Effects Of Use Of Mobile Banking And Administrative Costs On Customer Satisfaction at Bank Syariah Indonesia Rantauprapat Branch Offices

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ABSTRACT

This study aims to determine the effect of using Mobile Banking and administrative cost on customer satisfaction at Bank Syariah Indonesia Rantauprapat Branch Offices, both partially and simultaneously, Determining the sample technique using Arikunto's opinion with a total of 40 people and the method of analysis used is descriptive analysis method, multiple linear regression analysis, and hypothesis testing. The results of partial hypothesis testing (t-test) show that Mobile Banking (X1) and administrative costs have a positive and significant effect on Customer satisfaction at Bank Syariah Indonesia Branch offices, with a t count Mobile Banking variable value of3.018 while t table is 1.689 (t count) bigger than t table). Meanwhile, for the variable administration costs, the t-count is 2.608, while the t-table is 1.689 (t-count is greater than t-table). The results of simultaneous hypothesis testing (F test) show that Mobile Banking (X1) and administrative costs (X2) have a positive and significant effect on customer satisfaction at Bank Syariah Indonesia Rantauprapat Branch Offices, with an f count of 10.371 while a f table of 2.64 (f count over larger than f table). The test results for the coefficient of determination (R2) show that the Adjusted R square value is 0,419 or 41.9% indicating that Mobile Banking and Administrative Fees simultaneously contribute to customer satisfaction of 41.9%.

INTRODUCTION

The high level of human needs in various forms and increasingly competitive business competition make companies have to be more optimal in finding customers in order to maintain the stability of their business continuity, companies must be able to create new products that will later become a puller in maintaining customer satisfaction levels. Creating a new product is inseparable from the help of technological advances and information obtained, because with the help of technology it will be easier to create new products.

Advances in technology and information which are increasingly rapidly needed in the development of a company, this can be seen from the large number of people's interest in using mobile phones in buying and selling transactions. The bank took advantage of this opportunity by creating an application called *mobile banking* to make it easier for customers to make transactions, especially in financial matters.

Mobile banking Setiawan (2018:90) , is an application feature that used for banking transactions through applications available on *cellphones,* with the *Mobile Banking application* , financial transactions that are usually done manually and must come directly to the relevant bank, now these transactions can be carried out only by using a *cellphone,* while the customer has an internet network, so These transactions can be made anywhere and without a specified time limit. Stanford (2019:216) There are several things that become indicators of the level of customer satisfaction using the *Mobile Banking application* , including: namely: 1) security system, 2) easy-to-understand service features, 3) maintenance of user privacy data, 4) service reliability, 5) transaction system speed

Based on some of the definitions of *Mobile Banking* that have been discussed above and some of the advantages in its application in the banking world, another thing that needs to be considered in transactions is how much the transaction fees are charged to customers when using these features.

Cost is a sacrifice made in an effort to obtain goods or services which are generally expressed in units of money based on the applicable place of transaction . However Unlike the case with the world of banking, fees will be allocated for customers who have used financial savings and loan services at certain banks Mangkunegara, (2018:88) . According to (Badriah, 201 9) Financing is funding issued to support a planned investment from a certain party.

Costs are classified into two categories, namely : 1) Explicit Costs are physical costs or objects such as cash . 2) Implicit costs are costs that are not directly visible, such as depreciation of goods charged to customers . When a customer applies for credit from the bank, the customer will be charged several fees including : 1) Provision Fee , namely in the form of an amount of money that must be paid by the customer to the bank for remuneration for providing credit loans , the value will be determined based on the percentage of the disbursement of the ceiling value. 2) Administrative Fees are fees charged for procuring complementary bank credit application document requirements, the amount of which is agreed upon by both parties . 3) Stamp duty , namely the fee used to supplement the letter of agreement between the creditor (bank) and the debtor (customer). Based on several definitions of mobile banking and the fees assigned to customers, all of this is solely to maintain customer satisfaction in transactions at a bank.

According to (William J. Stanton, 201 9:91) , satisfaction is a feeling of liking that arises from within a person for goods or services provided by other parties for their use . According to Wandansari (2018: 93) , satisfaction is a response or expression of a person's heart in using goods or services and usually he will repurchase these goods . (Kasmir, 2008:171) Customer satisfaction is the level of someone's feelings that compares a result or performance in a product according to his wishes.

