

THE EFFECT OF SERVICE QUALITY AND SECURITY TOWARD CUSTOMER LOYALTY MEDIATED BY CUSTOMER SATISFACTION IN USING MOBILE BANKING OF PT. BANK ACEH SYARIAH OF BANDA ACEH CITY

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<http://doi.org/10.35409/IJBMER.2023.3463>

ABSTRACT

This study aims to measure the effect of service quality and security on customer satisfaction and customer loyalty at Bank Aceh Syariah of Banda Aceh city (BAS Banda Aceh). Data were collected through questionnaires distributed to BAS Banda Aceh as many as 300 people. The sampling technique applied was nonprobability sampling. This study used PLS to test the research model. The results reveal the Servqual, security, satisfaction, and loyalty in BAS Banda Aceh are in good achievement, Servqual affects satisfaction, Security affects satisfaction, Servqual affects loyalty, Security affects loyalty, Satisfaction affects loyalty, Servqual affects loyalty mediated by satisfaction, and Security affects loyalty mediated by satisfaction. The satisfaction in the model also has been proven as a partial mediator. These findings also prove that the model for increasing customer loyalty at BAS Banda Aceh is a function of improving service quality, security, and customer satisfaction. Academically this tested model can be further developed with further research by adding other variables.

Keywords: Service Quality, Security, Customer Satisfaction, and Customer Loyalty.

1. INTRODUCTION

The application of technology in banking in Indonesia has been widely used to process customer registration and account opening independently using digital banking (digital branch). Banking is also improving safe, comfortable, and more effective by using E-banking to obtain information and make transactions using electronic media ATM (Automatic Teller Machine), EDC (Electronic Data Capture), SMS banking, internet banking, m-banking, e-commerce, phone banking, video banking and POS (Point of Sales).

Nowadays, most banks provide customer service through mobile banking. Therefore, in October 2020, PT. Bank Aceh Syariah (BAS) launched a mobile banking product called ACTION (Aceh Transaction Online). This mobile banking product will meet customers' needs in this modern era because customers can use it 24 hours and make transactions wherever and whenever. M-banking is proliferating because m-banking services match what customers expect to meet their needs. M-banking is almost the same as sms banking service products, but m-banking products have more features than sms banking. M-banking is very useful for customers as well as banks.

The features contained in BAS mobile banking such as:

- Account information

This feature includes balance information, account number, last five transactions, and account

mutations.

- Transfer of funds

This feature includes transfers between BAS, transfers between other banks, and transfers between BAS via QR code.

- Payment and purchase features

This feature includes payment for tertiary institutions (UIN Ar Raniry University and Teuku Umar University), payment of PLN electricity bills (postpaid), purchases of PLN electricity vouchers/tokens (prepaid), payment for Garuda Indonesia and lion air tickets, and Indonesian trains (KAI), payment of BPJS health dues, payment of Telkomsel bills hello, purchase of Telkomsel pulses, purchase of Telkomsel internet data, payment of indihome internet bills, payment of subscription TV bills for transmission and MNC vision, top-up e-wallet link Aja, gopay and ovo, payment for Vehiche Tax (Samsat Aceh), Banda Aceh municipal government retribution payments, PDAM payments, zakat, and infaq payments.

Based on this, this study aims to 1) determine service quality (or usually mentioned as Servqual), security, customer satisfaction, and customer loyalty at BAS of Banda Aceh City (BAS Banda Aceh) achievements, 2) Knowing m-banking Servqual role in customer satisfaction, 3) Knowing m-banking security role in customer satisfaction, 4) Knowing m-banking Servqual role in customer loyalty, 5) Knowing m-banking security role in customer loyalty, 6) Knowing customer satisfaction role in customer loyalty, 7) Knowing customer satisfaction role in m-banking Servqual effect on customer loyalty, 8) Knowing customer satisfaction role in security effect on customer loyalty.

