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DESCRIPTIVE OF QUANTITATIVE DATA | SUPPLEMENTARY

The Effect of Digitalization of Banking Services on Consumer Satisfaction

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Abstract: Digitalization services are a banking innovation in providing fast services that can be accessed anytime and anywhere to consumers. Bank BRI Sisimangaraja is one of the banks developing this digitalization service innovation. Consumer satisfaction is the main factor that must be considered by a service provider company, especially banking, to maintain the company's survival. Therefore, in order to achieve consumer satisfaction, digitalization services are carried out well and correctly. The aim of this research is to find out whether the digitalization of banking services has an effect on bank consumer satisfaction. In accordance with research, there are four elements of measuring banking digitalization services that influence consumer satisfaction, namely speed, accuracy, comfort and security. This research uses quantitative research methods with multiple linear regression analysis. The respondents in this research were 120 people who were active customers of Bank BRI Sisimangaraja. The research results obtained from this research show that speed has a significant effect on consumer satisfaction. The size of the regression coefficient is 0.221, meaning that speed influences consumer satisfaction by 0.221 units. Accuracy has a significant effect on consumer satisfaction. The size of the regression coefficient is 0.267, meaning that accuracy influences consumer satisfaction by 0.267 units. Convenience has a significant effect on consumer satisfaction. The size of the regression coefficient is 0.452, meaning that comfort influences consumer satisfaction by 0.452 units. Security has a significant effect on consumer satisfaction. The size of the regression coefficient is 0.710, meaning that security influences consumer satisfaction by 0.710 units. In this way, speed, accuracy, comfort and security have a significant effect simultaneously (together) on the consumer satisfaction variable. Based on the results of the table analysis, the adjusted R square value is 0.479. This means that the influence of service and product quality contributes a joint influence of 47.9% to the consumer satisfaction variable, while the remaining 52.1% is influenced by other variables.

Keywords: Digitalization of Banking Services, Speed, Accuracy, Convenience, Security and Consumer Satisfaction.

1. INTRODUCTION

This research discusses the shift in industrial growth towards digitalization, various activities are starting to shift according to existing developments. Technological innovation has penetrated our lives together, providing convenience for society, and has also penetrated the world of finance. One area that is heading for a shift in the era of digitalization occurs in the banking sector. The Financial Services Authority (OJK) encourages banking digitalization by issuing OJK Regulation No.12/POJK.03/2018 concerning the Implementation of Digital Banking Services by Commercial Banks, this regulation states "digital banking services are electronic banking services that are developed by optimizing the use of customer data in in order to serve customers more quickly, easily and according to their needs (customer experience) and can be done completely independently by the customer by paying attention to security aspects." With this regulation from the OJK, it is hoped that banks can optimize the use of technology to meet consumer needs. The presence of digitalization has caused many changes covering almost all aspects of life, wherever, whenever and whatever is needed



can be served with just one hand, previously transactions were only carried out through branches. Nowadays, there is ease in carrying out activities, so technological advances are what encourage the banking world to follow these developments, including Bank BRI which is also one of the largest banks in Indonesia.

Digitalization is the process of converting information, data or activities that were originally in analog/non-analog form into digital technology and digital data to improve performance, efficiency or business models. The information technology used in digitalization is such as computers, software and networks to collect, store and process data electronically, so that the information or data you want to access, store and share more easily and efficiently, then this can improve efficiency and productivity in various fields, one of which is in the banking sector. The transition from conventional banking services towards digitalization or switching to using smartphones has started in the last few years after the Covid-19 pandemic occurred. Changes in people's consumption styles followed by all the new regulations have provided quite significant changes to the development of digitalization. Where digitalization makes it possible for banks to be able to provide services without direct and widespread transactions, especially in areas that are difficult to reach physically, so as to increase financial inclusion and customer service.

Considering how important it is to expand the reach of digitalization that will meet customer expectations, of course we must understand that digitalization itself also brings extra challenges in improving services to achieve customer satisfaction for banks. Apart from increasingly tight competition in the banking industry, of course other banks are also competing to implement digital to improve their services, and must also ensure the security of consumer data and sufficient education to keep up with this development. Therefore, digitizing the banking system has become an obligation and necessity in order to maintain its existence so that it can keep up with competition from other banks which have also innovated and met the needs of their customers in the era of digitalization.

