



THE IMPACT OF JAKONE MOBILE BANKING SERVICES TO BANK DKI CUSTOMER SATISFACTION

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Abstract

Nowadays, the competition in the banking industry is getting tighter in order to achieve all customer satisfaction. JakOne Mobile is one of the innovation product in banking services from PT. Bank DKI that can be accessed through a smartphone to conduct financial or non-financial transactions safely. This research aims to determine how good the quality of Mobile Banking services made by Bank DKI on customer satisfaction. The data analysis technique for this research is descriptive analysis and multiple linear regression analysis. For data the descriptive analysis showed that JakOne Mobile services with a percentage of average user values are also included in the significant category with an average value of 74%. The satisfaction of users of JakOne mobile was also in good categories with an average value of 76.6%. The result of multiple linear regression analysis showed that all JakOne Mobile services quality variables significantly influence customer satisfaction. JakOne Mobile service quality variables simultaneously affect the value of influence by 95% on customer satisfaction by 5% and the rest is influenced by other factors not discussed in this research.

Keywords: Banking industry, mobile banking, services, customer satisfaction



INTRODUCTION

Nowadays, there are so many finance and banking institutions available to fulfilling customer needs when dealing with their finances transactions. With so many banking platform choices, the customer will behave so many choices and considerations in deciding which banking services or banks will give satisfaction to them in achieving their expectations. That is what underlies banker must be able to interpret the importance of customer satisfaction in the transaction in order to be able to create loyalty and beneficial relations between the two parties for a long time.

One of the innovation developed by banks to be able to comply customer needs is mobile banking services or Internet banking. The number of mobile banking users in Indonesia has increased from year to year driven by the growth in the number of internet users and smartphone users in Indonesia. The development of the internet has resulted in changes in various aspects of people's lives, one of which is the increasingly modern social trend and lifestyle JakOne Mobile is a financial service application that consists of Mobile Banking and Mobile Wallet that can be used to carry out daily needs transactions at the merchant in collaboration with Bank DKI. JakOne Mobile is available on smartphones that have an iOS 7 operating system & Android Jelly Bean with a minimum storage capacity of 50 mb, have credit to receive OTP SMS and have an internet connection / data package. Since being launched by Bank DKI on August 29, 2017, the JakOne Mobile application has been downloaded by more than 18 thousand users with an estimated transactions reaching 17 billion Rupiah. The growth of mobile banking or internet banking services can be seen from the growth performance of JakOne Mobile below:

Table 1 Business & Operational Highlights of Bank DKI

Bank DKI 2014-2018 Business and Operational Highlight						
Ikhtisar Bisnis Business Highlights	2014	2015	2016	2017	2018	Pertumbuhan (%) Growth (%) 2017-2018
Jumlah Nasabah Number of Customers :						
Tabungan Savings	1.373.478	1.844.235	2.007.878	2.198.058	2.468.038	12,28%
Giro Demand Deposits	24.569	26.623	58.843	45.151	46.490	2,97%
Deposito Timed Deposits	12.195	12.079	12.380	15.044	16.751	11,35%
Jumlah Debitur Number of Debtors :						
Kredit Multi Guna Multi Guna Loans	96.450	94.793	87.357	86.112	87.119	1,17 %
Kredit Pemilikan Rumah Housing Loans	18.014	21.124	20.268	18.090	14.281	-21,06%
Kredit Modal Kerja - Komersial dan Korporasi Working Capital Loans – Commercial and Corporation	105	131	78	59	58	-1,69%
Kredit Investasi - Komersial dan Korporasi Investment Loans – Commercial and Corporation	31	66	44	21	23	9,52%
Kredit Mikro Micro Loans	4.058	1.504	1.974	3.212	4.302	33,94%
Kredit UMKM dan Ritel Lainnya	1.853	4.167	3.976	2.235	1.647	-26,31%

Table 2 JakOne Mobile Performance

Performance of Jakone Mobile 2017-2018			
No	JakOne Mobile	2017	2018
1	Jumlah Merchant Total Merchant	2.721	6.144
2	Jumlah Pengguna Total User	35.613	260.931
3	Jumlah Transaksi Total Transaction	61	553.300
4	Jumlah Nominal Transaksi (dalam miliar) Total Transaction Value (in billion)	63	425

