Journal of Digital Business and Data Science

JOURNAL OF DIGITAL BUSINESS AND DATA SCIENCE

Journal Homepage : https://jdbs.poltekssci.ac.id/index.php/ps/

Effect of Service Features and Word of mouth Strategy on Customer Decisions in using BSI Mobile

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Abstract

This study aims to determine the effect of Service Features and word of mouth strategies on customer decisions in using BSI Mobile banking. Research using quantitative methods. The location of this research took place at Bank Syariah Indonesia Cirebon KCP Plered 2. The population in this study was 4005. Calculated based on the Slovin formula, a sample of 100 participants was obtained. The instrument used is a questionnaire or a questionnaire. instrument validity used product moment validity and reliability used Croncbach's alpha. Data collection techniques through the distribution of questionnaires, interviews, and observation. Data analysis used included research instrument tests, classical assumption tests, multiple linear regression tests, and hypothesis. The results showed that part there was a significant positive effect of service features on customer decisions in using Mobile Banking for BSI Cirebon customers. KCP Plered 2 with a significant value of 0.000. Meanwhile, according to word of mouth, most of the variables did not have a significant positive effect on the customer's decision to use mobile banking for BSI Cirebon KCP Plered 2 customers with a significant value of 0.696. Simultaneously the influence of service feature variables and word of mouth contributed 22.75% to customer decisions in using BSI Mobile banking.

Keywords: *features, mobile banking, and word of mouth.*

Manuscript received 2023-05-19; revised 2023-05-31; accepted 2023-05-31; Date of publication 2023-06-03.

INTRODUCTION

February 1, 2021, marked the history of the joining of three BUMN Syariah Banks in Indonesia. Bank Syariah Mandiri, BNI Syariah, and BRISyariah merged into one entity, namely Bank Syariah Indonesia (BSI). This merger is an effort to unite the advantages of the three Islamic Banks to provide more complete services, wider coverage, and better capital capacity. (Bank Syariah Indonesia, 2021). Currently, as technology develops, customers are getting smarter in choosing the service products they will use. The Mobile banking product is a manifestation of the goal of merging Indonesian Islamic banks, namely by providing more complete services with a wider reach.

Mobile banking is one of the prime services without time and space limits that can facilitate customer transactions and reduce banking workload which is also an effort to improve the quality of services based on technology and information. In the transition phase (account migration) after the current merger of Bank Syariah Indonesia, Mobile banking of Bank Syariah Indonesia is one of the important products to support and facilitate customers' economic mobility. With qualified service quality and supported by a Word-of-mouth marketing communication strategy, making both of them have an important influence on customer decision making in using mobile banking.

Service features are one type of promotional concept application to attract consumer interest in the use of a product. Service features are also characteristics that add to the basic functionality of a product. For traditional marketers, features are a key tool for differentiating their products from competitors' products. Because of that, features will greatly influence consumer decisions in choosing to use a product or service that is offered. If mobile banking has complete service features and is easy for customers to understand, then that is one of the factors that can determine customer decisions in using mobile banking. The more complete and easier the service features offered by mobile banking, the more customers will be. who decided to use Mobile banking.

Based on observations in the field, there are differences between the existing services at BSI mobile banking at this time and the previous mobile banking services that make customers confused so they hesitate when deciding to return to using mobile banking with the current BSI. In the transition phase (account migration) after the current merger of Bank Syariah Indonesia, Mobile Banking of Bank Syariah Indonesia is one of the important products to support and facilitate customers' economic mobility. With qualified service quality and supported by the Word Of Mouth marketing communication strategy, making both of them have an important influence on customer decision-making in using Mobile Banking. The large number of BSI KCP Pered 2 customers is one of the golden opportunities in marketing BSI's current Mobile Banking products. Here are the data a number of BSI Plered customers 2.

