

# The Influence Of Service Quality And Convenience On Customer Loyalty In Indonesian Sharia Bank Mobile Banking Users (Case Study at Indonesian Syariah Bank KC Jember Sudirman)

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**Abstract:** This research was conducted to analyze each variable, namely efficiency, reliability, fulfillment, privacy, responsiveness and ease of customer loyalty at Bank Syariah Indonesia KC Jember Sudirman. This research is a descriptive and causal research because this research aims to analyze the relationship between variables and describe the research results. The population used in this study were customers of Bank Syariah Indonesia KC Jember Sudirman who actively used the mobile banking application and had made more than 5 transactions in the last 3 months. the number of samples in this study amounted to 100 respondents. The analytical tool used in this study uses multiple linear regression with the help of SPSS version 26. The results show that the privacy and convenience variables have a significant effect on customer loyalty, while efficiency, reliability, fulfillment and responsiveness have no significant effect on customer loyalty. Therefore, Bank Syariah Indonesia is expected to be able to increase the compatibility between product information and services contained in mobile banking in order to increase customer loyalty.

**Keywords:** efficiency; reliability; privacy; convenience; customer loyalty

## INTRODUCTION

Service quality is a form of consumer assessment of the level of service received with the expected level of service (Kotler, 2019). According to (Jawas & Abdullah, 2015), the quality of service to mobile banking itself has several dimensions or measures, namely efficiency (the ability of customers to find information related to products and the ease of accessing and leaving the website with minimum effort), fulfillment (product fulfillment and providing services requested by customers correctly and on time), reliability (ability to perform promised services accurately and reliably), privacy (guarantee that customer statistics and transactions are safe and not leaked), responsiveness (ability to provide correct information to customers when problems arise and have a guarantee mechanism).

Perceived convenience is an important factor for customers in using mobile banking, because with a clear and easy-to-understand system, it doesn't take much effort to understand the system, and it's easy to operate the system according to what individuals want to do (Latief & Dirwan, 2020).

According to Kotler and Keller (2015) loyalty is a deeply held customer commitment to re-subscribe or re-purchase selected products/services consistently in the future, even though situational influences and marketing efforts have the potential to cause switching customer behavior. According to Vahlevi

and Vitaharsa (2022) loyalty can be created if customers are satisfied with the level of service received and continue to innovate and continue to bond with customers.

In the current era of globalization, business transactions between companies are becoming increasingly stringent both in the domestic and international markets. Many companies that want to grow and gain a competitive advantage must be able to offer quality goods such as goods and services. Becoming a truly superior company in the business world is not always easy. One of them is by utilizing information technology that can become one of the company's strategies (Irawan, 2020).

The development of businesses that use the internet as the main medium in their system is running very fast, this is evidenced by the many emerging companies that have grown up using internet media to process their transactions. As of December 2021, internet users in Indonesia alone are more than 202.35 million (www.ncbeindonesia.com 2021).(Santoso & Alawiyah, 2021)

Digital banking services are known as e-channels. According to Rahmawati and Raymond (2020) e-channel is one of the newest wireless banking information services offered by banks using mobile technology to support the smoothness and ease of banking activities. Based on data from Bank Indonesia, the number of e-channel users continues to increase. The following is e-channel data for the 2020-2021 period:

**Table 1.1 National E-Channel Data  
 Year 2020 – 2021**

E-Channel Nasional		Periode	
		2020	2021
Phone Banking	Volume	2.132,82	181.995
	Nominal	17.448.179,33	17.448.179
Mobile Banking	Volume	347.055.162,00	347.055.162
	Nominal	487.135.225,63	487.135.226
Internet Banking	Volume	127.991.742,00	127.991.742
	Nominal	2.162.602,819,63	2.162.602.820
Total	Volume	475.228.582,00	475.228.582
	Nominal	2.667.186.224,59	2.667.186.225

Based on national e-channel data, there is a slight increase in the number of users using national e-channel data in 2020 and 2021 of 2,667,186,225. This can be seen from customers' interest in using e-channel data every year, because its use provides convenience and benefits that make it easier for customers to make transactions. It can be seen in terms of volume that the most interested is mobile banking.(Indarto,E.W et al., 2018)

Mobile banking is one of the applications of mobile commerce applications that focus on banking finance so that conventional banking services are developed into electronic banking services that facilitate customer needs in obtaining information, communication and banking transactions (Financial Services Authority Regulation, 2018). Services in mobile banking include financial transactions, non-financial transactions, transferring funds, checking balances, paying bills via smartphone or tablet, as well as internet network services which are the main factors in running mobile banking applications (Hamdiah & Likdanawati, 2021).

