DEVELOPING MOBILE BANKING SERVICES TO ENHANCE BANKING COMPETITIVENESS

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Abstract

This study aims to analyze the impact of mobile banking service on customer satisfaction and loyalty at Bank Jambi. A quantitative research approach was employed, with data collected through questionnaires distributed to 88 respondents who utilize mobile banking services via Google Forms. Data analysis was conducted using the Partial Least Squares (PLS) technique, revealing that service quality positively and significantly influences customer satisfaction. The result shows that the higher the level of service quality provided, the greater the customer satisfaction experienced. Additionally, customer satisfaction significantly influence customer loyalty, as satisfied customers tend to exhibit higher loyalty and recommend the bank's products and services to others. This study also found that service quality positively affects customer loyalty through customer satisfaction as a mediating factor. These findings highlight the critical role of service quality in fostering customer satisfaction and loyalty. Consequently, this study contributes to the understanding of service quality and assists in enhancing the bank's competitiveness. Improving service quality will not only increase customer satisfaction but also strengthen loyalty.

Keywords: Service Quality, Customer Satisfaction, Customer Loyalty, Mobile Banking

Introduction

The advancement of information technology has driven a transformation in the banking service sector, mainly through mobile banking. This innovation enhances service efficiency and is a key strategy for increasing a bank's competitiveness. With the growing adoption of smartphones and internet access, mobile banking has become a primary solution for banks to reach a broader customer base (Ferozi Ramdana Irsyad et al., 2024). Mobile banking offers advantages: easy access, time efficiency, transaction flexibility, and responsive applications.

The adoption of mobile banking in Indonesia is rapidly increasing. According to a report by (Bank Indonesia 2023), the value of digital banking transactions in Indonesia reached IDR 51,112 trillion in 2023, reflecting a 43.2% increase compared to the previous year. Data from the Indonesian Internet Service Providers Association (APJII 2023) indicates that 82.5% of smartphone users have adopted mobile banking, growing at 25.3% annually. Furthermore, the Financial Services Authority (Simatupang, 2021) reported that 73% of banking customers in Indonesia have made mobile banking their primary mode of transaction. This trend is facilitated by the increasing accessibility of mobile devices and internet services across various regions, including remote areas.

In Jambi, the development of the digital banking ecosystem has shown significant growth. A survey conducted by Bank Indonesia's Jambi Representative Office in 2023 found that mobile banking penetration reached 62.3% of all banking customers, with transaction volume increasing by 71.5% compared to the previous year. Mobile banking transactions in Jambi Province amounted to IDR 15.7 trillion in 2023, a substantial rise from IDR 9.2 trillion last year. The digital banking landscape in Jambi is characterized by 12 banks, each offering mobile services that contribute to competitive advantages. It has reported remarkable growth, with a 27.2% increase in its user base compared to the previous year through its mobile banking application. National banks such as Mandiri, BNI, and BRI have also experienced significant growth, collectively holding a 65.8% market share of total mobile banking transactions in Jambi Province.

Given this scenario, banks must prioritize digital innovation as a key strategy to enhance competitiveness. Bank Jambi plays a crucial role as a local government bank in the local economy. Bank Jambi has a competitive advantage for all local transactions and a captive market to host all the local government financial transactions. However, in recent years, the bank has faced challenges in technological innovation, particularly in developing mobile banking services. While many banks have launched advanced mobile banking applications, Bank Jambi has relatively slowly adopted this technology. Several factors contribute to this delay, including the significant financial and human resource investments required for technological development.

Additionally, Bank Jambi must comply with various regulations that may restrict innovation and new service offerings. With numerous competitors offering more attractive mobile banking services, Bank Jambi must exert significant efforts to attract new customers and retain existing ones. The rise of e-commerce and digital payments is closely linked to mobile banking. The convenience provided by mobile banking encourages users to engage in online shopping, make quick and secure payments, and integrate with other financial technologies, such as digital wallets (Ketema, Eyob; Selassie, 2020).