According to the We Are Social report, as of January 2023 internet users in Indonesia had reached 213 million people, it is said that this number is equivalent to 77% of Indonesia's total population at the beginning of 2023, namely 276.4 million people. According to this report, it was also found that the average Indonesian spends 7 hours 42 minutes per day using the internet, and the majority or the equivalent of 98.3% use the internet via mobile phone. This can provide an idea for banks to increase innovation towards digitalization as a form of improving customer service. With the influence of technological developments, both products and services are technology-based, such as the current Automatic Teller Machine (ATM), Mobile Banking, SMS Banking, Internet Banking, to the use of social media as a marketing tool, and with the development of digital products. which aims to improve service and cannot be separated from convenience for its customers.

Today's customer needs have shifted to banking services that require fast, easy, precise, flexible service, unlimited security, time or what is called 24/7 service. Regarding this, banking must have end to end digital services. This means that services at customer service and the back office run quickly and the payment collection system is done digitally. Consumer satisfaction includes the difference between expectations and perceived performance or results. These expectations and performance determine the level of consumer satisfaction with the product. Furthermore, according to Kotler (2002), consumer satisfaction is a person's feeling of happiness or disappointment that arises after comparing their perceptions or impressions and if performance is below expectations, the consumer will feel disappointed and dissatisfied. If performance meets expectations, consumers will feel satisfied and happy. Satisfaction will certainly be felt after the consumer concerned consumes the product.

Thus, Bank BRI Sisimangaraja Medan Branch Office is one of the banks operating in this era of digitalization, which cannot be separated from the impact of digitalization and has currently adopted digital technology in various aspects of its operations, including in its current customer service. The impact of digitalization on consumer service has become an understanding for Bank BRI Sisimangaraja, Medan Branch Office, which can expand its reach so that it can meet consumer expectations and improve its services. The service products offered are varied, namely serving opening

BRI internet banking or BRI internet banking, activating BRI mobile banking, registering for BRI internet banking, BRI SMS banking and m-banking, as well as other services including BRI bank credit and savings and loans at BRI bank .

Apart from that, Bank BRI Sisimangaraja Medan Branch Office also needs to understand the context of competition in the banking industry which is currently increasingly tight so that Bank BRI Sisimangaraja Medan Branch Office can continue to improve and develop digital services to remain competitive so that it can identify opportunities and challenges that will arise. emerge, and can take appropriate steps to improve services that are tailored to consumer needs in the current era of digitalization, and ultimately be able to provide a good experience to consumers. Thus, from the background description above, the author sees that the digitalization of banking services has an influence on consumer satisfaction. For this reason, researchers are very interested in studying this problem more deeply by conducting thesis research with the title "The Effect of Digitalization of Banking Services on Consumer Satisfaction at Bank BRI Sisimangaraja"

2. LITERATURE REVIEW

2.1. Study Previous

Previous research is very important as a basis for preparing this research. Its use is as material for comparing results that have been carried out by previous researchers. The previous researchers in this research can be seen in the table below:

Table 1. Previous Research

No	Researcher Name	Research Title	Research methods	Research result
1.	Lilis Susilawaty & Nicola (2020)	The influence of digital banking services on banking customer satisfaction	Research Type: Quantitative Data Analysis: Quantitative verification, primary data, multiple regression, data instrument testing and classical assumption testing	The results of this research show that digital banking service quality has a significant effect on BCA Bank customer satisfaction.
2	Lisana Aliya (2021)	The Effect of Digitalization of Banking Services on Customer Satisfaction: Case Study at BCA Syariah KCP Kranji.	Research Type: Quantitative Data analysis: primary data, multiple regression, classical assumption test	The results of this research indicate that the digitalization of banking services has a significant effect on customer satisfaction at BCA Syariah KCP Kranji.
3	Ikbal Sabilal and Darwin Hartono (2023)	Impact Digitalization Banking To Satisfaction Customer On BCA KCP Hasanuddin Jakarta	Type Study : Quantitative and Associative	The results of this research show that digitalization of banking positive influence towards satisfaction customers

2.2. Conceptual Framework

The Effect of Digitalization of Banking Services on Customer Satisfaction

The results of research conducted by Lilis Susilawaty and Nicola (2020) show that the digitalization of banking services has a positive and significant effect on consumer satisfaction with banking. Research conducted by Lisana Aliya (2021) shows that the digitalization of banking services positively and significantly affects consumer satisfaction for BCA Syariah KCP Kranji customers. Thus, according to research conducted by Ikbal Sabilal and Darwin Hartono (2023), the results of

the research show that the digitalization of banking services has a positive and significant influence on consumer satisfaction for BCA KCP Hasanudin customers.

