The Role Of Service Quality In Measuring Customer Behavioral Intention In Using BSI Mobile Banking

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ABSTRACT

Currently, mobile banking technology has been widely used by banks to provide convenience to customers in carrying out financial transactions. The use of information technology by banks shows that banks can provide the best service. With the number of BSI customers amounting to 19.65 million, it would be impossible if BSI did not utilize information technology to implement good banking governance. However, BSI Mobile, used by customers, still often experiences problems so customers do not feel calm and safe when using mobile banking. This research aims to determine customer perceptions when using BSI Mobile in every transaction. The research results show that two constructs do not have a significant effect, namely the speed and security variables so user expectations regarding high-security factors and adequate speed cannot be met by BSI mobile banking, so these two variables have not met user satisfaction. In contrast, the other two variables have a significant influence, namely the accuracy and trust variables on behavioral intention. The accuracy and trust variables can meet user expectations that BSI mobile banking can provide accurate and highly trustworthy information so that users plan to use BSI mobile banking in their financial transactions in the future or even users always use BSI mobile banking in all their financial transactions.

INTRODUCTION

Following the merger of several sharia banks, including PT Bank BRI Syariah, PT Bank Syariah Mandiri, and PT Bank BNI Syariah, PT Bank Syariah Indonesia Tbk (BSI) was established on February 1 2021. The Financial Services Authority (OJK) granted permission to BSI with license number permit SR-3/PB.1/2021. It is hoped that by joining the government-owned sharia bank, they will be able to offer broader services, reach a wider audience, and have a strong equity capacity. Apart from that, because each bank has superior infrastructure, the bank must also have a beneficial impact on society. enough, allowing for improved customer support. Wide. One

form of service to BSI customers is BSI mobile. Based on data from the Association of State-Owned Banks (Himbara) mobile banking users, the number of BSI mobile users increased by 32.80% until September 2023, with 5.90 million users making transactions worth IDR 338.22 trillion. Various aspects of financial and banking services have changed due to technological advances. (Widya Anjani, 2021), Banking institutions are using these technological advances to increase the success of their operations. (Styarini F., 2020).

The aim of providing BSI mobile services is to improve service to customers. The success of the banking industry in innovating to provide new services to clients is the result of cultural changes caused by technological advances. (Debi Triyanti, 2020). Disruption of BS mobile can indicate that the quality of service does not meet consumer expectations, this can cause customer interest and desire to use BSI mobile for financial transactions will not be high. To ensure that BSI mobile clients intend to use BSI mobile, research must be conducted on customers' views of BSI mobile banking services as well as the factors that influence their intention to use BSI mobile banking in each transaction. Driving forces can be found in behavioral intentions and usage behavior towards technology. (Moghavvemi, 2016). The characteristics that influence the use of BSI mobile phones can be used to improve and develop BSI car services to make them more attractive to clients.

According to Zanwar (2020) in his research, Performance Expectations, Effort Expectations, and Social Influence all have a strong and beneficial influence on the behavioral intentions of BRImo application users. Meanwhile, according to Ratmono (2021), customer responses to technology have a positive and significant effect on customer confidence in using mobile banking applications. According to Malik et al (2012) Customer satisfaction is related to brand image, a similar thing is also found in research conducted by Shar (2014) and Putra (2014) which proves that brand image has a positive and significant effect on consumer satisfaction. Rangkuti (2009) said that a brand is a seller's promise to consistently provide certain features, benefits, and services to buyers.

Therefore, cellular provider companies as a container for internet service providers must manage and create a strong brand image so that the perception that arises in the minds of consumers is good and can satisfy consumers. At this time, brands have become crucial in contributing to the success of a marketing organization, both profit and non-profit companies, manufacturers and service providers, and local and global organizations. Consumer satisfaction is also influenced by price factors, Malik et al (2012) show that price has a relationship with customer satisfaction, price increases have been shown to have a negative impact on customer satisfaction. When customers believe that the price of a product is fair, purchasing behavior tends to be repeated. Conversely, if customers feel that a particular product or service is not worth the price, they will not repeat purchasing behavior (Ehsani & Ehsani, 2014).

