Mobile Service Quality in Assessing User Satisfaction of the BRImo Application

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Abstract

The development of the times causes it shot up various development technology. Development technology keep going enter in various aspect of human lifes, no except enter into the aspect service finance or banking. The banking sector's efforts to keep up with technological advancements are reflected in the provision of digital banking services, which offer customers and prospective customers access to bank products as well as products or services from the bank's partners. These services can be accessed independently by customers or prospective customers. This article discusses the satisfaction of users with the BRImo application. BRImo is a mobile banking application launched by BRI with the aim of serving as BRI's digital financial service and providing convenience in daily transactions for BRI customers. BRImo is a financial super app for various transactions by customers anytime and anywhere. BRImo is equipped with a high-security system, allowing customers to make transactions safely. This discussion aims to understand and assess user satisfaction with the BRImo application as a digital financial app that facilitates transactions for its users. The research uses a quantitative approach with dimensions and item statements from MSQual (Mobile Service Quality) through questionnaire distribution, as well as a qualitative approach with interviews conducted using purposive sampling techniques with BRImo app users. The results show that based on the assessment from the MSQual dimensions, BRImo users are satisfied. The interview results also indicate a positive image and that users feel greatly helped by the BRImo application. The BRImo app can continue to be developed and has room for innovation in providing digital services so that the bank can offer comprehensive services to customers, while still paying attention to risk management aspects, customer data security, and consumer protection

Keywords: BRImo, Mobile Service Quality, Satisfaction Users.

INTRODUCTION

The development of the times has a wide and complex impact on various aspects of life, including the economy, culture, society, politics, the environment, and other aspects. One of the most noticeable developments in recent times is the use of technology by humans to help and ease daily life. Initially, technology developed slowly, but with the technological revolution that introduced digitalization, humans could directly experience rapid advancements and the fast pace of technological progress. Digitalization makes everything easier, faster, and more efficient, ranging from communication, work,

entertainment, digital money, to digital transaction services. Efficiency and effectiveness have now become principles frequently used by all parts of society with various interests to carry out activities. Technological devices such as smartphones, computers, and the internet have become inseparable parts of daily life, bringing significant changes in the way humans interact, work, and learn. As artificial intelligence (AI) and the Internet of Things (IoT) continue to advance, the world is becoming more connected and sophisticated, opening up unlimited new opportunities, but also presenting challenges related to privacy, security, and digital inequality. Digitalization plays a significant role in accelerating the transfer of technology, making it easier to carry out human activities that were previously done in a traditional or manual manner.

According to data in the 2023 Digital Global Overview Report, by the beginning of 2023, 5.44 billion people were using mobile phones, which is equivalent to 68% of the total global population. The number of unique mobile users has increased by more than 3% over the past year, with 168 million new users in the last 12 months. There are currently 5.16 billion internet users worldwide, meaning 64.4% of the global population is now online. The data shows that the total number of global internet users has increased by 1.9% over the last 12 months, but there is a delay in reporting data, meaning the actual growth is likely higher than the estimated figures. Furthermore, in Indonesia, by the beginning of 2024, there were 185.3 million internet users. Indonesia is home to 139 million social media users as of January 2024, which is equivalent to 49.9% of the total population. Based on existing data, the demand for internet in Indonesia is significant and widespread. This necessitates the optimization of all aspects of daily life through internet usage. The optimization of meeting these needs can involve the use of the internet in banking systems or banking transactions.

In a life that increasingly demands an understanding of digital phenomena, the banking and financial sectors must be able to keep up with developments in providing services to customers. In a competitive global environment, banking and financial companies are starting to invest in research and technology development to stay competitive. This can lead to faster innovation in customer service delivery and also allow them to gain greater profits. According to data from the Ministry of Communication and Information Technology of the Republic of Indonesia, Indonesia ranks 6th in the world in terms of internet users. The high growth of internet users presents an opportunity for banks to improve their services to customers by creating technology-based products that allow customers to perform financial transactions without being limited by time and place (Mandiri et al., 2021) .