Table 1. Number of BSI Plered Customers 2

Type of Customer	Initial number of Customers BSI Plered 2	Number of Customers July-August period 2021
Ordinary Customer	12.000	11.945
Payroll Customer	2.000	2.000
New Customer	-	30
Total number	14.000	13.975

Based on existing empirical data, the total number of customers at Bank Syariah Indonesia KCP Plered 2 is 14,000 customers. The accumulation of 12,000 regular customers and 2,000 Pay Roll customers. This is a great potential for Bank Syariah Indonesia KCP Plered 2 in marketing the existing Mobile Banking products. With the current account migration, BSI Plered 2 will follow up with dormant customers to re-activate their accounts and continue to use Sharia Banks. Dormant customers are customers who are no longer actively transacting through their accounts and it turns out that, for various reasons, the number of BSI customers KCP Plered 2 has decreased. It can be seen that after re-collecting data and following up on all customers there was a slight decline in customers from before and after migration with a description of the reduction in the number of customers by 55 customers, who did not want to migrate for several personal reasons. However, during the migration period from July to August, there were 30 new customers added. Thus, the reduction in customers who do not want to migrate becomes less noticeable due to the addition of new customers. Service features are one type of promotional concept application to attract consumer interest in the use of a product. Service features are also characteristics that add to the basic functionality of a product.

For Traditional marketers' features are a key tool for differentiating their products from competitors' products. Because of that, features will greatly influence consumer decisions in choosing to use a product or service that is offered. If Mobile Banking has complete service features and is easy for customers to understand, then that is one of the factors that can determine customer decisions in using Mobile banking. The more complete and easier the service features offered by Mobile Banking, the more customers will be. who decide to use Mobile Banking. Based on observations in the field, there are differences between the existing services at BSI Mobile Banking at this time and the previous Mobile Banking Services which made customers confused so they hesitated when will decide to return to

using Mobile Banking with BSI at this time. The following is a table of the number of BSI Mobile Banking users at BSI KCP Cirebon Plered 2.

The decision to purchase or use a service is a decision as the selection of an action from two or more choices in (Sari, 2012). Here it is assumed that all intentional behavior is based on the desires that result when the customer consciously and rationally chooses one of the alternative actions. This consumer decision-making process often involves several decisions. Kotler and Keller explained that a smart company will try to fully understand the customer's decision-making process, all of their experiences in learning, choosing, using, and even in product disposition (Sari, 2012).

With the service features of Mobile banking products that are complete and easy for customers to understand, so that customers feel the benefits of these products, it will certainly make customers start talking about Word of mouth products to other customers, it will influence other customers' decisions in using Mobile banking. This is why Word of mouth takes an important part that can influence customer decisions.

The problem is that what is happening in the field is the difference between the BSI Mobile service features and the Mobile banking service features that are commonly used by BSI KCP Cirebon Plered 2 customers. BSI Mobile at BSI KCP Cirebon Plered 2. Based on the background above, this study aims to determine the effect of Service Features and word of mouth strategy on customer decisions in using BSI Mobile banking. With this research, the authors can understand and increase knowledge regarding the influence of Service Features and Word Of Mouth Strategy on customer decisions in using M-banking.

Schmitt argues that features are characteristics that add to the basic function of a product (Wibowo, Rosmauli, & Suhud, 2015). Koetler defines features are a competitive means of differentiating products from competitors (Theriady & Ginting, 2015). It can be concluded that service features are a more attractive and characteristic means offered by manufacturers to differentiate their products from competitors' products and maintain consumer loyalty. The service feature dimensions used in this study are the dimensions according to Schmitt explained as follows (Theriady & Ginting, 2015), namely, Ease of access to information about products or services, diversity of transaction services, diversity of features, and product innovation.

Kotler & Keller define word of mouth in the world of marketing communications as person-to-person communication through speech, writing, or electronic communication related to the benefits or experience of buying or using a product or service (Joesyiana, 2018). The Word of mouth Marketing Association (WOMMA) put forward the opinion that the meaning of Word of mouth is consumer activities providing information about a brand or product to other consumers (Priansa, 2017). Based on research conducted by Sriwardaningsih Enggal (2011), there are three dimensions of word of mouth which are also used in this study, namely: (1) talking (talking); (2) Promotion (Promoting); (3) Sales (Selling).