After the explanation about customer satisfaction that has been described from several experts above, it can be concluded that customer satisfaction is the level of someone's feelings that compares a result or performance in an appropriate product or service with what is received. A business can be said to be successful if the business can meet several categories of consumer satisfaction , while the indicators that affect the level of customer satisfaction according to (Mangkunegara, 2016: 45) there are five main factors that influence it: 1) Product Quality , 2) Service , 3) Emotional , 4) Price , 5) Cost.
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RESEARCH METHODS

The location in this study is an Indonesian Islamic bank which is located at Jln. Jend. Ahmad Yani, North Sumatra, Bakaran Batu Village, South Rantau District. The time in the research process was carried out for a maximum of about 1 month which coincided in January 2023 The population in this study were all customers who visited Indonesian Islamic banks for one full day and used mobile banking applications , totaling 40 people . the author uses a saturated sampling technique in the way of sampling, with a total of 40 people from the total population . The data from this study were then tested using several analytical techniques such as validity test , reliability test , partial regression reliability test (t test), t test was used to find out whether the variables in the regression model . Simultaneous Test (F-Test), Test the Coefficient of Determination.
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RESULTS AND DISCUSSION

RESULTS

Respondent Data Descriptive Results

The presentation of the results of the descriptive test on the respondent's data aims to determine the level of characteristics of each respondent who gave a response. These characteristics can be in the form of biographical data, age, gender and responses from filling in the research questionnaire . The data will be calculated using a quantitative method which is translated into tabular form

Then in processing and analyzing the data in this study the authors use the following data:

$$p = \frac{f}{n} \times 100\% \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots(1)$$

Information
P = percentage of answers
F = frequency of answers
N = number of samples
The characteristics of the research characteristics consist of:
1. Characteristics of Research Respondents

Grouping of Respondents Based on Criteria for Gender, Age of Respondents, Education of Respondents, Length of Working Respondents are as follows:

Table 1. Characteristics of Research Respondents

No	Characteristics of Respondents		Amount	Percentage
1	Gender	Man	25	62%
		Woman	15	38%
		Total	**40**	**100%**
2	Respondent Age	20-29 years	15	38%
		30-39 years	18	45%
		40-49 years	7	17%
		Total	**40**	**100%**
3	Social status	Already Family	18	45%
		Not yet married	22	55%
		Total	**40**	**100%**

Source: Data processed in 2022

1) Based on the data described in table 1 above, information can be obtained if the gender of the respondents in Bank Syariah Indonesia is that there are 25 male respondents or if the percentage is 62% while the female is 15 respondents or if it is calculated it is 38%. of the total existing population.
2) Then, based on the data described in table 1, information can also be obtained if the age of the respondents at Bank Syariah Indonesia is mostly 20-39 years old, 15 respondents or 38% of the total sample, who are 30-39 years old, there are 18 respondents. or 45%, those aged 40-49 years there are 7 respondents or if it is calculated at 17% of the total existing population.

DISCUSSION

Research Variable Descriptive Analysis

The frequency of respondents' answers to the research questionnaire can be seen as follows :
1 . Descriptive Analysis of Mobile Banking Variables (X_1)

The frequency of respondents' answers to the Mobile Banking variable (X_1) is as follows:

Table 2. Tabulation of Respondents' Answers for Mobile Banking Variables (X_1)

Number	Distribution of Respondents' Answers											
	SS (5)		S(4)		KS (3)		TS (2)		STS (1)		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
1	10	25.0	15	37.5	13	32.5	2	5.0	0	0	40	100
2	8	20.0	17	42.5	12	30.0	3	7.5	0	0	40	100
3	8	20.0	20	50.0	12	30.0	0	0	0	0	40	100
4	13	32.5	16	40.0	9	22.5	2	5.0	0	0	40	100
5	9	22.5	20	50.0	9	22.5	2	5.0	0	0	40	100