Digital banking has advantages during the COVID-19 pandemic, which has profoundly impacted the global economy, including Indonesia (Fitriaty et al., 2022). During the pandemic, digital banking services, including mobile banking, gained popularity as they allowed customers to avoid physical interactions and maintain social distancing. This trend underscores the increasing demand for mobile banking services. However, challenges remain, such as technological literacy barriers and concerns over data security. To address these issues, banks must provide customer education, support, and enhanced security measures to ensure user confidence in mobile banking services (Naeem et al., 2022).

As a regional bank, Bank Jambi launched Internet Banking late compared to BUMN's banking in Jambi. Several considerations could be employed regarding the importance of digital banking to Bank Jambi. First, it has a significant role in supporting regional economic development, contributing IDR 235 billion to local revenue in 2023, with a service network spanning 11 districts and cities. Second, Bank Jambi is committed to digital transformation, having invested IDR 125 billion in digital banking infrastructure between 2020 and 2023, leading to a significant increase in digital service adoption and the growth of its mobile banking user base. Third, Bank Jambi's customer demographic is unique, comprising predominantly residents who prefer personalized services but require assistance in using digital banking solutions. So, digital banking has both challenges and opportunities for developing mobile banking services tailored to local customer needs.

Based on those considerations, this research aims to fill the academic gap in the literature regarding mobile banking implementation in regional banks and provide practical contributions toward developing more effective digital services to build competitiveness. We hope to contribute to the banking service performance to establish competitiveness.

Literature Review

Service Quality

Service quality is not merely related to serving customers but also a strategic approach to establishing long-term, mutually beneficial relationships between companies and their customers. According to (Tjiptono, 2005) in *Service Management*, service quality refers to the expected condition and control over the level of excellence required to meet customer expectations. The higher the quality of service provided, the greater the customer satisfaction. Accordingly, Kotler & Keller (2016) service quality is a fundamental component in ensuring sustainable customer satisfaction, whereby a higher level of service quality leads to increased customer satisfaction. Service quality encompasses all activities undertaken by a company to fulfill consumer expectations (Carmiasih & Fitriaty, 2022). High service quality fosters customer trust and satisfaction, which, in turn, influences their decision to continue using the bank's products and services. It resulted from the intensive interaction between the host and the customer (Johannes et al., 2022)

Tjiptono (2005) further asserts that measuring service quality provides valuable insights for companies to identify areas for improvement. In the context of mobile banking, the SERVQUAL model can be utilized to evaluate several key dimensions:

1. Reliability: The speed and accuracy of transaction processing.
2. Tangibles: The mobile banking application's ease of use and interface design.
3. Responsiveness: The effectiveness of customer service in addressing user concerns.
4. Assurance: The security of transactions and data protection.
5. Empathy: The personalization of banking services to meet customer needs.

Customer Satisfaction

Customer satisfaction is a key indicator of a company's success, particularly in service industries such as banking. According to (Kotler & Keller, 2018), customer satisfaction is defined as the pleasure or disappointment experienced by an individual after comparing their expectations with the actual service received. If the service meets or exceeds expectations, customers experience satisfaction; conversely, dissatisfaction arises if service performance falls below expectations.

Empirical studies have shown that achieving high performance and customer satisfaction requires a well-coordinated work environment within the company (Nainggolan et al., 2022). Additionally, Kotler & Keller (2017) emphasize that customer satisfaction is derived from the extent to which a product or service's performance matches customer expectations.

Four key indicators of customer satisfaction, as outlined by (Kotler & Keller, 2018), include:

1. Experience: Customers' prior engagement with a service shapes their satisfaction levels.
2. Expectations: The alignment between customers' expectations and the actual performance of Bank Jambi Mobile's mobile banking services.
3. Needs fulfillment: The extent to which available services meet customers' banking needs.

Well-being: A sense of overall financial security and satisfaction from banking services. Sihombing & Octavia (2024) highlight that customer satisfaction directly influences the likelihood of repeat transactions and customer loyalty. A satisfied customer is more inclined to remain loyal and continue using the services offered. Consequently, ensuring customer satisfaction should be an integral part of a company's strategic objectives (Johannes et al., 2009)

Customer Loyalty

Griffin (2016) defined customer loyalty as a commitment to repurchasing a product or service and actively recommending it to others. Loyalty is not only a reflection of customer satisfaction but also an indication of emotional engagement and trust between the customer and the company.

