Factors Influencing Customer Loyalty at Bank Rakyat Indonesia Cash Office Panti Waluyo Hospital Surakarta: A Study on the BRImo Application

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ABSTRACT

The lack of popularity of the BRImo application at the BRI Cash Office of Panti Waluyo Hospital in Surakarta serves as the background of this research. The aim of this research is to identify the factors that influence customer loyalty among BRImo users. The independent variables investigated in this research are system quality, user interface design, service quality, and security guarantees, while the dependent variable is user-customer loyalty. This research employed a quantitative approach, collecting data through a closed questionnaire utilizing a Likert scale. The sample consisted of 100 customers using the BRImo application at the PT. Bank Rakyat Indonesia Cash Office in Pati Waluyo Hospital Surakarta. Data analysis was conducted using the SPSS software version 23.0. The results indicate that, when considered together, system quality, user interface design, service quality, and security guarantees have a significant effect on the customer loyalty of BRImo users. However, when analyzed individually, system quality and service quality do not significantly affect customer loyalty, whereas user interface design and security guarantees do have a significant impact on loyalty among BRImo users.

Keywords: BRImo; loyalty; security guarantee; service quality; system quality; user interface design

INTRODUCTION

The digital economy continues to develop both globally and in Indonesia, as evidenced by the rising number of internet users. By the beginning of 2024, the number of internet users in Indonesia is projected to reach 222.5 million, reflecting a 1.4% increase compared to the previous year. With Indonesia's total population at 278.6 million in 2023, this leads to an internet penetration rate of 79.5% at the start of 2024 (https://apjii.or.id/berita/d/apjii-jumlah-pengguna-internet-indonesia-tembus-221-juta-orang. 28/06/2024, 02.08).

The Covid-19 pandemic forced many physical activities and outdoor gatherings to be suspended in order to curb the virus's spread. As a result, individuals had to shift from cash transactions to non-cash or digital transaction, utilizing digital wallets (Rohmawati et al., 2023). Mobile banking services have also become widely used by customers, as they provide a more convenient and efficient way to manage financial operations (Patrik and Lady, 2022).

Bank Rakyat Indonesia (BRI) offers mobile banking services through its platform called BRImo. This application provides customers with easy access to a variety of features that are available 24 hours a day and can be accessed from anywhere. The primary target market for BRImo is young people, particularly millennials, who are more in tune with technological advancements. Some of the features available on BRImo include the ability to open accounts, make cash deposits and withdrawals at ATMs, and pay electricity bills and other expenses (https://bri.co.id/brimo. 01/07/2024, 13.01). BRI, established in 1895, has successfully built a reputation for customer loyalty and trust. Factors influencing customer trust include attitudes, subjective norms, and past experiences (Hansen and Mowen, 2005). Customer loyalty significantly impacts the growth of a banking institution. For instance, an increase in total assets reflects wider customer reach and continued usage of banking products.
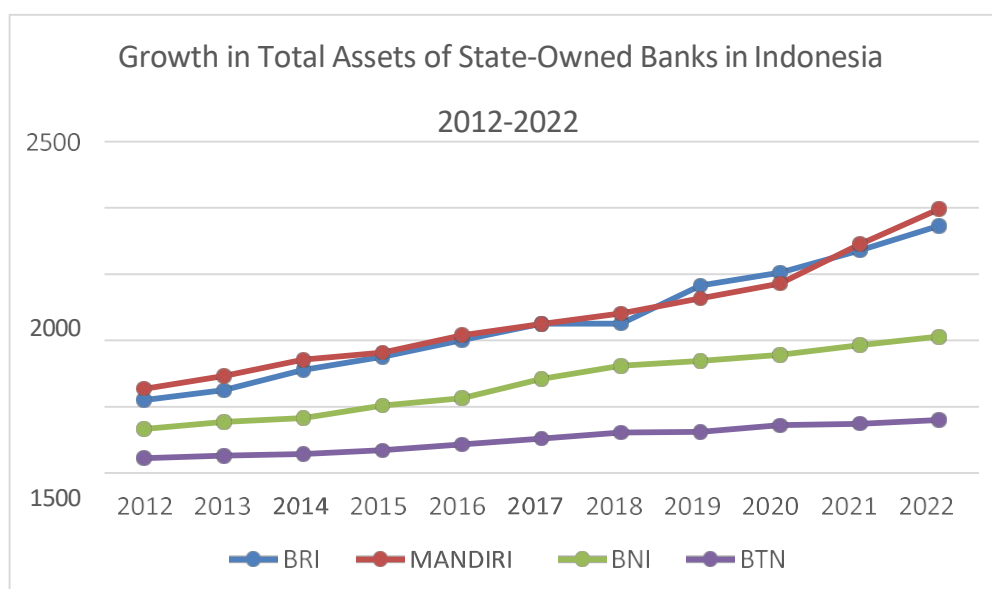
Figure 1. Growth in total assets of state-owned banks 2012-2022
Source: Journal of economy and business and financial statement, 2022

