The Effect of Quality of Service, Quality of Speed And Quality of Security On Customer Satisfaction On The Mobile Banking of Indonesian Sharia Bank

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Abstract. This study aims to determine the relationship between the variables of service quality, speed quality, and security quality on customer satisfaction on mobile banking at Bank Syariah Indonesia with a case study of UHAMKA students. The research method used is quantitative research using a sample of student respondents at the University of Muhammadiyah Prof. Dr. HAMKA. The data processing and analysis technique used is Structural Equation Modeling (SEM) using the AMOS 26 application. From the results of this study, it was found that service quality has no effect on customer satisfaction. Then the quality of speed has a significant positive effect on customer satisfaction. And lastly, the quality of security has no effect on customer satisfaction.

Keywords: Quality, Service, Speed, Security, Satisfaction, M-Banking**.**

1 Introduction

Before there was a formal law that underlies banking operations in Indonesia, Islamic financial institutions had developed informally. Prior to 1992, several multi finance companies that were not affiliated with banks had been established and applied the concept to their operating results. This shows that there needs to be a financial institution that can provide financial services in accordance with Islamic law. According to the Government Regulation of the Republic of Indonesia Number 72 of 1992 concerning Banks Based on Profit Sharing Principles,Law of the Republic of Indonesia Number 7 of 1992 concerning Banking indirectly provides opportunities to conduct banking business. With clear rules and laws, many Islamic banks are starting to develop in Indonesia every year, as shown in the following table:

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Table 1. Types of Islamic Banks

	YEAR				
Types of Sharia Banks	**2018**	**2019**	**2020**	**2021**	**2022**
BUS	**14**	**14**	**14**	**12**	**12**
UUS	**21**	**20**	**20**	**20**	**21**
BPRS	**167**	**164**	**163**	**163**	**165**

Source: Financial Services Authority & KNEKS

From the table above on the development of Islamic banks in Indonesia, it can be seen that the developmentof Islamic banks is growing from year to year despite a slight decrease in the number of Islamic Business Units and Islamic People's Financing Banks in 2019. The development and advancement of technology has become more modern. In the IT industry, many companies are starting to develop their product and quality. Banking then adopted and changed a new communication and information system, including banking services via smartphonesor M-banking, which are known today. There are several things related to the motivating factors for someone to use digital banking services which are influenced by several factors. For more details can be seen in the followingimage below:

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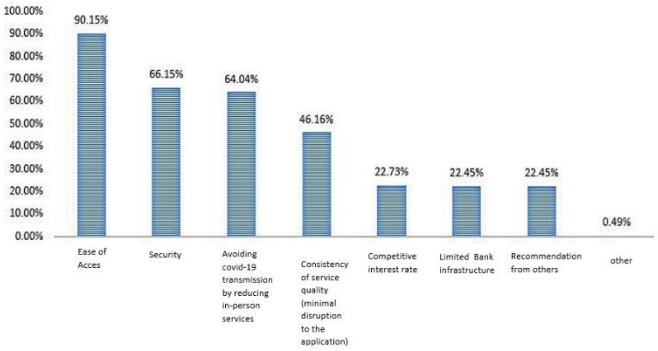

Figure 1. Factors to use digital banking services

With the data seen above, there are many factors that make someone interested in using digital banking services. It can be seen that the ease of access factor is the first reason someone uses m-banking with a percentageof 90.15% then the security factor which has a percentage of 66.15%. In the mobile banking application system there are things that can reduce the performance of the mobile banking application, for example such as the occurrence of bugs, errors, sudden maintenance, failed transactions or wiretapping and fraud in the application, which can potentially reduce the level of service quality of the application that should be facilitating transactionsactually turns out to be more difficult for customers, and will affect the level of satisfaction of customers who have entrusted their savings to the bank to decrease.

There are also several factors in determining customer satisfaction which include Service, Speed and Security. Of course, some of these factors can also affect the percentage of customer satisfaction which will affect the interest of other people who will save and save money at Bank Syariah Indonesia. With these three factors that can affect customer satisfaction, what if these three factors have adequate quality, then customers will trust the services provided by the bank.