The purchasing decision is a stage where the consumer has a choice and is ready to make a purchase or exchange between money and a promise to pay for the ownership or use of an item or service (Kotler & Keller, 2014). Peter Jerry C. Olson (Wiharso & Alexandri, 2020) argues that a purchasing decision is a decision that includes a choice between two or more alternative actions or behaviors. It can be concluded that a decision is an action that requires the customer to choose by using a product or service or not. Based on the background, this study aims to determine the effect of Service Features and word of mouth strategies on customer decisions in using BSI Mobile banking.

METHODS

This type of research is quantitative research (Sujarweni, 20150). The location of this research took place at Bank Syariah Indonesia Cirebon KCP Plered 2 which is located on the Pantura line, Jl. Ir Juanda No. 36, Batembat Plered. This research was carried out from July to August 2022. The data sources in this study were primary data and secondary data. Primary data is data obtained from respondents through questionnaires, and also data from

interviews with researchers with informants. While secondary data is data obtained from records, books, and magazines in the form of published company financial reports, government reports, articles, books as theory, and so on.

The determination of this type of population is based on the reason that what will be tested are variables that influence the decision of Ex-BNIS customers to use BSI Mobile banking. The population that will be used as objects in this study are all ex-BNIS customers who have used BSI Mobile banking, namely 4005 at BSI Cirebon KCP Plered 2. Calculated based on the Slovin formula from a population of 4005 customers, a sample of 100 participants is obtained with a tolerance of 10%.

The data collection technique uses a Likert scale with five scales, namely strongly agree, agree, quite agree, disagree, and disagree. The independent variables in this study are service features and word of mouth strategy. The dependent variable in this study is the customer's decision to use Mobile Banking. To test the level of validity, of course, sampling and distributing questionnaires must be carried out. After that, the data is tested using the Person Product Moment formula. The results of the validity test of the three variables are as follows.

Table 2. Validity Instrument

Variabel	Noumber Statement	r Count	r Table	Information
Service Features (X1)	1	0,616**	0,1966	*Valid*
	2	0,693**	0,1966	*Valid*
	3	0,639**	0,1966	*Valid*
	4	0,660**	0,1966	*Valid*
	5	0,634**	0,1966	*Valid*
	6	0,682**	0,1966	*Valid*
	7	0,502**	0,1966	*Valid*
	8	0,689**	0,1966	*Valid*
	9	0,693**	0,1966	*Valid*
	10	0,708**	0,1966	*Valid*
	11	0,656**	0,1966	*Valid*
	12	0,553**	0,1966	*Valid*
Word Of Mouth (X2)	1	0,651**	0,1966	*Valid*
	2	0,664**	0,1966	*Valid*
	3	0,226*	0,1966	*Valid*
	4	0,730**	0,1966	*Valid*
	5	0,735**	0,1966	*Valid*
	6	0,712**	0,1966	*Valid*
	7	0,660**	0,1966	*Valid*
	8	0,741**	0,1966	*Valid*
	9	0,519**	0,1966	*Valid*
Decission (Y)	1	0,561**	0,1966	*Valid*
	2	0,527**	0,1966	*Valid*
	3	0,667**	0,1966	*Valid*
	4	0,685**	0,1966	*Valid*
	5	0,682**	0,1966	*Valid*
	6	0,712**	0,1966	*Valid*

The formula used in measuring reliability in this study is the Cronbach alpha coefficient. The results of calculating the reliability of the three variables are as follows.

Table 3. Reliability Instrument

Variabel	*Cronbach Alpha*	Decree	Information
Service Features (X1)	0,756	0,6	Reliabel
Word Of Mouth (X2)	0,757	0,6	Reliabel
Decission (Y)	0,750	0,6	Reliabel

The data analysis technique uses the classical assumption test which includes normality test, multicollinearity test, heteroscedasticity test, multiple linear regression analysis, coefficient of determination. To test the hypothesis using the partial t test and simultaneous f test. (Ghozali, 2013).

