
THE INFLUENCE OF POPULARITY, CREDIBILITY, AND M-BANKING SERVICES ON CUSTOMER SATISFACTION AND LOYALTY AT BANK BTN

Egy Zidan Pakhlevi¹

Universitas Islam Indonesia, Yogyakarta, Indonesia

21311574@students.uii.ac.id

Raden Roro Ratna Roostika²

Universitas Islam Indonesia, Yogyakarta, Indonesia

113110409@uui.ac.id



Abstract

This study aims to analyze the influence of popularity, credibility, and the efficiency of Bank BTN's mobile banking services on customer satisfaction and loyalty. Utilizing a qualitative approach, data were collected through in-depth interviews with several customers. The findings indicate that both popularity and credibility play a significant role in shaping public interest in becoming customers, while the efficiency of digital services is a critical factor in determining satisfaction and loyalty levels. Recommendations are proposed to enhance digital promotion, improve the efficiency of mobile banking services, and expand product branding to better reach younger generations.

Keywords: Popularity, Credibility, M-Banking, Customer Satisfaction, Customer Loyalty, Bank BTN

INTRODUCTION

Bank BTN faces challenges in enhancing its popularity and credibility amid the increasingly competitive modern banking landscape. Popularity and credibility have been shown to influence public interest in becoming customers, while the efficiency of mobile banking services is a critical determinant of customer satisfaction and loyalty. Technical issues in BTN's digital services negatively affect the overall customer experience.

This study seeks to investigate the influence of Bank BTN's popularity and credibility on customer interest, as well as to examine how technical obstacles in mobile banking services affect customer satisfaction and loyalty. The research is guided by two primary questions: (1) To what extent do popularity and credibility impact customer interest? and (2) What are the technical challenges faced in BTN's mobile banking services, and how do they affect customer satisfaction and loyalty?

The general objective of this research is to analyze the influence of popularity, credibility, and mobile banking services on customer decision-making. Specifically, the study aims to identify the key elements contributing to bank popularity, evaluate perceptions of credibility, assess customer satisfaction with mobile banking, and compare Bank BTN's competitive position relative to other banks through a data-driven analytical approach.

REVIEW OF LITERATURE

Digital Marketing

Digital marketing leverages technologies such as social media, email, search engine optimization (SEO), and paid advertising to reach customers efficiently. For Bank BTN, this strategy can significantly enhance both its popularity and credibility. Social media facilitates two-way communication, while email and SEO contribute to personalization and visibility. Moreover, digital analytics support data-driven decision-making, although privacy concerns must be carefully managed.

Data Analysis

Data analysis enables organizations to transform raw data into actionable insights for marketing strategies. Bank BTN can utilize this process to understand customer behavior, evaluate campaign effectiveness, and personalize services. Technologies such as big data and machine learning further enhance the efficacy of this strategy. However, the implementation of data analysis must also consider ethical aspects and data privacy protection.

User Feedback Management

Effectively managing customer feedback is essential for improving service quality, particularly in mobile banking. Positive feedback can reinforce existing strategies, while negative feedback provides valuable input for improvement. BTN can employ various channels and analytical tools to filter and respond to feedback efficiently, ultimately impacting customer satisfaction and loyalty.

Customer Relationship Management (CRM)

CRM enables organizations to build long-term relationships with customers. Bank BTN can integrate data from multiple interaction channels to personalize services and marketing campaigns. CRM also enhances responsiveness to customer needs and complaints, while fostering loyalty through relevant and measurable approaches.

Data-Driven Marketing

Data-driven marketing utilizes data to make timely and relevant marketing decisions. Bank BTN can adopt this approach to predict trends, tailor campaign strategies, and maximize the effectiveness of marketing budgets. This method strengthens customer loyalty and enhances the bank's competitiveness amid ongoing digital transformation.

RESEARCH METHOD

This study employs a qualitative approach to explore the influence of popularity, credibility, and the efficiency of mobile banking services on customers' saving interest, satisfaction, and loyalty at Bank BTN.

The research population consists of Bank BTN customers who actively use mobile banking services. A purposive sampling method was applied, selecting participants who were not only active users of the service but also willing to participate in the study.

The research instrument included a questionnaire covering demographic information, perceptions of BTN's popularity and credibility, as well as satisfaction and loyalty toward the mobile banking service. Responses were measured using a five-point Likert scale.

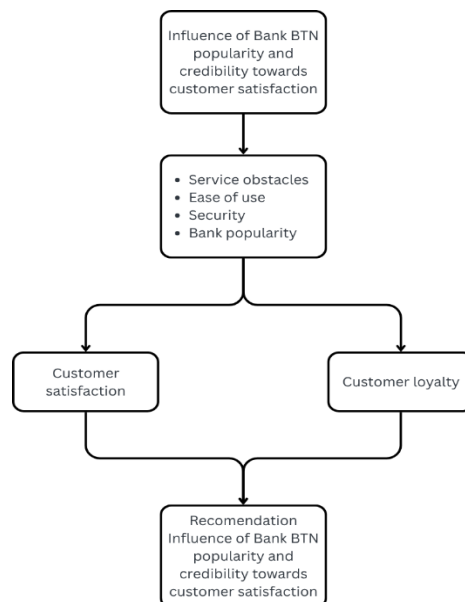
Data were analyzed qualitatively through thematic analysis by identifying opinion patterns and incorporating direct quotations from informants.

Validity was ensured through construct and content validation involving expert review, while reliability was maintained through systematic and transparent procedures.

The research steps included: 1) Instrument preparation; 2) Data collection; 3) Thematic analysis; 4) Report writing and formulation of recommendations.

