

Analysis of Customer Satisfaction and Loyalty Using BRImo

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ABSTRACT: This research aims to analyze the customer satisfaction of BRImo app users. Descriptive qualitative research design describes systematically and accurately the facts and characteristics of customer satisfaction and loyalty of BRImo app users. The results showed that dominant customers were also satisfied and were most likely to tell positive things about the BRImo application. Bank BRI needs to evaluate customers who feel dissatisfied and disloyal.

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INTRODUCTION

The digital era is changing conventional services to digital, including banking services that currently offer technology-based independent banking services such as mobile banking applications to keep up with technological advances (Loaba, 2021). This causes banks to compete with each other to provide digital services for their customers so that they can make transactions quickly and safely (Jayawarsa et al., 2021).

Mobile banking is a banking service that serves to facilitate customers in conducting banking transactions without the need to come to the bank or ATM except for cash withdrawals (Zhu et al., 2021). The advantage of mobile banking is that customers can make transactions anywhere and anytime without being limited by time. Services on mobile banking include financial transactions, non-financial transactions, fund transfers, balance checks, and bill payments made via cellular phones (Zhou et al., 2021).

The mobile banking application made by Bank BRI, namely BRI Mobile (BRImo), allows customers to carry out various types of banking transactions such as internet banking, mobile banking, and electronic money or Bank in one application (Bank Rakyat Indonesia, 2019). Two

awards were received by Bank BRI in the *Satisfaction Loyalty and Engagement* (SLE) event. The two awards, namely the *mobile banking* service, and the best ATM service, are the embodiment of BRI's digital transformation ([Marginingsih, 2020](#)).

BRImo application users have reached 2.2 million people by the end of the third quarter of 2019. Every month, the average number of BRImo users increases from 250,000 to 350,000. BRImo users have made 45.5 million transactions since the application was launched last February. In terms of the number of transactions until the end of September 2019, transactions in the BRImo application reached 45.5 million times with a sales volume of Rp. 18.4 trillion ([Mandiri et al., 2021](#); [Pika et al., 2022](#)).

Customer satisfaction is the main factor in growing customer loyalty ([Minarti & Segoro, 2014](#)). Customer satisfaction is an attitude after the final process of a purchase that is formed psychologically based on a comparison between what is expected and the reality obtained ([Moriuchi & Takahashi, 2016](#)). Customers will choose a bank that can provide satisfaction, both in service activities and in the product features offered ([Muflih, 2021](#); [Reydet & Carsana, 2017](#)).

Loyalty is expected behavior for banking services including the possibility of further purchases or changes to the banking service agreement, as well as the possibility of customers switching to other banking services ([Goyal & Chanda, 2017](#); [Kranias & Bourlessa, 2013](#)). Customer satisfaction for the services received fosters the continuity of good relationships that will form customer loyalty ([De Leon et al., 2020](#); [Song et al., 2019](#)).

The frequent occurrence of service disruptions with utilization and lack of understanding in the use of technology from customers can affect customer satisfaction and loyalty ([López-Miguens & Vázquez, 2017](#); [Rubio et al., 2017](#)). It is necessary to apply the use of appropriate strategies and approaches to customers so that customers can obtain the maximum level of satisfaction with the BRImo application service, the more fulfilled customer expectations, the more satisfied customers will be ([Marginingsih, 2020](#)). Of course, customer satisfaction will affect the trust that will be given by customers to the bank. After customers have confidence in the BRImo application service, customer loyalty in using it will be higher ([Pika et al., 2022](#)).

The relationship between customer satisfaction and loyalty appears to be more complex than expected ([Cachero-Martínez & Vázquez-Casielles, 2021](#); [Ozdemir et al., 2020](#)). Satisfaction driven by trust in a mobile banking application will better explain true loyalty. Trust in mobile banking applications represents an important component of internal placement or attitudes associated with customer loyalty ([Reydet & Carsana, 2017](#); [Zhou et al., 2021](#)).

Previous research related to Customer Satisfaction and Loyalty Analysis of *Mobile Banking* that the quality of electronic services significantly affects customer satisfaction and loyalty. Trust, reliability, and responsiveness are the first, second, and third important dimensions to describe the quality of electronic services. This study provides insight to researchers, practitioners, and managers about the importance of electronic service quality for customer satisfaction and loyalty.

Furthermore, each dimension of electronic service quality has a different influence on the strategic implementation of mobile banking ([Puriwat & Tripopsakul, 2017](#)).

Service quality is a second-order factor consisting of seven first-order factors of quality dimensions. The findings of this study reveal that service quality has a significant effect on perceived value and customer satisfaction. These findings provide insights for banks and mobile application providers to develop strategies that will improve customer experience, perceived value, and customer satisfaction ([De Leon et al., 2020](#)).