Thus, internet service providers are required to be able to offer affordable prices according to consumer capabilities and if every internet service provider company provides this to consumers, it will build a good long-term relationship with consumers. According to Tjiptono (2014: 59) "service quality is the level of excellence expected and control over that level of excellence to fulfill customer desires (Handriningsih, 2020). From the above understanding, it can be concluded that service quality is an effort made by the company in meeting customer expectations for the services they receive so that the company can survive in the culinary field and gain consumer trust.

LITERATURE REVIEW

Unified Theory Of Acceptance And Use Of Technology (UTAUT)
Developed in 2003 by Venkatesh, Morris, Davis, and Davis, the Unified Theory of Acceptance and Use of Technology (UTAUT) serves as an overarching theoretical framework for technology-related research (G.M. Rahi, 2018). Venkatesh and colleagues tested the acceptability

of IT use and explored eight well-known acceptability models: T Model of Motivation, T Theory of Planned Behavior (TPB), T Combined TAM and TPB (C-TAM-TPB), T Model of PC Utilization (MPCU), T Theory Innovation Diffusion (IDT), and Social Cognitive Theory. This paper reviews the acceptance of IT use (Yaseen, 2018). Venkatesh conducted research and synthesized eight models of technology use based on the acceptance model. The results revealed the Unified Theory of Acceptance and Use of Technology (UTAUT), a model for accepting new technology (Yaseen, 2018).

In addition, this research integrates theory and is divided into several sections related to the acceptance of information technology into integrated theory (Nair, 2018). Eight acceptance models, organized by user voluntariness, age, gender, and experience, were combined to produce UTAUT. These models are derived from four constructs: performance expectations, effort expectations, social influence, and supporting factors (Paulo, 2018). UTAUT was chosen because of its ability to provide a convincing explanation of individuals' intentions when using information technology (IT) and its suitability for explaining and predicting behavior regarding individuals' continued use of information systems (Wu, 2019). In contrast to previous research models, UTAUT offers 70% clarity for technology adoption assessment and is a more comprehensive set of constructs for understanding and predicting user behavior (Shih, 2018).

Service Quality

The extent to which customers' experience of a service meets their expectations of the service is known as service quality (Kotler, 2000). Therefore, substandard service quality can be applied if customer expectations are not met by the service provided. According to references (Leong, 2000). Service quality relates to the extent to which customers' internal demands, previous experiences, and external factors such as word of mouth influence their desire for service. According to Parasuraman in (Zeithaml, 2009), the technical responsiveness of the service provider, the methods in which the results are obtained, and the general physical quality of the service provided all contribute to service quality. Customer happiness and positive reactions to service quality should be the starting and ending point of service quality (Oliver, 2002).

METHODS

This research is descriptive and verification research by investigating the research variables, namely UTAUT, behavioral intention, and service quality. The research data uses primary data in questionnaires with respondents using Bank Syariah Indonesia customers; the sampling technique uses accidental sampling; and secondary data is in the form of observations, interviews, and literature studies. Problem Solving Steps; The research commenced with the researcher and team identifying a suitable theme that aligned with the expertise of the head of the marketing management team.

They chose the theme of digital marketing, concentrating on assessing the behavioral intentions of BSI mobile users regarding their willingness to use BSI mobile for all payment transactions. Literature Review; The researcher performed a literature review utilizing journals and books pertinent to the research theme to gain an overview of the existing research issues related to UTAUT and behavioral intention. Problem Identification; Based on the literature review, this research examines the impact of mobile banking quality on non-financial performance.

