

A Short Review of Customer Satisfaction on Mobile Banking Service Quality of Islamic Banks

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ABSTRACT

Customer satisfaction is important for services company. The study aims to look out issues that need to be concern of Islamic bank as implications related to the quality of mobile banking services which can increase customer satisfaction of Islamic banks. This article reviews some previous study of customer satisfaction on mobile banking service quality of Islamic Bank. As a result, Islamic banks need to make improvements in online information system quality, where Islamic banks must be able to provide the quality of information presented in their mobile banking applications, form and manage qualified human resources, who understand in the fields of Islamic economics and banking as well as information technology and use sophisticated IT systems in their mobile banking products to compete with conventional banks.

Keywords: Islamic Bank Seruqual, Customer Satisfaction, Mobile Banking Technology



INTRODUCTION

Banking can be defined as a financial business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit or other forms in order to improve the lives of many people. Banking institutions in Indonesia consist of Central Banks, Commercial Banks and People's Credit Banks optimizing their business through information technology to survive and win in competition in the global market (Darmawati, 2018).

According to Sudarsono (2018) Sharia Banks are state financial institutions that provide credit and other services in payment traffic and money circulation that operate using sharia or Islamic principles. The characteristics of the Islamic banking system that operates based on the principle of profit sharing provide an alternative banking system that is mutually beneficial for the community and banks, and emphasizes aspects of justice in transactions, ethical investment, prioritizes the values of togetherness and brotherhood in production, and avoids speculative activities in financial transactions (OJK, 2015). By providing a variety of diverse banking products and services with more varied financial schemes, Islamic banking is an alternative banking system that is credible and can be enjoyed by all groups of Indonesian society without exception.

The development of information and communication technology (ICT) for the business world facilitates various trade transactions easily with cyberspace through electronic transactions (Krisnanto et al., 2022; Rajagukguk & Sihombing, 2012). Today, banks have utilized information technology in their banking services by launching information technology-based banking transaction service media, namely mobile banking (m-banking). Mobile banking services open up opportunities for customers to conduct banking transactions through headphones or Personal Data Assistant devices (Habibi & Zaky, 2014; Wardhana, 2015).

E-banking is one of the results of technological development used in the commercial domain. E-banking combines information technology and business applications together. With e-banking, customers can get banking services 24 hours a

day without having to visit a bank office for personal transactions (Iriani, 2019). So that with the existence of E-banking everyone can make financial transactions easily and can be done anywhere through mobile banking facilities, internet banking or sms banking through their gadgets (Khoiriyah & Putra, 2022; Maulana et al., 2019). In implementing this digital banking, Islamic banks must be able to change the marketing model and management model of Islamic banks. The challenge for Islamic banks in developing digital banking is customer reluctance caused by bad experiences. For this reason, the development of service marketing theory in digital banking requires understanding customer preferences from customer satisfaction and loyalty (Mbama & Ezepue, 2018).

Customer satisfaction is highly considered by companies because it will have an impact on sales performance. According to Schnaars in Herawati and Prayekti (2016), basically the goal of a business is to create satisfied customers. If the reality received is in accordance with customer expectations, the customer is satisfied. Service orientation in the business world should lead to customer orientation (Tjiptono & Chandra, 2009). Many financial services are more focused on customers (Safeena & Date, 1970), including meeting customer expectations and perceptions so that internet banking services continue to change by prioritizing service quality (Gupta & Bansal, 2012). Banks that cannot serve customers well may be abandoned by their customers. Customers who are not satisfied with the process of handling internet banking problems may not complain but choose to use internet banking from another bank (Roche, 1970). Therefore, service quality is an important issue to be considered. This study discuss concept of measuring the quality of Islamic bank mobile banking services that can affect the level of satisfaction of Islamic bank customers and their implications related to the quality of mobile banking services that can increase customer satisfaction of Islamic banks. This study proposed what should be prepared by Islamic bank related to the quality of mobile banking services on Islamic bank customer satisfaction that are useful for the development of theory and practice.