The service quality attribute of mobile banking is positively related to customer satisfaction and thus customer loyalty in the mobile banking sector in Sri Lanka. Among the determinants of service quality, Reliability, Assurance, and Responsiveness play an important role in customer satisfaction as they show a high positive correlation with customer satisfaction while Tangibility and Empathy show a moderate positive correlation with customer satisfaction. The results of this study lead to interesting managerial implications when improving the quality of mobile banking services for greater customer satisfaction and customer loyalty in the mobile banking sector in Sri Lanka ([Pereira & Gunaratna, 2020](#)).

METHOD

The research design used was descriptive qualitative aimed at systematically and accurately describing facts and characteristics regarding customer satisfaction and loyalty using the BRImo application ([Creswell, 2017](#)). Determination of the sample by purposive sampling and snowball sampling to get as many participation responses as possible during December 2020, distributing online questionnaires with the condition that the respondents are BRI Bank customers who use the BRImo application whose exact number is not known ([Arikunto, 2013](#)). The data analysis technique uses quadrant analysis of the relationship between customer satisfaction and loyalty, namely failures, forced loyalty, defectors, and successes ([Gómez et al., 2021](#); [Tiberius et al., 2020](#)).

		Customer Loyalty	
		Low	High
Customer Satisfaction	Low	Failures Dissatisfied and disloyal	Forced Loyalty Dissatisfied, but bound to the company's loyalty promotion program
	High	Defectors Satisfied but disloyal	Successes Satisfied, loyal, and most likely to tell positive things

Source: ([Gómez et al., 2021](#))

Figure 1.

Relationship Between Customer Satisfaction and Loyalty

Failures, where customers are not satisfied and do not have loyalty; defectors, customers have a high level of satisfaction but are not loyal; forced loyalty occurs when customers are judged to

have high loyalty due to certain elements but have a low level of satisfaction; successes, which is best felt by customers when they get satisfaction to create high loyalty as well.

Customer satisfaction must be accompanied by customer loyalty. Truly loyal customers are not only very the potential to become the word of mouth advertisers, but are also likely to be loyal to a portfolio of banking products and services for many years (Lassoued & Hobbs, 2015). The purchase of services repeatedly can be the result of market domination by a bank that has succeeded in making its product the only available alternative (Wang et al., 2014). Consequently, customers do not have the opportunity to choose (Dang et al., 2020). In addition, service repurchase may be the result of continuous promotional efforts to lure and persuade customers to repurchase the same service (Ngo et al., 2020). Customers who are loyal to certain services tend to be 'bound' to these services and will buy the same services again even though there are many other alternatives (Tjiptono, 2012)

RESULTS AND DISCUSSION

From the distribution of online questionnaires, it was found that 100 customers were using the BRImo application spread across 11 of 34 provinces in Indonesia, of which 24% were from West Java, 20% East Java, West Sumatra, and DKI Jakarta, each 12%. , while the provinces of South Sumatra, West Papua, West Nusa Tenggara, South Kalimantan, Jambi, DI Yogyakarta, and Bali each account for 4% (Figure 2).

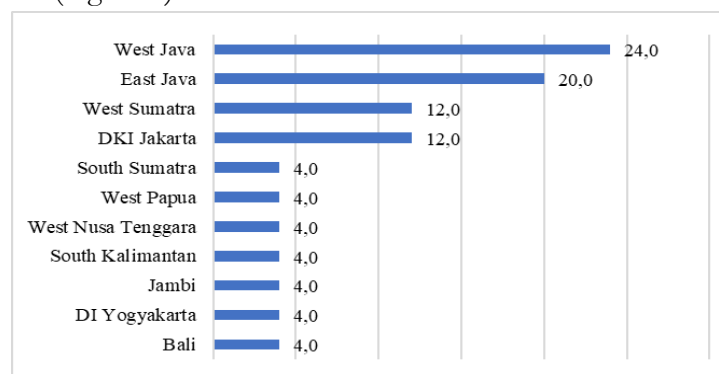


Figure 2. Percentage distribution of customers using the BRImo Application.

Customers using the BRImo application are dominated by lecturers as much as 60%, Private Employees and Entrepreneurs each with 16%, while PNS/ASN and Pensioners each have 4% (Figure 3).