From the data above, it can be seen that with more than 260,931 customers used JakOne Mobile, the number of merchants is growing rapidly up to 6144 merchants with the rapid development of total user transactions that have reached 553,300 transactions with nominal transactions up to 425 billion. The number of ATM (debit cards) of 3,803,510 million has grown following the increase in accounts in the bank. However, with a comparison of the number customers, it can be seen that there are still few customers who are aware of the efficiency of internet banking or mobile banking. With an estimated percentage of customers of 12.28% and 10.5% of mobile banking from the number of customers in Indonesia. In Kadence International's research conducted to see the pattern of banking customers' preferences towards Mobile Banking services. This research was conducted on November 21 to December 11, 2014 involving 453 respondents in four major cities in Indonesia including Jakarta, Medan, Makassar and Surabaya. The Mobile Banking service that is researched is divided into three categories, internet banking, phone banking and mobile banking. Kadence International found that mobile banking is the type of banking service that is most widely used by customers, which is as much as 67% of respondents, followed by internet banking and phone banking. One effort that can be made to continue to increase the percentage of users of JakOne Mobile Bank DKI is to continue to evaluate mobile banking services. Evaluation is expected to be able to help measure the service quality of JakOne Mobile Bank DKI with the ESERVQUAL dimension as a benchmark and identify it to be used to maintain the existence of Bank DKI in various aspects of services so that profits will continue to survive and be able to be improved.

Purpose of the Research

1. To find out how the quality of JakOne Mobile Bank DKI services in 2019.
2. To find out how satisfy level of the customer as mobile banking users in 2019.
3. To determine the impact of JakOne Mobile service quality on the level of customer satisfaction of Bank DKI.

REVIEW OF LITERATURE

Marketing Management

Marketing relates to things that aim to identify and meeting human and community needs (Kotler & Keller, 2013: 6). Where inside this research marketing is one of the strategies to attract the public, especially for customers of Bank DKI, so that they are willing to buy and use continuously the products and services of Bank DKI.

According Kotler & Keller (2013:5) "Marketing is about identifying and meeting human and social needs. One of the shortest good definitions of marketing is 'meeting need profitably'. Marketing as the process by which companies create value for customers and build strong customer relationship in order to capture value from customer in return".

Services

Services can be interpreted as any action or performance that can be offered by one party to another, which is basically intangible and does not result in any ownership. Production of services can be relate to physical products or not. Various management research and literature and service marketing reveal that services have four unique characteristics that distinguish them from goods. The four characteristics are called the IHIP paradigm (Lovelock & Gummesson in Tjiptono, F & Chandra, 2016) as follows:

1. Intangibility

Services are really different from goods, if goods are objects, materials, or objects then services are precisely actions, actions, experiences, processes, performance or business.

2. Heterogeneity / Variability

Services have so many variations in shape, quality, and type, depending on who,when and where these services are produced. Services cannot be easily standardized because different people will have different experiences in a service, even though the same will not be identical or exact.

3. Inseparability

Goods are usually first produced and then sold and consumed. While services are generally sold first and then produced and consumed at the same time and place.

4. Perishability

Perishability means that a service is a commodity that is not durable, cannot be stored for future reuse, resold, or returned.

Quality of Services

Service quality can be divided into ten main dimensions of service quality but in this research, will be divide into five dimensions such as:

1. Reliability, related to the company's ability to provide accurate services from the first time without making mistakes and delivering services in accordance with the agreed time.
2. Responsiveness, relating to the willingness and ability of employees to help customers and respond to their requests, and inform when services will be provided and then provide services appropriately.
3. Assurance, this is intended to be the actions of employees who are able to foster trust by customers towards companies and companies can provide a sense of security for their customers.
4. Empathy, in this dimension the company is intended to be able to understand the problems of its customers and act in the interests of customers, as well as giving personal attention to customers.
5. Physical Evidence (Tangibles), regarding the attractiveness of physical activities, equipment, and materials used by the company, as well as the appearance of employees.