The existence of banking in Indonesia itself is still dominated by conventional banks by charging interest rates for their banking products (Faizal, 2014). The current performance of Islamic banks is generally better than conventional banking. Islamic banking that does not experience negative spreads and a relatively

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low percentage of non-performing financing. This condition occurs because the bank's rate of return does not depend on the high and low interest rates, so that Islamic banks can be more resilient in going through crises (Anshori, 2018).

As with other phenomena in countries with a majority Muslim population, Islamic financial institutions in Indonesia are well developed (Risfandy et al., 2016). Islamic banks in Indonesia are included in the top 10 countries with the most Islamic bank assets in the world (Financial Services Authority, 2017). Increasing financial performance will also increase the growth of Islamic banking (Syafrida & Aminah, 2015). To develop Islamic banks, Bank Indonesia issued a roadmap for the development of Indonesian Islamic banking to serve as a guide for Islamic banking stakeholders to achieve the goal of building Islamic commercial banks in Indonesia so that they can continue to progress and develop (Financial Services Authority, 2016).

PT Bank Syariah Indonesia comes with the concept of combining business ideals with spiritual values. Bank Syariah Indonesia has grown as a bank that is able to combine the two in its operational activities. In addition, Bank Syariah Indonesia has also developed a mobile banking service to facilitate company performance, assist customers in making transactions and make it easier for Jember Muhammadiyah University students to make installment payments or UKT.

In Muchran & Aenul's research (2022) it shows that mobile banking services have a positive and significant effect on customer loyalty at Bank Sulselbar, Makassar's main branch. In a study by Rizal et al. (2020) shows that service quality has a positive and significant effect on customer loyalty. In the research of Atika et al. (2022) showed that service quality and convenience have a significant influence on the loyalty variable.

The use of mobile banking which is widely used by customers does not rule out the possibility of many problems occurring related to service quality and convenience. Based on the pre-survey that has been conducted at BSI KC Jember Sudirman that the problem with service quality is that the quality of mobile banking services is still low because mobile banking when accessed often errors, for example when making a transfer too late the service usually appears unavailable (Qomariah, 2012). The problem that occurs in convenience, namely when activating, the problem that occurs in the convenience when activating is that the smartphone used by the customer is not supported, so it has to be activated many times, and some even fail to activate, so this makes service and convenience inconvenient. This resulted in customer disloyalty towards Bank BSI KC Jember Sudirman.

## METHOD

This research is descriptive and causal research because this research aims to analyze the relationship between variables and describe the research results. The secondary data used in this study consisted of literature studies, literature, and journals related to the problem taken from the internet. In addition, in the process of collecting this secondary data, researchers took data related to the research which became the basis for supporting it. Meanwhile, primary data is obtained by interviewing and distributing questionnaires via google form to customers which will be filled in by respondents and include the identity and responses of respondents (Qomariah et al., 2021). The questionnaire was distributed via google form to customers of Bank Syariah Indonesia (BSI) KC Jember Sudirman. The population used in this study is the population of Bank Syariah Indonesia KC Jember Sudirman customers who actively use mobile banking applications. The sample technique in this study used non probability sampling techniques. The non probability sampling technique

used in sampling in this study is purposive sampling technique with a total of 100 respondents. There are sample characteristics, namely customers who use BSI mobile banking Jember Branch who are at least 17 years old and have made 5 transactions in the last 3 months that can be sampled. Therefore, not all populations get the same opportunity to be sampled in this study. (Qomariah et al., 2016)

The analytical tools used in this study are validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, multiple linear regression analysis, partial test (t test) and coefficient of determination ( $R^2$  test). The independent variable consists of efficiency, reliability, fulfillment, privacy, responsiveness, and convenience while the dependent variable is customer loyalty. The regression equation interpreted in this research is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + e$$

Information:

Y : Customer Loyalty

a : Constant

X<sub>1</sub> : Efficiency

X<sub>2</sub> : Reliability

X<sub>3</sub> : Fulfillment

X<sub>4</sub> : Privacy

X<sub>5</sub> : Responsiveness

X<sub>6</sub> : Convenience

b<sub>1,2,3,4,5,6</sub> : Regression coefficient for variables X<sub>1</sub>, X<sub>2</sub>, X<sub>3</sub>, X<sub>4</sub>, X<sub>5</sub>, X<sub>6</sub>.

e : Error (Confounding variables outside the independent variables)

## RESULTS AND DISCUSSION

### Data Instrument Test Results

#### 1. Validity Test Results

The validity test was carried out to reveal whether the questions on the questionnaire were valid or not. The validity test is important to measure how carefully a test performs a measuring function or can actually reflect the variable that can be measured. If r count with r table with a significance level of 0.05. If r count < r table, then the instrument is declared invalid and if r count > r table, then the instrument is declared valid. The following is a table of validity test results:

**Table 1. Validity Test Result**

Variable	Statement Items	R <sub>count</sub>	r <sub>table</sub>	Sig	Information
Efficiency (X <sub>1</sub> )	X <sub>1.1</sub>	0,872	0,1966	0,000	Valid
	X <sub>1.2</sub>	0,888	0,1966	0,000	Valid
	X <sub>1.3</sub>	0,864	0,1966	0,000	Valid
	X <sub>1.4</sub>	0,809	0,1966	0,000	Valid
	X <sub>1.5</sub>	0,526	0,1966	0,000	Valid
Reliability (X <sub>2</sub> )	X <sub>2.1</sub>	0,859	0,1966	0,000	Valid
	X <sub>2.2</sub>	0,854	0,1966	0,000	Valid
	X <sub>2.3</sub>	0,891	0,1966	0,000	Valid
	X <sub>2.4</sub>	0,880	0,1966	0,000	Valid

Variable	Statement Items	R <sub>count</sub>	r <sub>table</sub>	Sig	Information
	X <sub>2.5</sub>	0,910	0,1966	0,000	Valid
	X <sub>2.6</sub>	0,740	0,1966	0,000	Valid
Fullfilment (X <sub>3</sub> )	X <sub>3.1</sub>	0,926	0,1966	0,000	Valid
	X <sub>3.2</sub>	0,926	0,1966	0,000	Valid
Privacy (X <sub>4</sub> )	X <sub>4.1</sub>	0,825	0,1966	0,000	Valid
	X <sub>4.2</sub>	0,920	0,1966	0,000	Valid
	X <sub>4.3</sub>	0,900	0,1966	0,000	Valid
	X <sub>4.4</sub>	0,886	0,1966	0,000	Valid
Responsiveness (X <sub>5</sub> )	X <sub>5.1</sub>	0,912	0,1966	0,000	Valid
	X <sub>5.2</sub>	0,931	0,1966	0,000	Valid
Convenience (X <sub>6</sub> )	X <sub>6.1</sub>	0,859	0,1966	0,000	Valid
	X <sub>6.2</sub>	0,897	0,1966	0,000	Valid
	X <sub>6.3</sub>	0,924	0,1966	0,000	Valid
	X <sub>6.4</sub>	0,911	0,1966	0,000	Valid
	X <sub>6.5</sub>	0,938	0,1966	0,000	Valid
	X <sub>6.6</sub>	0,871	0,1966	0,000	Valid
Loyalty Customer (Y)	Y <sub>1</sub>	0,917	0,1966	0,000	Valid
	Y <sub>2</sub>	0,933	0,1966	0,000	Valid
	Y <sub>3</sub>	0,872	0,1966	0,000	Valid

Source: Data processed by researchers in 2023

Based on the table above for each statement item, the variables used are efficiency (X<sub>1</sub>), reliability (X<sub>2</sub>), fulfillment (X<sub>3</sub>), privacy (X<sub>4</sub>), responsiveness (X<sub>5</sub>), convenience (X<sub>6</sub>) and customer loyalty (Y). Shows the results that the r-count is greater than r-table (0.1966) and the significance level is less than 5% or 0.05, so it can be concluded that all statements of each variable used in this research questionnaire are valid.

