

Analysis of the Effect of Security, Effectiveness, and Ease of BTN Mobile Services on the Mobile Banking Marketing Strategy of PT Bank Tabungan Negara (Persero) Tbk Yogyakarta Branch

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ABSTRACT

This study aims to determine the influence of service security factors, service effectiveness, and service security in marketing strategies for PT Bank Tabungan Negara or Bank BTN KC Yogyakarta customers. This study uses a quantitative approach using the Accidental Sampling technique, which produces 100 samples. The data analysis technique is processed using IBM SPSS 26 software. The results of the study indicate that service security and service effectiveness at BTN Mobile have a significant positive effect on mobile banking marketing strategies, while ease of service does not have an influence on the mobile banking marketing strategy. This research is useful to help banks understand what factors influence marketing strategies in using mobile banking services to improve their mobile banking services so that they better meet customer needs and desires such as security, effectiveness, and ease of mobile banking services.

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Introduction

The development of technology in the world is increasingly advanced as evidenced by the emergence of many technological devices as a means of supporting people's lives. The development of this technology has also penetrated the field, especially the



information sector and various aspects of daily transaction activities, including agencies operating in the service sector, namely banking services [1]. The large number of gadgets and internet users also supports this technological development. Gadget or cellphone users, according to the Central Statistics Agency (BPS), in 2022, 67.88% of the Indonesian population aged 5 years and over will already have a cellphone. Based on the results of a survey by the Indonesian Internet Service Providers Association (APJII), internet users in Indonesia reached 215.63 million people in the 2022-2023 period. This number increased by 2.67% compared to the previous period, which had 210.03 million users. The number of internet users is equivalent to 78.19% of Indonesia's total population of 275.77 million people. The percentage is 1.17% points higher than in 2021-2022, which was 77.02%.

Technology influences the level of progress in a country and is beneficial in various aspects of life, including economics, education, health, government and social culture [2]. In the world of banking, it is also necessary to meet the demands of technological development. Mobile banking can be said to be a technological advancement that can be considered very interesting because mobile banking can carry out transactions anywhere and at any time and can even be accessed 24 hours a day using mobile data from the hand of a cellphone [3]. In the economic sector, the development of information technology during the Industrial Revolution 4.0 has had a broad impact on the world, including Indonesia.

Security is a concept that encompasses a variety of actions, policies, and technologies designed to protect assets, information, and individuals from possible threats, risks, or losses. In a general context, security includes protection against physical threats, crime, cyber-attacks, or other disturbances that could threaten the safety, confidentiality, integrity, or availability of a system or entity. According to Hendri [4], security in online banking is related to ensuring customer funds and data are protected from the risk of loss or theft when carrying out online banking transactions. According to Rani [5] security plays a key role in building customer trust and reducing and preventing misuse of personal

data. According to Hendri [4], there are indicators used to measure security variables, the first of which is the bank security system. Regarding customer security, Raharjo mentioned three aspects of CIA (Confidentiality, Integrity, and Availability), namely as evaluation material because these aspects are the main principles for security [6]. According to Amanda & Ibadillah [7], the system used must be able to guarantee the security and privacy of customers in order to form customer interest in using mobile banking. There are indicators, namely security guarantees and data confidentiality, that can prevent or detect fraud, and the risk of data loss is very small when measuring the level of system security.

According to the KBBI, effectiveness means effect, consequence, and influence that can produce results; results in this sense are from the use of technology that can be equivalent to the goals of the technology user. According to Prihatno & Yuniati [8], effectiveness is related to output and objectives which are interconnected. Effectiveness is the relationship between output and the intended use of a technology that is in accordance with the results achieved. According to Sa'diyah & Marlina [9], effectiveness shows how accurately the company achieves its stated goals. In this case, effectiveness can see how far the output measures, policies and procedures are in terms of achieving the goals that the organization has set. In this case, effectiveness can be interpreted as meaning that achieving goals is emphasized by the meaning of effectiveness. The effectiveness of a plan can be understood by comparing two things, namely, the plan and the results that have been implemented. There are indicators used to obtain effective or ineffective goals, namely understanding the program, being on target, being on time, achieving goals, and real change [10].