The first banking product to emerge from technological advancements was internet banking. According to the Circular Letter of 2004 regarding the Implementation of Risk Management in Banking Services Through the Internet (Internet Banking), Internet Banking is one of the bank's services that

allows customers to access information, communicate, and perform banking transactions through the internet network, and it is not a bank that only provides banking services through the internet. Subsequently, in line with innovations and technological developments, a more widely used part of internet banking emerged, namely mobile banking. Many banking companies in Indonesia now offer high-quality services and products. Banks are competing to attract as many customers or consumers as possible. Therefore, banks are now required to innovate in order to offer mobile-based digital services that meet the needs of society (Zahra, F & Putra, R, 2022) . One of the banks with the largest assets in Indonesia that provides technology-based banking services is PT Bank Rakyat Indonesia (Persero) Tbk. This can be seen through BRI Mobile or BRImo. BRImo is the latest development of the BRI Mobile application. Mobile banking is designed for customers to perform almost all types of banking transactions through the internet and smartphones, particularly via an app that can be downloaded. Similar to an ATM (Automatic Teller Machine), through mobile banking, a customer can check their account, transfer funds between accounts, and even pay regular monthly bills (electricity, telephone, etc.) through their bank account (Mandiri et al., 2021).

In its journey and efforts to compete in this era of technological transformation, PT Bank Rakyat Indonesia (Persero) Tbk. continues to innovate by improving or adding features to the BRImo application so that customer transactions can be faster, more effective, and accessible from anywhere. The goal is to provide the best service to customers or users of the BRImo application and services. As stated in the slogan of the BRImo application, 'one-stop mobile banking solution in Indonesia,' the BRImo app combines the functions of mobile banking, internet banking, and electronic money (Tbank) in one app, with a more complete and engaging transaction menu. Therefore, this mobile application is expected to truly provide an efficient and effective service for use by BRI customers or service users.

This study aims to analyze user satisfaction with the BRImo application as a digital financial application that facilitates transactions for its users, using the dimensions and item statements from MSQual (Mobile Service Quality). By analyzing user satisfaction with the BRImo application, it is hoped that the results or discussion will align with the facts on the ground, providing data and insights for innovation in delivering digital services, so that the bank can offer comprehensive services to customers and improve service quality to enhance user satisfaction with the BRImo application. Therefore, BRImo application users can evaluate or assess whether they are satisfied with the services provided by BRI or not. Monitoring the satisfaction level of BRImo customers or users is important to measure the quality of the BRImo application, and to maintain or improve existing features, as well as to add new features according to the evolving needs of customers or app users. The assessment of the application should be

based on established evaluation standards that have been validated in terms of providing value for a service.

LITERATURE REVIEW

Mobile Service Quality

Electronic service quality serves as a comprehensive assessment and evaluation of the quality of services offered to consumers in the virtual market. In terms of electronic service quality, consumers

TABLE 1. Dimensions and Item Statements of M-S-QUAL

Dimension		Item Statements
Efficiency	EFF1	This site enables me to access it quickly
	EFF2	It enables me to complete a transaction quickly
	EFF3	It loads its pages quickly
Fulfillment	FUL1	It quickly delivers what I order
	FUL2	It delivers orders when promised
	FUL3	This site makes items available for delivery within a suitable timeframe
Privacy	PRI1	This site protecs my credit card information
	PRI2	It protecs information about my web-shopping behavior
Contact	CON1	It does not share my personal information with other sites
	CON2	Friendliness when reporting a complaint
	CON3	Service agents provide consistent advice
	CON4	It offers the ability to speak to a live person if there is a problem
Responsive	RES1	This site provides a telephone number to reach the company
	RES2	It provides me with convenient options for returning items
	RES3	This site handles product returns well
	RES4	This site offers a meaningful guarantee

evaluate the entire process they go through in receiving services (overall service quality). The service quality method is used to determine how well the service is provided to consumers. EY Huang, SW Lin, and YC Fan, in their research titled 'MS-QUAL: Measuring Mobile Service Quality,' developed a valid scale to assess the quality of mobile services called MS-QUAL. It consists of five dimensions with a total of sixteen item statements, as follows:

Mobile service providers striving to deliver the best service must make efforts to understand how customers perceive their mobile services. Therefore, they need to improve service quality to meet customer needs. This service quality is considered crucial to the success of building a strong relationship with customer satisfaction (Ulkhaq et al., 2019) .

Satisfaction Users

According to Armstrong and Kotler (1997) as cited in Rafandi (2021), 'Customer satisfaction is closely linked to quality. Quality has a direct impact on product performance and customer satisfaction,' which means that customer satisfaction is closely related to quality. Quality has a direct impact on product performance and customer satisfaction. Furthermore, the best measure of quality is customer satisfaction. By improving the quality of service provided to customers, it will lead to a stronger long-term relationship between the customer and the company. Service quality is an assessment of something provided by the service provider to the customer (Bahri et al., 2022) .

According to Zeithaml, et al. (1990) in (Sidanta et al., 2022) that satisfaction consumer based on expectations and experiences consumer in use products and services.