2.3. Research Hypothesis

According to Sugiyono (2018) a hypothesis is a temporary answer to a research problem formulation, where the research problem formulation has been stated in the form of a question sentence. Based on the theoretical basis above, a research hypothesis can be formulated:

H₁ : Speed has a significant effect on perception

H₂ : Accuracy has a significant effect on perception

H₃ : Comfort has a significant effect on perception

H₄ : Security has a significant effect on perception

H₅ : Speed , accuracy , comfort and security have an influence significantly to perception BRI Sisimangaraja bank consumer satisfaction.

3. RESEARCH DESIGN AND METHOD

3.1. Types of research

In this research The author uses quantitative methods. According to Sugiyono (2018) quantitative methods are research methods that are based on positivistic (concrete data), research data in the form of numbers that will be measured using statistics as a calculation test tool, related to the problem being studied to produce a conclusion. The aim of quantitative research is to develop and use mathematical models, theories or hypotheses related to a phenomenon. The measurement process is a central part of quantitative research because it provides a fundamental link between the empirical observer and the mathematical expression of quantitative relationships.

3.2. Place and time of research

This research was conducted at Bank BRI Sisingamaraja, Medan Branch Office on Jl. Sisingamangaraja No. 241, RT.02/RW.02, Sudirejo II, Kec. Medan City, Medan City, North Sumatra. The research will be carried out from January 1 2024 until completion.

3.3. Sample Population and Sampling Techniques

According to Nalom Siagian (2021) population is a collection of research samples. According to Sugiyono (2013) population is a generalized area consisting of objects that have certain qualities and characteristics that are determined by researchers to be studied and then conclusions drawn. The population determined in this research is all customers of Bank Rakyat Indonesia (BRI) Sisingamaraja, Medan Branch Office. The sample can be interpreted as part of the population that is used as a research subject. According to Nalom Siagian (2021), the sample is a direct reflection of the population, where the portrait of reality that will be recorded is completely in the sample. A framework is needed so that in their work, researchers have definite direction and goals. According to Sugiyono (2013) the sample is part of the number and characteristics of the population. In this research, a non-probability sampling method was used, this method does not provide equal opportunity for each element or member of the population to be selected as a sample. The technique used to collect data in this research is purposive sampling , namely a technique for determining the sample by making certain considerations. The criteria in this research are customers of Bank Rakyat Indonesia (BRI) Sisingamaraja, Medan Branch Office. In determining the sample, this study used the Slovin formula as a measuring tool to calculate the sample size because the population was relatively large. To be clearer, here is the sample determination using the Slovin formula, which is as follows:



$$n = \frac{N}{1 + Ne}$$

Information :

n = Number of Samples

N = Population Size (19,502 consumers)

e = Error rate (in this study 10%)

So by using the Slovin formula, the sample size can be calculated as follows: Type equation here.

$$n = \frac{N}{1 + Ne}$$

$$n = \frac{19.502}{1 + 19.502(0,1)}$$

n = 99,489

This means that the minimum sample size that must be used in this research is 100 people. And this research used a sample of 120 people.

3.4. Types of Data and Data Collection Techniques

Based on the procedure, the types of data required or collected in this research are: According to Nalom Siagian (2021) primary data is data collected, obtained and analyzed by the researcher/observer directly from the object. In this research, data was collected directly by researchers from the first source, which was done by distributing questionnaires to respondents. According to Nalom Siagian (2021), a questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents for them to answer. Respondent data was collected directly or from distributing online questionnaires using Google Form. According to Sugiyono (2013) secondary data is a source that does not directly provide data to data collectors. It can be said that secondary data is the result of data obtained other than the questionnaire conducted by the researcher. The data sources used by researchers are indirectly through intermediary media, namely through research results, books, articles, scientific publications, journals, and related agencies that are relevant to the problems obtained. The measurement scale used is a 5 point Likert scale. According to Nalom Siagian (2021) the Likert scale is a scaling used to measure attitudes, opinions, opinions or perceptions of a person/group of people who are appointed as research respondents, regarding social events or phenomena to be studied. By using a 5 point Likert Scale, it is able to accommodate respondents' answers that are neutral or unsure. The scoring is based on the provisions, namely:

Table 2. Likert Scale Measurement Instrument

No	Evaluation	Code	Score
1.	Strongly Disagree	STS	1
2.	Don't agree	T.S	2
3.	Not enough	K	3
4.	Agree	S	4
5.	Strongly agree	STS	5

4. RESULT AND DISCUSSION

Questions/statements in a questionnaire are said to be valid if in significant testing the results obtained are $r_{count} > r_{table}$. This research uses alpha (α) = 0.05 and degree of freedom (df) = $n - k = 120 - 2 = 118$, so the r_{table} is 0.1793.