## 2. Reliability Test Results

The reliability test is used to test the data we obtain or from the questionnaires distributed. Answers from the questionnaire are said to be reliable or reliable if the respondents' answers are consistent from time to time. The reliability test used is one shot or one time measurement. Here the measurement is only once and then the results are compared with other questions or measure the correlation between the answers to the questions. SPSS provides a facility to measure reliability with the Cronbach Alpha statistical test. A construct or variable is said to be reliable if it gives Cronbach Alpha > 0.60 or greater than 0.60. The following is a table of reliability test results:

**Table 2. Reliability Test Result**

Variable	Cronbach Alpha	Reliability Standards	Information
Efficiency (X <sub>1</sub> )	0,852	0,60	Reliabel
Reliability (X <sub>2</sub> )	0,925	0,60	Reliabel
Fulfillment (X <sub>3</sub> )	0,833	0,60	Reliabel
Privacy (X <sub>4</sub> )	0,905	0,60	Reliabel
Responsiveness (X <sub>5</sub> )	0,819	0,60	Reliabel
Convenience (X <sub>6</sub> )	0,951	0,60	Reliabel
Loyalty Customer (Y)	0,893	0,60	Reliabel

Source: Data processed by researchers in 2023

Based on the table above, it shows that the results of the Cronbach Alpha value for each research variable are  $> 0.60$ , so it can be concluded that all statement items for each variable used in the research questionnaire are said to be reliable.

### Classical Assumption Test Results

#### 1. Normality Test Results

According to Ghozali (2018) the normality test aims to find out whether the confounding or residual variables are normally distributed. The normality test in this study used the Kolmogorov Smirnov test processed with SPSS version 26. The conclusions from the normality test results can be seen:

- a. If the significance value is  $> 0.05$ , then the data is declared normally distributed.
- b. If the significance value is  $< 0.05$ , it is stated that the data is not normally distributed.

The following are the results of the normality test tested using the IBM SPSS version 26 program:

**Table 3. Normality Test Result  
 One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		78
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.42021690
Most Extreme Differences	Absolute	.065
	Positive	.053
	Negative	-.065
Test Statistic		.065
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

Source: Data processed by researchers in 2023

Based on the table above, it shows that the significance value of 0.200 is greater than 0.05 so it can be concluded that the data above that has been tested is otherwise normal.

#### 2. Multicollinearity Test Results

The multicollinearity test aims to test whether the regression model found a correlation between the independent variables. A good regression model should not have a correlation between the independent variables. To detect whether there is a correlation between the independent variables, it can be seen from two things, namely the Tolerance and Variance Inflation Factor (VIF) values. The values used to indicate the presence of multicollinearity are Tolerance  $> 0.10$  and VIF values  $< 10$ . The following in the table below are the results of the multicollinearity test:

**Table 4. Multicollinearity Test Results**

Variable	Tolerance	VIF	Information
Efficiency	0,751	1,332	Multicollinearity does not occur
Reliability	0,815	1,226	Multicollinearity does not occur
Fulfillment	0,562	1,780	Multicollinearity does not occur
Privacy	0,832	1,202	Multicollinearity does not occur
Responsiveness	0,687	1,456	Multicollinearity does not occur
Convenience	0,576	1,736	Multicollinearity does not occur

Source: Data processed by researchers in 2023

Based on the multicollinearity test table above, all independent variables show that the tolerance values are more than 0.10 and the VIF (Variance Inflation Factor) values are less than 10. So it can be concluded that there is no multicollinearity between the independent variables in this study.

### 3. Heteroscedasticity Test Results

The heteroscedasticity test aims to test whether there is an inequality of variance from the residual one observation to another. A good regression model is that there is no heteroscedasticity. This study uses the Glejser test, which is a test that proposes to regress the residual absolute value of the independent variable with the regression equation (Ghozali, 2016: 137). The regression model does not contain heteroscedasticity if the significance probability values are above the 5% confidence level. The following in the table below is the result of the heteroscedasticity test:

**Table 5. Heteroscedasticity Test Results**

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.723	.764		.946	.347
Efficiency	-.032	.030	-.149	-1.067	.290
Reliability	-.019	.027	-.090	-.688	.494
Fulfillment	.047	.083	.084	.566	.573
Privacy	.012	.036	.042	.332	.741
Responsiveness	-.100	.071	-.192	-1.399	.166
Convenience	.028	.032	.135	.880	.382

Source: Data processed by researchers in 2023

Based on the results of the heteroscedasticity test in the table above, it can be seen that the sig value of each variable is 0.290 for the efficiency variable, the reliability variable is 0.494, the fulfillment variable is 0.573, the privacy variable is 0.741, the responsiveness variable is 0.166 and the convenience variable is 0.386. From these results, it can be concluded that the regression equation model does not experience heteroscedasticity. This is because the value of each variable is not significant, or the Sig value is greater than 0.05.