More specifically, the primary issue addressed in this study is: "The role of service quality in assessing customer behavioral intention to use BSI Mobile Banking." Data Collection Primary Data; Primary data collection starts with designing a questionnaire tailored to the dimensions and indicators of the research variables. The UTAUT Model represents variable X, behavioral intention represents variable Y, and service quality represents variable Z. Next, the respondents

and the number of respondents are determined to facilitate the distribution of the questionnaire. Sampling employs an accidental sampling technique, with respondents utilizing QRIS.

The operational variables of the UTAUT model (X) include performance expectancy, effort expectancy, social influence, and facilitating conditions (Paulo et al., 2018), while behavioral intention encompasses loyalty to the company, willingness to pay more, propensity to switch, external response to problems, and internal response to problems. Secondary Data;Secondary data is gathered from interviews, observations, and literature studies.

RESULTS

Figure 1 SEM models
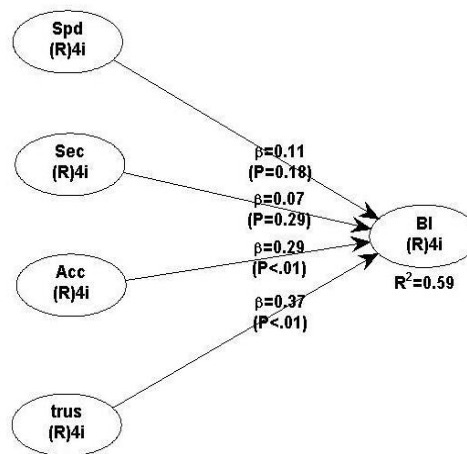
Tabel 1 : Combined Loading and cross-loadings

	Spd	Sec	Acc	trus	BI	Type (a	SE	P value
Spd1	0.825	0.330	0.252	-0.345	0.161	Reflect	0.097	<0.001
Spd2	0.759	-0.321	0.248	-0.549	0.144	Reflect	0.099	<0.001
Spd3	0.858	-0.010	-0.435	0.548	-0.116	Reflect	0.096	<0.001
Spd4	0.869	-0.023	-0.026	0.266	-0.164	Reflect	0.095	<0.001
Sec1	0.416	0.736	-0.206	-0.713	0.503	Reflect	0.100	<0.001
Sec2	0.349	0.866	0.087	-0.072	-0.147	Reflect	0.095	<0.001
Sec3	-0.432	0.912	-0.015	0.193	-0.016	Reflect	0.094	<0.001
Sec4	-0.247	0.872	0.104	0.472	-0.262	Reflect	0.095	<0.001
Acc1	-0.043	0.537	0.825	0.038	0.044	Reflect	0.097	<0.001
Acc2	-0.212	-0.072	0.781	-0.597	-0.043	Reflect	0.098	<0.001
Acc3	0.276	-0.024	0.860	-0.020	-0.041	Reflect	0.095	<0.001
Acc4	-0.041	-0.417	0.877	0.516	0.037	Reflect	0.095	<0.001
Trus1	-0.003	0.297	0.290	0.828	-0.090	Reflect	0.097	<0.001
Trus2	0.276	-0.095	0.254	0.865	-0.390	Reflect	0.095	<0.001
Trus3	-0.023	-0.078	-0.199	0.903	-0.113	Reflect	0.094	<0.001
Trus4	-0.383	-0.165	-0.496	0.910	0.910	Reflect	0.106	<0.001
BI1	0.074	-0.157	-0.330	0.510	0.867	Reflect	0.095	<0.001
BI2	-0.420	0.069	0.026	0.235	0.819	Reflect	0.097	<0.001
BI3	0.051	-0.083	0.244	-0.312	0.879	Reflect	0.095	<0.001
BI4	0.306	0.199	0.066	-0.469	0.766	Reflect	0.099	<0.001

Based on Table 1's outer loading, the following results are obtained:
1. All indicators in the Speed construct (Spd) yield loading values greater than 0.7, indicating they meet the validity requirements.
2. All indicators in the Security construct (Sec) are deemed to meet the validity standards as their loading values exceed 0.7.
3. All indicators in the Accuracy construct (Acc) are considered to meet the validity standards since their loading values are above 0.7.
4. The Trus1, Trus2, and Trus3 indicators in the Trust construct (Trus) are regarded as meeting the validity requirements because their loading values are greater than 0.7; however, the Tru4 indicator has a loading value below 0.7.
5. All indicators in the Behavioral Intention (BI) construct have loading values greater than 0.7, confirming they meet the validity requirements.