Study Framework

The framework of this study outlines the relationship between popularity, credibility, and mobile banking services in relation to customer satisfaction and loyalty. Key factors such as ease of use, security, and the stability of digital services are analyzed as primary variables to formulate recommendations for improving Bank BTN's service quality and marketing strategies.



RESULTS AND DISCUSSION

The Influence of Popularity and Credibility on Customer Interest

Popularity functions as an initial gateway to attract the attention of potential customers, particularly through digital exposure. However, without the support of credibility, popularity alone is insufficient to foster trust. Credibility—which encompasses reputation, state-owned enterprise (SOE) status, and positive testimonials—serves as a key factor in decision-making. Although Bank BTN holds strong credibility, its promotional strategies remain suboptimal in leveraging this advantage, especially in appealing to the younger generation.

Determinants of Bank BTN's Popularity

Bank BTN's low popularity can be attributed to several factors:

- Limited digital promotion and weak social media engagement.
- A bank image that is overly centered on mortgage (KPR) products, rendering it less appealing to the general customer base.
- Lack of technological innovation and an outdated mobile banking interface.
- Insufficient targeting of younger communities, such as Generation Z, through events or strategic collaborations.

Obstacles in M-Banking Services

Customers frequently face technical issues such as unscheduled maintenance, automatic logouts, a user interface/user experience (UI/UX) that is not user-friendly, and a manual activation process that requires visiting a physical branch. These limitations make the application feel impractical and less competitive compared to rival banks.

Impact of M-Banking Obstacles on Customer Satisfaction

Technical difficulties contribute to customer discomfort, diminished sense of security, and declining trust. Users often experience frustration, particularly when the app fails at critical moments. As a result, they are less likely to recommend Bank BTN to others and may even begin using alternative banks with more reliable digital services.

The Influence of Satisfaction on Customer Loyalty

Digital satisfaction directly correlates with customer loyalty. Satisfied customers are more likely to continue using BTN's services and recommend them to others. Conversely, dissatisfaction often leads customers to switch to other banks. Loyalty is no longer determined solely by SOE status but rather by the day-to-day digital experience. Banks that fail to meet digital expectations risk losing their customer base, even if they possess a strong reputation.

CONCLUSION

This study concludes that both popularity and credibility play a significant role in attracting customer interest. Although Bank BTN possesses strong credibility as a state-owned bank, its popularity remains relatively low, particularly among younger demographics. This is attributed to limited digital promotion efforts, a brand image heavily focused on mortgage (KPR) products, and a lack of service innovation. Furthermore, technical issues within the mobile banking system—such as unscheduled maintenance and a non-user-friendly interface—negatively impact customer satisfaction. Satisfaction levels are

shown to have a direct influence on customer loyalty; in the modern era, seamless and practical digital services are essential to retaining customers.

Bank BTN needs to enhance its digital promotion efforts and broaden the image of its services to better align with the needs of younger customers. The mobile banking application requires improvements in terms of interface design, system stability, and ease of activation. Additionally, the bank should actively engage with youth communities through educational programs and digital partnerships. Digital transformation must be positioned as a top priority to strengthen competitiveness and foster customer loyalty.

REFERENCES

- Chaffey, D., & Ellis-Chadwick, F. (2019). *Digital marketing: Strategy, implementation & practice*. Pearson UK.
- Chaffey, D., & Smith, P. R. (2017). *Digital Marketing Excellence: Planning, Optimizing and Integrating Online Marketing*. Routledge.
- Chatterjee, S., Ghosh, A., & Sharma, R. (2018). The Role of Feedback Management in Customer Retention Strategies. *International Journal of Marketing Studies*, 10(1), 25–38. <https://doi.org/10.5539/ijms.v10n1p25>
- Davenport, T. H., & Harris, J. G. (2017). *Competing on Analytics: The New Science of Winning*. Harvard Business Review Press.
- Gonzalez, P., Rodriguez, A., & Martinez, J. (2021). Online Feedback and Brand Perception: A Case Study Approach. *Customer Relationship Management Journal*, 15(4), 62–79.
- Hayati, N., & Fitriani, A. P. (2023). Pengaruh Kredibilitas Bank terhadap Minat Nasabah. *RISTANSI: Riset Akuntansi*, 4(1), 84–110. <https://doi.org/10.32815/ristansi.v4i1.1720>
- Hendrawan, H. (2023). Investigating customer feedback on BNIFX's new product. *Devotion: Journal of Research and Community Service*, 4(7), 1495–1506. <https://doi.org/10.59188/devotion.v4i7.521>
- Kotler, P., & Armstrong, G. (2021). *Principles of Marketing*. Pearson. <https://doi.org/10.2307/1251952>
- Kumar, V., & Reinartz, W. (2018). *Customer Relationship Management*. <https://doi.org/10.1007/978-3-319-77228>
- Ryan, D. (2016). *Understanding Digital Marketing: Marketing Strategies for Engaging the Digital Generation*. Kogan Page. <https://doi.org/10.4324/9781351034971>
- Singh, R., Patel, V., & Choudhary, S. (2017). Feedback as a Strategic Tool for Enhanced Communication and Engagement. *Strategic Marketing Insights*, 8(2), 15–32.
- Toha, Mohamad & Habibah, N.J. (2023). MSME Empowerment and Development Program to Increase Consumer Satisfaction. *Sahwahita: Community Engagement Journal*, 1(1), 26-39. <https://e-journal.bustanul-ulum.id/index.php/Sahwahita/article/view/24>
- Tuten, T. L., & Solomon, M. R. (2021). *Social Media Marketing*. Sage Publications. <https://doi.org/10.4135/9781071853657>
- Wedel, M., & Kannan, P. K. (2016). Marketing analytics for data-rich environments. *Journal of Marketing*, 80(6), 97–121. <https://doi.org/10.1509/jm.15.0413>