2.LITERATURE

Customer Loyalty

(Balbhadra & Rathod, 2016) defines *customer loyalty* as a form of customer commitment that is firmly held to make consistent repurchases in the future. According to (Nayebzadeh, Jalaly, & Shamsi, 2013), customer loyalty is an increase in benefits through income, reduces customer sensitivity to price, lowers costs to attract new customers, and reduces costs of adjusting customers to how the association operates.

Ten factors affect customer loyalty (Rangkuti, 2013), namely:

1. Reliability, is the ability of banks to provide services that follow what does promise accurately.
2. Responsiveness, namely the ability of banks to respond to complaints and difficulties experienced by customers.
3. Physical evidence (tangible), such as physical buildings, communicates according to customer needs.
4. Banking competence can provide good communication services for customers.
5. Convenience is a service that is easy for customers to obtain and is not complicated.
6. Friendliness (courtesy), is the attitude of good and polite employees in providing services to customers.
7. Trustworthiness (credibility), is a service provided by what does promise to customers.
8. Security is a form of banking responsibility for customer data so that customers are safe and comfortable in bank services transactions.

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9. Understanding the customer, is the attitude of employees who can understand what the customer wants.
 10. Communication is about employees who can communicate properly and smoothly with customers.

In this study, researchers adopted the indicators put forward by (Griffin, 2005) in a study conducted by (Malita, 2019) indicators of customer loyalty, namely: 1) Make repeated purchases, 2) Make purchases outside the product line, 3) Suggest products to others, 4) Demonstrates immunity to the attractiveness of competitors. In this study, customer loyalty will be often mentioned as loyalty only.

Customer Satisfaction

Customer satisfaction is one of the factors that influence customer loyalty. Customer loyalty is not obtained by service with standard categories. However, customer loyalty is obtained by providing excellent service to customers so that these customers will find the desired level of satisfaction that brings customer loyalty. The word satisfaction itself comes from the Latin "satis" (meaning good enough, adequate) and "facio" (to do or make). According to (Tjiptono & Chandra, 2013), "Satisfaction is an effort to fulfill something or make something adequate." Customer satisfaction is a person's feelings of pleasure/disappointment that arise after comparing the product performance with the expected product performance (Kotler & Keller, 2018). Meanwhile, according to (Kotler & Armstrong, 2017), product quality is the ability of a product to perform its functions; this includes overall durability, reliability, accuracy, ease of operation, product repair, and other attributes. In this study, customer satisfaction will be often mentioned as satisfaction only. researchers adopted the indicators in (Wardhana, 2015), namely:

- 1) Satisfaction with the credibility of m-banking services.
- 2) Satisfaction with the accuracy or accuracy of m-banking services.
- 3) Satisfaction with the security of m-banking services.
- 4) Satisfaction with the speed of m-banking transactions.

Service Quality

According to (Zeithaml, Bitner, & Gremler, 2017), the Service Quality (Servqual) taken from the concepts of Servqual and e-Servqual, which does combine in an online context, namely:

- a) Reliability (reliability) is the ability of banks to provide services by what does promise to customers.
- b) Responsiveness (responsibility) is the ability of bank employees to provide services quickly and accurately.
- c) Assurance is the ability of banks to guarantee the security of customers' and financial data.
- d) Empathy is the attitude of bank employees in providing ease of communication with customers and efforts to meet customer needs.
- e) Physical evidence (tangibles) of the physical form of the bank building or display of the m-banking application.

(Zeithaml et al., 2017) revealed 7 measurement elements of e-Servqual, namely:

1. Efficiency is the customer's ability to access the website, search for the desired product and information about the product, and leave the site with minimal effort.

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2. Reliability is the technical functionality of m-banking, precisely the extent to which the site is available and functional.
 3. Fulfillment, namely the accuracy of promises about services, product availability, and transaction processes, precisely what was promised.
 4. Privacy guarantees that the customer's personal and financial data will not be given to any other party and guarantees security.
 5. Responsiveness, namely the ability of banks to provide appropriate information to customers when problems arise.
 6. Compensation is a form of responsibility for all customer losses caused by banking.
 7. Contact is the customer's need to be able to communicate with customer service staff via telephone or online.