### Results of Multiple Linear Regression Analysis

The hypothesis testing carried out in this study was to use a multiple regression equation model. This model is used to examine the effect of two or more independent variables on the dependent variable with an

interval or ratio measurement scale in a linear equation. The independent variables consist of efficiency, reliability, fulfillment, privacy, responsiveness, and convenience while the dependent variable is customer loyalty. The following in the table below is the result of multiple linear regression analysis:

**Table 6. Results of Multiple Linear Regression Analysis**

Variabel	Regression Coefficient
Efficiency (X <sub>1</sub> )	0,050
Reliability (X <sub>2</sub> )	-0,023
Fulfillment (X <sub>3</sub> )	0,095
Privacy (X <sub>4</sub> )	0,173
Responsiveness (X <sub>5</sub> )	0,202
Convenience (X <sub>6</sub> )	0,178
Costant	1,857

Source: Data processed by researchers in 2023

Based on the table above, it can be seen that the general equation of multiple linear regression is:

$$Y = 1.857 + 0.050X_1 - 0.023X_2 + 0.095X_3 + 0.173X_4 + 0.202X_5 + 0.178X_6$$

The above equation has meaning, which means:

1. The constant value of the above equation obtained a positive constant value which means that if the value of the independent variable efficiency (X<sub>1</sub>), reliability (X<sub>2</sub>), fulfillment (X<sub>3</sub>), privacy (X<sub>4</sub>), responsiveness (X<sub>5</sub>), convenience (X<sub>6</sub>) is considered constant, then customer loyalty (Y) in this study has a positive relationship.
2. The regression coefficient of the efficiency variable (X<sub>1</sub>) is positive, meaning that there is a unidirectional relationship between efficiency and customer loyalty. If the efficiency value increases, the customer loyalty value will also increase, and vice versa, if the efficiency value decreases, the customer loyalty value will decrease. Thus, it can be seen that every use of the BSI mobile banking application is able to provide speed and accuracy in processing transactions, it will increase customer loyalty decisions in using the BSI mobile banking application.
3. The reliability variable regression coefficient (X<sub>2</sub>) is negative, meaning that it is inversely proportional between reliability and customer loyalty. If the reliability value increases, the customer loyalty value will decrease, and vice versa, if the reliability value decreases, customer loyalty will increase. Thus, it can be seen that every use of the BSI mobile banking application in providing reliable and accurate services does not increase customer loyalty in using the BSI mobile banking application.
4. The regression coefficient of the fulfillment variable (X<sub>3</sub>) is positive, meaning that there is a unidirectional relationship between fulfillment and customer loyalty. If the fulfillment value increases, the customer loyalty value will also increase, and vice versa, if the fulfillment value decreases, the customer loyalty value will decrease. Thus, it can be seen that every use of the BSI mobile banking application is able to fulfill needs, it will increase customer loyalty decisions in using the BSI mobile banking application.
5. The regression coefficient of the privacy variable (X<sub>4</sub>) is positive, meaning that there is a unidirectional relationship between privacy and customer loyalty. If the privacy value increases, the customer loyalty value will also increase, and vice versa, if the privacy value decreases, the customer loyalty value will



decrease. Thus, it can be seen that every use of the BSI mobile banking application is able to protect customer data, it will increase customer loyalty decisions in using the BSI mobile banking application.

6. The regression coefficient of the responsiveness variable ( $X_5$ ) is positive, meaning that there is a unidirectional relationship between responsiveness and customer loyalty. If the responsiveness value increases, the customer loyalty value will also increase, and vice versa, if the responsiveness value decreases, the customer loyalty value will decrease. Thus, it can be seen that every use of the BSI mobile banking application is able to respond or be swift in helping customers, it will increase customer loyalty decisions in using the BSI mobile banking application.
7. The regression coefficient of the convenience variable ( $X_6$ ) is positive, meaning that there is a unidirectional relationship between convenience and customer loyalty. If the convenience value increases, the customer loyalty value will also increase, and vice versa, if the convenience value decreases, the customer loyalty value will decrease. Thus, it can be seen that every use of the BSI mobile banking application is able to facilitate customers, it will be accompanied by an increase in customer loyalty decisions in using the BSI mobile banking application.