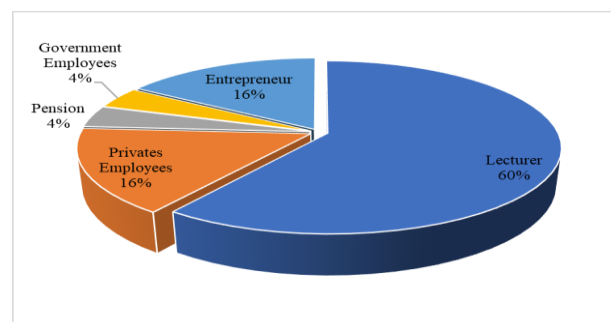


Figure 3. Percentage of Employment of BRImo Application Customers

From 100 BRI Bank customers. As many as 44% have used the BRImo application for more than a year, 32% for less than 1 month and 24% have used the BRImo application for 1-6 months (Figure 4).

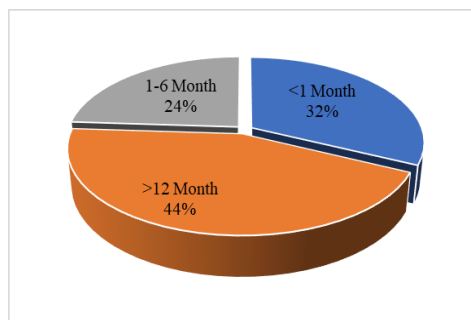


Figure 4. Percentage of Old Customers Using the BRImo Application Customer satisfaction is the customer's feeling of pleasure or disappointment in using the BRImo application. The indicators used to measure customer satisfaction are (1) the right choice; (2) conformity of expectations; and (3) facility satisfaction (Vera & Trujillo, 2013)

Table 1.

Indicators of Customer Satisfaction

Right Choices	Conformity of	Facility Satisfaction
feelings in choosing <i>mobile/internet banking</i>	Customer expectations of the ability of <i>mobile applications/internet banking</i>	Customer satisfaction with the completeness of the facilities available in the <i>mobile/internet banking</i>

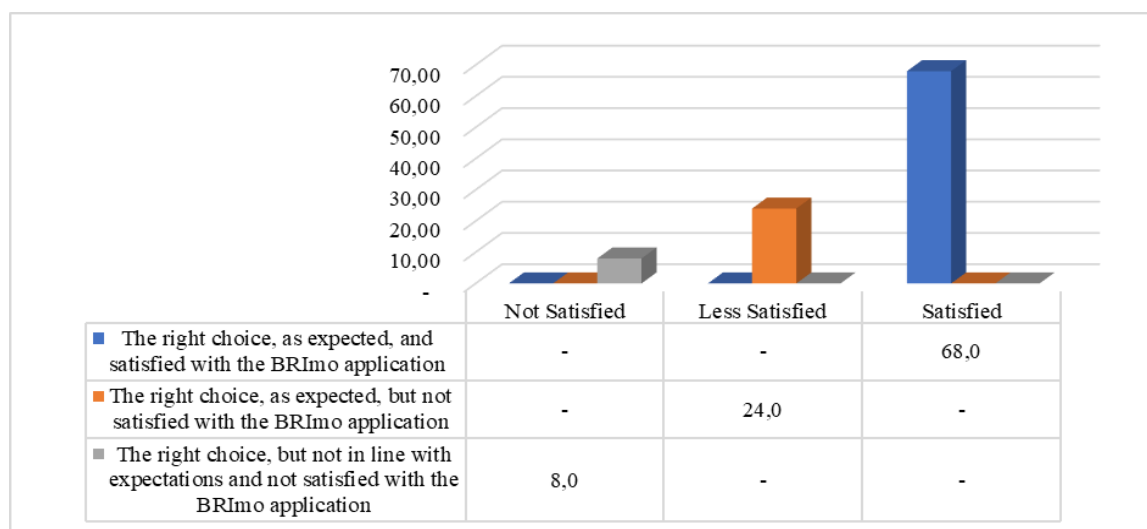


Figure 5.

Percentage of Customer Satisfaction Indicators Based on Satisfaction Levels

Based on Figure 5, it is known that as many as 68% of respondents said they were satisfied with the BRImo application, which is the right choice, as expected, and satisfied using the BRImo application. 24% of respondents stated that being dissatisfied was the right choice, as expected, but were not satisfied with the BRImo application. Meanwhile, as many as 8% were not satisfied, it was the right choice, but it was not in line with expectations and not satisfied with the BRImo application.