Table 3. Data Validity Test Results

No	Variable	Items	r _{count}	r _{table}	Information
1	Speed	X1.1	0.624	0.1793	Valid
		X1.2	0.660	0.1793	Valid
2	Accuracy	X2.1	0.611	0.1793	Valid
		X2.2	0.545	0.1793	Valid
3	Comfort	X3.1	0.509	0.1793	Valid
		X3.2	0.515	0.1793	Valid
4	Security	X4.1	0.596	0.1793	Valid
		X4.2	0.545	0.1793	Valid
5	Consumer Satisfaction	Y1.1	0.716	0.1793	Valid
		Y2.1	0.775	0.1793	Valid
		Y3.1	0.780	0.1793	Valid
		Y4.1	0.790	0.1793	Valid

Source: Primary data processed (2024)

Based on the table 3, $n = 120$, $df = 120 - 2 = 118$ with a significance level of 0.05 (5%) the value of $r_{table} = 0.1793$. From this table it can be seen that the calculated r for all statements is greater than the r_{table} . Thus, all items used to measure the variables Speed (X_1), Accuracy (X_2), Convenience (X_3), Security (X_4) and Consumer Satisfaction (Y) are valid.

4.1. Reliability Test

The reliability test in this research was carried out using Cronbach's alpha formula with a significance level (α) = 0.05. A statement is declared reliable if the Cronbach's alpha value is > 0.60 .

Table 4. Reliability Test

No	Instrument	Cronbach's alpha	r _{table}	Information
1	Speed (X1)	0.665	0.60	Reliable
2	Accuracy (X2)	0.760	0.60	Reliable
3	Comfort (X3)	0.233	0.60	Reliable
4	Security (X4)	0.641	0.60	Reliable
5	Consumer Satisfaction (Y)	0.764	0.60	Reliable

Source: Primary data processed (2024)

Based on Table 4, it can be concluded that all statements in this research questionnaire can be said to be reliable because each variable has a Cronbach's value. $\alpha > 0.60$.

4.2. Multicollinearity Test

The multicollinearity test is measured using the VIF (Variance Inflation Factor) tolerance value. If the tolerance value is > 0.100 and $VIF < 10.00$ then it can be concluded that there are no symptoms of multicollinearity.

Table 5. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Speed	,752	1,330
Accuracy	,855	1,170
Comfort	,824	1,214
Security	,865	1,156

Source: SPSS 22 data processing results (2024)

Based on Table 5, it is known that the Tolerance value for the Speed variable (X_1) is 0.752, the Accuracy variable (X_2) is 0.855, the Comfort (X_3) is 0.824 and the Security variable (X_4) is 0.865. Then fourth > 0.10 . It is known that the VIF value of the Speed variable (X_1) is 1.330, the Accuracy variable (X_2) is 1.170, the Comfort (X_3) is 1.214 and the Security variable (X_4) is 1.156. So the four variable values are < 10.00 . It can be concluded that there is no multicollinearity between these two variables.

4.3. Normality test

The Normality Test is a requirement in parametric analysis where the data distribution must be normal. The methods used in the normality test are the normality test (P-PLOT) and the Normality Test (kolmogrov sminorv).

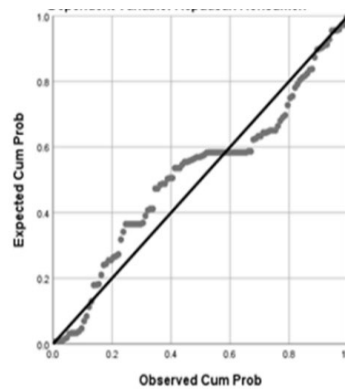


Figure 1. Normality Test (P-PLOT)

Source: Primary data processed (2024)

Based on Figure 1, it can be seen that the Normal PP Plot shows the data points spread around the diagonal line and following the direction of the diagonal line, meaning that the data between the Consumer Decision variable (Y) measures the Speed variable (X_1), Accuracy (X_2), Convenience (X_3), Security (X_4) has a normal relationship or distribution or meets the normality assumption test.

