

# The Influence of Technological Skills, Ease of Use, and Service Security Regarding M-Banking BCA User Satisfaction among Students Faculty of Economics and Business UPN "Veteran" East Java

M. Efendy Dwi Yulianto <sup>1</sup>, Muhadjir Anwar <sup>2\*</sup>

<sup>1,2</sup>Management Study Program, Faculty of Economics and Business, University of Pembangunan Nasional "Veteran" Jawa Timur, Indonesia

19012010071@student.upnjatim.ac.id

Corresponding Author: muhadjira.ma@upnjatim.ac.id

Article history: received December 28, 2023; revised December 31, 2023; accepted January 09, 2024

This article is licensed under a [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by-sa/4.0/)



## Abstract

Currently is an era where various kinds of technology are developing. Mobile Banking is a technology created by a banking company which is usually called M-Banking. M-Banking is a service provided by banks to their customers to carry out various banking transactions by sharing the features and menus found in banking applications via smart phones or smartphones. The aim of this research is to explain the influence of technological skills, ease of use, security of services on satisfaction using BCA M- Banking among students at the economics and business faculty of UPN "Veteran" East Java. This research uses a quantitative approach through purposive sampling techniques. The population in this study were students from the economics and business faculty of UPN "Veteran" East Java. The samples in this research are active students studying at the Faculty of Economics and Business, UPN "Veteran" East Java, students from the Faculty of Economics and Business, UPN "Veteran" East Java who have BCA M-Banking. Meanwhile, the sample in this study was 130 respondents from the economics and business faculty of UPN "Veteran" East Java with relevant criteria. All tests carried out using the SmartPLS Application indicate that all tests received scores above the prerequisite values so that the tests were said to be reliable. The research results indicate that Technology Skills have a positive and significant effect on Customers Satisfaction. Ease of Use has a positive and significant effect on Customers satisfaction, as well as Service Security has a positive and significant effect on Customers Satisfaction.

**Keywords:** Technology Proficiency, Ease of Use, Service Security, Customers Satisfaction.

## INTRODUCTION

According to the Financial Services Authority or commonly known as OJK, Mobile Banking usually abbreviated as m-Banking, is a banking transaction via mobile phone either in the form of an m-Banking application or a mobile operator's default application. As for benefits from Mobile Banking is Practical And safe. Makes it easy transaction non-financial and financial transactions without having to go to a bank branch, but simply using a device telephone mobile or device electronic other Which have access Internet.

Wrong One bank Which provide service M-Banking is Bank Central Asia. Bank Central Asia is a banking company that has quite a lot of customers. Customer Bank Central Asia consists of all groups from children to adults nor carry on age. Bank Central Asia Also registered as share blue chips on year 2022. This means that Bank Central Asia shares are a type of share that has a high market capitalization large, reaching over IDR 10 trillion. Number of Bank Central Asia

customers in 2021 reach 20.8 million users.

Data user M-Banking BCA year 2021 And 2022. On year 2021 amount user M-Banking BCA amount 20,800,000 user. Whereas on year 2022The number of BCA M-Banking users is 26,600,000 users. From this data you can is known that user M-Banking BCA experienced an increase.

Based on phenomena that occurred in 2021 to 2022, the use of M- BCA banking experienced quite a significant increase. This is proven from the data obtained from Bank BCA Surabaya City in 2021 amounted to 20.8 million M- Banking And year 2022 reach 26.6 million user. In period time One year userM-Banking increase so far 5.8 million user. Ascension the triggered by satisfactionM-Banking users who are satisfied with the performance of the M-Banking services provided by Bank BCA. Many users recommend BCA Bank's M-Banking service good to colleagues or family so that BCA M-Banking user data experiencesenhancement.

According to Khomeini (2022), customer satisfaction is a feeling of happinessor customer disappointment that arises after comparing performance with others expected or even exceeded customer expectations. From this explanation it can be seen that user M-Banking BCA increase caused service Bank BCA classified GoodAnd make customers feel satisfied for using M-Banking services BCA.

