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## Digital Banking As An Online Transaction Service For Customer Satisfaction

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**Abstract.** *The increased garbage creation in Maros may motivate businesses to become more concerned with environmental sustainability. Armour Coffee's green marketing strategy begins with the brand logo and extends to the firm's vision and objective. According to statistics from the top brand index, Armour Coffee remains the least popular local coffee shop in Indonesia, which is both a phenomena and a problem in this study. Based on the findings, the study concludes that Green Product and Green Place have a favourable influence on Interest in Purchasing Armour Coffee in Maros. Meanwhile, Green Price and Green Promotion had little influence on Interest in Purchasing Armour Coffee in Maros. Simultaneously, green product, green pricing, green location, and green promotion (green marketing mix) impact interest in purchasing Armour Coffee in Maros.*

**Keywords:** *Accuracy, Speed, Security, Customer Satisfaction.*

### INTRODUCTION

According to the study findings, internet users in Indonesia improved between 2015 and 2021. Among Indonesia's 272 million inhabitants, penetration

In 2015, there were 143.26 million internet users in Indonesia, or 54.66% of the population. This is an increase of 10.56 million persons above the poll findings in 2021. Digital banking services are a way for banks to innovate client service. Digital banking services may make it simpler for users to open account books, conduct financial operations, register, communicate, and close accounts (Moridu, 2016). This service is conveniently accessible at any time and from any location. This attempts to improve operational efficiency and bank service quality in order to offer customer satisfaction (Moridu, 2017).

Bank BRI Syariah is one of the banks that competes to attract clients who want to use its goods and services. To gain a competitive edge, more attention must be paid to the quality of service provided both internally and externally by the bank, resulting in work satisfaction among employees and customers (Juliana, 2021). In 2021, BRI Syariah was able to establish and maintain a favorable image by showcasing the corporate brand on social media. This demonstrates that the Bank's digital banking customers (M-Banking, I-Banking, and SMS-Banking) are growing each year. The upward trend shows that there is a lot of interest in adopting digital banking..

**RESEARCH METHOD(S)**

This is a quantitative method research. According to Hendryadi (2015), quantitative methods are analyses that use quantitative analytical instruments, i.e. analytical techniques that utilize models, with the findings provided in the form of statistical and econometric model numbers and explained and understood in a description. (Muridu, 2022). This study was conducted on BRI Syariah Bank clients in Palopo Regency. The demographic to be studied is all BRI Syariah clients in Palopo Regency from 2015 to December 2020, totaling 26,200 consumers. This study used a purposive sampling approach. The author defines the following client criteria: male or female, age  $\geq 16$  years, income, and usage of digital banking (e.g. ATM, SMS-Banking, I-Banking, M-Banking, online hasanah, or online waqf).

**FINDINGS AND DUSCUSSION**

**1. Multicollinearity Test**

To test multicollinearity, we will use the VIF and Tolerance values on the basis of decision making:

- VIF: if the VIF value is less than 10 then multicollinearity does not occur, and if the VIF value is more than 10 then multicollinearity occurs.
- Tolerance: if the tolerance value is more than 0.1 then multicollinearity does not occur, and if the tolerance value is less than 0.1 then multicollinearity occurs.

**Table 1**

**Multicollinearity Test**

Variable	Collinearity Statistics	
	Tolerance	VIF
Accuracy	0,266	3,737
Speed	0,273	3,655
Security	0,542	1,061

Source: Data processed with SPSS 23

According to the table above, the VIF value is less than 10, and the tolerance value is more than 0.1. These findings indicate that the variables accuracy (X1), speed (X2), and security (X3) do not exhibit multicollinearity.

**2. Multiple Linear Analysis**

**Table 2**

**Multiple Linear Analysis**

	Unstandardize d Coefficients	Std. Coefficients

Model		B	Std. Error	Beta
1	(Constant)	,461	5,654	
	Accuracy	,355	,217	.056
	Speed	,660	,274	.550
	Security	,045	,041	-.250
a. Dependent Variable: Customer Satisfaction				

Sumber: Data processed with SPSS 23

$$Y = a + \beta_1.x_1 + \beta_2.x_2 + \beta_3.x_3 + e \quad Y = 0,461 + 0,355 + 0,660 + 0,045 + e$$

Using the equation above, we can deduce that:

1. The regression results show that the constant (a) is 0.461. This indicates that if the variables accuracy (X1), speed (X2), and security (X3) have little or zero impact on the variable Customer Satisfaction (Y), the value of Customer Satisfaction (Y) is 0.461.
2. Based on the regression study, the regression coefficient accuracy (X1) is 0.355. This suggests that adding one accuracy value (X1) will boost customer satisfaction (Y) by 0.355, providing the variables (X2) and (X3) remain unchanged.
3. Based on the regression study, the Speed regression coefficient (X2) is 0.660. This suggests that adding one Speed value (X2) increases customer satisfaction (Y) by 0.660, provided (X1) and (X3) stay unchanged.
4. Based on the regression study, the Security regression coefficient (X3) is 0.045. This means that adding one security parameter (X1) will boost customer satisfaction (Y) by 0.045, provided (X1) and (X2) remain Hypothesis Testing.