Along with the development of technology and information systems, it enables convenience in various aspects of life, one of which is banking transaction activities, which can be accessed anywhere and used at any time. Because ease of use is a process in decision making where if the user believes that the technology used is easy to use, then he will use it [11]. According to Taufiqurrohman et al [12], defines ease as a measure of



someone using a technology that can be used without much effort and must be easy to use or operate. Ease of use can also be interpreted as a person's trust and confidence in using technology without feeling difficult and without requiring much effort [13]. Convenience can be interpreted as a technology that is created to make it easier for users and not make it difficult for them. According to T Sitinjak [14], there are indicators of perceived benefits, namely speeding up work (work more quickly), namely work becoming faster and more efficient due to the use of technology, improving performance (improving job performance), because technology makes work easier so that it becomes more productive, increasing productivity (increase productivity) because by using technology work becomes efficient, effectiveness (effectiveness) is felt when doing work using technology, making work easier (make job easier) because technology has the impact of making work easier, useful (useful) where the benefits of using technology can be felt when doing activities.

According to Rahayu, [15], Marketing strategy is a set of tools that marketers can use to shape the characteristics of the services offered to customers. These tools are used to develop long-term strategies and design short-term tactical programs. Marketing strategy is a tool used to achieve goals for a company that is related to several factors, including social, cultural, political, economic and managerial factors [16]. A marketing strategy is a plan that outlines a company's expectations of the impact of various marketing activities or programs on the demand for its product or product line in a particular target market [17]. There are several factors that influence marketing strategy, namely the microenvironment consisting of the company, suppliers, marketing intermediaries, customer markets, competitors, and society [18]. The second factor is the macro environment, which consists of the demographic/population environment, economy, nature, technology, politics, and culture. Luahambowo [19], suggests that the marketing strategy indicators are product strategy, price strategy, distribution strategy and promotion strategy.

Researchers conducted research at PT Bank Tabungan Negara (Persero) Tbk or Bank BTN. Based on observations during the internship at PT Bank Tabungan Negara (Persero)

Tbk Yogyakarta Branch Office, it was found that *mobile banking* products at BTN have not been used by many customers as transactions to fulfil their needs. Apart from that, mobile banking is a new product in banking features, so the percentage of mobile banking installations in Yogyakarta City is still low when compared to other areas. The results of observations show that not many customers know the advantages and benefits of using mobile banking. Several factors that must be considered in Mobile Banking marketing are security, effectiveness and convenience. This research is important to be conducted because the security, effectiveness, and convenience of BTN Mobile services are not yet optimal for the Mobile Banking Marketing Strategy of PT Bank Tabungan Negara (Persero) Tbk Yogyakarta Branch Office. The importance of conducting this research is to re-examine the influence of these variables.

Security issues are an important part of banking information systems, especially in e-banking. The security felt by customers greatly influences whether they want to use e-banking services or not. Research conducted by Permatasari [20] stated that the security of mobile banking services has a positive effect on customer satisfaction, which ultimately has an impact on improving marketing strategies. Another research that shows the influence of service security on marketing strategy is research by Wijaya & Sari [21]. The studies above show that the security of mobile banking services is an important factor influencing bank marketing strategies. Based on this, the research hypothesis is that service security has a positive and significant influence on the mobile banking marketing strategy of PT Bank Tabungan Negara (Persero) Tbk Yogyakarta Branch Office.

H1: Service security on Mobile Banking marketing strategies

Effectiveness shows success in terms of whether or not the targets that have been set are achieved. If the results of the activity are closer to the target, it means the effectiveness is higher. Effectiveness in the context of the public sector means the extent to which an operation succeeds in achieving its stated objectives. Research conducted by Vanni & Nadan [22], stated that the more effective the digital banking services provided by Bank



Syariah Indonesia, the greater the possibility that their digital banking marketing strategy will be successful. Ariska Research [23], influences the effectiveness of the mobile banking service system and profit sharing on customer satisfaction, we can find a link with marketing strategy. The effectiveness of a good mobile banking service system can be part of a marketing strategy that targets potential customers by highlighting ease and comfort in transactions. Likewise, profit sharing is a feature or policy that can be used as an attraction in a marketing strategy. Based on this, this research hypothesizes that service effectiveness has a positive and significant influence on the mobile banking marketing strategy of PT Bank Tabungan Negara (Persero) Tbk Yogyakarta Branch Office.

