

# Analysis JakOne Mobile Application on Customer Satisfaction, Trust and Loyalty to Bank DKI Customers

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**Abstract**— This research was conducted to determine what factors have a positive effect on customer satisfaction, trust, and loyalty of users for JakOne Mobile application. Respondents' data is obtained by distributing questionnaires online via Google Form, where the link is distributed via social media such as Whatsapp, Instagram, and email. The target respondents are Bank DKI customers who have installed the JakOne Mobile Application. The data from filling out the questionnaire was analyzed using Partial Least Square (PLS) 3.0 software. The results of data processing show that the factors that have a positive effect on customer satisfaction, trust and loyalty of users of the JakOne Mobile application are Perception of Usability, Perception of Ease, Security and Confidentiality, Level of IT Readiness of Bank DKI and Experience.

**Keywords**— Perception of usability, perceived ease of use, perceived of risk, Customer Satisfaction, Trust, dan Loyalty, JakOne Mobile.

## I. INTRODUCTION

Implementation of Technology in banking is the application of banking transactions through mobile applications, also known as mobile banking applications. Mobile banking is a facility from a bank in the modern era that follows developments in technology and communication.<sup>[1]</sup>

Banking companies are required to have maximized service to customers so that customer satisfaction with the quality of banking services is maintained. Service quality is the key to measuring customer satisfaction. The key to providing services that exceed customer expectations of these bank products. Efforts to maintain service quality need to be done in order to achieve maximum customer trust and loyalty bank. For the banking sector, improving service quality is a top priority, because if the quality of service is good it will increase customer loyalty to the bank.

Mobile banking services have many advantages and are very easy to use. Various reasons customers need mobile banking, namely: practical because they do not need to come to a bank or ATM (46.5%), transactions become faster (32.7%), make it easier to check balances via handphone (17.8%), make it easier to find information about bank products (3%), and easy way to operate the mobile banking (1%).<sup>[2]</sup>

Even though the development of mobile banking users in Indonesia consider good, it does not mean that mobile banking is one way to solve banking problems in Indonesia. The digital business ecosystem is growing in Indonesia. One of the results of its development manifest in the electronic money (e-

money) ecosystem. In terms of contribution, the e-money sector has not yet reached optimal figures.<sup>[3]</sup>

It is important to examine service quality that affects customer satisfaction, customer trust and customer loyalty. In this research, we will observe the factors that greatly influence customer acceptance of mobile banking service for Bank DKI customers using the Technology Acceptance Model (TAM) method.

The Technology Acceptance Model (TAM) method is used to examine the relationship between public trust in a new technology and the new technology acceptance. There are several factors that influence a person's interest in using a technology according to the Technology Acceptance Model (TAM), namely perceived usefulness, perceived ease of use, and attitude toward using.<sup>[3]</sup>

JakOne Mobile is a mobile banking facility created by Bank DKI with many features, such as electronic money server based, scan to pay, Bank transfer, payment, purchase, and so many more. Bank DKI is trying to compete with other banking businesses by promoting JakOne Mobile. JakOne Mobile continues to be refined by Bank DKI, so that it can become a power of Bank DKI and a power of Bank DKI customers. With JakOne Mobile, customers can easily make financial transactions using only a smartphone.

## II. RELATED WORK

Aditya Wardhana has do research on 2015 and the title is "Pengaruh Kualitas Layanan Mobile Banking (M-Banking) terhadap Kepuasan Nasabah di Indonesia: This research conducted to determine the effect of the quality of a banking with mobile banking service on banking customer satisfaction.

Yudhi W. Arthana R. and Novi Rakhviyanti in 2015 conducted a research aimed at testing the determinants of individual interest in using mobile banking. Factors that influence individual interest in using mobile banking in this study are usability factors, ease of use, attitudes, subjective norms, and behavior control. This research is a development from previous research which used a combination of the TAM and TPB models.

The research conducted by Fadhilah Afifah was entitled "Analisis Penggunaan Mobile Banking dengan Mengadopsi Technology Acceptance Model (TAM)". In this research, a case study was taken at Bank Central Asia (BCA) in Jakarta. The similarity with the research conducted by the author is that both were carried out in Jakarta. This research uses

variables including Perceived Usefulness, Perceived Ease of Use, Perceived Credibility, Computer Self-Efficacy which has an influence on Behavioral Intention.