Source: Questionnaire Results (data processed from SPSS), 20 23

Based on Table 2 it can be explained as follows:
1) In table 2 which has been listed above, conclusions can be drawn if 10 people (25.0 %) stated that they strongly agreed that the security of the *Mobile Banking* system provided by Islamic banks had strong security , while 15 people (37.5 %) agreed , 13 people (32.5%) disagreed and 2 people (5.0%) stated that they did not agree.
2) In table 2 it can also be concluded if i.e. 8 people (20.0 %) stated that they strongly agreed that the service features in the *Mobile Banking application* were easy to understand , 17 people (42.5 %) agreed, 12 people (30.0%) stated that they did not agree , while 3 people (7.5 %) stated that they did not agree .
3) In table 2 which has been listed above, information can be obtained If 8 people (20.0 %) stated that they strongly agreed that the *Mobile Banking* Application guaranteed data privacy to be maintained , 20 people (50.0%) agreed, 12 people (30.0 %) stated that they did not agree.
4) In table 2 which has been listed above, information can be obtained If 13 people (32.5 %) stated strongly agree that the *Mobile Banking* Application can be used anytime and anywhere , 16 people (40.0 %) stated that they agreed, 9 people (22.5 %) stated that they did not agree, 2 people (5.0%) stated that they did not agree.
5) In table 2 which has been listed above, information can be obtained that the response speed of the existing system in *Mobile Banking* is quite satisfactory , namely 9 people (22.5 %) stated that they strongly agree that you receive an increase in compensation every year , 20 people (50.0 %) agreed, 9 people (22.5 %) stated that they did not agree, 2 people (5.0 %) stated that they did not agree .

2 . Administrative Cost Variable Descriptive Analysis (X $_2$)

The frequency of respondents' answers to the Administrative Cost variable (X $_2$) is as follows:

Table 3. Tabulation of Respondents' Answers for Administrative Cost Variables (X $_2$)

Number	Distribution of Respondents' Answers											
	SS (5)		S(4)		KS (3)		TS (2)		STS (1)		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
1	12	30.0	18	45.0	9	22.5	1	2.5	0	0	40	100
2	12	30.0	18	45.0	8	20.0	2	5.0	0	0	40	100
3	9	22.5	15	37.5	15	37.5	1	2.5	0	0	40	100
4	9	22.5	17	42.5	10	25.0	4	10.0	0	0	40	100
5	10	25.0	19	47.5	10	25.0	1	2.5	0	0	40	100

Source: Questionnaire Results (data processed from SPSS), 20 23

Based on Table 3 it can be explained as follows:

1)   In table 3 which has been listed above, information can be obtained that the majority of customers Bank Syariah Indonesia , namely 12 people (30.0 %) stated that they strongly agreed that the fees charged when using the *Mobile Banking application* were low , while 18 people (45.0 %) agreed, 9 people (22.5%) disagreed and 1 person (2.5%) stated that they did not agree.

2)   In table 3 which has been listed above, information can be obtained that the majority of customers Bank Syariah Indonesia , namely 12 people (30.0 %) stated that they strongly agreed that the installation of the *Mobile Banking application* on *a smart phone* was free of charge , 18 people (45.0 %) agreed, 8 people (20%) stated that they did not agree , while 2 people (5.0 %) stated that they did not agree .

3)   In table 3 which has been listed above, information can be obtained that the majority of customers Bank Syariah Indonesia 9 people (22.5 %) stated that they strongly agree that money transfer fees to other banks are charged at low fees when making transactions at Indonesian Islamic banks, 15 people (37.5 %) said they did not agree and 1 person (2.5%) stated that they did not agree.

4)   In table 3 which has been listed above, information can be obtained that the majority of customers Bank Syariah Indonesia , namely 9 people (22.5 %) stated strongly agree that registration of new prospective customers at Indonesian Islamic banks is free of charge , 17 people (42.5 %) agreed, 10 people (25.0 %) said they did not agree, 4 people (10.0%) disagreed.

5)   In table 3 which has been listed above, information can be obtained that the majority of customers Bank Syariah Indonesia , namely 10 people (25.0 %) stated that they strongly agreed that the *mobile banking* application did not use prepaid credit when used , 19 people (47.5 %) agreed, 10 people (25.0 %) stated that they did not agree, 1 person (2.5 %) stated that they did not agree .

