Valid
Satisfaction Customer (Y)	1	0.783	0.1966	Valid
	2	0.855	0.1966	Valid
	3	0.871	0.1966	Valid
	4	0.822	0.1966	Valid

Validity test results on independent variables (X1, X2, X3, X4, and X5) and dependent variables (Y) in Table 3 show that all statements own mark *Pearson correlation* > 0.1966. Therefore, all overall statements are considered valid and acceptable for use in the study.

Reliability Test

Reliability tests are used to know data reliability. According to Ghozali (2018), if Cronbach's Alpha > 0.70, it indicates that the variables are reliable. The results of the reliability test are as follows:

Table 4. Reliability test results

Variable	Cronbach's Alpha	N of items	Information
X1	0.713	4	<i>Cronbach's Alpha</i> > 0.70
X2	0.733	4	<i>Cronbach's Alpha</i> > 0.70
X3	0.740	2	<i>Cronbach's Alpha</i> > 0.70
X4	0.729	3	<i>Cronbach's Alpha</i> > 0.70
X5	0.765	3	<i>Cronbach's Alpha</i> > 0.70
Y	0.852	4	<i>Cronbach's Alpha</i> > 0.70

Based on results in Table 4, we obtained results that independent variables (X1, X2, X3, X4, and X5) and dependent variable (Y) have marked Cronbach's Alpha > 0.70, which determines that all variables in the research are reliable.

Normality Test

The normality test in the regression model used to understand whether the residual result regression follows a normal distribution. The results of the normality test are as follows:

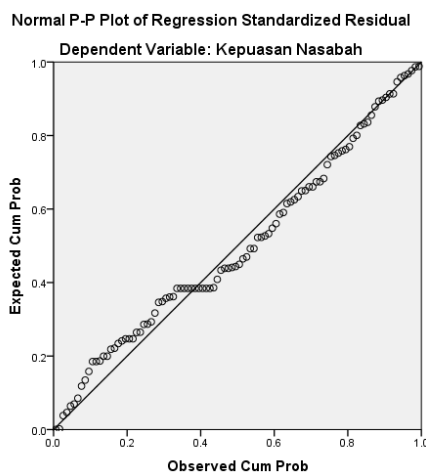


Figure 1. PP plot graphic results

Based on the results, it can be seen that the data spread around the line as well as follows the diagonal line, then it can be said that the residual has a normal distribution. Normality test results with the Kolmogorov-Smirnov test are as follows:

Table 5. Kolmogorov-Smirnov data normality test results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.11696530
Most Extreme Differences	Absolute	.079
	Positive	.062
	Negative	-.079
Test Statistic		.079
Asymp. Sig. (2-tailed)		.128 ^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Table 5 shows that the significance of the data is 0.069, so it can be interpreted that data are normally distributed ($0.069 > 0.05$).

Multicollinearity Test

The multicollinearity test is used to understand if there are correlations from regression data between variables. Assessment of multicollinearity test data can be seen from mark *tolerance* and also value *variance inflation factor* (VIF). Details of multicollinearity test results can be found shown below:

Table 6. Multicollinearity test results

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Tangible	.408	2.449
	Reliability	.326	3.065
	Responsiveness	.421	2.377
	Assurance	.317	3.157
	Empathy	.376	2.662

- a. Dependent Variable: Kepuasan Nasabah

Based on Table 3.10, it is known that variables X1, X2, X3, X4, and X5 have mark tolerance > 0.100 and VIF value < 10.00. It can conclude that there is no multicollinearity among variables.

Heteroscedasticity Test

The heteroscedasticity test is a test used in analysis regression to determine if there is a difference in variance between different researchers.

Table 7. Glejser test results

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.500	.247		2.024	.046
	Tangible	-2.136E-6	.000	-.365	-.557	.579
	Reliability	-1.475E-6	.000	-.262	-.336	.738
	Responsiveness	-.008	.010	-.110	-.788	.433
	Assurance	7.219E-6	.000	.976	1.547	.125
	Empathy	-.032	.026	-.539	-1.230	.222

a. Dependent Variable: ABS_RES2

Table 7 shows that the significance of the data is 0.286, and there is no heteroscedasticity problem ($0.286 > 0.05$). The following are heteroscedasticity test results using the Scatterplot test:

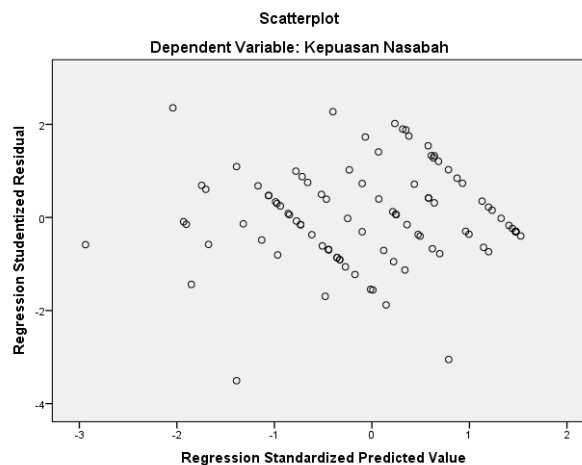


Figure 2. Scatterplot test graphic results

Based on Figure 1, it is known that data patterns/dots spread in a random way above and below zero (0) on the Y axis, so it can be interpreted that the data do not show existing heteroscedasticity.

