

Determinants of Customer Perceptions in Utilizing Mobile Banking in Traditional Society: A Lesson from Aceh

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ABSTRACT

This study aims to determine the effect of service quality, products and promotions on customer perceptions of using mobile banking ACTION on PT. Bank Aceh Syariah Jantho Branch. A Quantitative research method with multiple linear regression analysis using IBM SPSS software version 25 was employed. The results showed that service quality, products and promotions variables positively and significantly affected customer perceptions of using mobile banking ACTION. Customer perceptions of mobile banking ACTION variable can be explained by service quality, products and promotions variables 69,5%, while other variables outside the study might influence the effect. This research is expected to provide insights into the use of mobile banking, particularly ACTION Mobile at Bank Aceh Syariah, and the main factors that may influence customers to utilize this service feature.

Keywords: Service Quality, Products, Promotions, Perception, Mobile Banking

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kualitas layanan, produk, dan promosi terhadap persepsi nasabah dalam memanfaatkan mobile banking ACTION di PT. Bank Aceh Syariah Cabang Jantho. Metode yang diterapkan adalah kuantitatif dengan analisis regresi linier berganda menggunakan perangkat lunak IBM SPSS versi 25. Hasil penelitian menunjukkan bahwa variabel kualitas layanan, produk, dan promosi memiliki pengaruh positif dan signifikan terhadap persepsi nasabah dalam menggunakan mobile banking ACTION. Persepsi nasabah terhadap variabel mobile banking ACTION dapat dijelaskan oleh variabel kualitas layanan, produk, dan promosi sebesar 69,5%, sementara variabel lain di luar penelitian ini diduga dapat memengaruhi pengaruh tersebut. Penelitian ini diharapkan dapat memberikan pandangan terkait penggunaan mobile banking, khususnya ACTION Mobile di Bank Aceh Syariah, dan faktor utama yang dapat mempengaruhi nasabah untuk menggunakan fitur layanan ini.

Kata Kunci: Kualitas Layanan, Produk, Promosi, Persepsi, Perbankan Seluler

A. INTRODUCTION

The development of information and communication technology (ICT) in the business world makes it easier for various trade transactions to be carried out easily in cyberspace through electronic transactions (Rajagukguk and Sihombing, 2012). The Bank has utilised developments in information technology in its banking services by launching information technology-based banking transaction service media, namely mobile banking (m-banking). M-banking services provide opportunities for customers to carry out banking transactions via mobile devices or Personal Data Assistants (PDA).

M-banking is a banking facility or service that uses mobile communication facilities such as cell phones to provide the ability to carry out banking operations on cell phones via SMS (Short Message). With cell phone services and m-banking, banking transactions that are usually done manually can now be done without visiting the bank. By using a cell phone, customers can save time and costs. M-banking services provide customers with convenient functions for banking transactions, such as checking balances and transferring money between accounts (Mubiyantoro and Syaefullah, 2013).

The banking industry provides m-banking facilities to achieve customer satisfaction. With the various conveniences of m-banking services, it is hoped that customers will be satisfied using the various products and services the bank provides (Windarti, 2012). The presence of m-banking makes banking easier. Smartphones with internet connections and banking service applications can be used for financial transactions. The public needs to be reassured by this service as they do not have to go to the bank and line up.

M-banking services make it easier for customers to carry out banking transactions such as checking balances, transferring money between accounts, paying invoices, adding funds, etc. M-banking can also greatly help increase the efficiency, effectiveness and productivity of highly active rural and urban communities. Observing the development of bank products and services which continue to provide convenience to customers and the public, Bank Aceh Syariah continues to carry out various innovations and updates to improve the quality of products and services, which are expected to be able to meet customer needs in utilizing various banking transactions and services.

PT. Bank Aceh Syariah also just published the m-banking application ACTION (Aceh Online Transactions) on September 27, 2020, namely m-banking from Bank Aceh Syariah to provide ease of transactions anytime and anywhere. The ACTION application is an m-banking service owned by PT. Aceh Syariah Bank, which customers can access via smartphone for transactions using internet network media or data packages. The features contained in the ACTION application are also complete, such as account information, fund

transfers, payments via QRIS, and several other payment and purchase features.

