



The Influence of Service Quality on Brimo User Satisfaction with Convenience as an Intervening Variable on Management Students of Makassar State University

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ABSTRACT

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This study aims to examine the impact of service quality on BRImo user satisfaction, with convenience as an intervening variable, both partially and simultaneously. The research sample consisted of 125 management students of Makassar State University, and the analysis was conducted using the Partial Least Square (PLS) method with the help of SmartPLS4 software. The results of the study indicate that partially, service quality has a positive and significant effect on user satisfaction. In addition, service quality also has a positive and significant effect on convenience. This convenience, in turn, has a positive and significant effect on user satisfaction. Service quality also has a positive and significant effect on user satisfaction through convenience as an intervening variable in the use of BRImo.

Keywords: Service Quality, Convenience, BRI Mobile Banking, User Satisfaction

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INTRODUCTION

Rapid technological developments in the banking sector, especially with the presence of mobile banking applications, have changed the way customers interact with bankBRImo, an application from Bank BRI that facilitates fast and easy financial transactions, is one of the most widely used applications in Indonesia. BRI has succeeded in leading the mobile banking market with 33.5 million users in the first quarter of 2024, experiencing annual growth of 30.3% compared to the previous year. With the increasing use of BRImo, service quality is an important aspect to ensure customer satisfaction and loyalty are maintained.

PT Bank Rakyat Indonesia (Persero), one of the banks with the largest assets in Indonesia, continues to innovate with new digital banking solutions. Launched in February 2019, BRImo is a development of the old BRI Mobile application. To date, this application has attracted 2.2 million users and processed transactions worth 1.16 trillion rupiah. With various features such as easy account opening, cardless cash withdrawals, secure login via fingerprint or facial recognition, and access to promo information, BRImo brings together various digital banking services in one application that is more complete than the previous version. Customer satisfaction is highly dependent on the quality of service provided, especially in terms of reliability, speed, and responsiveness to complaints. In the BRImo application, this quality of service is the main factor that influences customer satisfaction,

especially students who want an efficient and easy-to-use experience.

However, behind these advantages, many complaints have emerged regarding difficulties in activating logins, failed transactions, and balances being debited without successful transactions, as expressed in user reviews on Playstore. These problems reflect the mismatch between customer expectations for quality service and the reality they experience, which ultimately impacts customer satisfaction. Previous research conducted by Kasengkang et al. (2023) shows that service quality has a positive and significant influence on BRImo user satisfaction. This finding is also supported by research Mandiri et al. (2021) which revealed that the better the quality of service provided by BRImo, the higher the level of customer satisfaction. These two studies underline the importance of improving service quality to strengthen the satisfaction and loyalty of application users.

Based on this phenomenon, this study was formulated to answer three main questions: (1) Does service quality affect BRImo user satisfaction? (2) Does service quality affect user convenience? (3) Does the ease of use of the BRImo application affect user satisfaction? And (4) to what extent does convenience affect the relationship between service quality and BRImo user satisfaction?

The purpose of this study is to (1) find out whether service quality influences BRImo user satisfaction (2) find out whether service quality influences user convenience (3) find out whether ease of use of the BRImo application influences user satisfaction and (4) find out to what extent convenience influences the relationship between service quality and BRImo user satisfaction.

METHOD

This study uses a causality method with a quantitative approach. The population of the study was all students of the Management Study Program at Makassar State University. Sample determination in this study used the Slovin formula with a margin of error of 8.63%

$$n = \frac{N}{1 + N (e^2)}$$

$$n = \frac{1800}{1 + 1800 (0,0863^2)}$$

$$n = \frac{1800}{1 + 13,405842}$$

$$n = 124,9949$$

So the sample in this study was 125 A questionnaire created with Google Forms and distributed online was used to collect data. The questionnaire consisted of two parts: the first part contained questions related to demographic data, such as age, gender, and study program; while the second part measured the research variables, namely service quality, ease of use, and user satisfaction. Each variable was measured using a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree). Data analysis was performed using variance-based Structural Equation Modeling (SEM), known as an alternative SEM method using Partial Least Square (PLS SEM). The analysis techniques used included outer model analysis with convergent validity, discriminant validity, reliability testing, and inner model analysis including R-squared test, effect size test (f-square), hypothesis testing, and goodness of fit (GoF).

Research Hypothesis:

1. **H1:** Service quality has a positive and significant effect on BRImo user satisfaction.
2. **H2:** Service quality has a positive and significant effect on ease of use.
3. **H3:** Ease of use has a positive and significant effect on user satisfaction.
4. **H4:** Ease of use mediates the effect of service quality on user satisfaction.