Banking Services

Bank is the institution that carry out three main functions, receive money deposits, lend money, and providing money transfer services. According to Kasmir (2014:14), Bank is a business entity that collects funds from the public in the form of deposits and redistributes them to the community in the form of loans and other forms in order to improve the lives of many people.

Customer Satisfaction

Customer satisfaction can be seen after customer use the services, According Kotler and Keller (2013: 140) explain that customers who are declared satisfied will do things like:

- a. Use the service again

If the customer is satisfied using the service, the first thing the customer does is use the service again because the customer is satisfied. Satisfied customers will recommend these services to other people such as family, friends, neighbors, and many others.

- b. Customers never complain

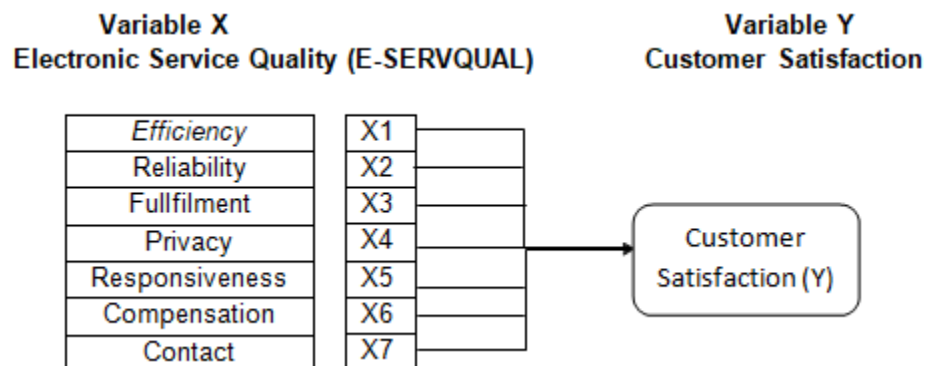
A customer who is satisfied with a service will not complain or make a complaint to the service provider, and if the customer is not satisfied, they will complain to the service provider about the service they receive.

Mobile Banking Service Quality Model

One of the model used in mobile banking services In Bank DKI was used the e-SERVQUAL model as stated by Zeithaml, et al. (Tjiptono, F & Chandra, 2016: 251) is the most comprehensive and integrative online service quality model that is comprehensive and integrative because the dimensions proposed by Zeithaml, et al. relevant and thoroughly meeting the need to evaluate the quality of electronic services. The seven e-SERVQUAL dimensions can be briefly described as follows:

1. Efficiency, the ability of customers to access the website, search for the desired product and information relate to the product, and leave the site concerned with minimal effort.
2. Reliability, relate to the technical functionality of the site in question, specifically the extent to which the site is available and functioning properly.
3. Fulfillment, which includes the accuracy of service appointments, availability of product stock, and delivery in accordance with the promised time.
4. Privacy, in the form of a guarantee that shopping behavior data will not be given to any other party and that the customer's information is guaranteed security.
5. Responsiveness, is the ability of online stores to provide the right information to customers when questions arise about the product, have a mechanism, to handle product returns, and provide an online guarantee.
6. Compensation, including refunds, shipping fees, and product handling fees.
7. Contact, reflects the customer's need to be able to talk to customer service staff online or by telephone.

Figure 1 Framework Of Thinking



RESEARCH METHODS

The method of research used in this research is descriptive and verification research methods. According to Sugiyono (2015:53) the type of descriptive research is research carried out to find

out the existence of independent variables, both on one or more variables without making comparisons or connecting with other variables (independent variables are independent variables, not independent variables, because if independent variables are always paired with dependent variables, while the type of verification research according to Sugiyono (2015:11) is to test the truth of a hypothesis that is done through data collection in the field.