### Hypothesis Test Results

#### 1. Test Results t

According to Mulyono (2018) the t test is used to determine whether the independent variable partially has a real effect or not on the dependent variable. By using a sample of 100, 6 independent variables and a real level of 5%, the t table is obtained at  $(\alpha/2; n-k-1) = 0.05/2; 100-2-1 = 0.025; 97 = 1.984$ . The following are the results of the t test tested using the IBM program, SPSS Version 26:

**Table 7. Test Results t**

Variable	T	Sig
Efficiency	0,828	0,410
Reliability	-0,440	0,661
Fulfillment	0,559	0,578
Privacy	2,453	0,16
Responsiveness	1,365	0,176
Convenience	3,075	0,003

Source: Data processed by researchers in 2023

From the table above, it is known that the comparison between the significance level and the significance table is as follows:

- a. The t value produced by the efficiency variable is 0.828 with a sig value. 0,410. This shows that the calculated t value is smaller than the t table of 1.984 and the sig. value is greater than 0.05. Thus  $H_0$  is accepted and  $H_1$  is rejected. This means that the efficiency variable has no effect on customer loyalty.
- b. The calculated t value generated by the reliability variable is -0.440 with a sig value. 0,661. This shows that the t value is smaller than the t table 1.984 and the sig. value is greater than 0.05. Thus  $H_0$  is accepted and  $H_2$  is rejected. This means that the reliability variable has no significant effect on customer loyalty.
- c. The calculated t value generated by the fulfillment variable is 0.559 with a sig value. 0,578. This shows that the t value is smaller than the t table 1.984 and the sig. value is greater than 0.05. Thus  $H_0$  is accepted and  $H_3$  is rejected. This means that the fulfillment variable has no significant effect on customer loyalty.

- d. The t value generated by the privacy variable is 2.453 with a sig value. 0,016. This shows that the t value is greater than the t table 1.984 and the sig. value is smaller than 0.05. Thus  $H_0$  is rejected and  $H_a$  is accepted. This means that the privacy variable has a significant effect on customer loyalty.
- e. The calculated t value generated by the responsiveness variable is 1.365 with a sig value. 0,176. This shows that the t value is smaller than the t table 1.984 and the sig. value is greater than 0.05. Thus  $H_0$  is accepted and  $H_a$  is rejected. This means that the responsiveness variable has no significant effect on customer loyalty.
- f. The calculated t value generated by the convenience variable is 3.075 with a sig value. 0,003. This shows that the t value is greater than the t table 1.984 and the sig. value is smaller than 0.05. Thus  $H_0$  is rejected and  $H_a$  is accepted. This means that the convenience variable has a significant effect on customer loyalty.

**Results of the Coefficient of Determination (R<sup>2</sup> Test)**

The value of the coefficient of determination is between zero and one. A small R<sup>2</sup> value means that the ability of the dependent variable is very limited. A value close to one means that the independent variable provides almost all the information needed to predict the variation in the dependent variable. For regression with more than two dependent variables, it can be seen in the adjusted R<sup>2</sup> column in the output model summary table. The following are the results of the test for the coefficient of determination (R<sup>2</sup>) tested using the IBM SPSS version 26 program:

**Table 8. Results for the Coefficient of Determination (R<sup>2</sup> Test)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.595 <sup>a</sup>	0.353	0.312	2.807

Source: Data processed by researchers in 2023

Based on the table above, it can be seen that the amount of Adjusted R Square of 0.312 means that the variation that occurs in variable Y (customer loyalty) is 31.2% which is explained by variables X1 (efficiency), X2 (reliability), X3 (fulfillment), X4 (privacy), X5 (responsiveness), X6 (convenience). The remaining 68.8% (100%-31.2%) is explained by other factors outside the research model.