M-Banking BCA is A manifestation proficiency technology. M-Banking BCA give service Which makes it easier somebody for do transaction banking through technology. Proficiency technology can influence satisfaction customer Because with A person feels comfortable and benefits from M-Banking BCA with technology M-Banking.

Ease of use consists of the convenience of the features BCA M-Banking is available access by customers every day. Convenience in use M-Banking BCA It is important for customers to determine the level of customer satisfaction.When M-Banking BCA is easy to use and can simplify banking activities thencan increase customer satisfaction Central Bank Asia.

Security service is guarding Which provided by party bank for maintain customer privacy and also maintain the security of every transaction carried out bycustomers. When customers feel safe when using BCA M-Banking, they will be satisfied customer will increase.

## Literature Review

### Proficiency Technology

Technology is One characteristic which defines essence man that is part from its history covers the entire history. Technology is closely related to science and engineering (engineering) (Djoyohadikusumo, 1994). Technology, originate from literature Greece, that is technology, which obtained from the origin of the word techne, meaningful discourse art.

As for definition technology Which other 14 is as gathering tool, rule and procedures which are the application of scientific knowledge to a particular job in method Which allows repetition (Capra, 2004).

There is technology can make it easier work and shorten time. If somebody have confidence that system information That There is simple, so possibilitybig they will continue take advantage of it (Rahmawati & Muhadjir, 2023).

According to Abbot et al, 2001, the indicator of the skill factor variable is technology, namely: a) Customer information, b) Ease of operational facilities, c) Network wide, d) Supporting facility technology.

### Convenience Use

According to Jogiyanto (2011) in Mukhtisar et al. (2021) convenience use MobileBanking is a person's trust when using technology, which will make it happenbelieves that the information

system is easy to use, then he will use it. On the contrary, If somebody consider something system information No easy used, so Hewon't use it. Likewise with Mobile Banking, if the system is simple will make people believe and use it.

According to Darmayanti, Purnamawati, & Prayudi, 2017, Ease of use in A technology made as something size where somebody trust that technology the can with easy understood and used in do something work because by using the system, a job can be done more efficient.

There are 4 indicators according to Jogyanto, 2011 in the journal Mukhtisar et al. (2021)are: a) Mobile Banking is easy to learn, b) Simple, c) Mobile banking is easy operation, d), Flexible.

### **Security Service**

Security according to Raman & Annamalai (2011) is a control activity and maintaining security of data that is capable of being carried out by the company. According to Lee (2009) security become factor most importantly in service Internet banking Which capable increase customer confidence to continue using it. If the security level of the service the more high then customers Which use it will feel satisfied.

According to Mahardika (2011) security is a company's ability to perform protection of internet banking information from various threats and misuse customer account. According to Ahmad & Pambudi (2014) security is a capability storing customer information or data to prevent fraud and theftin internet banking. According to Rizkyatul Nadhifah and Muhadjir Anwar (2021) Tolerance Service security has a positive and significant influence on citizens' investment decisions Village Sekapuk Regency Gresik.

According to Raman & Annamalai (2011) in Heriyana (2020) security indicators includes two things, namely: a) Security guarantee, b) Data confidentiality. This means that customer data must be guarded its confidentiality Because data customers are matter Which very important.

### **Satisfaction**

Customer satisfaction is the buyer's perception of suitability or nonconformity between the results achieved and the sacrifices made (Tjiptono, 2014). Satisfaction is a person's feeling of happiness or disappointment after making a comparison between hope and result Which obtained (Thomas et al., 2015).

According to Kotler & Keller (2017) customer satisfaction is a feeling of pleasure or disappointed somebody after do comparison between hope with performance (results) something product. Customer will feel satisfied If performance fulfil hope And feel verylike If exceeded expectations (Uwalaka et al., 2020).