RESEARCH METHOD

This article uses a literature andims at the common purpose of a literature review, including improving evidence-based decision making, identifying the synergies within the existing literature, and narrowing the gaps in the research field (Ghozali, 2009). This paper employs a qualitative narrative method (Sudaryono, 2011; Sugiyono, 2018), which relies on making sense of written assumptions/findings in the articles.

RESULTS & DISCUSSION

Data processing are conducted in the following table below which the articles was chosen from national journal with specific issue, customer satisfaction on mobile banking of Islamic bank.

Table 1. Reviewed Paper

Author/Year	Research	Results
Herawati and Prayekti (2011) <i>The Effect of Dimensions of Internet Banking Service Quality and Customer Trust Toward Customer Satisfaction (Empirical Research Against Internet Banking Customers in Yogyakarta City</i>	The study test whether the dimensions of internet banking service quality (IBSQ) which include online service quality, online information system quality, and banking service product quality customer trust affect customer satisfaction.	online service quality, online information system quality, and banking service product quality and customer trust have a positive and significant effect on customer satisfaction.
Cajetan Mbama (2018) <i>Digital banking, customer experience and bank financial performance : UK customers' perceptions</i>	The study presents an integrated understanding of customer perceptions of the links among digital banking, customer experience, satisfaction, loyalty, two financial measures of performance, namely financial ratios (FP1) and NPS criteria (FP2)	Bank can improve financial performance using digital banks. The overall customer NPS is positive.
Khaled Aldiabat (2019) <i>The Effect of Mobile Banking Application on Customer Interaction in the Jordanian Banking Industry.</i>	Identify the extent to which customers in Jordanian banks interact with mobile banking applications in their process of managing bank accounts as well as the benefits of these applications and understand	There is a strong relationship between reliability, service quality, and ease of use on customer interaction with mobile banking applications.

	the working principles of the applications.	
Heri Setiawan (2016). The effect of service quality, perceived value and trust on user satisfaction and loyalty on mobile banking services	Knowing the effect of service quality, perceived value, and trust on customer satisfaction and loyalty. This study uses the structural equation model (SEM) to test the research hypothesis	The results showed that service quality, perceived value, trust and customer satisfaction have a strong and influential effect on bank customer loyalty.
Aldilan Julian Satria and Muhammad Edwar (2016) The Effect of Internet Banking Service Quality and Customer Value on Customer Satisfaction. (Study at PT.BCA Tbk KCP Juanda, Sidoarjo).	This study aims to determine the relationship between research variables (service quality, customer value, and customer satisfaction), so this research includes explanatory research.	Internet banking service quality and customer value partially has a positive effect on customer satisfaction at BCA Juanda Sub-Branch Office, Sidoarjo. Simultaneously, the two variables also have a positive effect on customer satisfaction.
Arga Satria Antasari, Kertahadi dan Riyadi (2013) The Effect of Internet Banking Use on Customer Satisfaction (Study at PT.BRI Tbk Bontang Branch).	This research uses a quantitative approach with an explanatory method. Also explains the causal relationship between variables, namely the use of internet banking through freedom, pleasure and security on customer satisfaction.	Variable freedom, pleasure, and security have a significant partial and simultaneous effect on customer satisfaction.
Roche (2014) An Empirical Investigation Of Internet Banking Service Quality Corporate Image And The Impact On Customer Satisfaction With Special Reference To Sri Lankan Banking Sector.	The main objective of this study is to ascertain the antecedents of service quality specific to internet banking customer satisfaction. Methods exploratory method was also used to identify additional attributes of and its relationship with customer satisfaction	The results reveal that Corporate Image is the most significant indicator of customer satisfaction, followed by assurance, problem solving, empathy, reliability and security. problems, empathy, reliability and safety/Personal. Corporate Image has a direct and positive impact on internet banking customer satisfaction.
Heni Husni Muasyaroh (2014) The Influence of Marketing Mix on Customer Interest in Using E-banking PT BNI Syariah Yogyakarta.	This study aims to determine whether product, tariff, promotion, process and service variables affect customer interest in using E-Banking.	Partially, the product, tariff, promotion, process and service variables have a significant effect on customer interest in using BNI Syariah E-Banking.
Aditya Wardhana (2015) The Effect of Quality Mobile Service	Explaining the effect of mobile banking service quality on customer satisfaction. The causal relationship that can be investigated between the	The effect of mobile banking service quality on customer satisfaction customer satisfaction in Indonesia is