**Discussion**

Broadly speaking, this research and analysis shows that the proposed hypothesis can be accepted. The hypothesis is that privacy and convenience have a significant effect on customer loyalty and the efficiency, reliability, fulfillment, responsiveness hypothesis has no significant effect on customer loyalty. The following is an explanation of each variable effect, including:

**1. Effect of Efficiency on Customer Loyalty**

Efficiency is the bank's ability to create a site that is easy and simple for customers to use (Suryani, 2017: 165). The first hypothesis shows the results of the t test that the t value generated by the efficiency variable is 0.828 with a sig value. 0,410. This shows that the calculated t value is smaller than the t table of 1.984 and the sig. value is greater than 0.05. Thus  $H_0$  is accepted and  $H_1$  is rejected. This means that the efficiency variable has no significant effect on customer loyalty in using the BSI mobile banking application. The efficiency hypothesis partially only has a positive effect and has no significant effect on customer loyalty.

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This means that the better or not the operation in accessing services on BSI mobile banking, has no effect on the level of customer loyalty. Researchers suspect that customers have not felt the ease and speed of accessing BSI mobile banking services.

The results of this study are not in line with research conducted by Hafiyanda and Sharif (2023), Muchran and Aenul (2022), Rosyid, Ariyanty, and Kusumahadi (2019), Wardi, Engriani & Putra (2019) which state that the efficiency variable has a significant effect on customer loyalty.

## **2. The Effect of Reliability on Customer Loyalty**

Reliability is the company's expertise to provide services in accordance with what is promised reliably and accurately. (Armine and Dewi, 2018). Another definition of service reliability is a company that does the right job without making mistakes and is on time in delivering its services (Fu, Kasih, and Megawati, 2018). The second hypothesis shows the results of the t test that the t value generated by the reliability variable is -0.440 with a sig value. 0,661. This shows that the calculated t value is smaller than the t table of 1.984 and the sig. value is greater than 0.05. Thus  $H_0$  is accepted and  $H_2$  is rejected. This means that the reliability variable has no significant effect on customer loyalty in using the BSI mobile banking application. This means that the technical functionality of BSI mobile banking has no effect on the level of customer loyalty, which means that the reliability hypothesis partially has a negative effect and has no significant effect on customer loyalty. Researchers state that BSI mobile banking services have not been able to successfully provide accuracy in processing all transactions made by customers, this is because customers often experience failures in transactions through BSI mobile banking.

The results of this study are supported by other studies by Sucihati, Usman, Yunita (2022), Martha & Jordan (2022) Mira, Djunaedi & Pangastuti (2020), Ulfa & Mayliza (2019) which state that the reliability variable has no significant effect on customer loyalty.

## **3. The Effect of Fulfillment on Customer Loyalty**

Fulfillment is providing service fulfillment in accordance with the products offered (Kotler, 2017). The third hypothesis shows the results of the t test that the t value generated by the fulfillment variable is 0.559 with a sig value. 0,578. This shows that the calculated t value is smaller than the t table of 1.984 and the sig. value is greater than 0.05. Thus  $H_0$  is accepted and  $H_3$  is rejected. This means that the fulfillment variable has no significant effect on customer loyalty in using the BSI mobile banking application. This means that the better or not the accuracy and correctness in BSI mobile banking services, has no effect on customer loyalty, which means that the fulfillment hypothesis partially only has a positive effect and has no significant effect on customer loyalty. This means that whether or not the accuracy and correctness in mobile banking services have no effect on customer loyalty. Researchers suspect that customers are not satisfied because BSI mobile banking cannot provide complete and accurate financial data information. For example, having many types of transactions makes customers feel that their needs in the transaction process can be met.

The results of this study are not in line with other studies by Suryadijaya, Gunawan & Sihombing (2020), Wardi, Engriani & Putra (2019), Octavira P & Rosyad (2018), Ramaditya & Wuryaningsih (2018) which state that fulfillment variables have a significant effect on customer loyalty.

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#### 4. Effect of Privacy on Customer Loyalty

According to Fatikasari (2018), privacy is an ability of a person or group to maintain their personal life affairs from the public or the ability to control the flow of information about themselves. The fourth hypothesis shows that the t value generated by the privacy variable is 2.453 with a sig value. 0,016. This shows that the calculated t value is greater than the t table of 1.984 and the sig. value is smaller than 0.05. Thus  $H_0$  is rejected and  $H_4$  is accepted. This means that the privacy variable has a significant effect on customer loyalty in using the BSI mobile banking application. This can be caused because customers are satisfied with BSI mobile banking services that can provide security in transactions. For example, the double lock service in each transaction can minimize the level of crime and provide a sense of security to its users.