RESULTS AND DISCUSSION

Result

Respondent Characteristics

Based on gender, age, last education, occupation, and a monthly income as assumptions that can represent all customers in this study. The profile was obtained by distributing 100 questionnaires directly to customers according to the sample selection criteria. With the approval and willingness of the customer to fill out the questionnaire, the following data is obtained.

Table 4. Respondent Characteristic Based on Gender

No	Gender	Frequency	Percentage
1	Man	41	41%
2	Woman	59	59%
Amount		**100**	**100%**

Table 4. Respondent Characteristic Based on Age

No	Age	Frequency	Presentase
1	<25 years old	21	21%
2	25 – 45 years old	67	67%
3	>45 years old	12	12%
Amount		**100**	**100%**

Table 5. Respondent Characteristic Based on Last Education

No	Last education	Frequency	Presentase
1	Elementary School	2	2%
2	Junior High School	5	5%
3	Senior High School	49	49%
4	Diploma	2	2%
5	Bachelor	40	40%
6	Master	2	2%
Amount		**100**	**100%**

Table 6. Respondent Characteristic Based on Occupation

No	Occupation	Frequency	Presentase
1	Government employees	6	6%
2	Retired	1	1%
3	Self-employed	16	16%
4	Soldie/Police	1	1%
5	Private sector employee	45	45%
6	Housewife	19	19%
7	Student	11	11%
8	Not yet working	1	1%
Jumlah		**100**	**100%**

Table 7. Respondent Characteristic Based on monthly income

No	Penghasilan Perbulan	Frequency	Presentase
1	< Rp. 1.500.000	19	19%
2	Rp. 1.500.000 – Rp. 3.000.000	28	28%
3	Rp. 3.000.000 – Rp. 5.000.000	37	37%
4	>Rp. 5.000.000	16	16%
Jumlah		**100**	**100%**

From the respondent's data based on gender, age, last education, occupation, and monthly income, it is known that the number of female customers is more dominant, namely 59% of all respondents. It can also be seen that most of the respondents are 24-45 years old with a frequency of 67% of the total respondents. Then it can be seen that there are more respondents with high school education / equivalent, with a frequency of 49% of the total respondents. It can be seen that most jobs owned by respondents are private employees, namely as many as 45% of the total respondents. Finally, it can be seen that most respondents are respondents with a monthly income of IDR 3,000,000 – IDR 5,000,000 with a frequency of 37% of respondents.

Classic Assumption Test

Normality Test

The normality test aims to determine whether the residuals of the regression model studied are normally distributed or not. A data can be said to be normal if the resulting significance value is > 0.05, it can be said that the distribution of the data in the study is said to be normal. Conversely, if the resulting significance value is <0.05, the data distribution in the study is said to be abnormal. The method used to test this normality is to use the Komogorov-Smirnov test. The output of this normality test states that the results of the significant value are > 0.05, namely 0.323, so it can be said that the data in this study are declared normally distributed.

Table 8. Normality Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.71798030
Most Extreme Differences	Absolute	.095
	Positive	.095
	Negative	-.049
Kolmogorov-Smirnov Z		.954
Asymp. Sig. (2-tailed)		.323

a. Test distribution is Normal.
b. Calculated from data.
(SPSS Primary Data Source Version 21, Year 2021)

Multicollinearity Test

The multicollinearity test aims to test whether the regression model found a correlation between independent variables or not. A good regression model does not correlate with the independent variables. To detect whether there is multicollinearity in the regression model is to look at the tolerance value and Variance Inflation Factor (VIF). If the tolerance value is > 10% and the VIF value is < 10, it can be concluded that there is no multicollinearity between the independent variables in the regression model.

From the Coefficient output, each variable, both Service Features and Word of mouth has the same value, namely 0.829, which means that it exceeds the tolerance limit (0.10) and the same VIF value is 1.206 for values that do not exceed the predetermined VIF limit (10) so that multicollinearity does not occur.