Based on the data, it is evident that the total assets owned by BRI remain lower than those of Bank Mandiri. Only in the period from 2019 to 2020 did BRI possess greater total assets. In the years 2012 to 2018 and in 2021 to 2022, BRI's total assets were consistently below those of Bank Mandiri. This indicates that BRI needs to work harder to attract and retain customers. Therefore, maintaining

customer loyalty is crucial to ensure that customers feel comfortable and satisfied when using BRI's products and services.

The purpose of this research is to identify the factors that influence customer loyalty to BRI, including system quality, user interface design, service quality, and security guarantees. Several previous studies have explored similar topics. Parera and Susanti (2021) found that the ease of use of mobile banking positively influences customer loyalty to the bank. Budiman (2020) also determined that banking digitalization impacts customer satisfaction and customer relationship management, which in turn affects customer loyalty. Additionally, Widnyana and Suamanayasa (2021) found a positive relationship between service quality and customer loyalty. Other factors influencing customer loyalty, as identified by Rochmah and Budiyono (2017), include pricing and brand image.

Customer loyalty in mobile banking applications can be maintained by focusing on several key aspects: system quality, user interface design, service quality, and security guarantees (Kaltsum and Muslichah, 2022). System quality refers to the effective provision of information required by users (DeLone and McLean, 1992). High system quality positively influences customer loyalty, which includes customers' trust in a specific banking product and an increase in their usage or purchasing frequency.

Interface design pertains to how information is displayed (Bharati and Chaudhury, 2004). A well-designed interface that presents complete and easy-to-understand information makes it easier for customers to navigate the application. This convenience can enhance customer comfort and, consequently, their loyalty to mobile banking. Service quality involves the alignment of offerings by the service provider with the wants and needs of consumers (Tjiptono, 1997). If a mobile banking application offers products or services that consumers desire, and those offerings provide better value than competitors, customers are more likely to remain loyal to that platform.

Security guarantees refer to the measures in place that ensure the safety of customer data and financial information within customer accounts (Luarn and Lin, 2005). When customers are confident in the security of their transactions conducted through mobile banking, they are more likely to engage in these transactions without fear of data breaches or transaction failures.

This research was conducted at the Bank Rakyat Indonesia Cash Office and Panti Waluyo Hospital in Surakarta. Observations indicated that the use of the BRImo application is not as widespread or popular among all segments of society. Therefore, the focus of this research is to identify the factors that influence customer loyalty in using the BRImo application. These factors include system quality, user interface design, service quality, and security guarantees. It is hoped that the results of this research will be beneficial for BRI in enhancing customer loyalty towards the bank.