Sample

According to Sugiyono (2015: 116) it is stated that the sample is part of the number or characteristics of the population. The technique used for sampling is "non-probability sampling, sampling techniques by not giving equal opportunities for each member of the population to be chosen as a sample (Sugiyono, 2015: 115). The sampling technique that used in this research was purposive sampling, the technique of determining the sample with certain considerations (Sugiyono, 2015: 122). Considerations in purposive sampling are meant, :

- a. Respondents are customers of Bank DKI.
- b. Respondents are customers of Bank DKI mobile banking.
- c. Respondents have made transactions with mobile banking at least twice a month.

Due to the population of customers using Bank DKI mobile banking 2019 is not clearly known for security reasons by the bank, the sample in this study uses the Bernoulli Method formula, which is a formula for calculating the number of samples needed for a study whose population is not known for certain. Where the formula is as follows:

$$= n \geq \frac{(z_{\alpha/2})^2 p x q}{e^2}$$

Based on the formula, a sample of 73 is obtained, but according to Ghozali (2016: 44) for sufficient sample size is 100-200. Based on the minimum sample size (n), the sample size (n) is set by 100 respondents so that more representative.

Collecting Data Technique

Data collection techniques are ways that researchers can use to collect data. The types and data collection techniques in this study are as follows:

a. Primary Data

Sugiyono (2015: 137), primary data is defined as data sources that directly provide data to data collectors. The primary data in this study were questionnaires.

b. Secondary Data

According to Sugiyono (2015: 193), secondary data is data that does not directly provide data to data collectors, for example through other people or documents.

Data Analysis Technique

In this research, the analysis that will be used is multiple linear regression. Analysis multiple linear regression is a forecasting analysis of the value of the influence of two or more independent variables on the dependent variable to prove the presence or absence of a function or causal relationship between two or more independent variables (X_1), (X_2), (X_3), ..., (X_n) with one dependent variable (Riduwan & Sunarto, 2013: 108).

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7$$

Explanation :

Y = Subject in the dependent variable (Bank DKI Customer Satisfaction as User)

a = Intercept value (constant);

b = Number of directions or regression coefficients, which indicate the number of increases or decrease in the dependent variable based on the independent variable. If b (+) then goes up, and if (-) then there is a decrease.

X1 = Efficiency

X2 = Reliability

X3 = Fulfillment

X4 = Privacy

X5 = Response

X6 = Compensation

X7 = Contact

RESULTS & DISCUSSION

The Effect of Efficiency (X1), Reliability (X2), Fulfillment (X3), Privacy (X4), Response (X5), Compensation (X6), and Contact (X7) on Customer Satisfaction Simultaneously

Based on R square output, this indicates that the ability of independent variables to explain dependent variation reaches 95%. In other words the variation of the independent variable used in the model is able to explain the variable variation in customer satisfaction by 95%. While the other variables that influence it by 5% were not included in this study. The calculated F_{value} is 496,917. By using a 95% confidence level, $\alpha = 5\%$, then F_{table} is 2.111. Because $F_{count} > F_{table}$, then H_0 is rejected and H_a is accepted. So it can be concluded that efficiency (X1), reliability (X2), fulfillment (X3), privacy (X4), responsiveness (X5), compensation (X6), and contact (X7) have a simultaneous effect on customer satisfaction.

Table 3 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,974 ^a	,950	,773	4,48794

a. Predictors: (Constant), Contact (X7), Compensation (X6), Fullfilment (X3), Privacy (X4), Responsiveness (X5), Efficiency (X1), Reliability (X2)

The effect of Efficiency (X1) on Customer Satisfaction (Y) partially.

From the result of processed, the significance level of the efficiency variable (X1) is smaller than $\alpha = 0.05$, with $t_{count} 4,799$ greater than 4.30265 , so it can be concluded that H_{01} is rejected and H_{a1} is accepted. This means that partially efficiency has a significant effect on customer satisfaction. Efficiency is shown to show a positive direction, which means that the better the efficiency, the higher customer satisfaction can be created. Otherwise, on the contrary, if the decrease and the worse the efficiency, the lower the customer satisfaction.

Table 4 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	759,717	7	108,531	0,388	,000 ^b
	Residual	40,283	2	11,142		
	Total	800,000	9			

a. Dependent Variable: Customer Satisfaction (Y)

b. Predictors: (Constant), Contact (X7), Compensation (X6), Fullfilment (X3), Privacy (X4), Responsiveness (X5), Efficiency (X1), Reliability (X2)

The effect of Reliability (X2) on Customer Satisfaction (Y) partially.