Based on data obtained by researchers, Aceh province has 537 offices consisting of 1 head office, 26 branch offices, 96 sub-branch offices, 27 cash offices, 12 mobile cash vans spread throughout the Aceh province, including Medan City, 26 payment points, 27 CRM ATM units and 232 ATM units. One of them is a branch office in Jantho. It shows that Bank Aceh Syariah in Jantho also wants to carry out financial transactions by providing good customer service while implementing government programs to expand and enlarge Sharia financial inclusion in Indonesia.

Researchers want to know whether there are deficiencies in the quality of services, products and promotions regarding m-banking ACTION that can influence customers' perceptions of not using the application. Service quality is always side by side with satisfaction. If customers get a good level of satisfaction, it will also influence good customer perceptions. However, in reality, it turns out that there are still some customers who feel that the quality of service provided by the ACTION application is lacking; there are customers who find it difficult to make payments where the customer's balance is cut and the transaction fails, this happens because the network is unstable or the system is busy, this is clear. can influence poor perceptions of service quality (results of author's interviews with customers who use m-banking, May 2022).

Promotion is one way for banks to attract and retain people to continue saving at the bank (Saunders, 2003). However, promotional activities carried out by banks can also reduce people's interest in saving at the bank if they are carried out with inappropriate or even excessive objectives and delivery. Therefore, banks must be able to correctly use promotional media such as print or electronic media advertisements, direct promotions and so on (Astuti, 2003). In this case, banks must know the promotional media that are easiest to understand and frequently encountered by the public. Thus, the existence of this strategy will raise customer perceptions, whether this strategy can impact the desire of customers or the public to use banking services at PT. Bank Aceh Syariah Jantho Branch.

For banks, it is very important to know the extent to which customers view m-banking services and whether these services will benefit them. The most important thing for customers is the ease of obtaining financial information and online transactions. In this case, easy users who provide great benefits are not necessarily a consideration for customers when using m-banking. Customers still consider risks and security, which need to be paid more attention to. Apart from that, there is a lack of knowledge about the facilities or features of ACTION products, which are sometimes still difficult for customers to understand. Thus, banks must pay attention to ACTION products regarding their security.

B. Research Framework

In this research, there are three X variables and one Y variable, including Variable X1 Service Quality, Variable X2 Product and Variable X3 Promotion and Y Customer Perception.

The Influence of Service Quality on Customer Perceptions

Service quality is the totality of the advantages and characteristics of a product or service that supports its ability to meet needs directly or indirectly (Indrasari, 2019). Service quality is the basis for how the ACTION application performs, whether the transaction process can be carried out efficiently. Thus, the quality of service will give rise to several customer perceptions regarding the ACTION application.

Irwansyahputra et al. (2013) research shows that service quality influences perceptions. Based on the results of those research, the hypotheses in this research are:

H1: Service quality positively affects customer perceptions of using m-banking ACTION Bank Aceh Syariah Jantho Branch.

The Influence of Product on Customer Perception

According to Tjiptono (2015), a product is something that can be offered as an effort to achieve organizational goals by fulfilling consumer needs and desires in accordance with the organization's competence and capacity as well as market purchasing power. Therefore, the product is one of the important elements that will incite consumers to buy the product or service. If the products offered can provide a positive response to customers, they will be increasingly interested in using Sharia banking products because they will assume that products with trusted brands will provide a greater sense of security when using them.

Research conducted by Segati (2018) shows that the variable perceived product quality significantly affects the perception of increasing sales. Based on the results of this research, the hypotheses in this research are:

H2: Products positively affect customer perceptions of using m-banking ACTION Bank Aceh Syariah Jantho Branch.

The Influence of Promotions on Customer Perceptions

Promotion is an activity that communicates the benefits of a product and persuades target customers to buy it. Promotional activities carried out function to disseminate information and gain attention, create and grow desires and develop consumers' desire to buy products offered by Kotler and Armstrong (2012). The promotional media carried out is in the form of digital marketing,

which aims to convey, publish or market products to increase interest in using the product or service.

The more intensive the promotion is, the more consumers will be aware of the existence of a product or service. If consumers are aware of the existence of a product, consumers will certainly be interested in using it. Meanwhile, if consumers are not aware of the existence of a product or service, consumers will not be interested in using the product. Therefore, promotion is needed to show the existence of a company and persuade customers.