### III. RESEARCH METODOLOGY

#### A. Research Framework

Based on the theoretical basis and the results of the literature that have been described, the authors collect several factors that are used to define Customer Satisfaction, Trust, and Loyalty towards using the JakOne Mobile application. JakOne Mobile.

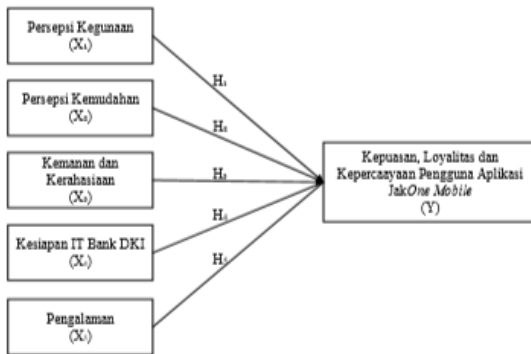


Figure 1. Research Framework

#### B. Hypothesis

The hypothesis is a provisional assumption that serves as a guide to facilitate research (Sugiyono, 2000: 105). Based on previous research conducted by Jin and Kim (2003), the authors propose a research hypothesis as follows:

$H_1$  : Perception of usability has a positive effect on Customer Satisfaction, Trust, and Loyalty of JakOne Mobile Application Users PT. Bank DKI in transactions.

$H_2$  : Perceived ease of use has a positive effect on customer satisfaction, trust and loyalty of users of the JakOne Mobile application of PT. Bank DKI in transactions.

$H_3$  : Perception of security have a positive effect on Customer Satisfaction, Trust, and Loyalty of JakOne Mobile Application Users PT. Bank DKI in transactions.

$H_4$  : Bank DKI's IT readiness has a positive effect on Customer Satisfaction, Trust, and Loyalty of JakOne Mobile Application Users PT. Bank DKI in transactions.

$H_5$  : Perception of Experience has a positive effect on Customer Satisfaction, Trust, and Loyalty of JakOne Mobile Application Users PT. Bank DKI in transactions.

#### C. Research Variable

The research method used in the Analysis JakOne Mobile of Customer Satisfaction, Trust, and Loyalty to Bank DKI Customers uses the Technology Acceptance Model (TAM) method. The variables used in the research were classified into two, namely:

- a. Independent Variables consisting of Perceptions of Usefulness ( $X_1$ ), Perceptions of Ease Of Use ( $X_2$ ), Perception of Security ( $X_3$ ), Bank DKI's Information Technology Readiness Level ( $X_4$ ) and Perception of Experience ( $X_5$ ).
- b. Dependent Variable is Customer Satisfaction, Trust and

### Loyalty of JakOne Mobile Application Users (Y)

### IV. RESEARCH RESULTS

#### A. Data Analysis

##### a. Evaluation of Measurement (Outer) Model

The Evaluation Measurement (Outer) Model is an evaluation of the relationship between variables and the indicators. The validity indicator value can be seen from the loading factor value. If the loading factor value of an indicator is more than 0.5 and the T statistical value is more than 1.66, it can be said that the validity value of the indicator is valid. However, if the loading factor value is less than 0.5 and has a T statistical value less than 1.66 then it will be excluded from the model because it is invalid. Figure 3 is a measurement model using SmartPLS 3.0.

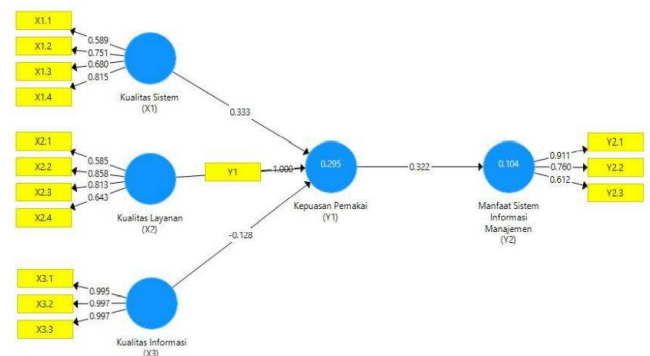


Figure 2. Result SmartPLS 3.0

Table 1. Outer Loading of Perception of Usability ( $X_1$ )

	Perception of Usability ( $X_1$ )	Note
X 1.1	0.786	Valid
X 1.2	0.782	Valid
X 1.3	0.908	Valid
X 1.4	0.882	Valid