Measuring customer loyalty is essential to determine the extent to which a service fosters long-term relationships with customers. According to Tjiptono (2005), there are four key indicators of customer loyalty include:

1. Repeat purchase behavior – Continued use of the same service over time.
2. Consumption habits – The frequency and consistency of service utilization.
3. Brand trust – Confidence in the reliability and credibility of the bank's mobile banking services.
4. Word-of-mouth recommendations – Customers actively promote the service to others.

Customer loyalty is a multidimensional concept encompassing cognitive, affective, and behavioral aspects. Loyal customers consistently choose the same brand, are willing to pay premium prices for its services, and advocate for the brand (Dewi & Johannes, 2022).Consumer loyalty will increase with the presence of online and digital services, because the interaction between users and service providers will be more intensive in various circumstances (Johannes, et al. 2022)

This research model aims to provide a deeper understanding of the relationship between the research variables, where good service quality enhances satisfaction, and high satisfaction contributes to customer loyalty.

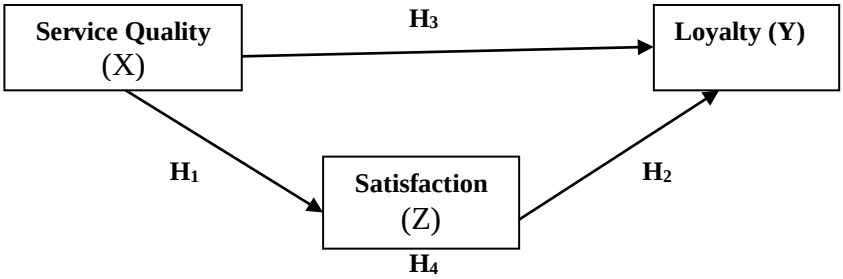


Figure 1. Research Framework

Research Hypotheses

H1 : The quality of mobile banking services has a significant and positive effect on customer loyalty at Bank Jambi Mobile Main Branch.

H2 : The quality of mobile banking services has a significant and positive effect on customer satisfaction at Bank Jambi Mobile Main Branch.

H3 : Customer satisfaction significantly and positively affects customer loyalty at Bank Jambi Mobile Main Branch.

H4 : The quality of mobile banking services has a significant and positive effect on customer loyalty, mediated by customer satisfaction at Bank Jambi Mobile Main Branch.

Methods

Descriptive Analysis Method

Descriptive statistics are used to analyze data by presenting and describing it as it is without drawing general conclusions or making generalizations. This study used the Likert scale (1–5) to measure research variables.

Partial Least Squares (PLS) Analysis

This study employed the SmartPLS Structural Equation Modeling (SEM) approach using Partial Least Squares (PLS) analysis. PLS is an analytical tool that explains the relationship between variables and is considered adequate because it employs bootstrapping or random resampling techniques.

Evaluation of the Measurement Model (Outer Model)

Since this study utilized reflective constructs, three key assessments were conducted: convergent validity, discriminant validity and composite reliability

Convergent Validity

Convergent validity evaluates the relationship between individual indicators and their constructs. The correlation is valid if the Average Variance Extracted (AVE) value exceeds 0.5. A loading factor value of 0.7 is generally acceptable in the early stages of measurement scale development. Convergent validity also ensures that different indicators measuring the same construct exhibit high correlation.

Discriminant Validity

Discriminant validity is assessed using reflective indicators, and the cross-loading values for each variable must exceed 0.70. Another approach to testing discriminant validity is comparing the square root of

AVE for each construct with the correlation values between constructs within the model. The square root of AVE should be greater than the correlation values among constructs, indicating good discriminant validity.

Composite Reliability

Composite reliability values should exceed 0.7 for confirmatory research and be 0.6–0.7 for exploratory studies. Composite reliability measures the consistency of multiple indicators within a construct, ensuring that the model exhibits strong internal consistency.