RESULTS AND DISCUSSION

OUTER MODEL

Table 1. Respondent overview

No.	Demographic Characteristics	Category	Frequency (People)
1.	Gender	Man	56
		Woman	69
2.	Force	2020	2
		2021	12
		2022	98
		2023	10
		2024	2
3.	Study program	Management	125

Source: Data processed 2024

Based on table 1 above, it is found that this study is dominated by women, with the largest intake in the 2022 group. Of the 125 respondents, 56 people (44.8%) were male, and 69 people (55.2%) were female, Class of 2020: 2 people (1.6%), Class of 2021: 12 people (9.6%), Class of 2022: 98 people (78.4%), Class of 2023: 10 people (8%), and Class of 2024: 2 people (1.6%), with an average of the 2022 intake, and all respondents were students from the Management Study Program, Makassar State University, totaling 125 people or 100%.

Table 2. Convergent Validity

Variables	Results	Caption
X1.1	0.844	Valid
X1.2	0.844	Valid
X1.3	0.738	Valid
X1.4	0.816	Valid
X1.5	0.844	Valid
Y1.1	0.710	Valid
Y1.2	0.745	Valid
Y1.3	0.754	Valid
Y1.4	0.773	Valid
Y1.5	0.784	Valid
Z1.1	0.787	Valid
Z1.2	0.783	Valid
Z1.3	0.786	Valid
Z1.4	0.799	Valid
Z1.5	0.775	Valid

Source: Data processed by SmartPLS, 2024

Convergent Validity Value: AVE > 0.50 is declared convergent valid (Savitri et al., 2022). Loading factors > 0.50 are still acceptable and declared valid. (Haryono, 2016). Based on table 2 above, it can be seen that the loading factor value of all statement items is > 0.50. So it can be concluded that all statement items are declared convergently valid.

Table 3. Discriminant validity

	X1	Y1	Z
X1	0.818		
Y1	0.748	0.843	
Z	0.747	0.754	0.786

Source: Data processed by SmartPLS, 2024

Discriminant Validity: Fornall Larckerer: The root value of AVE > correlation between constructs with other constructs, then the variable can be stated as a valid discriminant. (Savitri et al., 2022). Based on table 3 above, it can be seen that the AVE root value of each variable > correlation between constructs with other constructs, so it can be concluded that all variables are declared valid discriminants.

Table 4. Reliability Test

	Cronbach's alpha	Composite reliability (rho_c)
X1	0.876	0.910
Y1	0.810	0.868
Z	0.845	0.890

Source: Data processed by SmartPLS, 2024

Reliability Test: Cronbach Alpha and Composite Reliability values of all variables > 0.70. So all variables are Reliable. (Savitri et al., 2022). Cronbatch's Alpha and Composite Reliability values of all variables > 0.70. So all variables are declared reliable.

INNER MODEL

Table. 5 R-squared test results

	R-square	R-square adjusted
Y1	0.743	0.738
Z	0.559	0.555

Source: Data processed by SmartPLS, 2024

R-square: R-square values are 0.67 (Strong), 0.33 (Moderate), and 0.2 (Weak). (Savitri et al., 2022). The R-square value of Variable Y1 is 0.743. This indicates that Variable X1 is able to explain variable Y1 by 74.3%. So it can be concluded that the model is considered strong. While the R-square value of Variable Z is 0.559. This indicates that variable X1 is able to explain variable Z by 55.9%. So it can be concluded that the model is considered moderate.

Table. 6 Effect Size Test

	f-square
X1 -> Y1	0.123
X1 -> Z	1.266
Z -> Y1	0.708

Source: Data processed by SmartPLS, 2024

The explanation is as follows:

Effect Size (F square): F-square value 0.35 (Strong), 0.15 (Moderate), 0.02 (Weak)(Savitri et al., 2021).

- a) The influence of Service Quality (X1) on User Satisfaction (Y1) is 0.123. So the influence of Service Quality on User Satisfaction is considered quite significant but does not fully explain the variation in the dependent variable.
- b) The influence of Service Quality (X1) on Convenience (Z) is 1.266. So the influence of Service Quality on Convenience is considered significant.
- c) The effect of convenience (Z) on user satisfaction (Y1) is 0.708. So the effect of convenience on user satisfaction is considered strong.

Table. 7 Hypothesis Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1 -> Y1	0.268	0.288	0.103	2,589	0.005
X1 -> Z	0.747	0.743	0.076	9,793	0.000
Z -> Y1	0.643	0.615	0.104	6.152	0.000
X1 -> Z -> Y1	0.480	0.456	0.085	5,668	0.000

Source: Data processed by SmartPLS, 2024

The explanation is as follows:

Hypothesis Test: P values < 0.05 means the hypothesis is accepted or is said to have an effect.(Savitri et al., 2022).