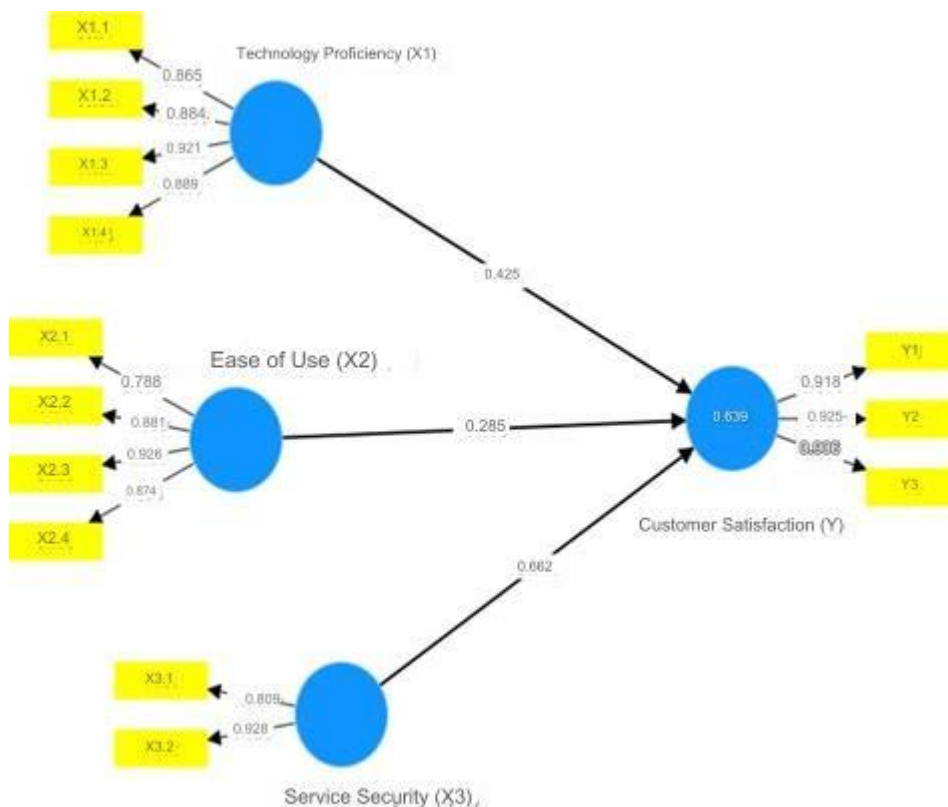
Indicators of customer satisfaction according to Tjiptono (2015) in Sari & Oswari (2020), that is: a) Suitability Hope, b) Interest use return, c) Willingness recommend .

**METHOD**

The research method used for this research is by using quantitative method and *purposive sampling technique*. In this research that become population is Student Faculty Economy And Business use M-Banking Which Stillactive and has M-bangkin BCA with a sample size of 130 data collection respondents obtained from a questionnaire in the form of a Google Form which was distributed online. Analysis method data study This is with method PLS (Partial Least Square) with Smart PLS.

**RESULTS AND DISCUSSIONS**

Based on the results of distributing online questionnaires, data was obtained from 130 respondents as following:



**Figure 1 Outer Model**

From the PLS output image above, you can see the magnitude of the *factor loading value* for each indicator Which located on sign arrow between variable And indicator, Also Can seen big coefficient track ( *path coefficients* ) Which is at on line arrow between variable exogenous to variable endogenous. All indicator Proficiency Technology (X1) Convenience Usage (X2) Service Security (X3), Satisfaction (Y) is greater than 0.50 and or significant. So all over indicator Which used on study This has fulfil validity convergent Which It means its validity Good.