R-Square (R^2) Assessment

R^2 values of 0.75, 0.50, and 0.25 indicate strong, moderate, and weak effects of exogenous latent variables on endogenous latent variables. The R^2 value in this study helps determine whether the independent variable significantly explains the variation in the dependent variable.

Hypothesis Testing (Bootstrapping)

Bootstrapping is employed to assess the significance of relationships between variables. In this resampling method, significance is determined using the two-tailed t-statistic with the following thresholds:

- t-value ≥ 1.65 (significance level = 10%)
- t-value ≥ 1.96 (significance level = 5%)
- t-value ≥ 2.58 (significance level = 1%)

Mediation Effect Analysis (SEM with Mediation Effect)

Suppose the direct effect of an independent variable on a dependent variable is not significant, but the mediating variable exhibits a considerable impact. It confirms the presence of a mediation effect. Furthermore, if the t-statistic exceeds 1.96, the mediating variable significantly influences the relationship between the independent and dependent variables.

Mobile banking and bank competitiveness

Mobile banking contributes to bank competitiveness, especially when facing competition from large banks. Mobile banking adoption is essential, especially for small and regional banks, to improve their performance and financial stability. The attractiveness and convenience offered by mobile banking services help banks expand client reach and enhance operational efficiency, strengthening their competitive position in the market (Yudaruddin, 2020).

Bank Jambi's mobile banking plays a vital role in increasing the bank's competitiveness in an increasingly tight banking market. While using these digital services can increase customer satisfaction and operational efficiency, optimizing the use of funds still presents challenges. Bank 9 The Role of Mobile Banking in Jambi's Competitiveness.

Mobile banking has become the key to increasing Bank Jambi Mobile's competitiveness. By providing high accessibility, customers can access banking services anytime and anywhere, increasing their comfort and satisfaction. Additionally, operational efficiencies from these services enable banks to reduce transaction costs and times, thereby increasing productivity. In this case, mobile banking is a large service that could be implemented in many businesses to create an interactive situation between the host and the provider of particular services (Johannes et al., 2022; Risyafani et al., 2022)

The service innovation offered through mobile banking also attracts customers' attention, especially the younger generation, who are more familiar with the technology. Bank Jambi Mobile can utilize customer behavior data from this service to develop more targeted marketing strategies and products.

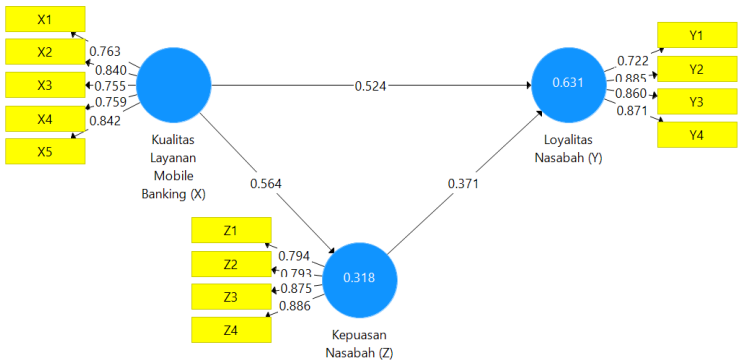
However, challenges such as data security and limited internet connectivity must be overcome. Cyber threats are a significant concern, and banks must ensure their systems are secure. Restricted internet access in some areas can also hinder the optimal use of services.

By overcoming these challenges, Bank Jambi Mobile can increase its competitiveness in the mobile banking market. Efficient mobile banking services not only attract new customers but also increase the loyalty of existing customers. Thus, mobile banking has become an essential strategic tool for Bank Jambi Mobile to remain relevant and competitive in the digital era.

Results and Discussion

Convergent Validity Test

The first step in evaluating the outer model is assessing convergent validity. SmartPLS 3 evaluates convergent validity by measuring the correlation between item (component scores) and their respective constructs. A reflective indicator is considered valid if its loading factor exceeds 0.70. However, a loading factor of 0.50–0.60 is acceptable for early-stage research. This study employs a threshold of 0.50 for validity assessment.