Banking (M-Banking) on Customer Satisfaction in Indonesia	variable quality of mobile banking services has four sub-variables, namely speed, security, accuracy, trust on customer satisfaction.	59.29% and the rest is influenced by other variables
Safeena, R., Abdullah, & H.Date.(2010). Customer Perspectives on E-business Value: Case Study on Internet Banking.	The main objective of this paper is to evaluate the factors that manipulate customers' traits towards digital banking and their propensity towards digital financial institutions.	The results of this study indicate that perceived usefulness, perceived ease of use, consumer awareness and perceived risk are important determinants of digital banking adoption. These factors have a strong and positive influence on customers to accept digital banking systems.
Ansori, Aan (2017). Implementation of Sharia E-Banking in the Islamic Banking Management Information System	This research discusses Islamic e-banking, which includes many things that are limited to a review of the management information system. Both management information system theory, various ebanking tools, basic concepts of e-banking, advantages and disadvantages of e-banking, and others.	E-Banking not only provides comfort but also convenience and security because Internet banking is equipped with a layered security system so that Islamic banking services can run easily and efficiently with qualified bank security services, smoothness and convenience in e-banking services obtained by customers who use e-banking products.
Cahyani, Putri Dwi. (2016). Customer Satisfaction Level with Islamic Banking Service Quality in Yogyakarta	This research was conducted by conducting a study of four Islamic banks in Yogyakarta, namely Bank Muamalat Indonesia, BNI Syariah, BTN Syariah and BPD DIY Syariah. The sample in this study was several customers from the four banks	The conclusion in this study is that the CARTER quality dimension makes a significant contribution to service quality and customer satisfaction with Islamic Banks. From the results of the study, it was found that the assessment of the quality of bank services and the satisfaction felt by customers to Islamic banks was above moderate.
Maulana, Rian, Iskandar, Masrura Mailany. (2018). The Effect of Use on Customer Mobile Banking Interest in Transactions using the Technology Acceptance Model	The measurement scale used in this study is: to measure Usefulness on customer interest Likert scale. The regression approach used to predict the model	there is an effect of Usefulness on the Interest to use mobile banking
Novi and Syamsul Hadi. (2015). Factors Affecting the Use of Mobile Banking Services	This study aims to determine the effect of perceived ease of use, perceived benefits, risk, accessibility, and security	Customer perceptions of security have a strong significant positive effect on mobile banking. Customer

	variables on the use of mobile banking.	perceptions of risk have a strong significant negative effect on mobile banking. Customer perceptions of access capabilities have a moderate significant positive effect on mobile banking. Customer perceptions of ease of use and benefits have no significant effect on the use of mobile banking.
Satriyanti, Evi Okatviani. (2012). The Effect of Service Quality, Customer Satisfaction and Bank Image on Customer Loyalty of Bank Muamalat in Surabaya.	Researchers only discuss variables that affect service quality, customer satisfaction, and bank image on customer loyalty. The object limitation in this study focuses only on Bank Muamalat customers in Surabaya.	The results in general can be concluded that service quality, customer satisfaction and bank image together and partially have a positive and significant effect on customer loyalty of Bank Muamalai in Surabaya.