	CompositeReliability
Proficiency Technology (X1)	0.938
Convenience Use (X2)	0.925
Service Security (X3)	0.862
Satisfaction Customer (Y)	0.940

Source : Primary Data Processed, 2023

Construct reliability is measured by the *composite reliability value*, a reliable construct If the *composite reliability value* is above 0.70 then the indicator is said to be consistent in measuring variable latent.

Results testing *Composite Reliability* show that variable Proficiency Technology is 0.938, Ease of Use variable is 0.925 , Security variable Service is 0.862, Customer Satisfaction variable is 0.940, overall these variables shows a *Composite Reliability value* above 0.70 so it can be said that all variables on this research is reliable.

**Table 2 R-Square**

R Square		
	R Square	R Square Adjusted
Satisfaction Customer (Y)	0.639	0.628

R2 value = 0.639 This can be interpreted that the model is able to explain phenomenon/problem Satisfaction Customer as big as 63.90 %. Whereas the rest (36.10%) explained by variable other (besides Proficiency technology, Ease use, And Security Service) Which Not yet enter to in model And error. It means Satisfaction Customer influenced by Proficiency technology, Ease use, And Security Service amounted to 63.90% while 36.10% was influenced by variables other than technological skills,Ease use, and Security Service

**Table 3 Path Coefficients (Mean, STDEV, T-Values)**

Path Coefficients					
Mean, STDEV, T-Values, P-Values					
	Original Samples (O)	Samples Mean (M)	Standard Deviation (STDEV)	Q Statistics ( O/STDEV)	P Values
Security Service (X3) ->Satisfaction Customer (Y)	0.662	0.657	0.13	5,097	0,000
Proficiency Technology (X1) -> Satisfaction Customer (Y)	0.425	0.432	0.121	3,528	0,000
Convenience Use (X2) -> Satisfaction Customer (Y)	-0.285	-0.282	0.096	2,976	0.003

Based on results in table the can outlined a number of matter following :

H1: Technological Proficiency influential **Significant Positive** to Customer satisfaction with a path coefficient of 0.425 where the p-values= 0.000 is smaller than the value  $\alpha = 0.05$  (5%)

H2: Ease of use **significant negative** effect on Customer satisfaction with a path coefficient of 0.285 where the p-values = 0.003 are smaller than the value  $\alpha = 0.05$  (5%)

H3: Service Security **significant positive** effect on Customer Satisfaction with coefficient path as big as 0.662 Where p-values= 0,000 more small from mark  $\alpha = 0.05$  (5%)

## Discussion

### Influence Proficiency Technology to Satisfaction Customer

Based on results exercise data which is obtained from Smart PLS show that variables Technological Skills (X1) influential positive and significant to Satisfaction Customer. These results indicate that the first hypothesis states Skills Technology has a positive effect on Technology Skills supported. When Skills Technology Good so Satisfaction Customer will increase. Matter the in line with research conducted by Uwalaka, Samuel C. Dr. Peace Eze (2020). On research the results obtained that Technology Skills had a positive and significant effect on Satisfaction Customer.

Indicator third own factor loading most tall than indicator other. Indicator This means that M-Banking BCA has a wide network so it can be used anywhere just. Viewed from its height factor loading on indicator the explain that Bank BCA have a high commitment to their product, namely M-Banking BCA which has network spread wide throughout Indonesia. Network M-banking BCA Which wide very help para customers Bank BCA For use service the Where just And When just so the customers satisfied will technology exists in the form of M-Banking BCA. BCA M-Banking technology which has a wide network can be said to be one of them breakthrough proficiency technology Which make it easier para its users. By because That Proficiency Technology can influence Customer satisfaction m – Banking BCA.

Technology Proficiency influences Customer Satisfaction positively, which is meaningful when the technological capabilities of a service or technology are good then customers will feel satisfied in use technology the. When customer feel satisfied will A technology, then the technology is very capable. It's the same with technology created by BCA to serve customers in carrying out banking transactions with make M-Banking BCA. M-Banking BCA is assessed help customer in do where do banking transactions take place? just and anytime.