Source: Processed Data, SmartPLS 3, 2025

Figure 2. Relationship Between Variables

The diagram illustrates the relationships among the variables X (Service Quality), Z (Customer Satisfaction), and Y (Customer Loyalty) within the research model. The analysis confirms that all three variables are valid, as their loading factors exceed 0.70, indicating strong convergent validity.

Average Variance Extracted (AVE) Analysis

The Average Variance Extracted (AVE) assesses convergent validity at the construct level. The outer model is considered valid when the AVE value exceeds 0.50. The results are as follows:

Table 1. Average Variance Extracted (AVE)

Variable	Ave Value	Validity
Mobile Banking Service Quality (X)	0.629	Valid
Customer Satisfaction (Z)	0.703	Valid
Customer Loyalty (Y)	0.700	Valid

Source: Processed Data, SmartPLS 3, 2025

Since all AVE values exceed 0.50, the constructs meet the requirements for convergent validity. Thus, the model's validity is confirmed.

Discriminant Validity Test

Discriminant validity is evaluated using cross-loading values for each indicator. In this study, a threshold of 0.70 was applied. The analysis confirms that all cross-loading values exceed 0.70, indicating that each indicator is more strongly associated with its respective construct than other constructs. This finding confirms strong discriminant validity in the model.

Reliability Test

The composite reliability test assesses the consistency and reliability of the measurement model. A construct is deemed reliable if its composite reliability value exceeds 0.70.

Table 2. Composite Reliability Test Results

Variable	Composite Reliability	Validity	Cronbach's Alpha	Validity
Mobile Banking Service Quality (X)	0.894	Valid	0.854	Valid
Customer Satisfaction (Z)	0.904	Valid	0.860	Valid
Customer Loyalty (Y)	0.903	Valid	0.855	Valid

Source: Processed Data SmartPLS 3, 2025

The Cronbach's Alpha and composite reliability values for all variables exceed 0.70, confirming the model's reliability.

R-Square (R^2) Analysis

In PLS-SEM, the R-Square (R^2) value measures the extent to which the independent variables explain the variability of the dependent variables. The results are as follows:

Table 3. R-Square Values

Variable	R-Square	Adjusted R-Square
Customer Satisfaction (Z)	0.737	0.735
Customer Loyalty (Y)	0.869	0.847

Source: Processed Data, SmartPLS 3, 2025

The R^2 value of 0.737 indicates that service quality (X) explains 73.7% of the variance in customer satisfaction (Z). Similarly, the R^2 value of 0.869 suggests that the independent variables collectively account

for 86.9% of the variance in customer loyalty (Y). These findings reflect the model's strong predictive power.

Hypothesis Testing

Hypothesis testing was conducted using bootstrapping, which analyzes whether the independent variables significantly influence the dependent variables. Significance is assessed using path coefficients, t-statistics, and p-values.

Table 4. Path Coefficient Results

Hypothesis	Path Coefficient	T-Statistic	P-Value	Conclusion
Service Quality (X) → Customer Satisfaction (Z)	0.564	6.220	0.000	Significant
Customer Satisfaction (Z) → Customer Loyalty (Y)	0.371	2.986	0.003	Significant
Service Quality (X) → Customer Loyalty (Y)	0.524	4.796	0.000	Significant

Source: Data Processing, 2025

- H1: The effect of Service Quality (X) on Customer Satisfaction (Z) is positive and significant (t = 6.220, p = 0.000).
- H2: The effect of Customer Satisfaction (Z) on Customer Loyalty (Y) is positive and significant (t = 2.986, p = 0.003).
- H3: The effect of Service Quality (X) on Customer Loyalty (Y) is positive and significant (t = 4.796, p = 0.000).

Mediation Effect Test

Testing the mediation effect using the PLS analysis method through the procedure developed by Baron and Kenny (1986) with the following steps:

1. In the first model, the effect of the independent variable on the dependent variable is tested, which must be significant with a t-statistic > 1.96.
2. In the second model, the effect of the independent variable on the mediating variable is tested, which must be significant with a t-statistic > 1.96.
3. In the third model, the simultaneous effect of the independent variable and the mediating variable on the dependent variable is tested.