H2: Effectiveness of service on Mobile Banking marketing strategy

Ease of service is the main key to attracting and retaining users. By ensuring a user-friendly user interface, use of advanced technology for authentication, responsive customer service, automation features that simplify the process, as well as special offers for mobile users, companies can increase customer satisfaction and increase user engagement towards Mobile Banking applications [24]. Relevant research is the research of Purwandari et al., [25], stated that ease of service and promotion positively influence customer interest in making transactions using mobile banking, which has significant implications in developing marketing strategies. In developing marketing strategies, companies must prioritize efforts to improve ease of access, use, and problem resolution in their mobile banking applications. Continuous customer education about new features and security must also be the main focus of the marketing strategy. Based on this, this research hypothesizes that service effectiveness has a positive and significant influence on the mobile banking marketing strategy of PT Bank Tabungan Negara (Persero) Tbk Yogyakarta Branch Office.

H3: Ease of service for Mobile Banking marketing strategies

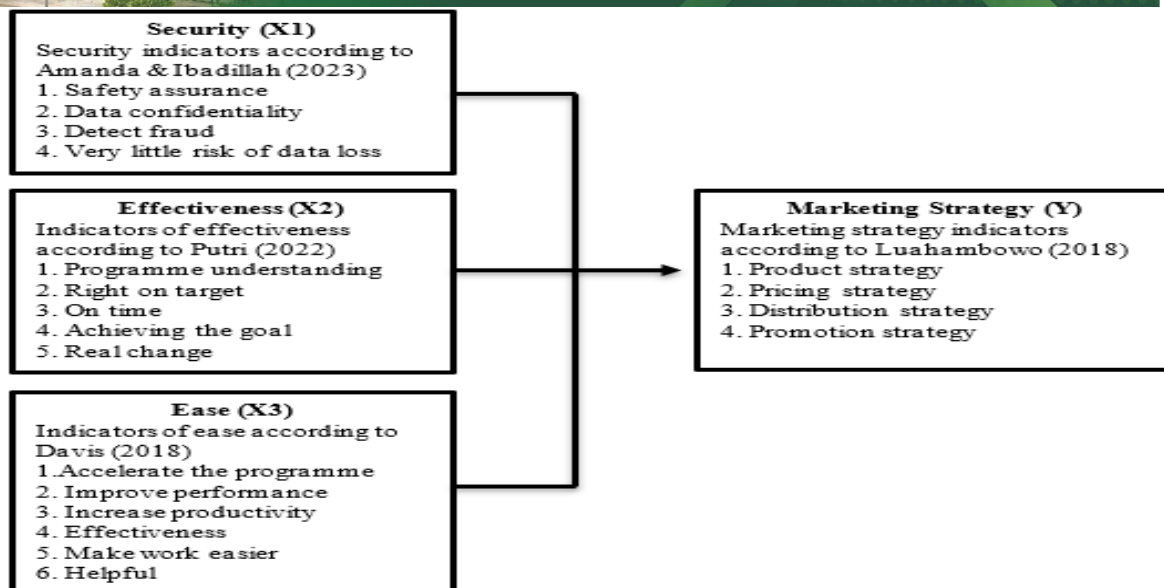


Figure 1. Thinking Framework

Method

The type of research used is quantitative research. Researchers who use a quantitative approach will test a theory by detailing specific hypotheses and then collecting data to support or refute these hypotheses. Researchers use descriptive methods to see cause and effect between independent variables and dependent variables. The descriptive method in this research uses a descriptive survey format. The survey is intended to measure the influence of security, effectiveness and convenience of BTN Mobile services on the Mobile Banking marketing strategy of PT Bank Tabungan Negara (Persero) Tbk Yogyakarta Branch Office. Population is a total collection that includes objects or subjects with certain qualities and characteristics determined by the researcher to be the focus of the research [26]. Researchers limit the population of this study to bank customers of PT Bank Tabungan Negara (Persero) Tbk Yogyakarta Branch Office. The sampling technique in this research is non-random sampling, a sampling technique that does not give each member of the population an equal opportunity to be used as a research sample. The sampling



