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The Role Of Mobile Banking In Improving Service Efficiency To Customers In The Digital Era

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ABSTRACT: This paper explores the impact of Mobile Banking services, specifically the BSB Mobile application, on customer satisfaction and operational efficiency at Bank Sumsel Babel. As Mobile Banking becomes increasingly vital in the digital era, offering greater convenience and speed, this study investigates how the BSB Mobile application affects these aspects of banking service. The research aims to evaluate the effectiveness of the BSB Mobile application in enhancing customer service and reducing operational errors. It addresses a gap in existing literature by providing fresh insights into the specific challenges and benefits experienced by Bank Sumsel Babel. To achieve this, a qualitative research approach was employed, involving three months of direct observation at the Bank Sumsel Babel Tanjung Raja Sub-Branch, complemented by in-depth interviews with both staff and customers. Additionally, a thorough literature review was conducted to support the analysis. The findings reveal that the BSB Mobile application positively influences customer satisfaction by decreasing wait times and improving transaction accuracy. However, it also highlights persistent issues with network connectivity and application usability. The study concludes that while the BSB Mobile application contributes to improved customer satisfaction and operational efficiency, continuous enhancements are required to address these technical challenges. The main implication of this research is that Mobile Banking can significantly boost banking operations, provided that technological reliability and effective user training are prioritized to overcome existing limitation.

Keywords: Mobile Banking, Digitalization, Bank, Services.

INTRODUCTION

Banking institutions are fundamental to the economy, acting as intermediaries that gather funds from the public in the form of savings and allocate them as loans and other financial services to enhance living standards (Ibrahim & Verliyantina, 2012; Lee & Shin, 2018; Vencataya et al., 2019). These collected funds are typically categorized into current accounts, savings, and deposits, often accompanied by incentives such as gifts to attract and retain depositors (Gillani et al., 2016;

Romanova & Kudinska, 2016). The distribution of these funds through loans to local communities is a core function of regional banks.

PT. The Regional Development Bank of South Sumatra and Bangka Belitung, known as Bank Sumsel Babel, is a prominent regional financial institution largely owned by the South Sumatra and Bangka Belitung regional governments. The bank has demonstrated significant growth, receiving numerous awards and positive evaluations from various institutions(Rusanti et al., 2020). Notably, a 2001 audit by Bank Indonesia rated Bank Sumsel as a healthy institution with a BK II status(Mawardi, 2018). Bank Sumsel Babel offers a diverse range of products, including deposit accounts, Pesirah Savings, Simpeda, debit cards, current accounts, and the BSB Mobile application. Mobile banking, which allows customers to perform transactions via mobile phones or tablets, has become increasingly important in modern financial services (Dorfleitner et al., 2017a). Unlike traditional SMS banking, which requires remembering message formats and destination numbers, mobile banking provides a more convenient and user-friendly experience (Guntara, 2016; Mahmood et al., 2019; Masykuroh, 2018; Saputri et al., 2022). It supports a range of transactions, including fund transfers, bill payments, and balance inquiries, directly from mobile devices (Chwo et al., 2018; Das, 2019; Lusy & Devina, 2019).

The BSB Mobile application, available for Android and iOS, facilitates both financial and non-financial transactions using an internet connection(Rahimi et al., 2018). To access this service, customers need a savings book, ATM card, E-KTP, and an active account (Mulyono & Pasaribu, 2021; Rafique et al., 2020). This application offers enhanced features and operates without time restrictions. Despite the advancement in mobile banking, there is a need to evaluate its effectiveness in improving service quality and operational efficiency (Dorfleitner et al., 2017b). This study aims to explore the extent to which the Bank Sumsel Babel (BSB) Mobile application is utilized by customers at the Tanjung Raja Sub-Branch. The research will address gaps in the current understanding of mobile banking's impact on customer satisfaction and operational efficiency, contributing valuable insights into its effectiveness(Ali et al., 2023; Fatmawati et al., 2023). By investigating the utilization of the BSB Mobile application, this research seeks to identify both the benefits and challenges associated with its use, providing actionable recommendations for enhancing mobile banking services(Basu et al., 2024; Mensah & Khan, 2024). This study will also shed light on how digital tools can improve customer service in the banking sector.

METHOD

Research Design

This research employs a qualitative approach to gain an in-depth understanding of the utilization of the Bank Sumsel Babel (BSB) Mobile application and its effects on customer satisfaction and operational efficiency. The qualitative approach was selected due to its capability to provide a rich and detailed exploration of the studied phenomena, including user behaviors, experiences, and the contextual factors related to the BSB Mobile application (Creswell, 2022; Friese, 2012). A case study design is utilized, focusing specifically on the BSB Mobile application at the Bank Sumsel Babel Tanjung Raja Sub-Branch. This design enables a thorough examination of the application in its real-life setting, offering detailed insights into its impact on both customer satisfaction and operational efficiency (Harmen et al., 2022). By concentrating on this case, the study aims to uncover nuanced findings relevant to the application's performance and effectiveness.