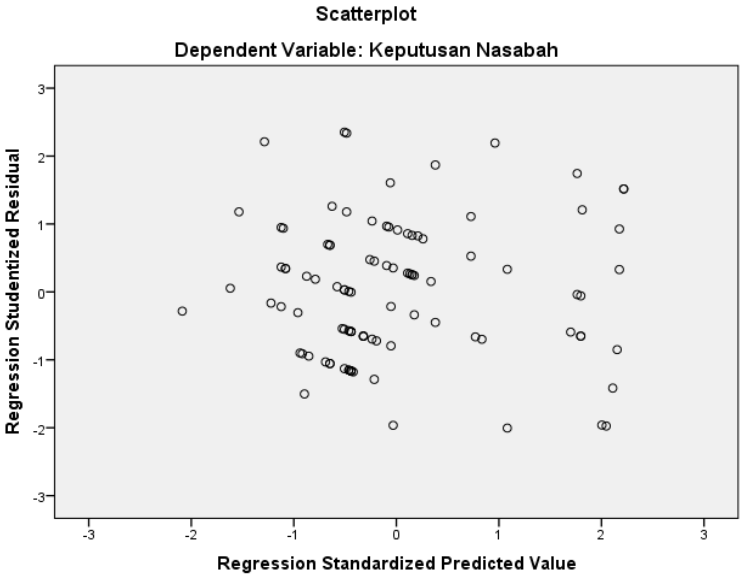
Table 9. Multicollinearity Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	15.082	2.100		7.182	.000		
	Fitur Layanan	.192	.041	.460	4.695	.000	.829	1.206
	Strategi Word Of Mouth	.020	.051	.038	.392	.696	.829	1.206

(SPSS Primary Data Source Version 21, Year 2021)

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model, there is an inequality of variance from the residuals of one observation to another. One way to detect the presence or absence of heteroscedasticity can be done by looking at the scatterplot graph. From the data processing carried out using the SPSS 21 tool, it was found that the output of the scatterplot shows that the dots in the image do not form a certain pattern, in other words, the graph depicts a scatter plot. This proves that the above regression model is free from heteroscedasticity.



Pictures 1. Heteroscedasticity Test

Multiple Linear Regression Analysis

Independent variable to the dependent variable. Because this study uses two independent variables, this research is called multiple linear regression analysis. From data processing carried out using the SPSS 21 tool, it can be used to construct a multiple linear regression equation model as follows.

Table 10. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.082	2.100		7.182	.000
	Fitur Layanan	.192	.041	.460	4.695	.000
	Word Of Mouth	.020	.051	.038	.392	.696

(SPSS Primary Data Source Version 21, Year 2021)

$Y = a + b1X1 + b2X2 + e$

$Y = 15{,}082 + 0{,}192X1 + 0{,}020X2 + e$

Information:

Y= Customer Decision

X1= Service Features

X2= *Word of mouth*

a: Price Y when price X = 0 (Constant)

b: Regression coefficient or direction number, which shows the increase or decrease in the independent variable. If (+) the direction of the line is up, and if (-) then the direction of the line is down.

c: Confounding variable (error term)

From the Multiple Linear Regression equation above, it can be explained as follows.

1) The constant value of the equation is 15.082, meaning that if the independent variables consisting of Service Features (X1) and Word of mouth (X2) are equal to zero (0), then the magnitude of the decision (Y) is 15.082 units.
2) The regression coefficient of the Service Features variable (X1) is 0.192, meaning that if the service features increase by a scale of 1, it will increase (+) the customer's decision value in using mobile banking by 0.192 units assuming other assumptions are considered constant.
3) The regression coefficient of the word of mouth variable (X2) is 0.020, meaning that if the service features increase by a scale of 1, it will increase (+) the value of the customer's decision to use mobile banking by 0.020 units with other assumptions considered constant.