Source: author processed, 2022

The development of mobile banking service quality in some Islamic banks still lags far behind the quality of mobile banking services in conventional banks. In this case, it is necessary to encourage Islamic banks to immediately improve the infrastructure of mobile banking service quality. Implementing and improving the dimensions of e-service quality, improving customer service, information systems and online bank product services through mobile banking applications and the need for resources and infrastructure related to information technology will increase the satisfaction, trust, and loyalty of Islamic bank customers.

Herawati and Prayekti (2018) convey the servqual model is closely related to the customer satisfaction model, which is largely based on the disconfirmation approach. According to the disconfirmation approach, if the performance of an attribute increases more than the expectations of the attribute in question, then satisfaction (and service quality) will also increase. The service quality factors that provide the greatest customer satisfaction to the smallest are responsiveness, compliance, empathy, tangible, reliability and assurance (Cahyani, 2016; Fauzi & Putra, 2020; Pernanu & Putra, 2016). Ana & Zunaidi (2022) also show that internet banking service quality consisting of online customer service quality, online system information quality and

banking service product quality has a positive and significant influence on customer satisfaction. Aan Ansori (2019) mentioned that the support of a modern IT system greatly supports the increased competitiveness of Islamic banks nationally. Most customers choose a bank because of the ease of transactions, for example the existence of ATMs spread throughout Indonesia. Islamic bank internet banking will provide you with convenience, practicality, security, and comfort for customers in making online transactions.

The quality of mobile banking services provided by banks is closely related to customer satisfaction. If the company provides good service quality, the customer will feel satisfied. For this reason, the company must be able to understand customer behavior and provide the right quality of service as desired. Good service quality in the eyes of customers is very important in attracting customers to become regular customers and helping to create harmonious interactions between customers and companies so that it will create customer satisfaction (Satria, 2016). If Islamic banks implement and improve the dimensions of e-service quality in their mobile banking products, then customer satisfaction will be achieved, because customers feel the added value of the mobile banking service.

Improving the information system and bank product services will also increase customer satisfaction. If mobile banking services are responsive and clear in serving product service information, customers will feel well served. (De Leon, 2019) in their research results state that online information system quality is the most dominant variable in its influence on customer satisfaction. This can be understood, because mobile banking customers are not physically dealing with bank employees but dealing directly with computers; thus, the quality of the information presented will greatly determine their satisfaction (Aldiabat et al., 2019).

Forming Quality human resources is a very prospective opportunity, as well as a challenge for academics and the world of education to prepare qualified human resources (SDI) who are experts in the field of Islamic economics, not karbitan as has happened so far. The high demand for SDI for Islamic banks shows that the Islamic economic system is increasingly needed by the community because Human Resources

are the most important asset in any industry, including Islamic banking (Styarini & Riptiono, 2020)

The use of a modern IT system will be able to increase customer interest in using Islamic bank services and can provide satisfaction to customers, this also makes Islamic banks able to compete with conventional banks. Ansori (2019) conveyed that the use of this modern IT system will make it easier for Islamic bank customers to carry out non-financial transactions, such as balance information and account mutations, and financial transactions, such as inter-account transfers, online transfers between banks, SKN (clearing) and RTGS. Process monthly bill payments, such as electricity, telephone, and other payments, and can make purchase transactions.

CONCLUSION

Based on the description above, it can be concluded that in order to increase customer satisfaction of Islamic banks through the quality of mobile banking services, Islamic banks need to improve their application services using the e-servqual dimensions, namely responsiveness, empathy, tangible, reliability and assurance.

Islamic banks also need to make improvements in online information system quality, where Islamic banks must be able to provide the quality of information presented in their mobile banking applications. Islamic banks also need to form and manage qualified human resources, who understand in the fields of Islamic economics and banking as well as information technology. Islamic banks also need to use sophisticated IT systems in their mobile banking products in order to compete with conventional banks and can provide convenience to their customers which will have an impact on customer satisfaction in using these services.

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