Customer Loyalty is an important thing in the banking business. Satisfied and loyal customers will not hesitate to spread positive news and things about the BRImo application. Customer loyalty is measured through three variable indicators, namely: (1) Repeat transactions; (2) Recommendations; and (3) Telling positive things (Marginingsih, 2020). To determine the level of customer loyalty in using the BRImo application, namely: no-loyalty (disloyal), *latent loyalty (bidden loyalty)*, *spurious loyalty (fake loyalty)*, and *loyalty (Loyal)* (Möhlmann, 2021; Rouzi & Wang, 2021)

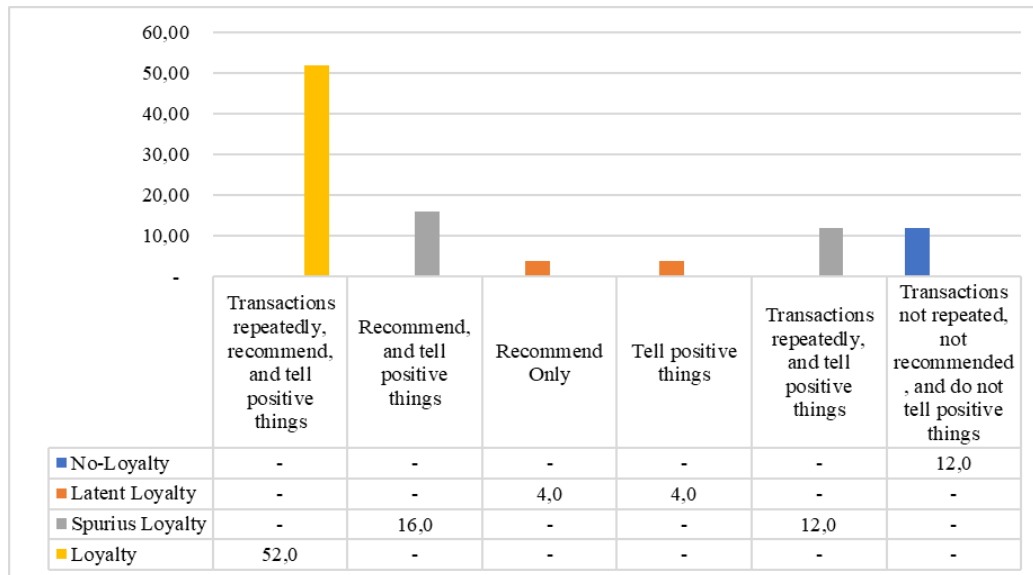


Figure 6.
Percentage of Attitudes by Loyalty Level

Based on Figure 6, it is known that as many as 52% of customers have **high loyalty**, namely by making repeated transactions, recommending, and telling positive things about the BRImo application. As many as 28% of the **false loyalty** consisting of 16% percent of customers recommend, and tell positive things, and 12% of customers make repeated transactions and tell positive things. customers **Hidden loyalty** only recommend, and only tell positive things, each as much as 4%. Meanwhile, **disloyal customers who do not** make repeated transactions, do not recommend and do not tell positive things as much as 12%.

Based on Figures 5 and 6, a quadrant of the relationship between customer satisfaction and loyalty is formed, as shown in the following figure:

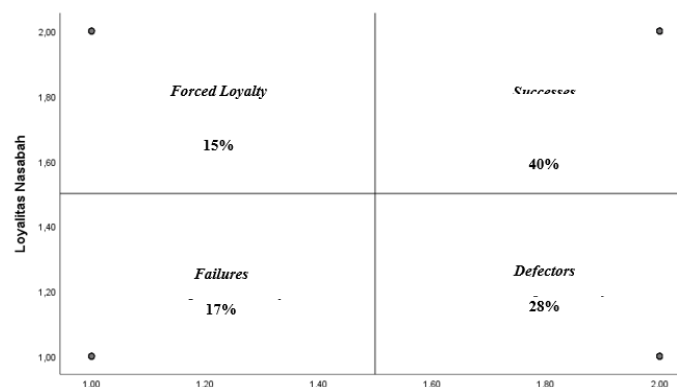


Figure 7.
The Relationship Between Customer Satisfaction and Loyalty

Based on Figure 7, it is known that customers **Successes**, namely customers who are satisfied and loyal to the bank and are most likely to provide the positive transmitted method as much as 40%.category customers **Defectors**, namely customers who are satisfied but disloyal as much as 28%. Customers in the **Forced Loyalty category**, which places customers who are dissatisfied but 'bound' to the promotion of bank loyalty by 15%. Customers in the **Failures category**, where customers feel dissatisfied and disloyal as much as 17%.

CONCLUSION

The BRImo application is the right choice, according to expectations, and customers feel satisfied using the BRImo application. Category **Satisfied Successes** are also loyal and are most likely to provide positive messages that recommend their experiences to relatives, friends, and others, and become very important information for new customers who will use the BRImo application.

Bank BRI must maintain the performance of the BRImo application because at certain hours the BRImo connection is difficult to access. And also improving services through education about the BRImo application to the public, adding PDAM payment links and internet services.

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