Table 2 Average Varied Extracted (AVE) - Extracted average variances

Spd	Sec	Acc	Trus	BI
0.687	0.721	0.700	0.642	0.696

Table 2: Mean Variance The extracted data indicates that the mean value of variance in Expectation (AVE) for each construct of Speed (Spd), Security (Sec), Accuracy (Acc), Trust (Trus), and Behavioral Intention (BI) exceeds 0.50. This suggests that over 50% of the indicators utilized can be rationalized and are deemed to satisfy the validity requirements.

Combinational Dependability
Table 3 Integral Dependability

coefficients of composite reliability				
Spd	Sec	Acc	Trus	BI
0.898	0.911	0.903	0.875	0.901

In Table 3, the Composite Reliability indicates that all constructs have values greater than 0.7, confirming their reliability.

Table 4 L.V. Correlations With Aves' Square Root Values And P Values For Correlations

Relationships between l.vs. and sq. rts. of AVEs					
	Spd	Sec	Acc	trus	BI
Spd	(0.829)	0.792	0.732	0.743	0.594
Sec	0.792	(0.849)	0.783	0.787	0.641
Acc	0.732	0.783	(0.837)	0.836	0.670
trus	0.743	0.787	0.836	(0.801)	0.718
BI	0.594	0.641	0.670	0.718	(0.834)

P values for correlations					
	Spd	Sec	Acc	trus	BI
Spd	1.000	<0.001	<0.001	<0.001	<0.001
Sec	<0.001	1.000	<0.001	<0.001	<0.001
Acc	<0.001	<0.001	1.000	<0.001	<0.001
trus	<0.001	<0.001	<0.001	1.000	<0.001
BI	<0.001	<0.001	<0.001	<0.001	1.000

It can be concluded that there is a value of discriminant validity, as shown in Table 4, where the diagonal value exceeds the values of the other constructs in both the upper and lower diagonal columns.

Tabel 5 Composite Reliability Coefficients And Cronbach's Alpha Coefficients

Composite reliability coefficients				
Spd	Sec	Acc	trus	BI
0.898	0.911	0.903	0.875	0.901

Table 5 presents the Cronbach's alpha and composite reliability coefficient values for each construct, all exceeding 0.7 and satisfying the reliability test standards.

Tabel 6 R-Squared Coefficients

R-squared coefficients				
Spd	Sec	Acc	trus	BI
				0.589

The R-squared value for the endogenous variable Behavioral Intention (BI) is presented in Table 6. This indicates that 58.9% of the variance in the endogenous variable BI can be explained by the exogenous variables EE, PE, SI, and SI, while the remaining 41.1% is attributed to additional variables outside the scope of the study.

Tabel 7 Q-Squared Coefficients

Q-squared coefficients				
Spd	Sec	Acc	trus	BI
				0.597

Table 7 displays the Q-squared coefficient value for the endogenous variable Behavioral Intention (BI) > 0, indicating that the exogenous variables Spd, Sec, Acc, trus, and BI possess strong predictive validity.

Tabel 8 Path coefficients and P values *

Path coefficients					
	Spd	Sec	Acc	trus	BI
BI	0.115	0.070	0.290	0.369	

In Table 8, the path coefficient indicates a positive or unidirectional value, with all constructs having a value greater than 0. This implies that when the exogenous variable increases, the endogenous variable will also rise**.**
Based on the results in Table 8 P Values:
1. The coefficient value of the Speed (Spd) construct path is 0.115, indicating a positive or unidirectional value, while the P values are 0.179, which is not significant.
2. The coefficient value of the Security (Sec) construct path is 0.426, indicating a positive or unidirectional value, while the P values are 0.289, which is not significant.
3. The coefficient value of the Accuracy (Acc) construct path is 0.290, indicating a positive value, while the P values are 0.008, which is significant.
4. The coefficient value of the Trust (Trus) construct path is 0.369, indicating a positive value, while the P values are 0.001, which shows a high level of significance.