To find out how much influence the individual variables X1 has on Y and X2 on Y by multiplying the coefficients - beta with zero-order, as follows. It can be seen that the results of the individual influence test (%) of the variables X1 on Y and X2 on Y are as follows.

R X1 = 0.460 x 0.476 = 0.21896 = 21.89%

R X2 = 0.038 x 0.229 = 0.008702 = 0.86%

Based on the above calculations, it can be seen that the results of the test for the individual effect of variable X1 (Service Features) on business development are 21.89%. while the test results for the individual effect of variable X2 (word of mouth) on business development were 0.86%.

Coefficient of Determination

The coefficient of determination test is used to express the strength of the relationship in the form of a percentage (%). From the data processing carried out using the SPSS.21 application, it is known that the R-value in the test table for the coefficient of determination is 0.477. This proves that there is a strong relationship between the independent variable and the dependent variable. Meanwhile, to find out the value of the coefficient of determination, the following formula is carried out:

KD = (R2) x 100%

KD = 0.4772 x 100%

KD = 0.2275 x 100%

KD = 22.75%

Based on the table above, the value of R = 0.477, it is known that the coefficient of determination is 0.2275 or 22.75%. Thus it can be seen that the influence of Service Features and Word of mouth on customer decisions in using BSI Mobile banking in the determination test the coefficient of determination is 22.75% and the remaining 77.25% is influenced by other factors.

Table 11. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.477[a]	.228	.212	1.73560

(SPSS Primary Data Source Version 21, Year 2021)

Hypothesis Test

Partial t Test

The t test or partial test is used to prove whether or not the independent variable is significant to the dependent variable individually (alone). Here's the description:

Table 12. Partial t Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	15.082	2.100		7.182	.000		
	Fitur Layanan	.192	.041	.460	4.695	.000	.829	1.206
	Strategi Word Of Mouth	.020	.051	.038	.392	.696	.829	1.206

(SPSS Primary Data Source Version 21, Year 2021)

The service feature variable hypothesis (X1) on customer decisions in using BSI Mobile banking (Y) is:

H0: There is no significant positive effect between features Services for customer decisions in using BSI Mobile banking.

Ha: There is a positive influence between Service Features on customer decisions in using BSI Mobile banking

Based on data processing carried out using the SPSS 21 tool, it is known that the t-count is 4.695 while the t-table value is determined based on the significance level used with degrees of freedom dk = n-2, (100-2) = 98, with an alpha error level of 0.05 or 5% and the two-tailed test obtained a t-table of 1.66. The decision to test the hypothesis is as follows:

If t-count > t-table then H0 is rejected and Ha is accepted

If t-count < t-table then H0 is accepted and Ha is rejected

If Sigcount > 0.1 then H0 is accepted and Ha is rejected

If Sigcount < 0.1 then H0 is rejected and Ha is accepted

Based on the t coefficients test table, the t-count value for the Service Features variable is 4.695 and the Sigcount is 0.000. Based on these results, the value of t-count (4.695) > t-table (1.66) means that H0 is rejected and Ha is accepted. This is followed by the statement Sigcount (0.000) < 0.1, then H0 is rejected and Ha is accepted. This means that the Service Feature variable partially has a significant positive influence on Customer Decisions in using BSI Mobile banking.

The word of mouth variable hypothesis (X2) on customer decisions in using Mobile banking BSI (Y) is:

H0: There is no significant positive effect between word of mouth variables on customer decisions in using BSI Mobile banking.

Ha: There is a significant positive effect between variables Word of mouth on customer decisions in using BSI Mobile banking.

Based on data processing carried out using the SPSS 21 tool, it is known that the t-count is 0.392 while the t-table value is determined based on the significance level used with degrees of freedom dk = n-2, (100-2) = 98, with an alpha error level of 0.05 or 5% and the two-tailed test obtained a t-table of 1.66.