RESEARCH METHOD

This research aims to identify the factors that influence loyalty among users of the BRImo application. Data were collected through a questionnaire utilizing a Likert scale. The respondents were clients of the BRI Cash Office at Panti Waluyo Hospital in Surakarta who used the BRImo application. The questions were adapted from the study of Kaltsum and Muslichah (2022), as their questions were suitable for this study due to the similarity of variables. Using the Slovin formula, a total of 100 respondents completed the questionnaire, and their answers were analyzed using SPSS 23. In this research, the dependent variable is customer loyalty (Y), while the independent variables are system quality (X1), user interface design (X2), service quality (X3), and security guarantee (X4). The following is a table of variables in this research:

Table 1. Definition of variable operational

Variable	Definition	Indicator	Scale
System Quality (X1)	The process for guaranteeing that system or a product or service remains by standards.	The ease of the BRImo application and the absence of internal system interference in its use.	
User Interface Design (X2)	The form of appearance of information on a product or service	Display of the complete BRImo application and interesting for customer	
Service Quality (X3)	The process of ensuring that a product or service remains following standards.	The process of ensuring that a product or service remains in compliance standard	Likert
Security Guarantee (X4)	Something that provides a sense of security in using a product or service resulting from a guarantee.	There is system or requirements for using the BRImo application that guarantees customer data	
Loyalty (Y)	A person's loyalty in using a product or service and making repeat purchase of that product or service	Customer confidence in using the BRImo application over a long and repeated period	

Source: Processed data, 2024

The research method used is as follow:

$$Y = \alpha + \beta_1 . X1 + \beta_2 . X2 + \beta_3 . X3 + \beta_4 . X4 + e$$

RESULT AND DISCUSSION

The results of the descriptive statistics analysis from this research are as follows:

Table 2. Descriptive statistics

No	Characteristic	Category	Respondent
1	Age	17-20	22%
		21-25	47%
		26-30	3%
		31-35	8%
		36-40	2%
		41-45	8%
		46-50	5%

No	Characteristic	Category	Respondent
		>51	5%
2	Gender	Male	47%
		Female	53%
3	Job	University Student / Student	51%
		Civil Servant	1%
		Businessman	9%
		Private Employee	22%
		Housewife	7%
		BUMN employee	7%
		Retired	2%
		Teacher	1%
4	Level of Education	SMA	52%
		D3	9%
		S1	38%
		S2/S3	1%
5	Income	<1 Million	20%
		1-2,5 Million	44%
		2,5-5 Million	27%
		5-10 Million	8%
		10-20 Million	1%
6	How often do you use BRImo per month?	<5 times	33%
		5-10 times	43%
		>10 times	24%
7	The time started using BRImo	2019	6%
		2020	9%
		2021	16%
		2022	25%
		2023	31%
		2024	13%
8	BRImo services that are frequently used	Check balance	78%

No	Characteristic	Category	Respondent
		Check account mutation	51%
		Pay the bill	51%
		Top-up e-wallet	67%
		Transfer fund	80%
		Investment	9%
		Insurance	10%
		Loan	18%
		BRIVA	1%

To better understand the characteristics of BRImo application users, the researchers conducted a descriptive statistical analysis of respondent data, focusing on demographic profiles, usage frequency, and the most commonly utilized services. The analysis results provide a detailed overview of the primary user segments of the BRImo application. The majority of BRImo users are customers aged 21 to 25 years old (47 respondents), who tend to be more tech-savvy. Most of these users are women (53 respondents). Among them, a significant portion consists of undergraduate and diploma (D3) students (51 respondents), while high school graduates represent the dominant education level (52 respondents). In terms of income, the most respondents earn between IDR 1.000.000 and IDR 2.500.000 (44 respondents). Generally, they use the BRImo application 5 to 10 times per month since 2023 (31 respondents). The features they utilize most frequently include fund transfers, balance checks, and e-wallet top-ups, such as those for ShopeePay, GoPay, or OVO.

