

TRUST IN MEDIATING THE RELATIONSHIP BETWEEN SECURITY AND FEATURE AVAILABILITY ON CUSTOMER SATISFACTION USING MOBILE BANKING

Muzayyana Khoirunnisa¹, Yudha Trishananto²

Universitas Islam Negeri Salatiga¹

muzayyana733@gmail.com¹, yudhatrishananto@iainsalatiga.ac.id²

Abstract

The growth of mobile banking in Indonesia continues to increase rapidly because the convenience of users of mobile banking services is getting faster because mobile banking services are able to provide convenience in transactions. The purpose of this study is to determine how much influence security and feature availability have on satisfaction using mobile banking, which is mediated by trust in customers of Bank Syariah Indonesia KCP Pati Sudirman 2. This research is a quantitative study with primary data obtained from the method of distributing questionnaires to 100 respondents to customers of Bank Syariah Indonesia KCP Pati Sudirman 2 through a questionnaire with purposive sampling. Based on the T test and Path Analysis shows that there is a positive and significant effect of security on satisfaction using mobile banking, feature availability on satisfaction using mobile banking, trust in satisfaction using mobile banking, security (security) on trust, feature availability on trust. And trust is able to mediate the relationship between security (security) and satisfaction using mobile banking. As well as trust being able to mediate the relationship between feature availability and satisfaction using mobile banking.

Keywords: *Security, Feature Availability, Satisfaction, Trust.*

1. INTRODUCTION

The rapid advancement of technology has led to the emergence of various technological innovations that are increasingly complex, so that complex problems can be easily solved. The internet is one of the technologies that play an important role in life today. With the internet, everyone can access information anytime and anywhere (Mustika, 2021).

PT Bank Syariah Indonesia (BSI) continues to develop product innovation and digitalization to provide the best service for customers and the Indonesian people in general. BSI Mobile will become one of the most complete banking applications to serve all customer needs, including financial, social and spiritual needs. Hery Gunardi, President Director of BSI said that currently Bank Syariah Indonesia (BSI) has strengthened e-channels to serve customer transactions. This is in line with the rapid development of technology, so that people prefer to transact using mobile banking rather than coming directly to the branch. (bankbsi.co.id)

The Financial Services Authority provides an overview of how fast digital transactions are growing. In 2020, mobile banking services will account for 31% of all bank digital transaction services, followed by internet banking and SMS banking. Based on Digital Transaction Service Statistics, e-banking services have changed, after Covid-19 the number of offline transactions has decreased. For checking mutations, which were originally 31% to 26%, then money transfers, which were originally 68% to 55%. (Wiratmini, 2020)

The security factor is a factor that has a significant effect on satisfaction in using mobile banking services. In the research that has been done, security is a factor that is highly considered by respondents who use mobile banking services. (Saputro, 2020) Besides that, there are other factors that are important for the success of mobile banking, according to (Cunningham, 2003), the ability to innovate in dealing with the needs of service users also identifies other factors that are important in the success of mobile banking, namely the ability to innovate in dealing with the needs of mobile banking service users by using different feature availability.

Customers who use mobile banking can feel satisfied because good trust will definitely result in customer satisfaction with what they offer, such as good infrastructure. In this covid 19 pandemic, banks must be able to maintain trust in satisfaction levels if they want to make their customers feel happy. Customers can use mobile banking services with confidence knowing that their personal information will be kept confidential thanks to electronic transaction security. In using mobile banking services, data security is an important thing to consider because in online transactions the risk of loss of confidentiality is a significant factor that can affect trust and usage.

Based on previous studies, there are differences regarding the results of previous studies which also underlie the writing of this study, including research conducted by (Saptawati, 2018) showing that Security has a positive and significant effect on customer satisfaction in using mobile banking. Then research conducted (Kharismawani, 2020) shows different results, namely Security does not affect customer satisfaction. Meanwhile, research (Damayanti, 2021) shows that features have a significant effect on customer satisfaction using BRIS mobile banking. In research (Widianingrum, 2021) shows different results, namely the service feature variable has no effect on customer satisfaction using the BNI Syariah mobile banking application.