technique uses Accidental Sampling. Accidental sampling is a sample discovery technique based on chance; that is, consumers who meet researchers by chance can be used as samples. The reason for choosing this sampling technique is the unknown number of customers of PT Bank Tabungan Negara (Persero) Tbk Yogyakarta Branch Office who use BTN mobile banking. Therefore, in order for the data collected to be accurate, the researcher looked for respondents who happened to meet the requirements. The number of samples that were determined was 100 respondents.

This research uses primary data. Primary data is data obtained or collected directly in the field by the person conducting the research or the person concerned who does it. The primary data sources in this research are supervisors and customers at PT Bank Tabungan Negara (Persero) Tbk Yogyakarta Branch Office. Data collection techniques used include observation, documentation, and distributing questionnaires. Questionnaires were distributed to customers of PT Bank Tabungan Negara (Persero) Tbk Yogyakarta Branch Office. The scale used in research is a Likert scale to measure attitudes, opinions and perceptions of a person or group of people regarding social phenomena. The Likert scale used in this research consists of five levels, namely 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree, which is used to measure the level of response and sentiment of respondents towards various statements submitted.

Stages of the research include validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, multiple linear regression test, T-test, F test, and coefficient of determination test (R^2). Simple linear regression analysis was carried out to determine the direction and how much influence the independent variable has on the dependent variable [27]. Hypothesis testing in this research was carried out using simple linear regression analysis using SPSS 26. The researcher's aim in using simple linear regression analysis is to see the effect of the independent variable on the dependent variable. Decision-making in this analysis is carried out by looking at the significance value.

Results and Discussion

Validity Test and Reliability Test

The validity test shows how well the score, value, or measure received actually shows the results of the measurement or observation in question. In the validity test of this research, the variable instrument is considered valid if the Pearson value is above 0.1654. Reliability tests show that the extent to which measurements provide almost the same results if carried out on the same subject, the results will be the same. Cronbach's Alpha method was used to test the reliability of the instrument. A research instrument is considered reliable if its Cronbach's Alpha value is greater than 0.60.

Table 1. Validity Test

| Variable | Code | Indicators | Value |
|-----------------------|--------|--|-------|
| Service Security | SS 1.1 | I use mobile banking because I believe the bank guarantees the security of personal data | 0.782 |
| | SS 1.2 | I am sure the mobile banking password and PIN will not be leaked | 0.849 |
| | SS 1.3 | I am sure that other parties cannot change personal data | 0.743 |
| | SS 1.4 | I use mobile banking because I consider the risks that will occur (such as cybercrime or sever down) to be very small | 0.594 |
| Service Effectiveness | SE 2.1 | I know that the BTN Mobile service system must be accessed using the internet network | 0.537 |
| | SE 2.2 | Employees of PT Bank Tabungan Negara (Persero) Tbk Yogyakarta Branch Office always provide information about the latest service features on BTN Mobile | 0.780 |
| | SE 2.3 | BTN Mobile provides savings account opening services quickly, precisely and efficiently compared to opening a savings account directly at the bank. | 0.565 |
| | SE 2.4 | BTN Mobile's functions are in accordance with the purpose of using the application | 0.562 |
| | SE 2.5 | The quality of BTN Mobile services has improved and is better | 0.669 |