Result of Data Analysis
Validity test

Validity test was conducted on 100 respondents to determine whether the data obtained is valid or not. Data can be said to be valid if the R Calculation value > R Table, R Table is obtained through table correlation. The total number of respondents is 100 respondents, so the R table value is known at 0.1946 to be said to be significant at the 5% level. The results of the R calculation obtained in this study must exceed that number. The following are the results of the validity test:

Table 3. Validity test results for element X1 (system quality)

ITEM	Pearson Correlation Total	Information
X1-1	0.772	Valid
X1-2	0.780	Valid
X1-3	0.484	Valid
X1-4	0.667	Valid
X1-5	0.633	Valid

Source: Processed data SPSS, 2024

Table 4. Validity test results for element X2 (user interface design)

ITEM	PEARSON CORRELATION Total	Information
X2-1	0.888	Valid
X2-2	0.818	Valid
X2-3	0.862	Valid
X2-4	0.835	Valid

Source: Processed data SPSS, 2024

Table 5. Validity Test results for element X3 (quality service)

ITEM	PEARSON CORRELATION Total	Information
X3-1	0.602	Valid
X3-2	0.756	Valid
X3-3	0.729	Valid
X3-4	0.754	Valid
X3-5	0.669	Valid

Source: Processed data SPSS, 2024

Table 6. Validity test results for element X4 (security guarantee)

ITEM	PEARSON CORRELATION Total	Information
X4-1	0.783	Valid
X4-2	0.750	Valid
X4-3	0.788	Valid

Source: Processed data SPSS, 2024

Table 7. Validity test results for element Y (loyalty)

ITEM	PEARSON CORRELATION Total	Information
Y-1	0.874	Valid
Y-2	0.916	Valid
Y-3	0.896	Valid

Source: Processed data SPSS, 2024

Based on the results of the validity test that was carried out using the SPSS Version 23.0 program, the results showed that X1, X2, X3, X4 and Element Y were declared valid because the results of R Calculation > R Table, R Table in this research is 0.1946.

Reliability test

The results of the reliability test can be seen using the Cronbach Alpha (α) method. A variable is said to be reliable if it has a Cronbach Alpha value of 0.6 because each item uses an interval. The following are the results of the reliability test of elements X and Y:

Table 8. Reliability test results for element X and Y

Variable	Cronbach Alpha (α)	Information
X	0.866	Reliable
Y	0.876	Reliable

Source: Processed data SPSS, 2024

Based on the results of reliability tests that have been carried out on variables X and Y. The results show that these two variables are reliable because the Alpha Cronbach (α) value exceeds the constant value, the constant value is 0.600.

Normality test

The test was carried out to determine whether the residuals in this research's regression model were normally distributed. One way to check is using Kolmogorov-Smirnov, the results are as follows:

Table. 9 Normality test results

N	Asymp. Sig. (2-tailed)	Information
100	0.200	Normally distributed

Source: Processed data SPSS, 2024

Based on the results of the normality test that was carried out, the significance value was 0.200, so it can be concluded that the data in this study is normally distributed because $0.200 > 0.05$.

Multicollinearity test

This test is carried out to determine the correlation between independent variables in a regression model. Ideally, in a regression model, the independent variables are not closely related and do not show symptoms of multicollinearity. The following are the results of the multicollinearity test.

Table 10. Multicollinearity test results

N	Tolerance	VIF	Information
X1	0.747	1.340	No multicolinearity
X2	0.584	1.711	No multicolinearity
X3	0.496	2.015	No multicolinearity
X4	0.706	1.417	No multicolinearity

Source: Processed data SPSS, 2024

Based on the results of reliability tests that have been carried out on variables X and Y. The results show that these two variables are reliable because the Alpha Cronbach (α) value exceeds the constant value, the constant value is 0.600.