Then it can be formulated as follows: 1). How does security (security) and feature availability affect the satisfaction of using mobile banking and 2). How does the influence of trust in mediating the relationship between security and feature availability on satisfaction using mobile banking. In connection with this background, researchers are interested in conducting

further research related to security (security) and feature availability on satisfaction using mobile banking with trust as a mediating variable. Researchers took a case study of Bank Syariah Indonesia KCP Pati Sudirman 2 customers.

2. RESEARCH METHODS

This study uses quantitative research methods, to analyze a particular population or sample. In this quantitative data, the population is every customer of Bank Syariah Indonesia KCP Pati Sudirman 2.

The population used in this study, researchers used the population of Bank Syariah Indonesia KCP Pati Sudirman 2 customers as the object of research. The sample used in this study is using non-probability sampling method with Purposive sampling technique. Purposive sampling is a sampling technique with certain considerations. (Sugiyono, 2013) the criteria used in this study are that respondents are customers of Bank BSI KCP Pati Sudirman 2, BSI mobile banking users.

This research was conducted on September 21-23 and 26-27, 2022. The research place is at BSI KCP Pati Sudirman 2 which is located at Jl. Jendral Sudirman No. 104 RT.001 / RW.004 (295) 383-694. This researcher uses two independent variables, including security (security) (X1) and feature availability (X2). Then the dependent variable (Y) is the satisfaction of using mobile banking (Y) and the mediating variable (Z) is trust (Z).

The data collection instrument used in this study is a questionnaire with the IBM SPSS version 25 tool. In scoring the questionnaire, researchers used an interval measurement scale known as the Likert Scale. The interval scale of 1-10 was chosen in this study with the consideration that it is easier for respondents to determine the categories of agree to disagree with the interval assessment of 1 as the lowest category and 10 as the highest category.

The hypothesis in this study is a temporary answer to the formulation of research problems, where the formulation of the problem has been stated as a question sentence. The answers given are only based on relevant theories that are not based on empirical facts obtained from data collection, therefore they are still said to be temporary answers. (Sugiyono, 2017) The hypotheses obtained from the objectives and formulation of existing problems are as follows:

- a. H1: Security (security) (X1) has a positive and significant effect on satisfaction using mobile banking (Y)
- b. H2: Feature Availability (X2) has a positive and significant effect on satisfaction using mobile banking (Y)

- c. H3: Trust (Z) has a positive and significant effect on satisfaction using mobile banking (Y)
- d. H4: Security (security) has a positive and significant effect on trust (Z)
- e. H5: Feature Availability (X2) has a positive and significant effect on trust (Z)
- f. H6: Trust (Z) is able to mediate the relationship between Security (security) (X1) on satisfaction using mobile banking (Y)
- g. H7: Trust (Z) is able to mediate the relationship between Feature Availability (X2) on satisfaction using mobile banking (Y)

3. RESULTS AND DISCUSSION

a. Respondent Characteristics

Respondents used in this study are customers of Bank Syariah Indonesia KCP Pati Sudirman 2 as many as 100 respondents who are divided by gender, age, latest education and occupation. The following are the results of processing the questionnaire obtained data as follows:

1) Gender Respondent

Tabel 1. Gender Responden

Gender	Frequency	Percent
Male	35	35%
Female	65	65%
Total	100	100%

Source: Processed primary data (2022)

In Table 1. shows the results of the respondents of Bank Syariah Indonesia KCP Pati Sudirman 2 customers who are male, totaling 35 people, which in percentage is 35%, while those who are female amount to 65 people, which in percentage is 65%.