Research conducted by Puspitawati (2015) shows that promotional variables significantly affect the perception of a country and the goodwill of visiting tours and travel customers in Tangerang. Based on the results of this research, the hypotheses in this research are:

H3: Promotion positively affects customer perceptions of using m-banking ACTION Bank Aceh Syariah Jantho Branch.

The Influence of Service Quality, Products and Promotions on Customer Perceptions

Service quality has a very important role because, in general, the more the quality of service received by consumers matches the expected quality, the more satisfied consumers will be and will also have a good perception of the product or service. Apart from that, the product is one of the important elements that will incite consumers to buy the product or service. If the product offered can provide a positive response to customers, they will be more interested in using the product. Effective promotions will also attract the attention of customers and potential customers. Persuasion carried out by the company will increase customer perceptions by considering the quality of service received.

Research conducted by Segati (2018) *The Influence of Halal Certificates, Product Quality and Price on Perceptions of Increased Sales* shows that the variable perception of product quality significantly affects perceptions of increased sales. Based on the results of this research, the hypotheses in this research are:

H4: Service quality, products, and promotions simultaneously affect customer perceptions of using m-banking ACTION Bank Aceh Syariah Jantho Branch.

C. Research Methodology

This research uses quantitative research methods. The aims and directions of this research use a descriptive approach.

Primary data sources are collected or obtained directly in the field from respondents through questionnaires. The population in this study are customers who use the ACTION m-banking service at PT. Bank Aceh Syariah Jantho

branch, totalling 1,036 customers out of 16,593 customers for the period of January 24, 2022.

The sampling method used in the research is determined based on the development of the Isaac and Michael formula. Researchers use the Isaac and Michael formula because the population size is known for a 10% error rate, and the total sample size is 215 respondents.

Based on the data provided, it is then analysed utilising multiple linear regression methods that involve statistical analysis to interpret the quantitative data collected from the questionnaires. This could include techniques such as:

1. Descriptive Statistics: To summarize and describe the main features of the data, such as mean, median, mode, standard deviation, and variance.
2. Inferential Statistics: To make inferences about the population based on sample data, such as hypothesis testing, confidence intervals, and regression analysis.

D. Result and Discussion

Table 1. Multiple Linear Regression

Model	Coefficients			t	Sig.
	Unstandardised Coefficients		Standardised Coefficients		
	B	Std. Error	Beta		
1 (Constant)	1.576	.759		2.076	.039
Service Quality	.370	.044	.397	8.323	.000
Product	.180	.037	.203	4.820	.000
Promotion	.464	.051	.425	9.153	.000

a. Dependent Variable: Perception

Based on Table 1, the multiple linear regression equation can be formulated as follows:

$$Y = 1.576 + 0.370 X_1 + 0.180 X_2 + 0.464 X_3 + e$$

Based on the equation produced through multiple linear regression analysis, it is as follows:

- a. The constant value is 1.576, meaning that if there is no change in the service quality, product and promotion variables.

- b. The coefficient value on the Service Quality variable is 0.370, which means that if the Service Quality variable increases by 1 unit, it will increase customer perceptions of using m-banking ACTION by 0.370 or 37.0%.
- c. The coefficient value on the Product variable is 0.180, which means that if the Product variable increases by 1 unit, it will increase customer perceptions of using m-banking ACTION by 0.180 or 18.0%.
- d. The coefficient value on the Promotion variable is 0.464, which means that if the Promotion variable increases by 1 unit, it will increase customers' perceptions of using m-banking ACTION by 0.464 or 46.4%.

Hypothesis testing

Partial Testing

Based on Table 1, it can be explained that:

- a. The Influence of Service Quality on Customer Perceptions (H1)
In partial statistical tests in the table above, the service quality variable (X1) obtained a calculated t value of 8.323 and a t table of 1.971 so that the calculated t is greater than the t table ($8.323 > 1.971$) with a significance value of 0.000, this significant value smaller than 0.05 ($0.000 < 0.05$). So, H0 is rejected, meaning that the Service Quality variable (X1) influences customer perceptions in using m-banking ACTION at Bank Aceh Syariah Jantho Branch (Y). The calculated t value was positive, namely 8.323, which was influential and significant.
- b. Influence of product variables on customer perceptions (H2)
Partial statistical tests in the table above can show that the Product variable (X2) obtained a calculated t value of 4,820 and a t table of 1.971 so that the calculated t is greater than the t table ($4,820 > 1.971$) with a significance value of 0.000, this significant value is smaller than 0.05 ($0.000 < 0.05$). So H0 is rejected, meaning that Product (X2) influences customer perceptions in using m-banking ACTION at Bank Aceh Syariah Jantho Branch (Y). The calculated t value was positive, namely 4,820, which was influential and significant.
- c. The influence of Promotion variables on customer perceptions (H3)
Partial statistical tests in the table above can show that the Promotion variable (X3) obtained a calculated t value of 9,153 and a t table of 1.971 so that the calculated t is greater than the t table ($9,153 > 1.971$) with a significance value of 0.000, this significant value is smaller than 0.05 ($0.000 < 0.05$). So H0 is rejected, meaning that Product (X2) influences customer perceptions in using m-banking ACTION at Bank Aceh Syariah

Jantho Branch (Y). The calculated t value was positive, namely 4,820, which was influential and significant.

Table 2. F-Test

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	449.829	3	149.943	160.615	.000
	Residual	196.980	211	.934		
	Total	646.809	214			

a. Dependent Variable: Perception
 b. Predictors: (Constant), Promotion, Product, Service Quality

Based on Table 2 shows that the F-count value is (160,615) > F table (3.04) with a significant value of 0.000, meaning $0.000 < 0.05$, so that H_0 is rejected. H_a is accepted, so it can be concluded that the independent variables are Service Quality (X1), Products (X2), and Promotions (X2) have a positive and significant effect on customer perception variables in using m-banking ACTION at Bank Aceh Syariah Jantho Branch.

Table 3. Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.834	.695	.691	.96621

a. Predictors: (Constant), Promotion, Product, Service Quality
 b. Dependent Variable: Perception

From the results of tests carried out using SPSS Version 25, it can be seen in Table 8 that the value of the Coefficient of Determination (R^2) obtained is 0.695, meaning that 69.5% of service, product and promotion quality variables can influence customer perceptions in using m-banking ACTION at Bank Aceh Syariah Jantho Branch. In comparison, the remaining 30.5% was not researched by the author, namely motivation variables, employee performance, price and other variables.

Discussion

First Hypothesis: The Influence of Service Quality on Customer Perceptions

The partial test in this research was conducted by comparing the t-count value to the t-table value and assessing the significance value. If the t-count value exceeds the t-table value and the significance value is less than 0.05, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted, indicating that the independent variable influences the dependent variable. Conversely, if the t-count value is less than the t-table value and the significance value exceeds 0.05, Ho is accepted, and Ha is rejected, indicating no effect of the independent variable on the dependent variable. The partial test results in this study reveal that the t-count value for the Service Quality variable (X1) is 8.323, while the t-table value is 1.971. This demonstrates that the t-count value exceeds the t-table value, with a significant value of 0.00, which is less than 0.05. Consequently, Ho is rejected, and Ha is accepted. This indicates that the service quality variable positively and significantly influences customer perceptions of using m-banking ACTION at Bank Aceh Syariah Jantho Branch.

These findings suggest that customers' perceptions of using m-banking ACTION at Bank Aceh Syariah Jantho Branch are influenced by service quality due to several factors. ACTION services are accessible anytime and anywhere and effectively cater to customers' needs. The results of this research align with the study conducted by Hasaniyah (2016), which demonstrates that service quality significantly affects consumer perceptions, as service quality indicators can be prioritized in responding to consumer perceptions.

Second Hypothesis: The Influence of Product on Customer Perception

The partial test in this research was conducted similarly by comparing the t-count value to the t-table value and assessing the significance value. If the t-count value exceeds the t-table value and the significance value is less than 0.05, Ho is rejected, and Ha is accepted, indicating that the independent variable influences the dependent variable. Conversely, if the t-count value is less than the t-table value and the significance value exceeds 0.05, Ho is accepted, and Ha is rejected, indicating no effect of the independent variable on the dependent variable. The partial test results in this study reveal that the t-count value for the Product variable (X2) is 4.820, while the t-table value is 1.971. This demonstrates that the t-count value exceeds the t-table value, with a significant value of 0.00, which is less than 0.05. Consequently, Ho is rejected, and Ha is accepted. This indicates that the product variable positively and significantly affects customer perceptions of using ACTION m-banking at Bank Aceh Syariah Jantho Branch.