3. Descriptive Analysis of Customer Satisfaction Variable (Y)

The frequency of respondents' answers to Customer Satisfaction (Y) is as follows:

Table 4 Tabulation of Respondents' Answers for Customer Satisfaction Variable (Y)

Number	Distribution of Respondents' Answers											
	SS (5)		S(4)		KS (3)		TS (2)		STS (1)		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
1	12	30.0	20	50.0	8	20.0	0	0	0	0	40	100
2	9	22.5	17	42.5	12	30.0	2	5.0	0	0	40	100
3	6	15.0	9	22.5	19	47.5	6	15.0	0	0	40	100
4	7	17.5	11	27.5	17	42.5	2	5.0	3	7.5	40	100
5	6	15.0	23	57.5	11	27.5	0	0	0	0	40	100

Source: Questionnaire Results (data processed from SPSS), 20 22

Based on Table 5 it can be explained as follows:

1)   In table 5 which has been listed above, information can be obtained that the majority of customers Bank Syariah Indonesia , namely 12 people (30.0 %) stated that they strongly agreed The quality of existing services very helpful to customers when transacting , while 20 people (50.0 %) agreed, 8 people (20.0%) disagreed.

2)   In table 5 which has been listed above, information can be obtained that the majority of customers Bank Syariah Indonesia, namely 9 people (22.5 %) stated that they strongly agreed that the fee charged was low enough so that it was in accordance with the wishes of the customer , 17 people (42.5 %) stated that they agreed, 12 people (30.0%) stated that they did not agree , while 2 people (5.0 %) stated that they did not agree .

3)   In table 5 which has been listed above, information can be obtained that the majority of customers Bank Syariah Indonesia namely 6 people (15.0 %) stated that they strongly agreed that customers would always

use Islamic bank services when making transactions , 9 people (22.5%) agreed, 19 people (47.5 %) said they did not agree and 6 people (15.0%) stated that they did not agree.

4) In table 5 which has been listed above, information can be obtained that the majority of customers Bank Syariah Indonesia , namely 7 people (17.5 %) stated strongly agree that the products offered by Islamic banks in Indonesia are in accordance with customer needs , 11 people (27.5 %) agreed, 17 people (42.5 %) said they did not agree, 2 people (5.0%) said they did not agree, while 3 people (7.5 %) stated strongly disagree

5) In table 5 which has been listed above, information can be obtained that the majority of customers Bank Syariah Indonesia , namely 6 people (15.0 %) stated that they strongly agreed that the communication used by Indonesian Islamic bank employees was quite friendly and easy for customers to understand , 23 people (57.5 %) agreed, 11 people (27.5 %) stated that they did not agree .

Results of Multiple Linear Regression Analysis

In carrying out multiple linear regression analysis, SPSS version 2 2 was used . The results of data processing are shown in the following table:

Table 5. Multiple Linear Regression Analysis Results

Coefficients [a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
1 (Constant)	2,574	4,078		-.631	.532
mobile banking	.337	.112	.388	3.018	005
administrative costs	.409	.130	.412	3.138	003

a. Dependent Variable: customer satisfaction

Source: Research Results (Processed by SPSS), 20 23

Based on Table 5 in the *Unstandardized Coefficients column* earned value constants and regression coefficients, so that the following equation is formed:

$Y = -2.574 + 0.337 X_1 + 0,409 X_{2+} \_ e$

The interpretation of these equations is as follows:

1) Constant (a) = -2.574 This shows if X (mobile banking, administrative costs) is constant or X = 0, then customer satisfaction is 2.574 .

2) Coefficient (b_1) = 0.337 . This shows if each variable changes one mobile banking factor (X_1), will increase customer satisfaction by 0.337 . _

3) Coefficient (b_2) = 0.409 . This shows if each variable changes one Administrative cost factor (X_2), will increase customer satisfaction by 0.409 .

Hypothesis test

1. Partial Hypothesis Test (T Test)

To test the effect of the independent variable on the dependent variable partially, the T statistical test (T test) is used. If the t count value > t table value , then H0 is accepted, conversely if the t count value < t table value, then H0 is rejected. The results of partial hypothesis testing can be seen in Table 6 below:

Table 6. Results of Multiple Linear Regression Analysis

Coefficients [a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
1 (Constant)	2,574	4,078		-.631	.532
mobile banking	.337	.112	.388	3.018	005
administrative costs	.409	.130	.412	3.138	003

a. Dependent Variable: customer satisfaction

Source: Research Results (Processed by SPSS), 20 23

1) From the data above, it can be concluded that for Mobile banking t count of 3.018 while t table 1.689 (t count is greater than t table) which means H_0 is rejected and H_1 is accepted or in other words Mobile banking has a significant effect on customer satisfaction. this is also reinforced by the sig value which is 0.005 which is smaller than the alpha value of 0.05 .