2) Age Respondent

Tabel 2. Age Responden

Age	Frequency	Percent
17-23 year	44	44%
24-30 year	18	18%
31-37 year	15	15%
38-44 year	9	9%
45-51 year	4	4%
> 51 year	10	10%
Total	100	100%

Source: Processed primary data (2022)

Based on the results of data processing based on the age of the respondents, it shows that the respondents of Bank Syariah Indonesia KCP Pati sudirman 2 customers aged 17-23 years were 44 people or 44%, aged 24-30 years were 18 people or 18%, aged 31-37 years were 15 people or 15%, aged 38-44 years were 9 people or 9%, aged 45-51 years were 4 people or 4%, and aged more than 51 years were 10 people or 10%. So it can be concluded that the majority of respondents of Bank Syariah Indonesia KCP Pati sudirman 2 customers are aged 17 to 23 years with a percentage of 44%.

3) Last Education

Tabel 3. Last Education

Last Education	Frequency	Percent
Junior High School	3	3%
Senior High School	45	45%
Diploma/Bachelor	46	46%
Others	6	6%
Total	100	100%

Source: Processed primary data (2022)

Based on the results of data processing based on the latest education obtained by the respondents of Bank Syariah Indonesia KCP Pati Sudirman 2 customers, namely junior high school as many as 3 people or 3%, high school as many as 45 people or 45%, Diploma / Bachelor as many as 46 people or 46% and others as many as 6 people or 6%. So it can be concluded that most of the respondents of Bank Syariah Indonesia KCP Pati Sudirman 2 customers are respondents with the last education level Diploma / Bachelor as many as 46 people or 46%.

4) Job

Tabel 4. Job

Job	Frequency	Percent
Student	34	34%
Self-employed	19	19%
Private Employee	25	25%
Civil Servant	9	9%
Other	13	13%
Total	100	100%

Source: Processed primary data (2022)

Based on Table 4. obtained the results of respondents of Bank Syariah Indonesia KCP Pati Sudirman 2 customers based on their occupations, namely students as many as 34 people or 34%, self-employed as many as 19 people or 19%, private employees as many as 5 people or 25%, civil servants as many as 9 people or 9% and others as many as 13 people or 13%. So it can be concluded that most of the respondents of Bank Syariah Indonesia KCP Pati Sudirman 2 customers are students / students at 34%.

b. Research Instrument Test

1) Validitas Test

To test the items in the questionnaire, you can use the validity test to assess the validity of a questionnaire. For the validity test, it can be seen by comparing the calculated r value with the r table value, if the calculated r value $>$ r table and the result is significant 5%, the data can be declared valid. Search for the value of r table with a significant level of 5%. the value of r table used in this study is 0.320.

Table 5. Validity Test Results

Variable	Question Item	R Count	R table	Decision
Security (X1)	X1.1	0.849**	0.320	Valid
	X1.2	0.900**		Valid
	X1.3	0.876**		Valid
	X1.4	0.892**		Valid
Feature Availability (X2)	X2.1	0.687**	0.320	Valid
	X2.2	0.796**		Valid
	X2.3	0.725**		Valid
	X2.4	0.754**		Valid
Satisfaction (Y)	Y.1	0.802**	0.320	Valid
	Y.2	0.892**		Valid
	Y.3	0.880**		Valid
	Y.4	0.822**		Valid
Trust (Z)	Z.1	0.790**	0.320	Valid
	Z.2	0.701**		Valid
	Z.3	0.873**		Valid
	Z.4	0.802**		Valid

Source: Processed primary data (2022)

Based on Table 5. shows that all statements used in this questionnaire that have been tested with the results of r count greater than r table so it can be concluded that all statement items in the questionnaire are valid.