4.4. Heteroscedasticity Test

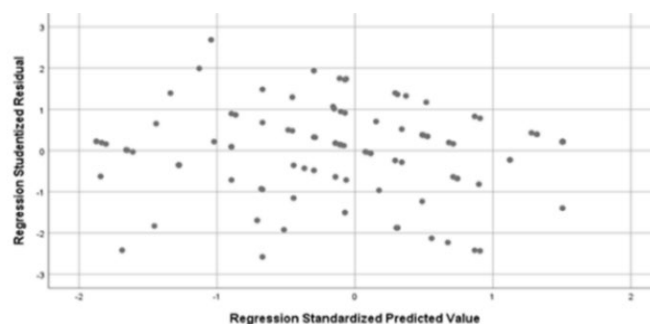


Figure 3 Scatterplot Test

Source: Primary data processed (2024)

Based on the Adjusting image, it can be seen that the residual distribution is a regular point and does not form a pattern. This can be seen in the points or plots that spread above and below the number 0 axis on the Y axis. The conclusion that can be drawn is that there is no heteroscedasticity or the Heteroscedasticity Test has been fulfilled.

4.5. Multiple Linear Regression Analysis

Multiple regression is to analyze how big the influence is between several independent variables. This model is used to find out about the influence of service variables (X_1) and product quality variables (X_2) on consumer satisfaction (Y). Based on the tests that have been carried out, the following results can be seen:

Table 6. Regression Results Multiple Linear

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,234	1,536		2,106	,037
	Speed	,221	.137	.125	1,613	.109
	Accuracy	,267	.125	,156	2,141	,034
	Comfort	,452	.136	,247	3,326	,001
	Security	,710	.114	,451	6,236	,000

a. Dependent Variable: Consumer Satisfaction

Source : SPSS 22 data processing results (2024)

Based on Table 6, then results of linear regression analysis It can be seen that the multiple linear regression equation model can be formulated as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4$$

$$Y = 3.234 + 0.221 X_1 + 0.267 X_2 + 0.452 X_3 + 0.710 X_4$$

On equality regression linear multiple can concluded, that :

1. The constant coefficient is 3.234, meaning that if there is no change in the variables Speed, Accuracy, Comfort, Security and Consumer Satisfaction (values X_1 , X_2 , X_3 , and X_4 is zero) then the consumer decision value is 3.234.
2. The coefficient value of the Speed variable (X_1) has a positive influence on Consumer Satisfaction with a coefficient of 0.221, which means that if the Speed variable increases by one unit, Consumer Satisfaction will increase by 0.221. The value of the variable Speed (X_1) on Consumer Satisfaction (Y) is positive, so Speed has an influence on Consumer Satisfaction.
3. The coefficient value of the Accuracy variable (X_2) has a positive influence on Consumer Satisfaction with a coefficient of 0.267, which means that if the Accuracy variable increases by one unit, Consumer Satisfaction will increase by 0.267. The value of the Accuracy variable (X_2) on Consumer Satisfaction (Y) nature positive, so Accuracy have influence positive on Consumer Satisfaction.
4. The coefficient value of the Comfort variable (X_3) has a positive influence on Consumer Satisfaction with a coefficient of 0.452, which means that if the Comfort variable increases by one unit, Consumer Satisfaction will increase by 0.452. Value of the Comfort variable (X_3) on Consumer Satisfaction (Y) nature positive, so Convenience has influence positive on Consumer Satisfaction.
5. The coefficient value of the Security variable (X_4) has a positive influence on Consumer Satisfaction with a coefficient of 0.710, which means that if the Security variable increases by one unit, Consumer Satisfaction will increase by 0.710. The value of the Security variable (X_4) on Consumer Satisfaction (Y) nature positive, so Security has influence positive on Consumer Satisfaction.