| | | | |
|--------------------|--------|--|-------|
| Ease of Service | ES 3.1 | Transactions using BTN Mobile speed up my work | 0.731 |
| | ES 3.2 | Using BTN Mobile can save me time, thereby improving my work performance | 0.746 |
| | ES 3.3 | Using BTN Mobile can increase my productivity | 0.731 |
| | ES 3.4 | BTN Mobile services are very effective to use at any time | 0.567 |
| | ES 3.5 | BTN Mobile services make my work easier in transactions | 0.731 |
| | ES 3.6 | Using BTN Mobile makes it easier for me to obtain information more quickly | 0.545 |
| Marketing Strategy | MS 4.1 | BTN Mobile's features are very innovative and meet customer needs | 0.964 |
| | MS 4.2 | BTN mobile service fees or rates are competitive compared to other banks. | 0.872 |
| | MS 4.3 | BTN mobile services are easy to access in various locations and networks | 0.921 |
| | MS 4.4 | BTN actively promotes mobile banking services through various media channels | 0.964 |

Source: Processed Primary Data, SPSS 2024

The results of the validity test indicate that 19 indicators are considered valid and suitable for use as an evaluation in this study. Next, a reliability assessment will be conducted to evaluate the interdependence of question items in the questionnaire and verify that respondents are able to provide consistent responses to each question item. A variable can only be considered reliable if its Cronbach Alpha value exceeds 0.60. The test results are shown in the following Table 2.

Table 2. Reliability Test

| Variable | Value | Description |
|-----------------------|-------|-------------|
| Service Security | 0.710 | Reliable |
| Service Effectiveness | 0.607 | Reliable |
| Ease of Service | 0.757 | Reliable |
| Marketing strategy | 0.948 | Reliable |

Source: Processed Primary Data, SPSS 2024

Table 1 shows in the validity test that all the variables used in this research are valid

and suitable for use as research measuring tools because each of the variable instruments has a Pearson value above 0.1654. Meanwhile, the reliability test based on Table 2 shows that all variables used in this research have Cronbach's alpha values above 0.60.

T-Test

Basically, the t-statistical test shows that the independent variable shows a partial effect of changes in the dependent variable [28]. The count & table values will be compared in the t-statistical test. If the count value is greater than the stable or has a significance level <0.05, then it can be concluded that the independent variable influences the dependent variable and vice versa. The following t-test results can be seen in Table 3 below:

Table 3. T Test Results

| Model | Unstandardised Coefficients | | Standardised Coefficients | | t | Sig. |
|---------------|-----------------------------|------------|---------------------------|--|-------|------|
| | B | Std. Error | Beta | | | |
| 1 (Constant) | .251 | 3.980 | | | .063 | .950 |
| Security | .326 | .150 | .198 | | 2.166 | .033 |
| Effectiveness | .471 | .100 | .431 | | 4.718 | .000 |
| Ease | -.062 | .119 | -.045 | | -.519 | .605 |

a. Dependent Variable: Marketing Strategy
 Source: Processed data, SPSS 2024

Based on Table 3, data obtained from the t-test results for each variable are: 1) Security Variable : The security variable has a t-value of 2.166 and a significance level of 0.033, so the t-table value is 1.66088 with a significance limit or p-value of 0.05 ($\alpha = 5\%$). This shows that $2.166 > 1.66088$, or $0.033 < 0.05$, so H1 is accepted. This means that security has a positive and significant effect on marketing strategy. 2) Effectiveness Variable : The effectiveness variable has a t-value of 4.718 and a significance level of 0.000, so the t-table value is 1.66088 with a significance limit or p-value of 0.05 ($\alpha = 5\%$). This shows that $4.718 > 1.66088$, or $0.000 < 0.05$, so H2 is accepted. This means that effectiveness has a positive and significant effect on marketing strategy. 3) Convenience

Variable : The convenience variable has a t value of -0.519 and a significance level of 0.605, so the t table value is 1.66088 with a significance limit or p-value of 0.05 ($\alpha = 5\%$). This shows that $-0.519 < -1.66088$, or $0.605 > 0.05$, so H3 is rejected. This means that convenience does not affect marketing strategy.