Research Participants and Criteria

Participants in this study were selected using purposive sampling to ensure that the data gathered would be both relevant and informative (Creswell & Clark, 2011). The study focused on two primary groups. First, customers of Bank Sumsel Babel Tanjung Raja Sub-Branch were included, with the criterion that they must have been active users of the BSB Mobile application for at least six months. This criterion ensured that participants had sufficient experience with the application to provide valuable insights into its usage. Second, bank staff at the Tanjung Raja Sub-Branch were involved, with the requirement that they must have at least one year of experience working with the BSB Mobile application. This selection was made to gather comprehensive perspectives on both the operational aspects and user interactions of the application. By focusing on these specific groups, the study aimed to capture a well-rounded view of the BSB Mobile application's impact.

Data Collection Techniques and Instruments

Data were collected using a combination of methods to ensure a comprehensive understanding of the BSB Mobile application's utilization. Semi-structured interviews were conducted with both customers and bank staff, allowing for flexibility while covering essential topics. Interview guides with open-ended questions were employed to gather detailed responses on experiences and perceptions regarding the BSB Mobile application. Additionally, direct observations were carried out over three months at the Tanjung Raja Sub-Branch, focusing on real-time use of the application and its integration into daily banking operations. Observation notes were meticulously recorded to document contextual factors and interactions (Creswell, 2012). Relevant documents, including internal reports, user manuals, and promotional materials related to the BSB Mobile application, were also reviewed (Mertens, 2010). Document analysis supplemented the interview and observation data, providing additional context and enriching the overall findings.

Data Analysis

The data analysis employed thematic analysis as described by(Miles & Hubermen, 1994). This analysis process began with data reduction, where the data were organized and summarized into manageable units to highlight relevant information (AM & Purnama, 2024). Next, data display involved presenting the data in visual formats such as charts and tables, which helped in identifying patterns and themes (Bogdan & Biklen, 2007). Conclusion drawing and verification followed, where the data were interpreted to form conclusions about the utilization and impact of the BSB Mobile application. These conclusions were further validated through triangulation, involving the cross-verification of information from multiple sources including interviews, observations, and documentation to ensure a comprehensive and accurate understanding of the application's impact (Janssen et al., 2022). By integrating these methods, the research offers a thorough analysis of the BSB Mobile application's role in enhancing customer satisfaction and operational efficiency at Bank Sumsel Babel.

RESULT AND DISCUSSION

Activities carried out by the author at PT. Bank Sumsel Babel Tanjung Raja Sub-Branch for 3 months starting from March 7 2024 to June 7 2024. Observations are carried out every working day, namely Monday to Friday starting from 08.00 WIB to 16.00 WIB. The placement of activities is carried out in accordance with the policy of the object. During the activity, the author was placed in only a few sections, such as the Financing, Customer Service and General sections. In these sections the author carries out many activities .While carrying out activities, the author is often placed in the Customer Service , Financing and General sections. In the Customer Service section , the author often collects customer data both in terms of savings and deposits. Also in terms of service to customers who register their account numbers in the Mobile Banking Application, this means that customers do not have to queue for a long time just to make transactions at the Bank. By receiving guidance and direction from Customer Service officers at Bank Sumsel Babel, Tanjung Raja sub-branch, the author gained a lot of knowledge and experience which was very useful, especially in writing this research, namely in the operational part of running the Mobile Banking Application to make it easier for customers to make transactions every day(Kansra et al., 2023; Khabour et al., 2023; Kohli et al., 2024).

Based on the author's observations during activities at Bank Sumsel Babel, Tanjung Raja Sub-Branch, the author obtained results regarding the customer service system, namely that it was running in accordance with the policies set by Bank Sumsel Babel, Tanjung Raja Sub-Branch. Where, after the author observed the policies at Bank Sumsel Babel, Tanjung Raja Sub-Branch, there was some compatibility between the theory in question and the practices carried out by Bank Sumsel Babel, Tanjung Raja Sub-Branch.

In theory, according to (Hayati et al., 2020) M-Banking is a facility from service providers and banks with the aim of making it easier for people to carry out financial and non-financial transactions using telephone devices that can be accessed if they have the internet. M-banking is a facility provided by service providers to customers with the aim of making it easier for customers to make transactions by utilizing the features available in applications that have been downloaded and registered. The BSB Mobile application aims to make it easier for customers to make transactions thereby reducing the accumulation of customers who come directly to the bank. This application also provides various services so it is hoped that transactions made by customers will increase because it does not depend on time and location. Customers can make transactions at home just by using this application.

In connection with the Customer Service System provided by the Customer Service of Bank Sumsel Babel, Tanjung Raja Sub-Branch, based on the author's observations while participating in Practical Work at Bank Sumsel Babel, Tanjung Raja Sub-Branch, the Mobile Banking service system provided by Customer Service to customers is very good, namely with providing services that are fast and easy to understand for customers and employees who are able to provide information on how to make transactions on the Mobile Banking Application to make it easier for customers without having to come directly to Bank Sumsel Tanjung Raja Sub-Branch, in order to save time and other things except when withdrawing cash(Arora & Sharma, 2023; Jammoul et al., 2023).