The results of processing SPSS software, obtained a significance level of reliability variable (X2) of 0.00 smaller than $\alpha = 0.05$ with $t_{count} > t_{table}$ which is $4.565 > 4.30265$, so it can be concluded that H_{02} is rejected and H_{a2} is accepted, this means that it can concluded that reliability has a significant effect on customer satisfaction. Overall it can be concluded that this variable also shows the direction of a positive relationship, namely reliability has a positive direction towards customer satisfaction. This means that the better the reliability of services, the higher customer satisfaction can be created. Otherwise, if the decline and the worse the reliability, the lower the customer satisfaction.

Table 5 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	199,314	59,542		3,347	,079
	Efficiency (X1)	,873	,362	,854	4,799	,000
	Reliability (X2)	,317	,561	,771	4,565	,000

a. Dependent Variable: Customer Satisfaction (Y)

The Effect of Fulfillment (X3) on Customer Satisfaction (Y) partially

Based on the result of SPSS, obtained a significance level of fulfillment variable (X3) of 0.002 smaller than $\alpha = 0.05$ with $t_{\text{count}} > t_{\text{table}}$ which is $4.679 > 4.30265$, so it can be concluded that H_{03} is rejected and H_{a3} is accepted, this means that it can be concluded partially that fulfillment has a significant effect on customer satisfaction. Compliance conformity affects the level of customer satisfaction of JakOne Mobile users, namely the better fulfillment of JakOne mobile services, the higher customer satisfaction can be created. Otherwise, if the decline and poor fulfillment, the customer satisfaction will decrease.

Table 6 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	199,314	59,542		3,347	,079
	Fulfillment (X3)	,813	,332	,809	4,679	,000
	Privacy (X4)	,317	,501	,701	4,460	,000

a. Dependent Variable: Customer Satisfaction (Y)

The effect of Privacy (X4) on Customer Satisfaction (Y) partially

Based on the results of SPSS, the significance level of privacy variable (X4) is 0.00 smaller than $\alpha = 0.05$ with $t_{\text{count}} > t_{\text{table}}$ which is $4.460 > 4.30265$, so it can be concluded that H_{04} is rejected and H_{a4} is accepted, this means that it can be concluded partially that privacy has a significant effect on customer satisfaction. It appears that the privacy subvariable shows the direction of a positive relationship. For the better privacy, the higher customer satisfaction can be created. Otherwise, if the decline and the worse the reliability, the lower the customer satisfaction.

Table 7 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	199,314	59,542		3,347	,079
	Fulfillment (X3)	,813	,332	,809	4,679	,000
	Privacy (X4)	,317	,501	,701	4,460	,000

a. Dependent Variable: Customer Satisfaction (Y)

The Effect of Partial Response (X5) on Customer Satisfaction (Y)

Based on the result, obtained a significance level of responsiveness variable (X5) of 0.00 smaller than $\alpha = 0.05$ with $t_{count} > t_{table}$ that is, $4.554 > 4.30265$, so it can be concluded that H_{05} is rejected and H_{a5} is accepted, this means partially it can be concluded that responsiveness has a significant effect on customer satisfaction. This study also shows the direction of a positive relationship, namely responsiveness has a positive direction towards customer satisfaction. This means that the better responsiveness, the higher customer satisfaction can be created. Otherwise, if the decline and poor responsiveness, customer satisfaction will decrease further.

Table 8 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	199,314	59,542		3,347	,079
	Response (X5)	,858	,303	,814	4,554	,000
	Compensation (X6)	,402	,401	,678	4,779	,000

a. Dependent Variable: Customer Satisfaction (Y)

The Effect of Compensation (X6) on Customer Satisfaction (Y) partially

Based on the results of SPSS, the significance level of compensation variable (X6) is 0,000 smaller than $\alpha = 0,05$ with $t_{count} > t_{table}$ that is $4.779 > 4.30265$, so it can be concluded that H_{06} is rejected and H_{a6} is accepted, this means partially it can be concluded that compensation has a significant effect on customer satisfaction. This subvariable shows the direction of a positive relationship, namely compensation has a positive direction towards customer satisfaction. This means that the better compensation, the higher customer satisfaction can be created. Likewise, on the contrary, if the lower and worse compensation, the lower the customer satisfaction.