DISCUSSION

The Effect Of Speed On Behavioral Intention

The results of the study indicate that the variables comprising the Speed (Spd) construct can achieve a reliability validity value greater than 0.7, resulting in a p value of 0.179. This suggests that the Spd construct variable does not influence Behavioral Intention (BI). It can be interpreted that the features present in BSI mobile banking, which are expected to provide speed of access for customers in executing transactions through clear procedures and processes, have not succeeded in delivering convenience or meeting customer expectations. Consequently, they do not encourage customers to intend to use BSI mobile banking for their future financial transactions. Fachry.A (2023) reported that, according to his research, BSI mobile banking, with its modern features, can facilitate transactions and is easily accessible anywhere, anytime, with a comprehensive range of features.

The Effect Of Security On Behavioral Intention

The results of the study indicate that the variables comprising the Speed (Spd) construct achieve a reliability validity value greater than 0.7, with a p-value of 0.289. This suggests that the Security (Sec) construct variable does not influence Behavioral Intention (BI). It can be interpreted that the Security factor or security concerns in BSI mobile banking have not met user expectations, such as security features that protect personal data and the security of transaction data conducted by users, along with issues related to the misuse of personal data. This relates to the feature availability indicator, which implies that BSI mobile lacks adequate security features and needs to innovate to enhance its security and the behavioral intention to use it. This shortfall may lead users to lack the desire or intention to use BSI mobile banking in the future. Amnah (2022) emphasized that to enhance service quality, a focus must be placed on the security component, as clients face challenges when security disruptions occur in mobile banking.

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The Influence Of Trust On Behavioral Intention

The research findings indicate a relationship between the variables that constitute the Trust construct (Trus) and Behavioral Intention (BI). The variables forming the Trust construct demonstrate a reliability validity value greater than 0.7, and the p-value is less than 0.001. This suggests that BSI mobile banking users have trust in BSI mobile banking for their financial transactions, which influences their Behavioral Intention to Use; users are eager to utilize BSI mobile banking for their future financial transactions. Consumers who are satisfied with the quality of mobile banking services tend to use them consistently (Akob & Sukarno, 2022).

CONCLUSION

1. This study identifies two constructs that do not have a significant effect: the Speed and Security variables. In this context, BSI mobile banking users hope that using the service will result in faster transactions and guaranteed security. However, these expectations have not been fulfilled, as transactions are challenging due to unclear information and features lacking adequate instructions, along with longer procedures compared to transactions conducted at bank offices. Additionally, concerns arise regarding the risk of losing or altering customer personal data, as well as the potential misuse of this data and the leakage of user financial transaction information. These shortcomings must be addressed promptly to enhance user comfort during transactions and meet user expectations.
2. There are two variables, Accuracy and Trust, that significantly influence behavior. The impact on user behavior can arise because BSI mobile banking offers fast and accurate information, which helps maintain users' trust in BSI mobile banking for transactions.
3. Overall, BSI Mobile assists customers in conducting daily financial transactions by offering convenience and practicality, unrestricted by time and location, as long as they have internet connectivity.

SUGGESSTION

1. Study findings indicate that there is no clear relationship between the speed variable and consumer behavioral intention. Follow-up measures are necessary to improve BSI mobile's responsiveness when used by consumers for transactions, particularly by streamlining multiple transaction processes and minimizing response times.
2. To safeguard transaction data and customer personal information, subsequent improvements to the security variable indicators must also be implemented, encompassing both upgraded security procedures and advanced security techniques.

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