Factors that encourage satisfaction customer electronic *(E-Satisfaction)*, including:

1) Employees' knowledge in answering user inquiries.

2) Employees' responsiveness in handling any issues that arise.

3) The contact person understands users' specific needs.

4) Employees' friendliness in dealing with complaints.

5) The company performs the service correctly the first time.

6) Accurate online transactions.

7) The company keeps accurate records.

8) Products or services ordered are delivered within the promised time.

9) A website that is easy to use.

10) A complete menu display that meets user needs.

11) Well-organized and easy-to-navigate online content structure.

12) Availability of most purchasing functions needed by users.

13) Availability of a wide variety of product or service packages on the website.

14) Products or services provided match the features users prefer.

15) Fast online transactions.

16) Protection of personal information.

17) A sense of security when making online transactions.

BRImo Application

The BRImo application was launched as an innovation by PT Bank Rakyat Indonesia (Persero) Tbk., more commonly known to the public as Bank BRI, to make transactions easier for customers. BRImo was officially launched on February 27, 2019. It is a digital financial application that provides various services such as interbank transfers, mobile credit and electricity token purchases, bill payments, and account opening. BRImo is equipped with a high-security system, allowing customers to conduct transactions safely. The BRImo account registration process is also designed to be easy and secure, enabling customers to access BRI's digital banking services without the need to visit a bank branch. The BRImo application is primarily targeted at millennial customers, offering digital services such as *fingerprint* and *face recognition* login, transaction history checks, and other banking features based on internet data, using a user *interface* and *user experience* approach (Emillia et al., 2022) .

The BRImo application combines three banking functions into one app: mobile banking, internet banking, and digital money. Since its initial launch, BRImo has experienced rapid development. It is

undeniable that the trend of digital transactions continues to grow and expand, prompting BRImo to continuously innovate by introducing various features under its slogan, "Making Everything Easier".whatever government chooses to do or not to do' (Dye, 2013). According to William Dunn (2018), public policy formulation is the second stage in the public policy process, while the first stage is agenda setting. It is further explained that policy formulation is a series of actions on how various alternative solutions are developed, analyzed, and considered to solve existing public problems. Actors will discuss public problems that have entered the policy agenda. This stage begins by defining the problem and then formulating several alternative solutions that can be implemented. From several alternative solutions, the best solution will be chosen. Keep in mind that the public policy process is political. So, determining one solution from several alternatives requires a strategy and depends on how the policy actors maneuver. Therefore, in this stage, it is important to know the actors involved, their respective roles and authorities, what interests they bring, and how they communicate.

RESEARCH METHOD

This research uses a quantitative approach. Sugiyono (2009) defines the quantitative approach as an approach based on positivist philosophy, used to study a specific population or sample. Sampling techniques are generally conducted randomly, data collection is carried out using research instruments, and data analysis is numerical or statistical in nature (Ph.D. Ummul Aiman et al., 2022) . Data collection was carried out through the distribution of a research questionnaire via a Google Form link, which contained item statements from the MSQual (Mobile Service Quality) dimensions to assess user satisfaction with the BRImo application. MSQual consists of five dimensions: efficiency, fulfillment, privacy, contact, and responsiveness. Each dimension includes several items.

Table 2. Dimensions and Questions

Dimensions		Question
Efficiency	EFF1	Application can accessible and fast
	EFF2	Application can finish transaction payment with fast
	EFF3	Every page of application can opened with fast
Fulfillment	FUL1	Application can finish transaction with fast
	FUL2	Application always serve user as promised
	FUL3	Service application available throughout time
Privacy	PRI1	Application protect personal data including my account data
	PRI2	Application can protect my transaction data
Contact	CON1	Application not disseminate my personal and *contact data* to other parties
	CON2	Application has provide information about number phone agencies / institutions that can contacted
	CON3	*Customer service* in always give advice consistent

	CON4	If needed , the application has provide personnel who can contacted in a way direct
Responsive	RES1	Application provide number phone agency / institution
	RES2	Application has provide option for cancellation and refund goods /funds if required
	RES3	Return of goods/funds due to cancellation is handled well
	RES4	Application always ensure quality increasingly better service

In addition, a qualitative approach was also used with interview methods conducted through purposive sampling on five BRImo app users. The interview guide that was created consists of several questions.