Table 1. Interview Results

Position	Informant Description
Bank Tellers	As an informant who directs the Bank, the BSB Mobile application can improve service quality and customer satisfaction. Reducing transactional risk, namely errors or mistakes made by tellers such as miscalculating or giving wrong returns. Apart from that, it also reduces cash transactions or cash turnover.
Customer Service	As an informant who knows mobile banking information, this mobile banking application makes it easier for customers to carry out transactions without needing to come directly to the bank to queue, so customers can save time. According to Vusvita Oktarina, customers of Bank Sumsel Babel Tanjung Raja Sub-Branch who use this mobile banking service have reached 90% of all customers. However, the problems that are often complained about are network problems and application menu access. Bank Sumsel Babel Tanjung Raja Sub-Branch continues to improve services and direct customers to make transactions easier and increase bank income through transaction fees.
Customer	As a customer who uses mobile banking, I feel this facility is very helpful in carrying out transactions. I have been using mobile banking for approximately 5 years. According to Tegar, this mobile banking service is very useful, especially for checking balances and transfer transactions.
Customer	As a customer who also uses mobile banking services, I feel this service makes it easier to carry out transactions, especially in the last 3 years. The transaction I often make is paying for groceries using QRIS, which is very useful when I don't carry cash.

From the results of the interview it can be concluded that the use of the BSB Mobile application for customers and bank employees has received enormous benefits with current technological advances such as with this application they both benefit, for customers including making work easier, increasing productivity, increasing effectiveness and mobile banking can meet the needs of its users in carrying out transactions.

Hal proves that the use of the BSB Mobile Application for Customers at Bank Sumsel Babel Tanjung Raja Sub Branch is in accordance with the quality of service towards customer satisfaction as evidenced by the results of the interview above and by the increase in customers every month after the author observed 3 months from the beginning of the author's research activities. At Bank Sumsel Babel Tanjung Raja Sub-Branch there is interest in using Mobile Banking as an application that makes it easier for customers to make transactions every day. The increase in customers in the past 3 months can be seen from the following table.

Table 2. Number of Mobile Banking (BSB Mobile) Customers Each Month

No.	Month	Number of Customers
1.	March	58
2.	April	38
3.	May	62
Total Customers		158

Source: Bank Sumsel Babel Tanjung Raja Sub-Branch (2024)

Based on the table above, it can be concluded that Mobile Banking customers at Bank Sumsel Tanjung Raja Sub-Branch from March to May have experienced an increase or increase in customers using the BSB Mobile application every month.

The study shows that the BSB Mobile application enhances customer satisfaction and operational efficiency at the Tanjung Raja Sub-Branch. Customers benefit from reduced waiting times and increased convenience, while bank staff experience fewer transactional errors. These findings align with previous research (Caisar Darma et al., 2020; Setyadi et al., 2023) which highlight the ease of financial transactions via mobile banking. Practically, the BSB Mobile application can further improve customer service and reduce branch congestion. Theoretically, this study contributes to understanding the impact of mobile banking on customer satisfaction and operational efficiency in a specific branch context(Islam et al., 2020). The study's strength lies in its comprehensive qualitative approach and practical observations. However, its limitations include a focus on a single branch, potential respondent bias, and the exclusion of external factors such as economic conditions. Future studies should include multiple branches to generalize findings and employ quantitative methods for deeper insights. Exploring external influences on mobile banking usage could also provide a more holistic understanding. In conclusion, the BSB Mobile application significantly improves customer satisfaction and operational efficiency at Bank Sumsel Babel Tanjung Raja Sub-Branch. The study underscores the importance of mobile banking in modern financial transactions and suggests areas for further research and improvement.

CONCLUSION

Mobile Banking facilitates non-cash daily financial transactions without requiring customers to visit Bank Sumsel Babel directly. While it has some disadvantages, the benefits of Mobile Banking significantly aid customers by reducing queuing, saving time, and ensuring faster and more accurate transactions. The Bank Sumsel Babel (BSB) Mobile application at the Tanjung Raja Sub-Branch offers numerous benefits but has some shortcomings that need addressing. Customers should understand how to use the application properly, such as keeping their PIN or password confidential to avoid fraud. Customer service should communicate the effectiveness of the BSB Mobile application to ease transactions and reduce bank congestion. This study has several limitations: it was conducted solely at the Tanjung Raja Sub-Branch, limiting generalizability; data collected through observations and interviews may be influenced by respondent bias and researcher interpretation; and external factors like economic conditions and technological advancements were not explored. Recommendations for future research include prioritizing customer satisfaction and addressing customer reports to ensure effective use of the BSB Mobile application, providing more information about the application to customers, and maintaining the principles of Speed of Service, Friendliness to Customers, and Customer Convenience. Future research should include more branches and employ quantitative methods with larger sample sizes to better understand factors influencing customer satisfaction and loyalty towards the BSB Mobile application.

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