Table 2. Outer Loading of Perceived Ease of Use ( $X_2$ )

	Perceived Ease of Use ( $X_2$ )	Note
X 2.1	0.815	Valid
X 2.2	0.915	Valid
X 2.3	0.916	Valid
X 2.4	0.852	Valid

Table 3. Outer Loading of Perception of Security ( $X_3$ )

	Perception of Security ( $X_3$ )	Note
X 3.1	0.912	Valid
X 3.2	0.809	Valid
X 3.3	0.919	Valid
X 3.4	0.760	Valid

Table 4. Outer Loading of Bank DKI's IT Readiness ( $X_4$ )

	Bank DKI's IT Readiness ( $X_4$ )	Note
X 4.1	0.791	Valid
X 4.2	0.902	Valid
X 4.3	0.884	Valid
X 4.4	0.795	Valid

Table 5. Outer Loading of Perception of Experience ( $X_5$ )

	Perception of Experience ( $X_5$ )	Note
X 5.1	0.841	Valid
X 5.2	0.809	Valid
X 5.3	0.805	Valid
X 5.4	0.746	Valid

Table 6. Outer Loading of Customer Satisfaction, Trust dan Loyalty of JakOne Mobile Application Users (Y)

	Customer Satisfaction, Trust dan Loyalty of JakOne Mobile Application Users (Y)	Note
Y 1.1	0.822	Valid
Y 1.2	0.860	Valid
Y 1.3	0.829	Valid
Y 1.4	0.884	Valid

Hypothesis testing is based on the significant value in testing the structural model which can be seen from the T statistic value between the independent variable and the dependent variable in the Path Coefficient table. Hypothesis testing in this research uses an alpha value of 5%, is 1.66, so that the criteria for acceptance or rejection of the hypothesis is  $H_1$  is accepted and  $H_0$  is rejected when the T Statistic value is greater than 1.66. Table 7 describes the results of data processing in this research using SmartPLS 3.0.

Table 7. Result For Inner Model

	Original Sample	Sample Mean	Standart Error	T Statistics
Perception of Usability ( $X_1$ ) -> Customer Satisfaction, Trust dan Loyalty of JakOne Mobile Application users (Y)	-0.031	-0.029	0.047	0.664
Perceived Ease of Use ( $X_2$ ) -> Customer Satisfaction, Trust dan Loyalty of JakOne Mobile Application users (Y)	0.807	0.823	0.088	9.116
Perception of Security ( $X_3$ ) -> Customer Satisfaction, Trust dan Loyalty of JakOne Mobile Application users (Y)	0.555	0.543	0.085	6.497
Bank DKI;s IT Readiness ( $X_4$ ) -> Customer Satisfaction, Trust dan Loyalty of JakOne Mobile Application users (Y)	0.272	0.278	0.074	3.670
Perception of Experience ( $X_5$ ) -> Customer Satisfaction, Trust dan Loyalty of JakOne Mobile Application users (Y)	-0.525	-0.533	0.096	5.696

V. SUMMARY

Based on the results of the analysis that has been carried out in this research, the authors will conclude in accordance with the objectives of this research, including:

1. Perception of Usability has a positive effect on the intensity of user behavior in using the JakOne Mobile application.
2. Perceived Ease of Use has a positive effect on the intensity of user behavior in using the JakOne Mobile application.
3. Perception of Security has a positive effect on the intensity of user behavior in using the JakOne Mobile application.
4. Bank DKI;s IT Readiness has a positive effect on the intensity of user behavior in using the JakOne Mobile application.
5. Perception of Experience has a positive effect on the intensity of user behavior in using the JakOne Mobile application.

VI. RECOMMENDATIONS

This research cannot be said to be perfect, there are still many things that can be explored more deeply from this research, including:

1. The next research can be add other variables that have not been discussed in this research, such as management support, management strategy, management policies, and adding the number of respondents to test the effectiveness of the mobile banking application.
2. The next research can add other variables that have not been discussed in this research, such as management support, management strategy, management policies, and adding the number of respondents to test the effectiveness of the mobile banking application.
3. The next research can use other mobile banking applications besides those discussed in this study. The results of the next study can be compared with the results of this study and can be used to find the most appropriate model in mobile banking application research.

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