4.6. Partial Test Results (t test)

This test reveals the extent of the influence of each independent variable on the dependent variable partially. This t test was carried out to determine the significance of the influence between the variables Speed (X_1), Accuracy (X_2), Convenience (X_3), Security (X_4) on Consumer Satisfaction (Y). The criteria used as a basis for making hypothetical decisions are as follows: If the t value is calculated $\geq t$ table at $\alpha = 0.05$, then H_0 rejected and H_1 accepted, meaning that the independent variable partially has a positive and significant effect on the dependent variable. If the t value is calculated $< t$ table at $\alpha = 0.05$, then H_0 accepted and H_1 rejected, meaning that the independent variable partially has no positive and significant effect on the dependent variable. To determine the size of t table is to use the formula $df = nk - 1$ with a significance level of $0.05/2 = 0.025$, which is used in the partial test or t test is $df = 120 - 2 - 1 = 117$ with the t table value = 1.980.

Table 7. Results Test Partial (Test t)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,234	1,536		2,106	,037
	Speed	,221	.137	.125	1,613	.109
	Accuracy	,267	.125	,156	2,141	,034
	Comfort	,452	.136	,247	3,326	,001
	Security	,710	.114	,451	6,236	,000

a. Dependent Variable: Consumer Satisfaction

Source : SPSS 22 data processing results (2024)

From table 7, can concluded that :

1. Test Significance Partial (Test t) on Speed (X_1) Calculated t value The Speed variable (X_1) is 1.613 where the value is $< t$ table namely 1.980 and the significant value of the Speed variable is 0.109 \geq significant level of 0.05. Then H_0 accepted and H_1 rejected, so it can be concluded that Speed has no positive effect and no significant effect on Consumer Satisfaction.
2. Test Significance Partial (t test) on Precision (X_2) Calculated t value The Accuracy variable (X_2) is 2.141 where the value is $> t$ table that is as big as 1,980 And mark significant from variable Accuracy 0.034 \geq significant level 0.05. Then H_0 rejected and H_2 accepted, so it can be concluded that Accuracy has a positive effect but does not have a significant effect on Consumer Satisfaction.
3. Test Significance Partial (t test) on Comfort (X_3) Calculated t value The Comfort variable (X_3) is 3.326 where the value is $> t$ table that is as big as 1,980 And mark significant from variable Accuracy 0.001 $<$ significant level 0.05. Then H_0 rejected and H_3 accepted, so it can be concluded that Convenience has a positive and significant effect on Consumer Satisfaction.
4. Test Significance Partial (t test) on Security (X_4) Calculated t value The Security variable (X_4) is 6.236 where the value is $> t$ table that is as big as 1,980 And mark significant from variable Accuracy 0,000 $<$ significant level 0.05. Then H_0 rejected and H_4 accepted, so it can be concluded that Security has a positive and significant effect on Consumer Satisfaction .

4.7. Simultaneous Test (F Test)

F test carried out to determine the variables Speed (X_1), Accuracy (X_2), Comfort (X_3), Security (X_4) have influence Which significant in a way simultaneous or in a way together on the Consumer Satisfaction variable. This F test can be done by comparing the calculated F with F table . The magnitude of F table used in this research is $df = nk - 1 = 117$, then F table = 3.072.

Table 8. Simultaneous Test (F Test)

ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	167,524	4	41,881	26,438	,000 ^b
	Residual	182.176	115	1,584		
	Total	349,700	119			
a. Dependent Variable: Consumer Satisfaction						
b. Predictors: (Constant), Security, Accuracy, Convenience, Speed						

Source : SPSS 22 data processing results (2024)

From the results of the F test, the calculated F value is obtained amounting to $26.438 \geq F \text{ table} = 3.072$ and the significant value obtained was $0.000 < 0.05$. So it can be concluded that the variables Speed (X_1), Accuracy (X_2), Comfort (X_3), Security (X_4) are Simultaneously or together have a positive and significant effect on Consumer Satisfaction.

4.8. Coefficient of Determination (R^2)

The determinant coefficient (R^2) is used to measure how far the model's ability to explain the dependent variable is measured in percentage $0 < R^2 < 1$. The greater the R^2 obtained from the calculation results (closer to one), it can be said that the contribution of the independent variable to the dependent variable is greater. The results of the determinant coefficients can be seen in the following table 9:

Table 9. Results Test Coefficient Determinant (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,692 ^a	,479	,461	1,259
a. Predictors: (Constant), Security, Accuracy, Convenience, Speed				

Source : SPSS 22 data processing results (2024)

From the results of the determinant coefficient test (R^2) in table 9 then it can be seen that the R square is 0.479, meaning that the positive and strong relationship between the independent variables (Speed, Accuracy, Comfort, Security) and the dependent variable (Customer Satisfaction) has a percentage of 47.9%, the remaining 52.1% is influenced by other variables outside the Speed variable, Accuracy, Convenience, Security .