F-Test

The F test aims to show whether all the independent variables included in the model have a joint influence on the dependent variable [28]. If the Sig value. < 0.05 , then it can be said that the independent variables together influence the dependent variable. The results of the f statistical test can be seen in Table 4 below:

Table 4. F Test Results

| Model | ANOVA ^a | | | | |
|--------------|--------------------|----|-------------|--------|-------------------|
| | Sum of Squares | df | Mean Square | F | Sig. |
| 1 Regression | 321.136 | 3 | 107.045 | 12.470 | .000 ^b |
| Residuals | 824.104 | 96 | 8.584 | | |
| Total | 1145.240 | 99 | | | |

a. Dependent Variable: Marketing Strategy
 b. Predictors: (Constant), Convenience, Effectiveness, Security

Source: Processed data, SPSS 2024

Based on the test results above, the F-count value is 12,470 with a sig. value of 0.000, then the Ftable value is 2.70. This means that $F\text{-count} > F\text{-table}$ ($12,470 > 2.70$) or $\text{sig.} < 0.05$ ($0.000 < 0.05$). So, it can be concluded that all independent variables, namely security, effectiveness, and ease of BTN Mobile services, have an effect on the dependent variable, namely marketing strategy. The sig-F test in the table above shows that all independent variables entered into the model together have an effect on the dependent variable. Based on the test results above, the F-count value is 12,470 with a sig. value of 0.000, then the Ftable value is 2.70. This means that the sig-F value is 0.000 or below 0.05,

so it can be said that the hypothesis is proven true. Therefore, it can be concluded that the convenience, effectiveness and security of Mobile Banking services together have a positive influence on consumer satisfaction with Bank BTN's Mobile Banking marketing strategy.

Coefficient of Determination Test

The coefficient of determination (R^2) is a metric that describes how well a model shows changes in the dependent variable. The coefficient of determination has values ranging from zero to one. The coefficient of determination is low in cases where there are very few independent variables indicating the dependent variable [28]. The following analysis results of the coefficient of determination test can be seen in Table 5:

Table 5. Determination Test Results

| Model | R | R Square | Model Summary | |
|-------|-------------------|----------|-------------------|----------------------------|
| | | | Adjusted R Square | Std. Error of the Estimate |
| 1 | .530 ^a | .280 | .258 | 2.930 |

a. Predictors: (Constant), Convenience, Effectiveness, Security

Source: Processed data, SPSS 2024

The table above shows that the R square result is 0.258 or 25.8%. This means that 25.8% of the variation in the independent variable can explain the dependent variation, namely safety, effectiveness and convenience. Meanwhile, the remaining 74.2% is explained by other factors outside this research model. The results of the determination efficiency test provide the meaning that there are still other independent variables that influence BTN Mobile's marketing strategy decisions at Bank BTN KC Yogyakarta.

Discussion

Based on the results of influence testing security against marketing strategy, it can be seen that the variable security has a positive effect on marketing strategy. Therefore, the first hypothesis, which states that “Security has a significant positive effect on marketing

strategy," is accepted. Therefore, the results of the determinant test (R^2) also state that independent variables influence the 25.8% level of influence; it can be said that the results of this determinant test support the influence of Security on marketing strategy. Electronic Transaction Security gives customers confidence that the confidentiality of their data is guaranteed when making transactions via mobile banking [29]. Security threats are attacks or breaches that deliver unauthorized access to data through transaction networks and through fake authentication to accounts. The results of the analysis show that security has a positive effect on marketing strategy. The higher consumers' perceived security of their transactions and the security of their personal data, the greater the impact on service usage [30]. The results of this research support research conducted by Lubis [30], which says that Security has a positive effect on marketing strategy.