2) Reability Test

Table 6. Reability Test

Variable	<i>Cronbach' Alpha</i>	Decision
Security (X1)	0,901	Reliabel
Feature Availability (X2)	0,717	Reliabel
Satisfaction (Y)	0,871	Reliabel
Trust (Z)	0,791	Reliabel

Source: Processed primary data (2022)

The reliability test results show that all question items are reliable and can be used for further research. From the results obtained, all Croanbach Alpha values are greater than > 0.6 . Security ($0.901 > 0.6$), Feature Availability ($0.717 > 0.6$), Satisfaction using mobile banking ($0.871 > 0.6$), and Trust ($0.791 > 0.6$).

c. Classical Assumption test

1) Multicollinearity Test

Table 7. Multicollinearity Test

Model	Coefficients ^a						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 Security (X1)	2,247	2,779		0,808	0,421		
Feature Availability (X2)	0,238	0,097	0,217	2,444	0,016	0,525	1,907
Satisfaction (Y)	0,491	0,101	0,473	4,889	0,000	0,442	2,261
Trust (Z)	0,192	0,094	0,183	2,035	0,045	0,511	1,956

Source: Processed primary data (2022)

Based on Table 7 shows that the tolerance value on all variables is greater than 0.10 and the VIF value obtained from all variables does not reach 10, therefore it can be concluded that there are no multicollinearity symptoms.

2) Heteroskedastisity tets

Tabel 8. Heteroskedastisity test

Model	Coefficients ^a			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
1 (Constant)	2,974	1,855		1,603	0,112
Security (X1)	-0,041	0,065	-0,089	-0,638	0,525
Feature Availability (X2)	-0,016	0,067	-0,037	-0,245	0,807
Satisfaction (Y)	0,014	0,063	0,032	0,225	0,822

a. Dependent Variable: Abs_RES

Source: Processed primary data (2022)

Based on Table 8. shows that the significance value of the Security variable (X1) is 0.525, the Feature Availability variable (X2) is 0.807, and the Trust variable (Z) is 0.822. From each of these variables, the value is greater than 0.05, it can be concluded that heteroscedasticity does not occur.

3) Normality Test

Tabel 9. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	1,92606852
Most Extreme Differences	Absolute	0,077
	Positive	0,063
	Negative	-0,077
Test Statistic		0,077
Asymp. Sig. (2-tailed)		.149 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Processed primary data (2022)

The results of the one-sample Kolmogrov-Smirnov Test show that this study is normally distributed, as evidenced by the significant value of $0.000 < 0.05$. Kolmogorov-Smirnov value of $0.149 > 0.05$, this states that it is normally distributed.

d. Statistic Test

1) Coefficient of Determination Test (R²)

Table 10. Coefficient of Determination Test Results (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.776 ^a	0,603	0,590	1,956

a. Predictors: (Constant), Z, X1, X2

Source: Processed primary data (2022)

Based on table 10. shows that there is a correlation coefficient (R) value of 0.776, it can be concluded that there is a strong relationship between the independent variable and the dependent variable because the R value is close to 1. While the determinant value (R²) is 60.3% so it can be concluded that 60.3% of customer satisfaction using mobile banking is influenced by Security (X1), Feature Availability (X2) then the remaining 39.7% is influenced by other variables.

2) Uji F test

Table 11. F test results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	557,486	3	185,829	48,574	.000 ^b
	Residual	367,264	96	3,826		
	Total	924,750	99			

a. Dependent Variable: Y
b. Predictors: (Constant), Z, X1, X2

The results of the F test (simultaneous test on Y) significance value of $0.000 < 0.05$ with a calculated F value of 48.574. And the F test (simultaneous test on Z) significant value of with a value of F count of, it can be concluded that this regression model can be used to predict satisfaction using mobile banking and trust.

3) Uji T test

The results of the T test show that the t value of security on satisfaction using mobile banking is 2.444 and significant at $0.016 < 0.05$. So it can be concluded that security has a positive and significant effect on the satisfaction of using mobile banking. Furthermore, the feature availability variable on the satisfaction of using mobile banking obtained a t value of 4.889 and a significant $0.000 < 0.05$. So the feature availability variable has a positive and significant effect on the satisfaction of using mobile banking. The trust variable on the satisfaction of using mobile banking obtained a t count of 2.035 and a significant $0.045 < 0.05$, it means that the trust variable has a positive and significant effect on the satisfaction of using mobile banking.