2. Literature Review and Hypothesis Development

2.1 Islamic Bank

Sharia Bank is a bank that follows and implements an Islamic economic system based on the Al-Quran and Hadith from scholars, in which the processes, products and activities inside are prohibited from prohibitions such as gambling, interest (usury), and gharar (fraud) (Marimin et al., 2015:77). According to Law No. 21 of2008, Islamic Banking includes everything related to Islamic banks and Islamic business units, including institutions, operations and procedures for running a business. According to (Sumar'in, 2012:49) Islamic Bankmeans a bank whose practice is based on the practice of Islamic muamalat, with reference to the rules found in the Al-Quran and Hadith.

2.2 Mobile Banking

In an era that has development and progress so fast, the banking system is also experiencing rapid progress, namely the presence of Mobile Banking, where every banking company responds to new challenges, especially in this 4.0 era. Mobile banking (m-banking) is a transaction procedure carried out via a mobile device, such as a mobile phone. The term m-banking is considered to be closely related to the concept of banking facilities via mobile communications, with the only difference being that this facility provides almost the same service as an ATM, except that cash cannot be withdrawn. (R. N. Sari, 2015:3). Then according to [6], mobile banking, also called m-banking, is a banking service that allows customersto carry out banking transactions through applications available on their cellphones.

2.3 Service Quality

In transactional activities, both directly and indirectly, there must always be standards and quality of service, in which the quality of service becomes the reference power for whether the human resources of an organization or company concerned have good quality and ethics towards customers or buyers of goods and services. according to [7], service is a pleasant feeling that is given to other people accompanied by friendliness and convenience in meeting their needs.

2.4 Quality Speed

In a mobile application the best performance is seen from its speed, the speed that is meant is the speed in accessing information, receiving and sending information from anywhere. That way customers and consumerswill feel satisfied and increase their sense of trust and loyalty from the applications they use. The quality of speed is the speed in accessing and entering sites or performance in using applications to find all the information that customers and users will look

for from an application platform [8].

2.5 Safety Quality

Security is not only a concern when designing and developing software, but is also considered an important element in online and mobile bank operations.[9]. Security is an important thing that is provided by business people, both products and services. Security increases customer confidenceand increases sales. (Yanto et al., 2020:97).

2.6 Customer Satisfaction

Customers are individuals or organizations that have a bank account, be it a loan or a fixed account. becausecustomers are bank customers. In other words, customers are individuals who deliberately use a trusted bank.[7]. One of the main goals of the company is customer satisfaction. Companies that wantto be successful must know how satisfied their customers are with the products they offer. (R. N. Sari, 2015:4).

3 Research Methods

Picture of the theoretical framework:

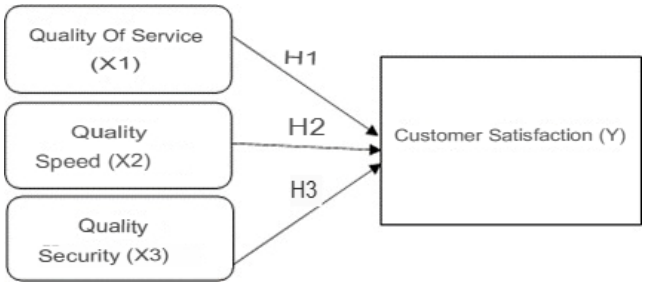

Figure 2. Picture of the theoretical framework

Information:

X1: Quality of Service X2: Speed Quality X3: Safety Quality

Y: Customer Satisfaction

H1: Effect of Service Quality on Customer Satisfaction

H2: Effect of Speed Quality on Customer Satisfaction

H3: Effect of Security Quality on Customer Satisfaction.

3.1 Equations, formulas, and code

The data used is a report on the results of completing a questionnaire for students who are customers and use the M-Banking application of Bank Syariah Indonesia who have knowledge of the application.

3.2 Research and Methodology

Descriptive Analysis
"Descriptive method is research conducted to determine the existence of independent variables, either only on one variable or more (stand-alone variable) without making comparisons and looking for the relationship of these variables with other variables" (Sugiyono, 2009: 35). Descriptive analysis method with a quantitative approach is a method that aims to describe systematically and based on facts about the relationship between variables to be studied by collecting data, processing, analyzing, and interpreting data in statistical hypothesistesting.

$$\text{Class Interval} = \frac{\text{Xmax - XMin}}{\text{Number of Classes}} \quad (1)$$

Information:

X Min = Lowest value

X Max = Highest value

3.3 Data Validity Test

According to (Sugiyono, 2017: 125) validity test is an activity to show the degree of accuracy between actual and real data from the field occurring on objects with data that has been obtained byresearchers.