### Influence Convenience Use to Satisfaction Customer

Based on results exercise data which is obtained from Smart PLS show that The variable Ease of Use (X2) has a positive and significant effect on Satisfaction Customer. These results indicate that the second hypothesis states Ease Usage has a positive effect on Customer Satisfaction is supported. When Ease If you use it well, customer satisfaction will increase. This is in line with study Which done by Nandya Eka Sari, Teddy Oswari (2020). On study the obtain results Convenience Use influential positive And significant to Satisfaction Customer.

The first indicator has a lower loading factor value than the other indicators. Indicator the is I feel M-Banking BCA easy studied. Viewed from mark factor existing loading, some BCA M-banking users feel that BCA M-Banking is not easy to learn. The ease of learning an application can influence customer satisfaction. Some M – Banking BCA customers feel that it is not easy in studying M – Banking BCA then level of customer satisfaction decrease.

Just like M-Banking BCA was created by Bank BCA to make things easier internal customers do transaction banking in Bank BCA. M- Banking BCA designed in a way good for making it easier for customers to make transactions. In BCA M-Banking there are various banking features ranging from transfers, investments, to various payments tenants. The various

features found in M-Banking BCA can help customers in transaction. But there is a number of constraint Which experienced by customer M – Banking BCA which causes Ease of Use has a significant negative effect. M Banking BCA too minimal and not enough informative, customer can experience difficulty in understanding and optimizing the features that have been provided, which have the potential to cause dissatisfaction due to impressions of experiences that are too simple. Apart from that, there are limited features or option Which there is can reduce Power pull for customer Which look for functionality which is more complex. Lack of interaction with customers, such as lack of guidance or interactive support, can also create a perception of a lack of added value. Therefore, in the context of M Banking BCA, maintaining a balance between ease of use and functionality Which adequate become crucial to use ensure satisfaction customer Which optimal.

### **Influence Security Service to Satisfaction Customer**

Based on results exercise data which is obtained from Smart PLS show that variables Security Service (X3) influential positive and significant to Satisfaction Customer. These results indicate that the second hypothesis states Security Service influential positive to Satisfaction Customer supported. When Security Service Good so Satisfaction Customer will increase. Matter the in line with study Which done by Nandya Eka Sari, Teddy Oswari (2020). On study the Obtaining Service Security results has a positive and significant effect on Satisfaction Customer.

The indicator that has the highest loading factor value on the service security variable is the 2nd indicator. This indicator is that BCA guarantees the confidentiality of M-user data BCA Banking. Data is very important for every individual and party banking service provider. Therefore, maintaining the confidentiality of data is important which is mandatory. If data confidentiality is well guaranteed then customers will feel satisfied.

BCA Bank is a banking company that has a high commitment to matters of maintaining service security. The security of BCA Bank customer data is strictly guarded by company. This is no exception to the data provided by customers to use the service M – BCA Banking. In this digital era, BCA must provide security good service so that customer data is not leaked to be misused by other parties No responsible answer.

### **CONCLUSION**

Based on results testing with use analysis PLS for test influence Technological Proficiency, Ease of Use, and Service Security on Satisfaction BCA M-Banking Customers for UPN "Veteran" Faculty of Economics and Business Students East Java and some discussion of the results presented, a conclusion can be drawn conclusion that Technological Proficiency able to encourage M-Banking Customer Satisfaction BCA for Students of the Faculty of Economics and Business, UPN "Veteran" East Java. That matter Because skill technology Which Good will give that impression Good to para customer BCA M-Banking services. When customers are impressed by the technology's capabilities, it will increase satisfaction customer BCA. Convenience Use capable push BCA M-Banking Customer Satisfaction among UPN Faculty of Economics and Business Students East Java "Veteran". When an application is easy to use then customers will be feel helped by this application and will certainly feel satisfied. As well as with customers using the BCA M-banking application which can be easily accessed its use. Security Service capable push Satisfaction Customer M-Banking BCA On Student Faculty Economy And Business UPN "Veteran" Java East. Security Service Good ones will increase customer satisfaction because customers trust the data to BCA M-Banking to be looked after its confidentiality.