Servqual indicators based on research conducted by (Adila, 2017), namely: 1) Reliability, 2) Responsiveness, 3) Assurance, 4) Empathy, and 5) Tangible Assets.

Security

Security is a guarantee for customers to feel safe and free from threats or risks that might occur. Information security is a form of protecting information from all possible hazards to guarantee business continuity, minimize business risks and optimize or accelerate the process of returning investment and business opportunities. In this case, what is guaranteed is the confidentiality of personal data and customer transaction data. (Parasuraman, Zeithaml, & Berry, 1988) in (Tjiptono & Chandra, 2013) states that "employees can foster customer trust in companies, and companies can create a sense of security for customers." With the trust given to customers, namely a sense of security, customers will feel satisfied with the security services provided. Safe means being free from all threats and disturbances that may occur and being protected and avoiding fear.

In this study, researchers adopted the indicators in (Wardhana, 2015), including 1) Security in using m-banking services, 2) The level of interference from intruders from other parties, 3) Customer confidentiality, and 4) No manipulation of information received customers.

Hypothesis and Research Framework

Based on the variables used in this study, the independent variables are Servqual and security. The dependent variable is customer loyalty, and there is an intervening variable, customer satisfaction. Between the Servqual and security variables, there is an effect directly related to the BAS Banda Aceh customer loyalty variable. Customer satisfaction acts as an intervening that mediates the effect of each independent variable of Servqual and security on customer loyalty variables of BAS Banda Aceh.

H₁: Servqual, security, customer satisfaction, and customer loyalty are good.

In research with the reliability of employees managing customers, it will provide satisfaction to the company's customers. Therefore, to satisfy customers, the company can provide promised services reliably and accurately so that Servqual affects customer satisfaction.

H₂: Servqual affects customer satisfaction.

With other variables, (Jin & Park, 2006) show that there is a positive influence of security on customer satisfaction. This research is also supported by empirical evidence from research conducted by (Chung & Shin, 2010).

H₃: Security affects customer satisfaction

The customer is loyal if there is an attitude of saying something positive about a product, consuming it on an ongoing basis, and recommending it to others. Customer loyalty is formed by experiencing good service.

H₄: Servqual affects customer loyalty.

Security is the banking system's ability to prevent cybercriminals and hackers (Ankit, 2011). Transactions carried out at banks must pay attention to the level of security provided by banks so that customers feel safe and comfortable saving their money at the bank or making transactions. The level of customer loyalty who will use the bank's services repeatedly.

H₅: Security affects customer loyalty

Customer satisfaction is very closely related to customer loyalty. If the customer with a consumption experience is satisfied with the services provided by the company, then the customer is likely to revisit the company. Therefore customer satisfaction significantly affects customer loyalty.

H₆: Customer satisfaction affects customer loyalty

Service is a core strategy to dominate the market apart from other essential strategies in service companies. In increasing market share in this modern era, oriented towards relational marketing, it is essential to make customers loyal to a company. In this study, Servqual will influence loyalty through prior satisfaction.

H₇: Servqual influences customer loyalty mediated by customer satisfaction

According to Parasuraman in (Tjiptono & Chandra, 2013) about security. The employees have to foster customer trust in banking, and banking must also provide a sense of security to customers—providing guarantees to customers a sense of security so that customers will feel satisfied with these security services and continue to use banking services repeatedly.

H₈: Security affects customer loyalty mediated by customer satisfaction

The following is the framework for this research:

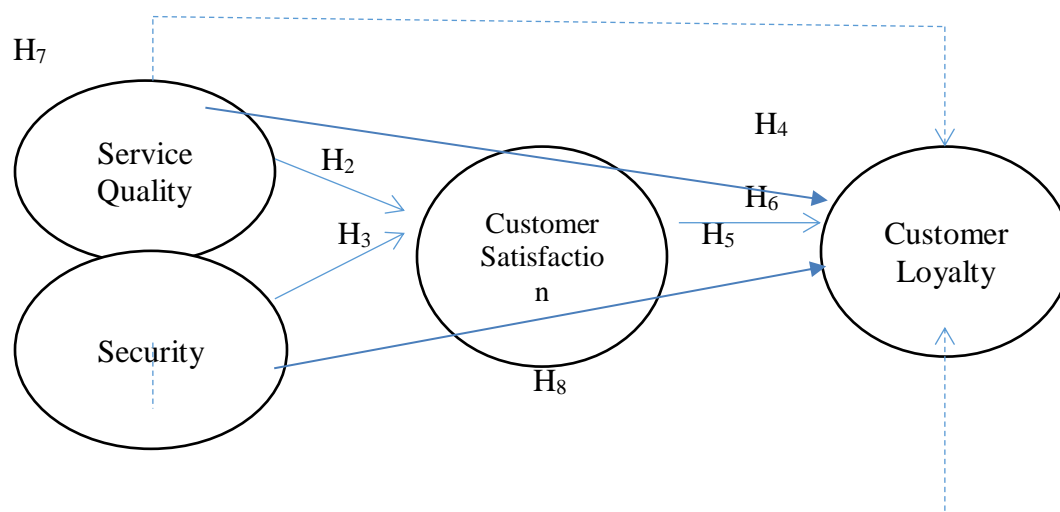


Figure 1. Research Framework

3. METHOD

In this study, the population was a customer of BAS Banda Aceh. The sampling technique used was nonprobability sampling. Data were collected through questionnaires distributed to BAS Banda Aceh as many as 300 people. There were several question items and answer choices have also been provided. The data processing tool used was the Partial Least Square (PLS) method and used the SmartPLS 4.0 software. The test was in the scope of :

hypothesis 1 : Servqual, security, satisfaction, and loyalty are good.

hypothesis 2 : Servqual affects satisfaction

hypothesis 3 : Security affects satisfaction

hypothesis 4 : Servqual affects loyalty

hypothesis 5 : Security affects loyalty

hypothesis 6 : Satisfaction affects loyalty

hypothesis 7 : Servqual affects loyalty mediated by satisfaction

hypothesis 8 : Security affects loyalty mediated by satisfaction

4. RESULT

Characteristics of Respondents

The result shows there were 144 male respondents (48%) and 156 female (52%) respondents from the survey. Thus the customer respondents of BAS Banda Aceh, which is the most dominant female gender. Based on the age of the respondents at BAS Banda Aceh can be explained that there are 63 (21%) customers aged 18-22 years, ages ranging from 23-34 years, as many as 190 people (63.3%), ages between 35-50 years as many as 43 people (14.3%), and over 50 years amounted to 4 people (1.4%). Sixty-three customers (21%) last high school education level, 34 customers (11.3%) for Diploma III, 188 users (62.7%) for the Bachelor level (S1), and 15 customers with graduate education backgrounds (5%). BAS Banda Aceh is known that there are 52 customers (17.3%) working as ASN/PNS, 13 customers (4.3%) with jobs as lecturers/teaching staff, 80 customers (26.7%) with jobs as entrepreneurs, 74 customers (24.7%)

as students and there are 81 customers (27%) with other activities/work. M-banking user period of BAS as many as 95 customers (31.7%) have used m-banking for six months, 84 customers (28%) have used m-banking for a period of 6 months – 1 year, and customers who have used m-banking for >1 year is 121 customers (40.3%). The type of transaction that is often used is the type of transfer made by 198 customers (66%), the type of purchase transaction is only used by 20 customers (6.6%), and the type of payment transaction is used by 26 customers (8.7%). In comparison, the type of transaction balance check transactions was used by 56 customers (18.7%).

Validity test

In this study, the authors used a loading factor > 0.5. The second component is discriminant validity, which qualifies if the AVE root is greater than the correlation between constructs.