Multiple linear regression test results

Multiple linear regression is used to assess the influence of independent variables on the dependent variable. The following are the results of the multiple linear regression test:

Table 11. Multiple linear regression test results

Variable	Regression Coefficient	tvalue	Sig.
Constant	2.073		
X1	-0.017	-0.304	0.762
X2	0.284	3.541	0.001
X3	0.122	1.514	0.133
X4	0.263	2.508	0.014

Source: Processed data SPSS, 2024

Based on the table above, the multiple linear regression equation becomes:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$
$$Y = 2{,}073 + (-0{,}017) X_1 + 0{,}284 X_2 + 0{,}122 X_3 + 0{,}263 X_4 + e$$

Based on the description of this equation, it shows that the constant value of 2.073 has been reduces due to the negative influence of the system quality variable (X1) with a coefficient of -0.017, which does not affect customer loyalty. On the other hand, user interface design (X2) with a coefficient of 0.284, service quality (X3) with a coefficient of 0.122, and security guarantee (X4) with a coefficient of 0.263, all have a positive influence on customer loyalty using the BRImo application.

Hypothesis Test
Partial (t)
This test is used to see the influence of one independent variable in explaining the dependent variable independently. The following are the results of the partial tests that have been carried out.

Table 12. Partial test results (t)

Variable	Sig.
X1	0. 762
X2	0.001
X3	0.133
X4	0.014

Source: Processed data SPSS, 2024

The table above shows that the system quality variable (X1) and the service quality variable (X3) have a significance value of more than 0.05, which indicates that system quality and service quality do not affect customer loyalty using the BRImo application. Meanwhile, the variables user interface design (X2) and security guarantees influence customer loyalty using the BRImo application.

Simultaneous test (F)
The researchers also analyzed the data using a simultaneous test (F), to see whether the independent variables together influence the dependent variable. The following are the results of the simultaneous test:

Table 13. Simultaneous test (F)

Variable	Sig.
Independent var	0. 000

Source: Processed data SPSS, 2024

Due to the significance value is <0.05 or in these results becomes 0.000 < 0.05, the independent variable simultaneously influences the dependent variable or vice versa, or which in this research are the variables of system quality, user interface design, service quality, and security guarantee together influencing customer loyalty in using the BRImo application.

Test of coefficient of determination

This test is used to evaluate the model's ability to explain the collective influence of the independent variables on the dependent variable. This can be seen from the adjusted R-squared value, between 0 and 1 ($0 \leq$ Adjusted $R2 \leq 1$). The following are the results of the coefficient of determination test:

Table 14. Result of coefficient of determination test

Model	Adjusted R Square
1	0. 368

Source: Processed data SPSS, 2024

Based on the test results above, the Adjusted R Square value is 0.36 or 36.8%. This indicates that the variables X1, X2, X3, and X4 contribute 36.8% to variable Y. Meanwhile, the remaining 63.2% or 0.632 was influenced by other factors not examined in this research. These factors are price factors and promotional factors (Maisaroh and Nurhidayati, 2021), product quality (Frindy and Purba, 2020), brand reputation and customer satisfaction (Tahuman, 2016).

Discussion

Based on the results of the questionnaire and test findings analyzed using SPSS version 23.0, this section discusses the influence of various variables on customer loyalty, particularly among users of the BRImo application.

The influence of system quality on customer loyalty

The system quality variable (X1) has a significance value of 0.762, which is higher than 0.05. This indicates that system quality does not significantly influence customer loyalty. In the questionnaire, the first statement examined whether customer had ever experienced issues when logging into BRImo application. Among the respondents, 40 agreed with the statement, while 34 disagreed.

These results align with results conducted by Saladika (2021) and Haykal, Febrilia and Moonoarfa (2023) which also found that system quality does not impact customer loyalty. However, this research contradicts the findings of Cahyadi and Shihab (2022), Wahyuningsih and Rojuaniah (2023) and Ta'arufi (2018), which demonstrate a positive and significant influence of system quality on customer loyalty.

The influence of user interface design on customer loyalty

The variable of user interface design (X2) has a significance value of 0.001, which is lower than the threshold of 0.05. Therefore, we can conclude that user interface design has a positive and significant influence on customer loyalty. According to the results from previous questionnaire, particularly in statement one, two, and three regarding the application of user interface design, customer agree that the features of the BRImo application are easy to understand, the display provides clear guidance, and the design facilities simpler transactions.