**REFERENCES**

- Agnes Lusiana, Dhani Ichsanuddin (2022). Analysis Decision Use Shopeepay Student management University development National "Veteran" Jaw East. Journal Social Economics and Humanities e-ISSN: 2461-0720
- Ajzen, I. (1991). The theory of planned behaviour. *ELSEVIER*, 50(2): 179-211.
- Ajzen. (1991). The Theory of Planned Behaviour. Academic Press. Inc., 27 September. [https://www.dphu.org/uploads/attachements/books/books\\_4931\\_0.pdf](https://www.dphu.org/uploads/attachements/books/books_4931_0.pdf)
- Jahan Nusrat, Shahria Golam (2021). Factors effecting customers satisfaction of Mobile Banking in Bangladesh: a study on young users' perspective. South Asian Journal of Marketing Emerald Publishing Limited e-ISSN: 2738-2486 p-ISSN: 2719-237
- Amount Student UPN Veteran Java East (2022). Source: <https://pddikti.kemdikbud.go.id/>. January 13 2023
- Mukhtisar, Tarigan Ismail Rasyid MA, Evriyenni SE (2021). Influence of Efficiency, Security And Ease of Customer Interest in Transactions Using Mobile Banking (Study of Bank Syariah Mandiri Ulee Customers. *Global Journal of Islamic Banking and Finance* Vol. 3 No. 1
- Nadhifa, Rizkyatul. Anwar, Muhadjir. (2021). Influence Literacy Finance And Tolerance Risk To Decision Investment (Studies On Inhabitant Village Sekapuk Regency Gresik). *Journal Scientific Economics and Business*, Vol. 14 No 02.
- Mother Earth, Ni Wayan goddess Sir Yogi. Ariyanto, Dodik (2017). Application Model UTAUT 2 For Explain Interest And Behavior Use Mobile Banking in City Denpasar. *E-Accounting journal*. Vol 18 N0 2
- Qolby, Sarah Asiyah (2020). Factor - Factor Which Influence Interest Student In Yogyakarta To Loan On line Cicil.co.id. University Islam Indonesia
- Rahmawati, P., & Anwar, M. (2023). Trust Mediates the Effect of Perceived Benefits and Perceived Convenience on the Interest in Reusing Electronic Money. *Journal of Economics and Business Digital*, 2(3), 855-870.
- Saidiyah Wachidatus, Marlana Novi (2018). Use of e-toll Card: Static Customer. *Journal Management Motivation* ISSN : 2407-5310, Vol 14
- Sari Nandya Eka, Oswari Teddy (2020). The Influence of Convenience, Trust, and Security To Satisfaction Customer Through Decision Purchase On Shop On line Tokopedia. *Creative Research Management Journal* Volume 3 Number 2
- Sugiyono. 2017. Quantitative, Qualitative and R&D Research Methods. Bandung: Alfabeta.
- Sun Adinata, Purwanto Eco (2023). Analysis Interest Use Application Cicil.co.id On Student Faculty Economy And Business UPN "Veteran" Java East.
- Tumewah Elvriawati, Juniarta, Kurniawan Yonathan (2020). The Effect of M-Banking Services Quality and Customers Perceived Value to Satisfaction and Loyalty of Bank XYZ Customers. *International Journal of Management and Humanities (IJMH)* ISSN: 2394– 0913 (Online), Volume-4 Issue 6
- Uwalaka, Samuel C, Eze Peace (2020). Effect Of Mobile Banking On Customers Satisfaction In Commercial Banks In Anambra State. *International Journal of Innovative Social Sciences & Humanities Research* 8(1):101-109