3.4 Data Reliability Test

Reliability is a tool to test the consistency of answers from respondents to what we ask in the questionnaire. A questionnaire can be said to be reliable if the respondents' answers to the questionsposed by the researcher are stable from time to time. Consistency shows how well the indicators measuring a concept fit together into a set. The acceptable Cronbach coefficient alpha value is > 0.70. So, if the Cronbach Coefficient Alpha value is > 0.70, then it can be said that the measuring instrument used is reliable. (Now, 2003).
Structural Equation Modeling (SEM) Analysis "SEM is a statistical methodology that uses a confirmatory approach in testing hypotheses (confirmatory approach), to multilevel analysis of a structural theory based on certain phenomena". With a data sample of 200 UHAMKA students, then the data results obtained with a sample of 200 people match using the AMOS 26.0 application.

3.5 Data Normality Test

Evaluation of normality is carried out by looking at the critical ratio value of ±2.58 at a significancelevel of 0.01. Thus, a distribution is said to be normal if the critical skewness or critical kurtosis is between -2.58 to +2.58. If these numbers are above or below ±2.58, then the distribution can be saidto be abnormal.

3.6 Outliner Assumption Test

Outliers are conditions where data has very different characteristics from the others, known as outliers. This condition appears in the form of extreme values for a single variable or a combination.The value of the mahalanobis distance is used to evaluate outliers. (Ghozali, 2017). The value of the mahalanobis distance has p1 and p2 values <0.001, so the data is said to be an outlier.

3.7 Structural Model Reliability Test

In research to see whether an indicator is said to be reliable or not is to calculate the value of construct reliability. If it fulfills, it can be concluded that there is a match for the entire measurement model. Construct reliability with a value above 0.70 or more indicates very good reliability.

3.8 Goodness of Fit (GOF)

Table 2 Index Goodness

Goodness of Fit Criteria	***Cut – Off Value***
Chi-square (X2), p-value	The smaller the better, p ≥ 0,05
CMIN/DF	Value ≤ 2
Goodness of Fit Index (GFI)	Value ≥ 0,90
Root Mean Residual (RMR)	Value ≤ 0,08
Root Mean Square Error of Approximation (RMSEA)	Value ≤ 0,08
Adjusted Goodness of Fit (AGFI)	Value ≥ 0,90
Normed Fit Index (NFI)	Value ≥ 0,90
Comparative Fit Index (CFI)	Value ≥ 0,90
Tucker Lewis Index (TLI)	Value ≥ 0,90
Incremental Fit Index (IFI)	Value ≥ 0,90
Parsimonious Normal Fit Index (PNFI)	Value 0,60 – 0,90
Parsimonious Comparative of Fit Index (PCFI)	Value > 0,60

3.9 Hypothesis testing

One branch of inferential statistics is hypothesis testing, which is used to test the truth of a statementstatistically and draw conclusions whether the statement can be accepted or rejected.

4 Results And Discussion

4.1 Causality Relationship Path Diagram

In the formation of the path diagram model of the causality relationship between each variable is carried outbased on research that has been done before. The diagram model formed by the AMOS 26 calculation application is as follows:

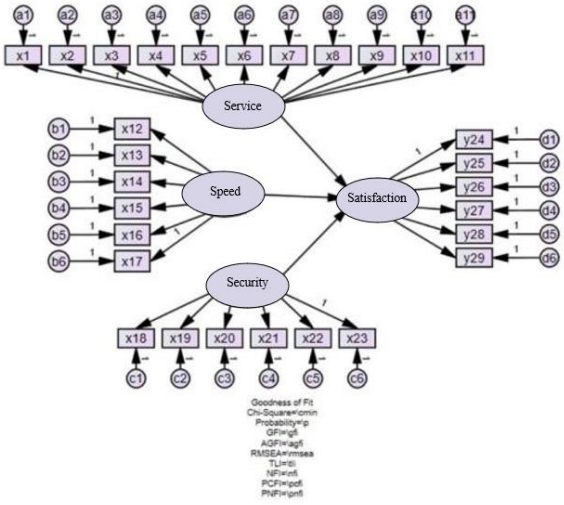

Figure 3. The diagram model formed

The path diagram model above illustrates a structural model with six latent variables, namely the influenceof Service Quality, Speed Quality, and Security Quality on Customer Satisfaction. Each variable has severalindicators and there is also an error variable (e). Interrelated variables are indicated by arrows between variables.