As a result of these findings, customers feel more at ease using the BRImo application due to its user-friendly interface. The clear directions and informative displays greatly assist users, indicating that user interface design plays a crucial role in fostering customer loyalty. These findings are supported by research conducted by Sari and Atmojo (2020), Haris (2019) and Abdurahman, Arifin and Hufron (2019), which all demonstrate that design positively and significantly affects customer loyalty.

The influence of service quality on customer loyalty

The service quality variable (X3) has a significance value of 0.133, which is greater than 0.05. This indicates that service quality does not have a positive and significance influence on customer loyalty. In the previous questionnaire, statement number three asked whether the fees charged by the BRImo application were reasonable. The second highest response was neutral, with 39 respondents choosing this option, which is 5 respondents fewer than those who agreed. For statements number four and five, the majority of respondents also selected neutral, with 47 responding neutrally to statement number four and 54 to statement number five, which inquired about the question-and-answer service and whether BRImo's offering attracted customers.

The service quality referred to in this research pertains to the products and services available in the BRImo application. Based on these results, it can be concluded that service quality does not influence customer loyalty, as the average customer does not seem to prioritize features such as the question-and-answer service or the various offers within the app. These findings align with the research conducted by Agiesta, Sajidin, and Perwito (2021), as well as Maisaroh and Nurhidayati (2021) and Tahuman (2016). However, they contradict the findings from studies by Haykal, Febrilia, and Monoarfa (2023), Kaltsum and Muslichah (2022) and Subawa and Sulistyawati (2020), which suggest that service quality has a positive and significant impact on customer loyalty.

The effect of security guarantees on customer loyalty

The security guarantee variable (X4) has a significance value of 0.014, which is below the threshold of 0.05. This indicates that security guarantees have a positive and significant influence on customer loyalty. In the previous questionnaire, the first three statements focused on security within the BRImi application. The majority of respondents expressed agreement, with many indicating strong agreement as well. These findings underscore the critical role that security plays in fostering customer loyalty. Customers must feel safe and protected from risk when engaging in transactions, whether directly or online and independently. This research aligns with findings from studies conducted by Huda and Azar (2021), Utami (2022) and Lubis and Sitorus (2023), all of which affirm that security positively and significantly influences customer loyalty.

CONCLUSION

This research aims to identify the factors influencing customer loyalty at the Bank Rakyat Indonesia Cash Office at Panti Waluyo Hospital in Surakarta, focusing specifically on customer satisfaction with the BRImo application. The findings indicate that system quality does not significantly affect customer loyalty in using the BRImo application. This is mainly due to several deficiencies in the operating system, which disrupt the BRImo application, particularly during login and transaction processes. In contrast, the design aspect of the application has a positive and significant impact on the loyalty of BRImo users. An attractive and user-friendly interface fosters and maintains customer loyalty.

Regarding service quality, it does not have a significant effect on customer loyalty. Many customers utilize only a few features of the BRImo application, such as checking balances, reviewing transaction history, paying bills, topping up e-wallets, transferring fund. They generally show little interest in features like investments, insurance, loans, or BRIva (BRI virtual account). Security guarantees, however, do have a positive and significant influence on customer loyalty using the BRImo application. Ensured security creates a sense of safety for customers, shielding them from risks and potential losses. Overall, system quality, user interface design, service quality, and security guarantees collectively have a positive and significant impact on the customer loyalty of BRImo users.

Based on the results of the discussion, analysis, and conclusions drawn from this research, several recommendations are provided. For companies, it is suggested to enhance the user interface design of the BRImo application to make it more appealing and improve the overall user experience. Additionally, they should review the available products and services to create innovative offerings that capture customer interest. For future researchers, it is advised to consider incorporating other factors such as brand image, promotions, pricing, and product quality when evaluating customer loyalty. Furthermore, it is crucial to selectively choose respondents who understand the research objectives, ensuring a balanced distribution of respondent profiles for more representative and unbiased results. It is hoped that this research will serve as a valuable reference for the development of the BRImo application and for more comprehensive future studies.

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