Autocorrelation Test

According to Ghozali (2017), the autocorrelation test is a statistical test where the aim is to check whether there is a correlation in regression data between residuals in the moment (t) with period residuals before (t-1). Data correlation is good when there is no autocorrelation. In the research, we can understand whether there is a correlation or not using the Durbin-Watson test. Determination. There is no autocorrelation if the result of the Durbin-Watson test is $DU < DW < 4-DU$. Given $N=100$ and $k=5$, it is known that the DU value is 1.7804 and the 4-DU value is 2.2196. The following are the results from the autocorrelation test:

Table 8. Autocorrelation test results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.878 ^a	.770	.758	.96946	1.839

a. Predictors: (Constant), Empathy, Tangible, Responsiveness, Assurance, Reliability

b. Dependent Variable: Kepuasan Nasabah

Based on the table, we can see that the Durbin Watson value of 1.839 can be concluded that the data does not show autocorrelation because the DW value is between DU and 4-DU ($1.7804 < 1.839 < 2.2196$).

Multiple Linear Regression Test

The following are the results of the multiple linear regression test in this study:

Table 9. Simple linear regression test results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.062	.127		16.185	.000
	Tangible	.019	.010	.141	1.876	.064
	Reliability	.025	.011	.191	2.271	.025
	Responsiveness	-.011	.014	-.060	-.814	.418
	Assurance	.057	.014	.361	4.225	.000
	Empathy	.054	.012	.350	4.459	.000

a. Dependent Variable: Kepuasan Nasabah

Based on the Table 9, the variables tangibles, reliability, assurance, and empathy show that there is a positive effect of the independent variables on customer satisfaction. On the other hand, the responsiveness variable show a negative effect.

Hypothesis Test

Partial test (T-test)

Table 10. T-test result

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.062	.127		16.185	.000
	Tangible	.019	.010	.141	1.876	.064
	Reliability	.025	.011	.191	2.271	.025
	Responsiveness	-.011	.014	-.060	-.814	.418
	Assurance	.057	.014	.361	4.225	.000
	Empathy	.054	.012	.350	4.459	.000

a. Dependent Variable: Kepuasan Nasabah

This test measures the effect of individual independent variable on the dependent variable. If we compare the result of this test to that of the multiple linear regression test, the result remains the same. It shows that variables: tangibles, reliability, assurance, and empathy partially positively affect customer satisfaction. In addition, the variable responsiveness does not affect customer satisfaction.

Table 11. Simultaneous test (F-test)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.867	5	.973	67.556	.000 ^b
	Residual	1.354	94	.014		
	Total	6.221	99			

a. Dependent Variable: Kepuasan Nasabah

b. Predictors: (Constant), Empathy, Tangible, Responsiveness, Reliability, Assurance

Simultaneous test is used to test the effect of independent variable on dependent variable simultaneously. The result shows that all independent variables simultaneously affect customer satisfaction.

Table 12. Adjusted R2 test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.884 ^a	.782	.771	.12004

a. Predictors: (Constant), Empathy, Tangible, Responsiveness, Reliability, Assurance

Based on the Table 12, it shows that the number of adjusted R square is 0.771 or 77.1% that shows that the variables: tangibles, reliability, responsiveness, assurance, and empathy describe the customer satisfaction at the level 77,1%.

Discussion

This study aims to understand the effect of service quality on customer satisfaction on Livin' by Mandiri application. This application is a mobile banking provided by Mandiri, a state-owned bank in Indonesia. We use a questionnaires to test the independent variables namel: tangibles, reliability, responsiveness, assurance, and empathy. On the multiple regression linear test and T-test, we find that tangibles, reliability, assurance, and empathy affect customer satisfaction, but responsiveness does not. The explanation is that the subject of this research is an application that cannot literally be responsive. Another feature can still be shown by an application, such as the appearance of the application, the facilitation, the security system of the application, and the empathy shown by the way this application understand the customer needs. Moreover, on the F-test or simultaneous test, we find that in general, service quality affects customer satisfaction. Specifically, based on t-test, the result on the tangibles variable and responsivess in line with Winarni (2022) and Imelda, et al. (2019). Moreover, the t-test reliability, assurance, and empathy in line with Rizal and Munawir (2017), Purnomo and Dwiyanto (2017), and Nurdin et al, (2020). Based on the result, if Bank Mandiri improves the service quality of the application such as improving the appearance of the application, customers can carry out many types of transactions on the application, feel safe when using the Livin' by Mandiri application, and if the application can give what customer needs, customer satisfaction will increase.

CONCLUSION

This research tries to understand the relationship between service quality and customer satisfaction on the Livin' by Mandiri application, with the respondents being customers of the Bank Mandiri Solo UNS Branch office. The number of respondents is 100, which was determined by employing the Slovin method, and the data were collected by questionnaire.

The result of this study shows that tangibles, reliable, assurance, and empathy factors significantly positively affect customer satisfaction. When the Livin' by Mandiri application increases the tangibles, reliability, assurance, and empathy, customer satisfaction will increase. The responsiveness variable has no significant effect on customer satisfaction. The explanation is that the subject of this research is an application that cannot literally become responsive to serve customers. Customer satisfaction is essential for a company. This result is in line with Kurniawan (2020) and Shrestha (2021), who find that, in general, service quality affects customer satisfaction.

The policy implication of this research is that Bank Mandiri needs to increase the service quality of the Livin' by Mandiri application to increase customer satisfaction. This application needs to be always updated by Bank Mandiri in accordance with the customer needs and literate customers to use the application so the customers can use it more optimally.

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