Table 9 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	199,314	59,542		3,347	,079
	Response (X5)	,858	,303	,814	4,554	,000
	Compensation (X6)	,402	,401	,678	4,779	,000

a. Dependent Variable: Customer Satisfaction (Y)

The Effect of Contact (X7) on Customer Satisfaction (Y) partially.

Based on the result of the SPSS, the significance level of the contact variable (X7) is 0.00 smaller than $\alpha = 0.05$ with $t_{count} > t_{table}$ which is $4.403 > 4.30265$, so it can be concluded that H_{07} is rejected and H_{a7} is accepted, this means partially it can be concluded that contact has a significant effect on customer satisfaction. Contacts have a positive direction on customer satisfaction, which means that the better the contact, the higher customer satisfaction can be created. Likewise, on the contrary, if the drop and the contact is getting worse, customer satisfaction will decrease.

Table 10 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	199,314	59,542		3,347	,079
	Contact (X7)	,808	,353	,784	4,403	,000

a. Dependent Variable: Customer Satisfaction (Y)

CONCLUSION

JakOne mobile service quality in 2018 is in the good category in all variables, where the variables are efficiency, reliability, fulfillment, privacy, responsiveness, compensation, and contact variables with an overall percentage of 74.1%. Even the privacy variables are in a very good category with a score of 85.9%. This indicates that the respondents in this study agreed that the quality of JakOne Mobile's electronic services as a whole has been fairly good. Customer satisfaction of JakOne Mobile service users in 2018 is in a good category, which is indicated by the percentage obtained which is 76.6%. This indicates that the customer satisfaction variable of JakOne Mobile 2018 service users is considered good by its users. Simultaneously the quality of electronic services JakOne Mobile has a significant effect on the

level of customer satisfaction of Bank DKI as a user of JakOne Mobile Bank DKI in 2018 with a contribution of 95%, while the remaining 5% is influenced by other factors not examined. It can be concluded that the seven variables in the quality of electronic services have a very large effect on customer satisfaction. Partially all electronic service quality variables have a significant effect on the satisfaction of Bank DKI customers as JakOne Mobile users in 2018.

SUGGESTIONS

Suggestions for Bank Dki

After the implementation of this research, then there are suggestions that the Researcher must make to related companies. With the quality of JakOne Bank DKI's mobile electronic services that indeed are in overall good quality due to an increase in service and feature enhancements from year to year but from the seven dimensions of electronic service quality available, there are two dimensions with an average score lowest percentage and close to bad category, namely:

1. Reliability variable with the average acquisition percentage of 67.7% is quite close to the bad category (47.75% - 62.5). This means that the service error experience when using Bank DKI JakOne mobile was felt by almost half of the respondents in this study. If left unchecked, this will affect the level of satisfaction of the customers of JakOne Mobile Bank DKI, which is currently in a good category.

2. Variables with an average acquisition percentage of 62.6% are almost in a bad category where on the continuum line the bad category is percentage of 47.75% - 62.5%. Lack of attention from the parties in giving compensation when service errors are caused by the mobile service system itself, can give a loss to the customer and this will reduce the level of satisfaction customer. Therefore the parties are expected to pay more attention to the response to giving compensation that is appropriate for DKI Bank customers if there is an error system or error from JakOne mobile when the customer uses the service. The form of compensation expected by the mobile user itself may be in the form of an apology if there is an error by the service provider, refunds, and accountability to provide solutions to the problems faced by users of Bank DKI's mobile services.

SUGGESTION FOR FURTHER RESEARCHER

1. Future researcher should try to apply other analytical techniques to provide other references in similar research.

2. There are so many theories related to customer satisfaction that were put forward by several experts, therefore it is recommended that further research use other theories to produce richer research.

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