### 3. Hypothesis testing

#### 1. Simultaneous Significant Test (F Test).

The simultaneous test or f test basically aims to see whether or not there is an influence of accuracy (X1), Speed (X2), Security (X3) on Customer Satisfaction (Y) simultaneously or together. The results of the F Test are as follows.

**Table 3 Results Test F**

Model		F	Sig.
1	Regression	23,766	,000 <sup>b</sup>
	Residual		
	Total		

Dependent Variable: Customer Satisfaction (Y)

Source: SPSS 23.0 Processing Results.

The table above shows that Fcount is 23.766 and FTable is 1.32 at  $\alpha = 0.05$ . The method for calculating F Table is  $df_1 = \text{number of variables} - 1$  and  $df_2 = \text{number of}$

samples - number of variables. So,  $df1 = 4 - 1 = 3$  and  $df2 = 61 - 4 = 77$ ). The estimated F value ( $23.766 > 1.32$ ) and significance level ( $0.000 < 0.10$ ) indicate that  $H_0$  is rejected and  $H_a$  is accepted. This demonstrates that in this study, accuracy (X1), speed (X2), and security (X3) all have a substantial impact on customer satisfaction (Y). In this research, accuracy (X1), speed (X2), and security (X3) all have a substantial effect on customer satisfaction (Y), as seen in the table above.

**2. T-test (Partial)**

The foundation for decision-making in partial testing is:

- $H_0$  is rejected if the t-count is less than the t-Table;  $H_1$  is approved if the t-count exceeds the t-Table.
- $H_0$  is rejected if  $Pr > \alpha$  (sig. 0.05), but  $H_1$  is accepted if  $Pr < \alpha$  (sig. 0.05).

**Table 4 T Test (Parsial)**

	Model	t	Sig.
1	(Constant)	,461	,536
	Accuracy	7,166	,001
	Speed	6,231	,001
	Security	3,677	0,02
a. Dependent Variable: Customer Satisfaction			

Source: data processed with SPSS 23

The independent variable has a higher t-value than the t-table, which is 2.022. The difference between the t-calculated and t-table values is  $7.166, 6.231, 3.677 > 2.022$ , indicating that  $H_0$  is rejected and  $H_1$  accepted. The sig value is  $< 0.05$ . Based on the acquired t-count and sig values. We may infer that partly correctness (X1), speed (X2), and security (X3) have a considerable beneficial influence on customer satisfaction (Y).

a. The Effect of Accuracy (X1) on Customer Satisfaction.

Based on the previously mentioned analytical findings, it is obvious that accuracy has an impact on customer satisfaction, as shown in findings Test T; consequently, the hypothesis that accuracy has an impact on customer satisfaction of digital banking service customers is accepted.

b. The impact of speed (X2) on customer satisfaction.

Based on the previously mentioned analytical findings, it is obvious that speed has an impact on customer satisfaction, as shown in findings Test T; hence, the hypothesis that speed has an affect on customer satisfaction of digital banking service customers is accepted. Partially, speed has a good and considerable impact on customer satisfaction.

c. The Impact of Security (X3) on Customer Satisfaction.

Based on the previously mentioned analytical findings, it is obvious that security has an impact

on customer satisfaction, as shown in findings Test T; consequently, the hypothesis that security has an impact on customer satisfaction of digital banking service customers is accepted. Partially

## CONCLUSION AND RECOMMENDATION

Based on the results of the analysis tests, the researchers concluded:

- a. The characteristics accuracy, quickness, and security all have a substantial impact on customer satisfaction at BRI Syariah Bank, Palopo Regency.
- b. The Accuracy variable determines BRI Syariah Customer Satisfaction in Palopo Regency.
- c. The Speed variable effects BRI Syariah Customer Satisfaction in Palopo Regency.  
Security effects BRI Syariah customer satisfaction in Palopo Regency..

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