Table 1. Validity Test

Indicator	Security	Satisfaction	Servqual	Customer Loyalty
K1	0.913			
K2	0.925			
K3	0.873			
K4	0.915			
KL1			0.818	
KL10			0.791	
KL11			0.843	
KL12			0.816	
KL13			0.775	
KL14			0.772	
KL15			0.803	
KL16			0.815	
KL17			0.831	
KL18			0.790	
KL2			0.837	
KL3			0.762	
KL4			0.789	
KL5			0.805	
KL6			0.761	
KL7			0.674	
KL8			0.663	
KL9			0.689	
KN1		0.908		
KN2		0.880		
KN3		0.923		
KN4		0.929		

LN1				0.849
LN2				0.870
LN3				0.714
LN4				0.661

(Source: *Output SmartPLS 4.0, 2022*)

All loading factor values are above 0.5, meaning each indicator meets the convergent validity requirements.

Reliability Test

In this study, the value required for Composite reliability must be > 0.70 and for Cronbach's alpha > 0.60 (Abdillah & Jogiyanto, 2015).

Table 2. Reliability Test

No.	Variable	Composite Reliability	Cronbach's Alpha	Keterangan
1.	Security	0.929	0.928	Reliable
2.	Satisfaction	0.932	0.931	Reliable
3.	Servqual	0.964	0.962	Reliable
4.	Customer Loyalty	0.847	0.794	Reliable

(Sumber: *Output SmartPLS 4.0, 2022*)

The composite reliability of Servqual has met the requirements > 0.70 , namely 0.964, and Cronbach's alpha value is by the criteria above 0.60, which is equal to 0.962. Security has a composite reliability 0.929 and Cronbach's alpha 0.928, customer loyalty has a composite reliability 0.847, and a value of Cronbach's alpha is 0.794. Satisfaction has a composite reliability 0.932, and Cronbach's alpha value is 0.931. Based on these results, all questions on the variables in this study are reliable.

Structural Model Testing (Inner Model)

Testing the structural model is to see the relationship between the constructs, the significance, and the R-square.

Table 3. R-square

Variable	R ²
Servqual	0.000
Security	0.000
Satisfaction	0.797
Customer Loyalty	0.698

(Source: *Output SmartPLS 3.0, 2019*)

It shows a value of 0.698 customer loyalty, meaning that the Servqual and security can explain the customer loyalty variance of 69.8%. Then the Servqual variable can influence the customer loyalty variable by 69.8%, and other variables outside this study influence the remaining

30.2%. The R-square value found in satisfaction which is affected by Servqual and security is equal to 0.797, which explains that Servqual and security can explain the variant by 79.7% so satisfaction will be influenced by Servqual and security variables by 79.7%. The remaining 20.3% does influence by other variables not present in this study.

Descriptive Hypothesis Testing

Hypothesis 1 is to answer whether the variables of Servqual, security, satisfaction, and loyalty at BAS Banda Aceh, are already good. Based on the results shown in table 4.20, the results for the loyalty variable were obtained with a mean value of 3.928, an STDV value of 0.700, a tcount value of 48.477 > ttable 1.967 (n=300) and a significant value of 0.000 indicating that the loyalty level of BAS Banda Aceh is high on mobile banking products.

Table 4. Descriptive Hypothesis Test

Variabel	Mean	Std. Deviation	T _{count}	t _{table} n=300	Sig.
Loyalty	3.928	.700	48.477	1.967	.000
Satisfaction	4.231	.716	54.719	1.967	.000
Security	4.284	.674	59.517	1.967	.000
Servqual	4.217	.644	60.452	1.967	.000
Average	4.165	.683	55.791	1.967	.000

(Sumber: Output of SPSS,2022)

The satisfaction variable has a mean value of 4.231 STDV value of 0.716 tcount 54.719 > ttable 1.967 and a significant 0.000, indicating the level of satisfaction in using mobile banking BAS Banda Aceh is high. The security variable has a mean value of 4.284, the STDV is 0.674, the tcount is 59.517 > ttable 1.967, and a significant 0.000 indicates that the security level of BAS Banda Aceh, is already good. The Servqual variable has a mean value of 4.217. The STDV value is 0.644, the tcount is 60.452 > ttable 1.967, and a significant 0.000 indicates the level of Servqual provided by BAS Banda Aceh to customers who use mobile banking is good. The average results of testing this descriptive hypothesis are good, with a mean 4.165, an STDV 0.683 tcount 55.791 > ttable 1.967, and a significant 0.000.