The t test on trust in the security variable obtained a t value of 2.697 and a significant value of $0.008 < 0.05$, it can be concluded that the security variable has a positive and significant effect on trust. Furthermore, the feature availability variable on trust obtained a t value of 5.162 and a significant value of $0.000 < 0.05$, it can be concluded that feature availability has a positive and significant effect on trust.

e. Uji Path Analysis

Based on the path analysis test with the sobel test for the effect of security on satisfaction using mobile banking through trust, the calculation of the direct effect is 0.027 and the indirect effect is $(0.272 \times 0.192) = 0.052224$ with a total effect of $(0.027 + 0.052224) = 0.324224$. these results show the results of the t value of 9.824, and the t table value of 1.661 with a significance level of 0.05. This means that the trust variable is able to mediate the relationship between security and satisfaction using mobile banking.

Furthermore, for feature availability on satisfaction using mobile banking through trust, the direct effect is 0.495, while the indirect effect result is $(0.495 \times 0.192) = 0.09504$ with a total effect of $(0.495 + 0.09504) = 0.59004$. These results show the t value of 2.408 with a t table value of 1.661 with a significance level of 0.05. These results state that the value of t count $>$ t table. This means that the trust variable is able to mediate the relationship between feature availability and satisfaction using mobile banking.

f. Discussion

1) The effect of security (security) (X1) on satisfaction with using mobile banking (Y)

Testing security (security) on satisfaction using mobile banking in the t test with a significance value of $0.016 < 0.05$, this means that customers when using mobile banking services by getting good and guaranteed security will use it again. In other words, the customer will be more satisfied with mobile banking. Good security will increase satisfaction in using mobile banking. The results of this study are also relevant to (Saputro, 2020) which states that security has a significant effect on customer satisfaction in using mobile banking.

2) Effect of Feature Availability (X2) on Satisfaction using mobile banking (Y)

Testing feature availability on satisfaction using mobile banking in the t test with a significance value of $0.000 < 0.05$, this is when customers use mobile banking services by getting various features in mobile banking that match what they want, it will make customers feel satisfied with the availability of existing features. This research is in line with researchers (Damayanti, 2021) who say that features have a significant effect on customer satisfaction using BRIS mobile banking.

3) Effect of Trust (Z) on Satisfaction using mobile banking (Y)

Testing trust in the satisfaction of using mobile banking in the t test has a significance value of $0.045 < 0.05$, when a customer has a high sense of trust after using mobile banking services, such as security and availability of features that meet customer expectations, it can increase satisfaction. This is relevant to research (Delvi & Musfiroh, 2021) Trust has a significant effect on customer satisfaction in using mobile banking at BRI syariah.

4) Effect of Security (security) (X1) on Trust (Z)

The submission of security (security) on trust in the t test obtained a significance value of $0.008 < 0.05$, this means that the more customers can feel safe when using mobile banking services, the customer will trust the service, it can increase trust in the mobile banking. This is relevant to research (Wardani & Fahlefi, 2022) Security has a positive influence on trust.

5) Effect of Feature Availability (X2) on Trust (Z)

The submission of feature availability on trust in the t test obtained a significance value of $0.000 < 0.05$, which with the availability of features that meet customer needs, it can increase trust to continue using the mobile banking service. This is relevant to research (Riyanto, 2018) which states that Feature Availability has a positive and significant effect on Trust.

4. CONCLUSIONS

Based on research findings and detailed analysis, researchers concluded from research on the effect of security and feature availability on satisfaction using mobile banking with trust as a mediating variable for Bank Syariah Indonesia KCP Pati Sudirman 2 customers. The results of the hypothesis submission have a positive and significant effect on all hypotheses in this study.

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