Table 3. Question Interview

Question
Does the application complete transactions quickly?
Does the application ensure the security of personal data and transaction data?
What are the advantages of the application?
What are the disadvantages of the application?
Testimonial as an application user

RESULTS AND DISCUSSION

The assessment of user satisfaction with the BRImo application was conducted using the MSQual dimensions by distributing a questionnaire, resulting in 120 respondents with the following breakdown:

Table 4. Profile Respondents

Type Sex	Man	22.5%
	Woman	77.5%
Age	<20 years	8.3%
	20-30 years	82.4%
	31-40 years	4%
	41-50 years	4%
Region of Origin	Regency Banyumas	28.3%
	Outside Regency Banyumas still in the Province Central Java	36.7%
	Outside Province Central Java is still on the Island Java	22.5%
	Outside Java	12.5%

Source : Author's Data Processing , 2024.

The frequency with which respondents use the BRImo application varies. Nearly 75% or around 90 respondents use the application more than 30 times. The second most frequent usage is between 1-5

times, with a percentage of 13.3% or about 16 respondents. Each of the categories for using the BRImo application 6-10 times, 11-15 times, and 21-25 times received 4 respondents, or 3.3%. The least frequent category is for 16-20 times of use, with 2 respondents, or 1.71%.

The results obtained from the respondents' assessments based on the *MSQual* dimensions are as follows:

Dimensions	Aspect Question	Answer Respondents (Most)
Efficiency	Speed of accessing application	48.3% agree
	Transaction Speed	49.2% very agree
	Page Load Speed	48.7% agree
Fulfillment	Transaction Completion Speed	45% agree
	Service Provider as Promised	46.7% agree
	Provision of Services within the given Timeframe	40.8% agree
Privacy	Protection of Personal Data, Including Account Data	47.5% very agree
	Protection of Transaction Data	50% very agree
Contact	Guarantee of Personal Data	48.3% very agree
	Provision of Contact Information	49.2% agree
	Consistency of Suggestions	45.8% agree
	Provision of Personnel Who Can Contacted Directly	52.5% agree
Responsive	Provision of Agency/Institution Phone Numbers	46.7% agree
	Provision of Option Cancellation and Refunds	37.5% agree
	Service Refund	40.8% agree
	Guarantee of Improving Service Quality	48.3% agree

The highest positive result was obtained from the question regarding BRImo's ability to complete payment transactions quickly. Overall, the three questions related to efficiency showed positive and favorable results. The highest positive result in the fulfillment dimension came from the statement agreeing that the BRImo application provides services as promised. In general, all three questions regarding fulfillment also showed positive and favorable outcomes. The highest positive result in the privacy dimension came from the statement strongly agreeing that the BRImo application protects transaction data. Overall, the two questions on privacy yielded positive and favorable results. Respondents felt safe and that their privacy was protected while using the BRImo application. The highest positive result in the contact dimension was on the question agreeing that BRImo provides personnel who can be contacted directly. This dimension focuses on how human resources (in this case, BRI employees) interact with service users or customers, and how BRI can provide structured service management for BRImo application users. The highest positive result in the responsiveness dimension

came from the statement agreeing that BRImo guarantees increasingly better service quality. Overall, the four questions regarding responsiveness also showed positive and favorable outcomes.

Furthermore, interview results were collected from five informants who were selected based on the criterion that they are users and have used the BRImo application. All five informants are university students residing in Purwokerto. Each of them has used the BRImo application more than 30 times, including the following individuals:

Table 5. Information Informant

Initials	Age	Type Sex
GY	22	Man
AK	21	Woman
SJ	23	Man
KV	22	Woman
NH	21	Woman

Following is matrix results interview with to obtain results as following :

Table 6. Question 1

Question 1 : Does the application complete transactions quickly?	
Informant	**Interview Results**
GY	In my opinion, it's fast and adjusts to the internet network we have. I'm really helped by the fast transactions on BRImo for paying for various needs.
AK	It's always been fast during my usage. If there were any issues, it only happened a few times and BRI's support resolved them quickly.
SJ	Totally agree, it's always fast.
KV	Yes, it's fast.
NH	It's definitely fast. If it's ever slow, it's usually because my network is unstable.

All five informants stated that the BRImo application is able to complete transactions quickly. Instances of slow performance were rare and typically caused by unstable user internet connections. BRI was also able to resolve any issues with the application's performance promptly.

Table 7. Question 2

Question 2 : Does the application ensure the security of personal data and transaction data?	
Informant	**Interview Results**
GY	I think it's secure because there's fingerprint or face ID verification, or even a PIN before we can access the BRImo app. So I feel safe knowing that only I can access my personal and transaction data.
AK	It's always been secure during my usage.
SJ	It feels protected because there's a PIN to log in, and only I know it, so my data is safe.
KV	Safe, because it's well protected.
NH	Protected and secure. I've never experienced any data breaches while using it.