4.2 Construct Validity Test

Table 3. Construct Validity Test

X19 ←Security	***	0,882	17.206
X18 ←Security	***	0,846	15.943
Y24 ←Satisfaction		0,801	
Y25 ← Satisfaction	***	0,821	13.577
Y26 ← Satisfaction	***	0,812	13.152
Y27 ← Satisfaction	***	0,829	13.604
Y28 ← Satisfaction	***	0,469	6.777
Y29 ← Satisfaction	***	0,802	13.033

Question Indicator	P	Standardized Loading Factor	CR
X1 ← Service		0,210	
X2 ← Service	0,015	0,287	2,429
X3 ← Service	0,004	0,796	2,911
X4 ← Service	0,004	0,834	2,917
X5 ← Service	0,004	0,756	2,893
X6 ← Service	0,004	0,700	2,876
X7 ← Service	0,004	0,780	2,900
X8 ← Service	0,005	0,612	2,833
X9 ← Service	0,004	0,784	2,904
X10 ← Service	0,004	0,769	2,898
X11 ← Service	0,004	0,691	2,884
X17 ← Speed		0,755	
X16 ← Speed	***	0,845	12,580
X15 ← Speed	***	0,832	12,327
X14 ← Speed	***	0,853	12,766
X13 ← Speed	***	0,863	12,940
X12 ← Speed	***	0,770	11,397
X23 ← Security		0,872	
X22 ← Security	***	0,901	18,730
X21 ← Security	***	0,880	17,557
X20 ← Security	***	0,860	16,480

It can be seen in the table above that all indicators already have a CR value ≥ 1.96 with a probability value
≤ 0.05 then all values from the standardized loading factor are ≥ 0.50 therefore all existing indicators can bedeclared valid and can be declared variable latency is worth investigating.

4.3 Construct Reliability Test.

Table 4. Construct Reliability Test

Construct	Value	Information
Service quality	0,899	Reliable Good
Speed quality	0,925	Reliable Good
Security quality	0,950	Reliable Good
Customer Satisfaction	0,892	Reliable Good

Based on the table above, it can be seen that the value of construct reliability that has been obtained is that it is known that each construct has a value of more than 0.70 so that the variables processed are automaticallyconsistent and can explain the construct that will be studied later.

4.4 Structural Model Fit Test

After conducting confirmatory analysis or validation and construct reliability, the next step is to estimate theoverall structural model by including each indicator value that has been significantly tested with confirmatory or construct.

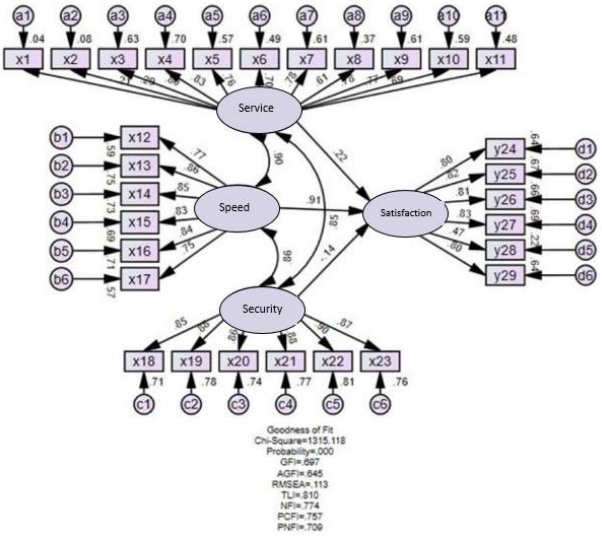

Figure 4. Structural Model Fit Test

4.5 Goodness of Fit (GOF) test

It can be seen from the data table below that there are at least 5 goodness of fit measurements that have relatively poor compatibility, namely in the Chi-square, CMIN/DF, AGFI, GFI and NFI sections, and in theCFI, TLI, IFI criteria, have higher marginal values. which are classified as in adequate condition for data quality requirements, finally in the RMR, RMSEA, PNFI, and PCFI sections, they have a very good matchand exceed the requirements for fulfilling the required data.