2) For administration costs , it can be concluded that the t-$_{count}$ value is 3.138 while the t-table is 1,689 (t-$_{count}$ is greater than t-$_{table}$), which means H $_0$ is rejected and H $_2$ received or in other words administrative costs have a significant effect on customer satisfaction, this is also reinforced by the sig value of 0.003 which is smaller than the alpha value of 0.05 .

Simultaneous Test(Test F)

The simultaneous test is a simultaneous test, that is, all the independent variables on the dependent variable simultaneously at degrees of freedom df $_1$ (4 -1 = 3) and df $_2$ (40 - 4 = 36). Then the F $_{table}$ used is the value of F (3 : 36) = 2.64 . We can do this test by looking at the ANOVA table display as follows:

Table 7. Simultaneous Test (f)

Model		Sum of Squares	df	MeanSquare	F	Sig.
		ANOVA [a]				
1	Regression	135,186	3	45,062	10,371	.000 [b]
	residual	156,414	36	4,345		
	Total	291,600	39			
a. Dependent Variable: customer satisfaction						
b. Predictors: (Constant), mobile banking, administrative costs						

Source: Research Results (Processed by SPSS), 20 23

From the above results it is known that F $_{count}$ = 10.371 and F $_{table}$ = 2.64 in this case F $_{count}$ greater than the F $_{table}$ and the significant value is 0.000 less than the alpha value of 0.05, so the decision taken is that H0 $_{is}$ rejected and H3 $_{is}$ accepted. Acceptance of the alternative hypothesis shows that the independent variables X $_1$, X $_2$ are able to explain the diversity of the dependent variable (Y) in this case the mobile banking variable, administrative costs simultaneously have a significant effect on customer satisfaction .

Coefficient of Determination

The coefficient of determination (R2) to measure how far the model's ability to explain variations in customer satisfaction variables. Here are the results.

Table 8. Results of the Coefficient of Determination

Model	R	R Square	Adjusted R Square	std. Error of the Estimate	Durbin-Watson
			Summary Model [b]		
1	.681 [a]	.464	.419	2.08443	1,492
a. Predictors: (Constant), mobile banking, administrative costs					
b. Dependent Variable: customer satisfaction					

Source: Research Results (Processed by SPSS), 20 23

Based on the Adjusted R square value of 0.419 or 41.9%, it shows if *Mobile banking* and administrative costs simultaneously contribute to customer satisfaction by 44%, while the remaining 58.1% is explained by other variables not proposed in this study

CONCLUSION

Partial hypothesis testing for the Mobile Banking variable shows that the calculated t value is greater than the t table (3.018 > 1.689), meaning that the Mobile Banking variable can have a positive and significant effect on the customer satisfaction variable. Partial hypothesis testing for the Administrative Costs variable shows that the calculated t value is greater than the t table (3.138 > 1.689), meaning that the Administrative Costs variable can have a positive and significant effect on customer satisfaction variables. And from the results of the simultaneous test it is known that F $_{count}$ = 10.371 and F $_{table}$ = 2.64 in this case F $_{count}$ greater than the F $_{table}$ and the significant value is 0.003, less than the alpha value of 0.05, so the decision taken is H3 $_{accepted}$. Acceptance of the alternative hypothesis shows that the independent variables X $_1$ and X $_2$ are able to explain the diversity of the dependent variable (Y) in this case the mobile banking and administrative costs variables simultaneously have a significant effect on customer satisfaction .

Suggestion

Indonesian Islamic banks are expected to further improve the existing service system in the mobile banking application by improving the features in the application, so that customers can more easily understand and use the application. For administrative financing in Indonesian Islamic banks to be reduced again, especially regarding the administrative costs of money transfer transactions to other banks to be lowered again. This is intended so that customers feel satisfied using the services provided by Indonesian Islamic banks. The reputation of Indonesian Islamic banks , which are known to be different from other companies owned by other cities, needs to be maintained and if necessary, the employee management of Indonesian Islamic banks should innovate even more so that increasing customer confidence to save at the bank

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