- a) The path of service quality (X1) -> user satisfaction (Y1) produces a P-value of 0.000 < 0.05. Then H1 is accepted, which means that service quality has a positive and significant effect on user satisfaction.
- b) The path of service quality (X1) -> convenience (Z) produces a P-value of 0.000 < 0.05. Then H2 is accepted, which shows that service quality has a positive and significant effect on convenience.
- c) The path of convenience (Z) -> user satisfaction (Y1) produces a P-value of 0.000 < 0.05. Then H3 is accepted, which means that convenience has a positive and significant effect on user satisfaction.
- d) The path of service quality (X1) -> convenience (Z) -> user satisfaction (Y1) produces a P-value of 0.000 < 0.05. Then H4 is accepted, which means that service quality has a positive and significant effect on user satisfaction through convenience as an intervening variable.

Table. 8 GOF test results

	Average variance extracted (AVE)	R-square
X1	0.670	0.743
Y1	0.568	0.559
Z	0.618	0.651
Average	0.619	

Source: Data processed by SmartPLS, 2024

$$\begin{aligned} \text{Nilai GOF} &= \sqrt{\text{rata}} - \text{rata AVE} \times \text{rata} - \text{rata R square} \\ \text{Nilai GOF} &= \sqrt{0,619} \times 0,651 \\ \text{Nilai GOF} &= 0.635 \end{aligned}$$

Goodness of Fit (GoF): GoF value > 0.1 is categorized as small, 0.25 as moderate, and 0.36 as large. Based on the calculation results, the GoF value of 0.635 indicates that the combined performance of the outer model and inner model in this study falls into the large GoF category. This indicates that the research model has a very high suitability or accuracy in explaining the relationship between the variables studied. A large GoF indicates that this model is good at reflecting empirical data and can accurately describe the structural relationships and indicators between variables. In other words, the model is reliable in explaining and predicting the relationship between service quality, user satisfaction, and convenience in the context of this study.

DISCUSSION

Hypothesis testing in this study aims to evaluate the influence between service quality variables, user satisfaction, and ease of use on the BRImo application. The following are the results of certain hypothesis testing.

The influence of service quality on user satisfaction

The test results show that service quality (X1) has a positive and significant influence on user satisfaction (Y1). This finding is consistent with research conducted by Mandiri et al. (2021) and Kasengkang et al. (2023), which also found that service quality has a significant partial effect on customer satisfaction in using BRI Mobile (BRImo).

The influence of service quality on ease of use

The test results show that for management students, ease of use (Z) is positively and significantly influenced by service quality (X1). This means that the better the quality of service provided, such as responsive service, reliable system, and easy-to-use interface, the higher the level of ease perceived by users when accessing and using the service. This finding indicates that users feel more comfortable and efficient in interacting with applications or products, because good service quality can reduce obstacles or difficulties that may be encountered during use.

The effect of convenience on user satisfaction

Based on the test results, convenience (Z) is proven to have a positive and significant influence on user satisfaction (Y1). This shows that the many benefits received by customers and the ease of access anywhere also increase customer satisfaction when using the BRImo application. In other words, the easier it is for customers to access services and complete their tasks, the more satisfied they are with the experience of using the service. This finding is in line with research conducted by Firdaus et al. (2024), which shows that the convenience variable has a significant and positive influence on the level of customer satisfaction in mobile banking. This means that the easier the use of the mobile banking application, the higher the satisfaction felt by customers.

ease of use mediates the effect of service quality on user satisfaction

Based on the test results, service quality (X1) has a positive and significant effect on user satisfaction (Y1) which is mediated by the convenience variable (Z). This finding is supported by several previous studies, such as those conducted by Kasengkang et al. (2023). This shows that the more complete the features provided by BRImo, the easier it is

for customers to make transactions, so they feel satisfied with the services provided by BRImo.

CONCLUSION

From the results of the discussion above, it can be concluded that service quality has a positive and significant influence on BRImo user satisfaction, both directly and through the convenience variable as an intervening variable. In addition, other variables such as trust and risk perception also play an important role in increasing user satisfaction. The better the quality of service provided, the higher the level of user trust in the platform, and the lower the perceived risk perception. The results of this study indicate that service quality, which includes reliability, responsiveness, assurance, and support for ease of use and management of risk perception, can significantly increase user satisfaction. Therefore, digital banking service providers such as BRImo need to continue to improve service quality, security, and build user trust to maintain and increase their level of satisfaction.

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