All five informants stated that the BRImo application is able to protect personal and transaction data. BRImo uses verification methods such as fingerprint, face ID or face recognition, and PINs, which can only be accessed by the user. This creates a sense of security regarding the protection of personal and transaction data for BRImo users.

Table 8. Question 3

Question 3 : What are the advantages of the application?	
Informant	**Interview Results**
GY	In my opinion, while using the BRImo app, it has really helped me with transfers, bill payments, checking my balance, and sometimes there are even promotions from BRImo. It always provides services that match my needs with very useful features.
AK	One of the main advantages is that there are many features in one app — for example, topping up credit or data packages. The processing is also fast. There are often discounts, so a few times I got more affordable prices when making transactions.
SJ	The BRImo app is really helpful for various transactions I use it for.
KV	The advantage of BRImo is that it's practical and fast for transactions.
NH	While using the BRImo app, I've been greatly helped with various payments and transactions. There are many features I can use too, like booking movie tickets or train tickets.

All five informants stated that the main advantage of the BRImo application is how helpful it is for transactions and payments. BRImo also offers a variety of features that cater to users' needs.

Table 9. Question 4

Question 4: What are the disadvantages of the application?	
Informant	**Interview Results**
GY	The app's weakness is that sometimes the server errors out, and I've had a failed transaction once, but only once.
AK	Its weakness might be that sometimes the server has errors when trying to open the app.
SJ	Its weakness might be that it's slow, but probably because of my signal.
KV	In my opinion, the weakness is only if the signal is bad, but so far, I haven't experienced any significant issues while using the app.
NH	I think the weakness is that sometimes the app is down and can't be opened, which can delay transactions.

All five informants mentioned that BRImo's main drawback is difficulty accessing the app when signal strength is poor and occasional downtime, which can cause issues when trying to make transactions.

Table 10. Question 5

Question 5 : Testimonial as an application user	
Informant	**Interview Results**
GY	I'm satisfied.
AK	I feel very helped and satisfied.

SJ	Satisfied.
KV	Satisfied. I hope it continues to improve.
NH	Satisfied, and BRImo's customer service really helped me with solving my issues.

All five informants expressed satisfaction and felt helped by using the BRImo application. The customer service in the BRImo app was able to provide support for users facing issues. It is hoped that BRImo will continue to improve its services.

CONCLUSION

Based on the survey results from 120 respondents and interviews with five informants, all of whom are BRImo application users, it was found that they are satisfied with the application. This is shown by the majority of respondents selecting "agree" and "strongly agree" in response to the 16 questions distributed across the five dimensions of MSQual used to assess satisfaction in using the BRImo application. In terms of the efficiency dimension, BRImo is capable of completing payment transactions quickly. In terms of the fulfillment dimension, BRImo provides services to users as promised. In the privacy dimension, BRImo protects transaction data, making respondents feel safe and that their privacy is protected while using the app. In the contact dimension, BRImo offers access to personnel who can be contacted directly. In the responsiveness dimension, BRImo ensures continuous improvement in service quality. BRImo's ability to secure user and transaction data while also guaranteeing high service quality contributes significantly to user satisfaction with the application.

Interview results also show a positive image and indicate that users feel greatly supported by the BRImo app. All five informants agreed that the app is highly useful for transactions and payments. BRImo also offers a variety of features tailored to meet user needs. However, the app does have a weakness, namely occasional server downtime, which can interfere with transaction processes. Users of the BRImo application provided testimonials stating their satisfaction with the app. Overall, BRImo users feel satisfied using it for digital financial and transaction services. The BRImo application has the potential for further development and innovation in delivering digital services, enabling BRI to offer even more comprehensive services to its customers—while still prioritizing risk management, data security, and consumer protection. The continued development of BRImo is anticipated as part of BRI's innovative efforts to optimize its digital services

Social media is an effective channel for citizens' aspirations, replacing formal channels often considered unresponsive. The #IndonesiaGel hashtag, for example, shows how social media can open up space for wider participation, even when formal channels are less accommodating of people's voices. Active citizen engagement in social media can accelerate policy change and pressure governments to respond better to public needs and aspirations. This research underscores that improving citizen

participation in the public policy process is crucial to creating policies that are more inclusive, transparent, and responsive to the community's needs. The government should strengthen participation channels through digital platforms and formal mechanisms to ensure that any policies adopted truly represent the interests of the people.

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