Table 5. Goodness of Fit (GOF)

Size of GOF	Value Accepted	Result	Conclusion
Chi-square (X2), p-value	The smaller the better, $p \geq 0,05$	1315,118	*Poor Fit*
CMIN/DF	Value ≤ 2	3,535	*Poor Fit*
Goodness of Fit Index (GFT)	Value $\geq 0,90$	0,697	*Poor Fit*
Root Mean Residual (RMR)	Value $\leq 0,08$	0,050	*Good Fit*
Root Mean Square Error of Approximation (RMSEA)	Value $\leq 0,08$	0,113	*Good Fit*
Adjusted Goodness of Fit (AGFI)	Value $\geq 0,90$	0,645	*Poor Fit*
Normed Fit Index (NFI)	Value $\geq 0,90$	0,774	*Poor Fit*
Comparative Fit Index (CFI)	Value ≥ 0.90	0,826	*Marginal Fit*
Tucker Lewis Index (TLI)	Value $\geq 0,90$	0,810	*Marginal Fit*
Incremental Fit Index (IFI)	Value $\geq 0,90$	0,827	*Marginal Fit*
Parsimonious Normal Fit Index (PNFI)	Value 0,60 – 0,90	0,709	*Good Fit*
Parsimonious Comparative of Fit Index (PCFI)	Value > 0,60	0,757	*Good Fit*

According to (Junaidi, 2018: 228) Overall, Goodness of Fit (GOF) can be assessed using at least five standards. In empirical research, a researcher is not required to meet all the criteria of good fit, instead, it depends on the researcher's own individual choices or decisions. But decisions must be made based on the Goodness of Fit, which is represented by Absolute Fit Indices, Incremental Fit Indices, and Parsimony Fit Indices.

4.6 Normality test

It can be seen from the table of the normality test that the values of the critical ratio skewness and the criticalratio kurtosis are many that exceed the values of -2.58 and +2.58, so it can be seen that the distribution of thedata can be said to be abnormal. Then the critical ratio value above is 67.023, which is very far from 2.58, so an outliner test is needed.

Table 6. Normality

Variable	min	max	skew	c.r.	kurtosis	c.r.
y29	1.000	5.000	-1.120	-6.468	1.653	4.772
y28	1.000	5.000	-.674	-3.889	-.740	-2.135
y27	1.000	5.000	-1.068	-6.165	1.468	4.237
y26	1.000	5.000	-.866	-5.003	.968	2.795
y25	1.000	5.000	-1.312	-7.574	2.541	7.335
y24	1.000	5.000	-1.743	-10.066	4.256	12.286
x18	1.000	5.000	-1.098	-6.342	1.545	4.459
x19	1.000	5.000	-1.162	-6.707	1.969	5.683
x20	1.000	5.000	-1.035	-5.977	1.587	4.582
x21	1.000	5.000	-.978	-5.647	1.278	3.691
x22	1.000	5.000	-.891	-5.145	.916	2.643
x23	1.000	5.000	-1.020	-5.888	1.390	4.014
x12	1.000	5.000	-1.224	-7.068	2.565	7.403
x13	1.000	5.000	-1.352	-7.804	2.670	7.707
x14	1.000	5.000	-1.312	-7.574	2.261	6.527
x15	1.000	5.000	-1.090	-6.294	1.747	5.045
x16	1.000	5.000	-1.254	-7.239	2.379	6.867
x17	1.000	5.000	-1.318	-7.612	3.038	8.770
x11	1.000	5.000	-1.246	-7.196	2.089	6.029
x10	1.000	5.000	-1.012	-5.843	.995	2.873
x9	1.000	5.000	-.917	-5.296	1.264	3.650
x8	1.000	5.000	-.537	-3.099	-.244	-.704
x7	1.000	5.000	-.833	-4.811	.948	2.736
x6	2.000	5.000	-.559	-3.226	-.100	-.288
x5	2.000	5.000	-.431	-2.486	-.294	-.849
x4	1.000	5.000	-1.146	-6.619	2.095	6.049
x3	1.000	5.000	-.969	-5.594	1.525	4.404
x2	1.000	5.000	-.790	-4.560	.673	1.944
x1	1.000	5.000	-.823	-4.753	-.133	-.383
Multivariate					401.914	67.023

4.7 Outliner Assumption Test

The outlier assumption test is carried out by looking at the mahalanobis distance value which has the p1 andp2 values. If the values of p1 and p2 <0.001 then the data obtained can be said to be outliers. The solution to an outlier data is to delete or eliminate the data. Outlier data is usually distorted, but if the data obtained is real and relevant data such as questionnaire answers, opinions about something and others obtained fromthe field directly, it will be very difficult to obtain normally distributed data. then there is no specific reasonto delete the data if it only aims to make the data normally distributed Santoso (2018).so from that reason,researchers can ignore the results of the normality test if the test results can approach the existing requirements.