Causality Testing

Table 5. Path Coefficient

Variable	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Security -> Satisfaction	0.413	0.420	0.072	5.706	0.000
Security -> Loyalty	0.135	0.141	0.073	1.981	0.041
Satisfaction -> Loyalty	0.411	0.401	0.086	4.804	0.000
Servqual -> Satisfaction	0.538	0.530	0.079	6.852	0.000

Servqual -> Loyalty	0.337	0.342	0.075	4.519	0.000
Servqual -> Satisfaction -> Loyalty	0.221	0.213	0.057	3.864	0.000
Security -> Satisfaction -> Loyalty	0.170	0.168	0.046	3.713	0.000

(Source: Output of SmartPLS, 2022)

Hypothesis testing is based on the t-statistics values in the smartPLS 4.0 bootstrapping program output display. The hypothesis is supported if the t-statistics > T-table value. The test used a significance level of 5% and has a ttable 1.96 for the two-tail hypothesis and 1.64 for the one-tail hypothesis (Ikhsania, 2015). In this study, to reject/accept the hypothesis using probability, Ha is accepted if the p is < 0.05. In the table above, the Servqual variable on loyalty has a coefficient of 0.337, a t-statistic value of 4.519, more significant than the t-table of 1.64, and a p < 0.05. The security variable on loyalty has a coefficient of 0.135, a t-statistic value of 1.9821, and is more significant than the t-table, 1.64, and a p < 0.05.

The effect of Servqual on loyalty is 0.337, the t-statistic value is 4.519 > t-table, which is 1.64, and the p is 0.000 <0.05. The effect of security on loyalty is 0.135. The t-statistic value is 1.981 > the t-table is 1.64, and the p is 0.041 <0.05. The effect of Servqual on satisfaction is 0.538, the t-statistic is 6.852 > the t-table is 1.64, and the p is 0.000 <0.05. The effect of security on satisfaction is 0.413. The t-statistic is 5.706 >, the t-table is 1.64, and the p is 0.000 <0.05. The effect of satisfaction on loyalty is 0.411, the t-statistic is 4.804 > the t-table is 1.64, and the p is 0.000 <0.05.

In testing the indirect effect of service quality on customer loyalty involving customer satisfaction as a mediating variable, it shows a positive effect with a beta coefficient 0.221 with a T-statistic 3.864 which is > t-table 1.64, and a p 0.000 which means < 0.05. In testing the indirect effect of security on customer loyalty by involving customer satisfaction as a mediating variable it shows a positive effect with a beta coefficient of 0.170 with a T-statistic 3.713 which is > t-table 1.64 and a p 0.000 which means < 0.05.

5.DISCUSSION

Testing hypothesis 1 test shows the Servqual, security, satisfaction, and loyalty in mobile banking BAS Banda Aceh, are already in good achievement. This reveals that all variables have been implemented at a good level.

Testing hypothesis 2 shows a significant influence of Servqual on satisfaction. Servqual is a customer's assessment of the benefits of mobile banking products based on what customers receive. The sound quality of mobile banking services will influence customers' choice of banking services. This result supports previous research conducted by Jasmiko Hendri (2020), Anggita Virgin Pramesti (2020), Mariatul Adila (2017), Aditya Wardhana (2015), and Rinaldy et al. (2017).

Testing hypothesis 3 shows a significant effect of security on satisfaction. The security of customers' and financial data is an important source influencing a customer's choice of using a bank's mobile banking. So that it provides a sense of security for customers who use mobile banking will provide satisfaction for customers who use mobile banking at BAS. These results support previous research conducted by Nur Malita (2019), Wahyu Jalil Saputro (2020), and Arry

Dwi Handoko and Ronny (2020),

Testing hypothesis 4 shows a significant influence of Servqual on loyalty without any mediating variable. Good mobile banking Servqual has a positive effect on loyalty. Customers who have loyalty will feel emotional with banking. It makes customers loyal and will make repeated purchases and recommend them to others. This result supports previous research conducted by Nur Malita (2019), Jasmine Hendri (2020), Arry Dwi Handoko and Ronny (2020), Anggita Virgin Pramesti (2020), Mariatul Adila (2017), and Rinaldy et al. (2017).