4.9. Discussion of Research Results

The Effect of Speed on Consumer Satisfaction

Based on the t test, it is known that the service t value is 2,688, while the t table obtained is 1,991, so it can be said that $t \text{ count} > t \text{ table}$. This shows that speed has a significant effect on consumer satisfaction, so the first hypothesis (H_1) proposed can be accepted. This means that the higher the quality of service speed at Bri-mo, the greater consumer satisfaction will be for using Bri-mo digitalization services. This research is supported by the results of research conducted by Lilis Susilawaty & Nicola, (2020), Lisana Aliya, (2021), Ikbil Sabilal and Darwin Hartono, (2023).

Effect of Accuracy on Consumer Satisfaction

Based on the t test, it is known that the service t value is 2,688, while the t table obtained is 1,991, so it can be said that $t \text{ count} > t \text{ table}$. This shows that accuracy has a significant effect on consumer satisfaction, so the second hypothesis (H_2) proposed can be accepted. This means that the higher the quality of service accuracy at Bri-mo, the greater consumer satisfaction will be for using Bri-mo

digitalization services. This research is supported by the results of research conducted by Lilis Susilawaty & Nicola, (2020), Lisana Aliya, (2021), Ikbal Sabilal and Darwin Hartono, (2023).

The Influence of Comfort on Consumer Satisfaction

Based on the t test, it is known that the t value of service is 2,688, while the t table obtained is 1,991, so it can be said that t count > t table. This shows that comfort has a significant effect on consumer satisfaction, so the third hypothesis (H₃) proposed can be accepted. This means that the higher the quality of service comfort at Bri-mo, the greater consumer satisfaction will be for using Bri-mo digitalization services. This research is supported by the results of research conducted by Lilis Susilawaty & Nicola, (2020), Lisana Aliya, (2021), Ikbal Sabilal and Darwin Hartono, (2023).

The Effect of Security on Consumer Satisfaction

Based on the t test, it is known that the service t value is 2,688 while the t table obtained is 1,991 so it can be said that t count > t table. This shows that security has a significant effect on consumer satisfaction, so the fourth hypothesis (H₄) proposed can be accepted. This means the higher the quality of security With services at Bri-mo, consumer satisfaction will also increase when using Bri-mo digitalization services. This research is supported by the results of research conducted by Lilis Susilawaty & Nicola, (2020), Lisana Aliya, (2021), Ikbal Sabilal and Darwin Hartono, (2023).

The Influence of Speed, Accuracy, Convenience, Security on Customer Satisfaction

Based on the results of the F test, the significant value obtained is $0.000 < 0.05$. This shows that speed, accuracy, comfort and security have a significant effect simultaneously on the consumer satisfaction variable. so that the fifth hypothesis (H₅) proposed can be accepted. This means that if the speed, accuracy, comfort and security of Bri-mo services increases, the greater consumer satisfaction at BRI Sisimangaraja. This research is supported by the results of research conducted by Lilis Susilawaty & Nicola, (2020), Lisana Aliya, (2021), Ikbal Sabilal and Darwin Hartono, (2023) .

6. CONCLUSIONS

Based on the results of data analysis and hypothesis testing that has been carried out in this research, the following conclusions can be drawn:

1. Speed has a significant effect on consumer satisfaction. The size of the regression coefficient is 0.221, meaning that speed influences consumer satisfaction by 0.221 units.
2. Accuracy has a significant effect on consumer satisfaction. The magnitude of the regression coefficient is 0.267, meaning that accuracy influences consumer satisfaction by 0.267 units.
3. Comfort has a significant effect on consumer satisfaction. The size of the regression coefficient is 0.452, meaning that comfort influences consumer satisfaction by 0.452 units.
4. Security has a significant effect on consumer satisfaction. The size of the regression coefficient is 0.710, meaning that security influences consumer satisfaction by 0.710 units.
5. Speed, accuracy, comfort and security have a significant effect simultaneously (together) on the consumer satisfaction variable. Based on the results of the table analysis, the adjusted R square value is 0.479. This means that the influence of service and product quality contributes a joint influence of 47.9% to the consumer satisfaction variable, while the remaining 52.1% is influenced by other variables.
6. The most influential independent variable is security, because it has a very significant effect on consumer satisfaction with a larger regression coefficient, namely 0.710.

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