These findings suggest that customers' perceptions of using m-banking ACTION at Bank Aceh Syariah Jantho Branch are influenced by the product due to several factors. The ACTION feature is user-friendly and facilitates fund transfers, credit purchases, and bill payments. The results of this research align with the study conducted by Segati (2018), which demonstrates that the product quality perception variable significantly affects the perception of increasing sales.

Third Hypothesis: The Influence of Promotion on Customer Perceptions

The partial test in this research was conducted similarly by comparing the t-count value to the t-table value and assessing the significance value. If the t-count value exceeds the t-table value and the significance value is less than 0.05, H_0 is rejected, and H_a is accepted, indicating that the independent variable influences the dependent variable. Conversely, if the t-count value is less than the t-table value and the significance value exceed 0.05, H_0 is accepted, and H_a is rejected, indicating no effect of the independent variable on the dependent variable. The partial test results in this study reveal that the t-count value for the Promotion variable (X_3) is 9.153, while the t-table value is 1.971. This demonstrates that the t-count value exceeds the t-table value, with a significant value of 0.00, which is less than 0.05. Consequently, H_0 is rejected, and H_a is accepted. This indicates that the promotion variable positively and significantly affects customer perceptions of using ACTION m-banking at Bank Aceh Syariah Jantho Branch.

These findings suggest that customers' perceptions of using m-banking ACTION at Bank Aceh Syariah Jantho Branch are influenced by promotions due to several factors. Customers are familiar with ACTION services through promotions conducted by Bank Aceh Syariah Jantho Branch and through direct outreach provided by the bank regarding the launch of the ACTION application. The results of this research align with the study conducted by Puspitawati (2015), which demonstrates that promotional variables significantly affect the perception of a country and the goodwill of visiting tour and travel customers in Tangerang.

Fourth Hypothesis: The Influence of Service Quality, Products, and Promotions on Customer Perceptions

Based on the results of the hypothesis test, the calculated F value is 160.615, which exceeds the F table value of 3.04, with a significant value of 0.000, indicating that the quality of service, products, and promotions have a significant and simultaneous effect on customer perceptions of using m-banking ACTION at Bank Aceh Syariah Jantho Branch. The coefficient of determination test (R^2) shows a value of 0.695, indicating that 69.5% of the variance in

customer perceptions can be explained by the service quality, product, and promotion variables, while the remaining 30.5% is influenced by other factors not examined in this study, such as motivation, employee performance, and price.

The test results indicate that the level of service quality, products, and promotions collectively influence the decision to use m-banking ACTION at Bank Aceh Syariah Jantho Branch. This is attributed to ACTION's convenience, time-saving features, and attractive interface.

E. Conclusion

Several key conclusions can be drawn based on the research results and discussion. Firstly, it is evident that service quality positively and significantly affects customer perceptions. This finding underscores the importance of maintaining high standards of service quality to enhance customer satisfaction and perception. The positive correlation between service quality and customer perception suggests that customers are likely to have a favourable view of the service when it meets or exceeds their expectations.

Secondly, the product itself also has a positive and significant effect on customer perception. This indicates that the inherent qualities and features of the product play a crucial role in shaping customers' views. A well-designed product that meets the needs and preferences of customers can significantly enhance their overall perception and satisfaction. This finding highlights the necessity for businesses to focus on continuous product improvement and innovation to maintain a competitive edge.

Thirdly, promotions have been found to positively and significantly impact customer perceptions. Effective promotional strategies can raise awareness, generate interest, and positively influence customers' perceptions. This finding suggests that well-planned and executed promotional activities are essential for attracting and retaining customers, as they can significantly enhance the perceived value of the product or service.

Lastly, the combined effect of service quality, products, and promotions on customer satisfaction is both positive and significant. This indicates that these three factors together contribute substantially to shaping customer perceptions and satisfaction. The synergy between high-quality service, superior products, and effective promotions creates a comprehensive and compelling value proposition for customers, leading to higher levels of satisfaction and loyalty.

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