Testing hypothesis 5 shows a significant security effect on loyalty without any mediating variable. A good level of security in mobile banking has a positive effect on loyalty. The security of customers' and financial data is significant because this will make customers feel safe and comfortable in making mobile banking transactions. This result supports previous research conducted by Nur Malita (2019), Jasmine Hendri (2020), Arry Dwi Handoko and Ronny (2020), Anggita Virgin Pramesti (2020), Mariatul Adila (2017), and Rinaldy et al. (2017).

Testing hypothesis 6 shows that there is a satisfaction effect on loyalty. If the relationship between satisfaction and loyalty is positive, then high satisfaction will increase loyalty. Based on this description, satisfaction is the cause of loyalty, so that satisfaction greatly influences loyalty to continue using BAS mobile banking. These results support previous research conducted by Nur Malita (2019), Arry Dwi Handoko and Ronny (2020), Anggita Virgin Pramesti (2020), Mariatul Adila (2017), and Rinaldy et al. (2017)

Testing hypothesis 7 shows a significant influence of Servqual on loyalty, with satisfaction as a mediating variable. Satisfaction from mobile banking through Servqual positively influences loyalty. Customers who have loyalty will feel emotional with banking. Make customers loyal and will make repeated purchases and recommend them to others. These results support previous research conducted by Mariatul Adila (2017) but do not support previous research conducted by Nur Malita (2019).

Testing hypothesis 8 shows a significant influence of security on loyalty with satisfaction as a mediating variable. Satisfaction received or obtained by customers using mobile banking through security has a positive influence on loyalty. This result supports previous research conducted by Mariatul Adila (2017) but does not support previous research conducted by Nur Malita (2019).

5. CONCLUSION

From the result, we can see that :

1. Servqual, security, satisfaction, and loyalty at BAS Banda Aceh are already good.
2. Servqual and security positively and significantly affect satisfaction using mobile banking BAS Banda Aceh. This reveals the higher Servqual and security level will further increase customer satisfaction with mobile banking BAS Banda Aceh.
3. Servqual, security, and satisfaction positively and significantly affect loyalty using mobile banking BAS Banda Aceh. This shows the increase in Servqual of mobile banking products, customer data security, and customer satisfaction will further increase customer loyalty to BAS Banda Aceh.
4. Satisfaction partially mediates the Servqual and security effect on loyalty at BAS Banda Aceh. Partial means that Servqual and security can directly affect loyalty without going through satisfaction, or indirectly affect loyalty going through satisfaction.

There are several suggestions put forward by the author based on the research survey.

1. In this study, the authors only examine several variables influencing loyalty: Servqual, security, and customer satisfaction. Several other factors affect loyalty. Therefore, the authors suggest that other researchers can conduct further research on other factors that can affect the level of loyalty and positively influence the use of mobile banking in a bank.
2. Based on research results, the security of customers' personal and financial data is good and makes customers feel safe and comfortable in making transactions through mobile banking. Therefore, the authors suggest BAS Banda Aceh can maintain and improve mobile banking security so that customers feel safe and comfortable making mobile banking transactions and are not afraid of leaking personal or financial data. Moreover, it should improve regarding providing information to customers who use mobile banking about the risks that might occur. Banking must be able to give customers a sense of trust to be able to increase the level of loyalty to continue using m-banking BAS Banda Aceh.
3. The overall Servqual provided and received by customers is very good. However, some things need to be improved by BAS Banda Aceh in dealing with complaints from mobile banking customers quickly and without discrimination. The quality of mobile banking services of BAS Banda Aceh must pay attention to better handle system errors, customer complaints, or risks that customers may obtain.

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