Table 5. Mediation Effect

Variable	Original sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistik (/O/STDEV/)	P Value
Service Quality (X) → Customer Satisfaction (Z) → Customer Loyalty (Y)	0.209	0.215	0.079	2.656	0.008

Source: Processed Data, SmartPLS 3, 2025

Mobile Banking Service Quality (X) on Customer Satisfaction (Z)

From the hypothesis test results, the path coefficient is 0.564, and the t-statistic value is 6.220 > 1.96 with a significance level (p-value) = 0.000 < 0.05. This result indicates that the effect of mobile banking service quality (X) on satisfaction (Z) is positive and significant. It means that Hypothesis 1 is accepted.

Customer Satisfaction (Z) on Customer Loyalty (Y)

From the hypothesis test results, the path coefficient is 0.371, and the t-statistic value is 2.986 >1.96 with a significance level (p-value) = 0.003 < 0.05. This result indicates that the effect of customer satisfaction (Z) on customer loyalty (Y) is positive and significant; hypothesis 2 is accepted.

Mobile Banking Service Quality (X) on Customer Loyalty (Y)

From the hypothesis test results, the path coefficient is 0.524, and the t-statistic value is 4.796 > 1.96 with a significance level (p-value) = 0.000 < 0.05. This result indicates that the effect of mobile banking service quality (X) on customer loyalty (Y) is positive and significant; hypothesis 3 is accepted.

Mobile Banking Service Quality (X) and Customer Loyalty (Y) Through Satisfaction (Z) as a Mediator

From the hypothesis test results, the path coefficient is found to be 0.209, and the t-statistic is 2.656 with a p-value of 0.008, indicating that the relationship between mobile banking service quality (X) and customer loyalty (Y) through satisfaction (Z) is positive and significant; Hypothesis 4 is accepted.

Discussion

Customer satisfaction and loyalty are essential for service providers. This study aims to assess how service quality influences these. In the case of Bank Jambi Mobile's mobile banking services, satisfaction is often determined by ease of access, transaction speed, and the availability of relevant features.

An online service could raise customer satisfaction. In this way, several things could satisfy customers, including easy access, being served faster and personally, and many customer services could be established. (Alalwan et al., 2016; Amin, 2016; Johannes et al., 2022). . When customers are satisfied with the services they receive, they are more likely to develop loyalty toward Bank Jambi Mobile. Customer loyalty ensures continued usage of the bank's services and encourages customers to recommend the bank to others. Furthermore, in strategic consideration, the organization, Bank Jambi, could improve its competitiveness of the tool, which not only creates efficiencies but also differentiates services from customers (Laukkanen, 2016; Shaikh & Karjaluoto, 2015).

The competitiveness situation will be established, and the internal situation of Bank Jambi will support it; hence, it could invest in employee training, mobile app development, and robust cybersecurity infrastructure to support service delivery (Ashtiani, 2020; Herhausen et al., 2020).

Conclusion

Based on the above discussion, we confirm that service quality in mobile banking significantly enhances customer satisfaction and loyalty at Bank Jambi Mobile. High-quality mobile banking services, characterized by reliability, responsiveness, and user-friendly features, contribute to higher customer satisfaction and foster stronger loyalty, particularly in using more services. Moreover, customer satisfaction mediates the relationship between service quality and loyalty, emphasizing its critical role in sustaining a competitive advantage that ensures Bank Jambi's position in the future. Hence, we underscore the strategic importance of continuous service improvements in the digital banking environment to achieve long-term customer retention and competitiveness.

Recommendations

Based on the study's results, we recommend that Bank Jambi Mobile continuously enhance its mobile banking services: service reliability, security, and customer support. Implementing regular service quality evaluations, customer feedback mechanisms, and targeted loyalty programs can strengthen customer relationships. Furthermore, investing in cybersecurity infrastructure and providing comprehensive user education on mobile banking usage will help increase customer trust and satisfaction, ultimately reinforcing the bank's competitive position in the evolving digital economy.

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