Based on the results of influence testing, it can be seen that the variable Effectiveness positively influences the Marketing strategy. Therefore, the second hypothesis, which states that "Effectiveness influences marketing strategy," is accepted. Therefore, the results of the determinant test (R^2) also state that the independent variable influences a 25.8% level of influence; it can be said that the results of this determinant test support the influence effectiveness to marketing strategy. Effectiveness is related to output and goals, which are interconnected [22]. Effectiveness in the context of the public sector means the extent to which an operation succeeds in achieving its stated objectives. This means that an activity is considered effective if it can have a major impact on the ability of public entities to provide services to the community as planned. It also includes efficient use of resources and the ability to adapt to environmental changes [22]. The results of the analysis show that effectiveness has a positive effect on Marketing strategy. This is because the effectiveness of a good mobile banking service system can be part of a marketing strategy that targets potential customers by highlighting ease and comfort in transactions. Effective marketing strategies allow companies to target appropriate audiences more precisely [22]. By understanding customer behaviour, preferences and needs, companies can deliver more

relevant messages, which in turn increases conversion rates and customer loyalty [22]. The results of this research support research conducted by Vanni & Nadan [22] who said that the work environment influences job satisfaction.

Based on the results of influence testing Convenience marketing strategy, the variable Convenience has no effect on Marketing strategy. Therefore, the third hypothesis, which states that "Convenience has a significant positive effect on Marketing strategy," was rejected. Therefore, the results of the determinant test (R^2) also state that a 74.8% level of influence is influenced by other variables outside the research; it can be said that the results of this determinant test support that convenience has no influence on marketing strategy. Ease is a measure of someone using a technology that can be used without much effort and must be easy to use or operate [12]. Convenience itself can refer to the ease with which consumers obtain, use, or buy a product or service [31]. Saying that convenience does not have a significant impact on marketing strategy means that although the convenience factor may be important, its impact on the overall success of the marketing strategy is not considered very large or important [31]. The results of the analysis show that convenience does not affect Marketing Strategy. This is because although convenience is an important aspect in developing mobile banking applications, other factors such as security, unique features, or brand reputation can be considered more important in some marketing strategies. This is especially true if market research shows that target customers place more importance on these factors than ease of use [31]. The results of this research support research conducted by Shafira et al. [31], who said that convenience does not affect marketing strategy.

Conclusion

The influence of security, effectiveness and convenience on marketing strategies for bank customers of PT Bank Tabungan Negara (Persero) Tbk Yogyakarta Branch Office is the subject of this research. The results of the t-test for the security variable show that it has a positive effect on marketing strategy. The stronger the security offered by a mobile

banking service, the greater the chance of success for its marketing strategy. Based on the results of the t-test, the effectiveness variable has a positive effect on marketing strategy. High effectiveness can result in a stronger mobile banking marketing strategy, which in turn can increase service adoption, customer satisfaction, and overall business growth. Based on the results of the t-test, the convenience variable does not affect marketing strategy. While the convenience factor may be important, its impact on the overall success of a marketing strategy is not considered very large or important.

This study is useful to help banks understand what factors influence marketing strategies in using mobile banking services to improve their mobile banking services so that they better meet customer needs and desires, such as security, effectiveness, and ease of mobile banking services. Service security should be one of the main focuses of BTN's mobile banking marketing strategy. Given that security has a significant positive influence, BTN needs to emphasise security features in their promotional materials to build trust and attract more users. This can include campaigns highlighting data protection, encryption, and BTN's efforts to maintain transaction security. Service effectiveness also has a positive impact on marketing strategies. BTN should highlight how their services are efficient and effective in meeting user needs. Showing transaction speed, ease of access, and innovative features in promotional materials can help strengthen BTN's position in the mobile banking market. Although ease of service does not significantly impact marketing strategies, BTN should continue to improve this aspect to improve the overall user experience. This includes simplifying the user interface and reducing unnecessary steps in the transaction process. In the mobile banking marketing strategy, BTN should adjust their messages to emphasise security and service effectiveness more than ease. This can include advertisements that highlight superior features and advantages over competitors.

By considering the conclusions, the researcher provides suggestions for future research and for companies. Researchers who are interested in exploring the same theme as this research are advised to use other variables not used in this research and increase the

number of respondents so that the data obtained is more accurate. Banking parties, with increasingly advanced technology, are expected to be able to improve existing banking features, especially mobile banking services and other facilities, by paying attention to aspects of security and effectiveness, which is one of the aspects that attract interest in using mobile banking. It is hoped that it will continue to maintain or improve the convenience aspect to increase interest in using mobile banking.

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