The results of this study are supported by other studies by Laksono, Wijoyo, Pardanakusuma (2020), Budiman, Yulianto and Saifi (2020), Wardi, Engriani and Putra (2019), Octavira P & Fitriana (2018) which state that privacy variables have a significant effect on customer loyalty.

#### 5. The Effect of Responsiveness on Customer Loyalty

Responsiveness is an industry expertise to respond to customer complaints if there are problems and share data as soon as possible (Tjiptono, 2017). The fifth hypothesis shows the t value generated by the responsiveness variable is 1.365 with a sig value. 0,176. This shows that the calculated t value is smaller than the t table of 1.984 and the sig. value is greater than 0.05. Thus  $H_0$  is accepted and  $H_5$  is rejected. This means that the responsiveness variable has no significant effect on customer loyalty in using the BSI mobile banking application. This means that the better or not the responsiveness in providing services on BSI mobile banking, has no effect on the level of customer loyalty, which means that the responsiveness hypothesis partially only has a positive effect and has no significant effect on customer loyalty. Researchers suspect that customers are not satisfied because mobile banking is not quickly responded to any problems that occur. As happened on May 8, 2023-May 11, 2023 there was a service disruption in the BSI system for 4 days which resulted in customer disappointment with Bank Syariah Indonesia.

The results of this study are supported by other studies by Odem & Wakhidah (2023), Sucihati, Usman and Yunita (2022), Aziz & Putra (2020), Indriani & Magdalena (2020) which state that the responsiveness variable has no significant effect on customer loyalty.

#### 6. The Effect of Convenience on Customer Loyalty

According to Davis (2018: 701) convenience is the level at which someone believes that using a system is something that is not difficult to understand and does not require heavy effort from the user to be able to use it. The sixth hypothesis shows the t value generated by the convenience variable is 3.075 with a sig value. 0,003. This shows that the calculated t value is greater than the t table of 1.984 and the sig. value is smaller than 0.05. Thus  $H_0$  is rejected and  $H_6$  is accepted. This means that the convenience variable has a significant effect on customer loyalty in using the BSI mobile banking application. This means that customers are satisfied with the ease of features available on BSI mobile banking that customers can operate according to customer needs, such as being able to find out balance information, check mutations, buy electricity tokens, and make transfers to fellow BSI or other banks. Therefore, the importance of convenience in increasing customer loyalty to continue using BSI mobile banking.

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The results of this study are supported by other studies by Adestyan & Rapida (2022), Munfaqiroh & Dea (2022), Parera & Susanti (2021), Ariono (2020), Natalia & Ginting (2018) which state that the convenience variable has a significant effect on customer loyalty.

## CONCLUSION

Based on the test results and discussion regarding the Effect of Service Quality and Convenience on Customer Loyalty for Mobile Banking Users of Bank Syariah Indonesia KC Jember Sudirman, conclusions can be drawn including:

1. The results of the hypothesis test state that the efficiency variable has no significant effect on customer loyalty. The results of this finding mean that the better or not the operation of accessing services on BSI mobile banking does not affect the level of customer loyalty.
2. The results of the hypothesis test state that the reliability variable has no significant effect on customer loyalty. These findings mean that the better or not the technical functionality of BSI mobile banking has no effect on the level of customer loyalty.
3. The results of the hypothesis test state that the fulfillment variable has no significant effect on customer loyalty. The results of this finding mean that the accuracy and correctness of mobile banking services is getting better or not, it does not affect customer loyalty.
4. The results of the hypothesis test state that the privacy variable has a significant effect on customer loyalty. The results of this finding mean that the better Bank Syariah Indonesia is in improving security in mobile banking, it will increase customer loyalty.
5. The results of the hypothesis test state that the responsiveness variable has no significant effect on customer loyalty. The results of this finding mean that the better or not the responsiveness in providing services at BSI mobile banking has no effect on the level of customer loyalty.
6. The results of the hypothesis test state that the convenience variable has a significant effect on customer loyalty. The results of this finding mean that the better Bank Syariah Indonesia is in improving the existing features of the mobile banking application, it will increase customer loyalty.

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