4.8 Hypothesis testing

Table 7. Hypothesis

Hypothesis	Connection	CR	P	Decision
H1	Satisfaction – Service	1.621	0,105	Rejected
H2	Satisfaction ←Speed	7.216	***	Accepted
H3	Satisfaction ← Security	-1.767	0,077	Rejected

It can be seen that the results of the hypothesis testing above show that the hypotheses H1, H2, H3 with the values H1 and H3 are rejected, but for the H2 value it can be accepted. Therefore, it can be explained from theresults of hypothesis testing as follows:

1. The service variable on customer satisfaction has no significant effect, because it can be seen from the value of CR 1,621 ≤ 1.96 and the value of P 0.105 ≥ 0.005, it can be concluded that the first hypothesisis rejected. The results of the research conducted are also in line with research that has been conducted by (Octavia, 2019: 38) where there is a weak relationship between service quality and customer satisfaction variables. The absence of the effect of service quality on customer satisfaction in the BSI mobile application shows that respondents have the assumption that services in the mobile application are not really needed and it can also be caused if there are problems in the mobile application the respondent uses a solution by uninstalling the BSI application and then reinstalling it. Therefore, BSI can provide further information or tutorials to customers so they can use the service aspects available in the BSI application.

2. The speed variable on customer satisfaction has a significant positive effect, which can be seen from theCR value of 7,216 ≥ 1.96 and the P value of 0.000 ≤ 0.005, so it can be concluded that the second hypothesis can be accepted.so it can be explained that the higher the speed quality of the BSI mobile application, the higher the customer satisfaction, and vice versa if the lower the speed quality of the BSI mobile application, the lower the customer satisfaction will be.so it can be explained that the higher thespeed quality of the BSI mobile application, the higher the customer satisfaction, and vice versa if the lower the speed quality of the BSI mobile application, the lower the customer satisfaction will be.

3. The research results that support the answers obtained, namely in research [9] explain that respondents feel that the sharia M-banking application can be accessed quickly and is friendly for users. Therefore, the results of this study can be a review of research [7] which argues that the quality of speed has no effect on customer satisfaction.

   The security variable on customer satisfaction does not have a significant effect, because seen from the valueof CR -1,767 ≤ 1.96 and the value of P 0.077 ≥ 0.005, it can be concluded that the third hypothesis is also rejected. The results of previous research that can support this research are [7] which states that the security of the mobile banking application does not have a significant positive effect on customer satisfaction, then the research put forward by (Paju, 2011: 68) explains that security variable does not have a significant effect on the level of customer satisfaction.

4.9 Closeness Test of Relations Between Variables

The value limit used to draw decisions is if the correlation value is greater than 0.5 then the two variables have a strong relationship. This analysis aims to determine how strong the influence of onevariable on other variables is either direct (direct effect).

Table 8. Closeness Test

Connection	***Direct Effect***	***Decision***
Satisfaction← Service	0,603	Strong
Satisfaction ← Speed	0,976	Strong
Satisfaction ← Security	-0,127	Not Significant

Based on the table above, the relationship between service quality variables and satisfaction has a strong relationship with a value of 0.603 > 0.5. Then the speed quality variable has a strong relationship with a value of 0.914 > 0.5, then the security quality variable has a non-significant relationship with satisfaction.

5 Conclusion

In this research, the researcher got some findings from the variables that have been studied in the previous chapter, which are as follows:

1. The service variable on customer satisfaction does not have a significant effect, because it can be seen fromthe value of CR 1,621 ≤ 1.96 and the value of P 0.105 ≥ 0.005, it can be concluded that H1 is rejected, it can be concluded that there is no significant influence from the variable Service Quality (X1) on CustomerSatisfaction (Y).

2. The speed variable on customer satisfaction has a significant positive effect which can be seen from the CR7,216 ≥ 1.96 and the P value 0.000 ≤ 0.005. It can be explained that if the quality of speed increases, customer satisfaction will also increase, and vice versa, if the quality of speed decreases, customer satisfaction will also decrease. Thus, it can be concluded that there is a significant positive relationship between the Speed Quality variable (X2) and Customer Satisfaction (Y), so H2 can be accepted.

3. The security variable on customer satisfaction does not have a significant effect, because seen from the value of CR -1,767 ≤ 1.96 and the value of P 0.077 ≥ 0.005 it can be concluded that H3 from the variable Security Quality (X3) on Customer Satisfaction (Y) is also rejected.

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