The decision to test the hypothesis is as follows:

If t-count > t-table then H0 is rejected and Ha is accepted

If t-count < t-table then H0 is accepted and Ha is rejected

If Sigcount > 0.1 then H0 is accepted and Ha is rejected

If Sigcount < 0.1 then H0 is rejected and Ha is accepted

Based on the t coefficients test table, the t-count value for the Word of mouth variable is 0.392 and the Sigcount is 0.696. Based on these results, the t-count (0.392) < t-table (1.66)

means that H0 is accepted and Ha is rejected. This is followed by the statement Sigcount (0.696) > 0.1, then H0 is accepted and Ha is rejected, which means that the word of mouth variable partially does not have a significant positive effect on customer decisions in using BSI Mobile banking.

Simultaneous f Test

The F test or simultaneous test is used to test the independent variables Service Features (X1) and Word of mouth (X2) together affect the customer decision variable (Y), along with the elaboration.

Table 13 Simultaneous f Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	86.166	2	43.083	14.302	.000[b]
	Residual	292.194	97	3.012		
	Total	378.360	99			

Based on data processing carried out using the SPSS 21 tool, it is known that the F-count value is 14.302 and the Ftable value can be seen from the dfl column (quantifier) which is the number of independent variables while df2 (cause) is obtained from (n-k-1 = 100-2-1) that is 97. So that the value of dfl = 2 and df2 = 97 with a two-way significance value of 0.5, the Ftable value is 3.09.

The hypothesis proposed is as follows.

H0: F-count < F-table means that variables X1 (Service Features) and X2 (Word of mouth) together do not affect variable Y (Customer Decisions)

Ha: F-count > F-table means that variables X1 (service features) and X2 (word of mouth) jointly affect variable Y (customer decisions)

By testing the hypothesis as follows.

If Fcount > Ftable then H0 is rejected and Ha is accepted

If Fcount < Ftable then H0 is accepted and Ha is rejected

If Sigcount > 0.1 then H0 is accepted and Ha is rejected

If Sigcount < 0.1 then H0 is rejected and Ha is accepted

Based on the table of F ANOVA test results obtained Fcount (14.302) with a significance level of 0.000. Based on these results, the Fcount value (14.302) > Ftable value (3.09) in this case H0 is rejected and Ha is accepted. And this is reinforced by the next statement, namely Sigcount (0.000) <0.1, then H0 is rejected and Ha is accepted. Thus it can be stated that the variable service features and word of the mouth simultaneously influence the customer's decision to use mobile banking.

Discussion

Effect of Service Features on Customer Decisions in using Mobile banking

Based on the results of the research conducted, it can be seen that the indicators on the Service Features variable that have the greatest average value are found in the dimension of ease of access to information, namely easy access to Transfer services on BSI Mobile banking, with an average value of 4.47 while the average value the lowest is found in the dimension of the diversity of transaction services, namely the indicator for cardless cash withdrawal transactions on BSI Mobile banking.

The largest average value, namely easy access to transfer services at BSI Mobile banking, proves that most customers at BSI Cirebon KCP Plered 2 greatly facilitate their transfer needs via Mobile banking. This service feature is very helpful for BSI Cirebon KCP Plered 2 customers, most of whom work as private employees who don't have much free time, no longer need to go to an ATM for transfers, just use mobile banking. With Mobile banking, customers can make transfers anywhere and anytime, even on the sidelines of their busy lives.

While the lowest average value is found in the dimension of the diversity of transaction services, namely the indicator for cardless cash withdrawal transactions at BSI Mobile banking. This is because many customers are not aware of these service features. Most customers are not aware of this service feature because customers usually use mobile banking only for transfers or checking balances. If customers explore more about the service features offered by mobile banking, it will certainly make it much easier for customers to carry out daily transactions.

Based on the t coefficients test table, the t-count value for the Service Features variable is 4.695 and the Sigcount is 0.000. Based on these results, the value of t-count (4.695) > t-table (1.66) means that H0 is rejected and Ha is accepted. This is followed by the statement Sigcount (0.000) < 0.1, then H0 is rejected and Ha is accepted. This means that the Service Feature variable partially has a significant positive influence on Customer Decisions in using BSI Mobile banking. In addition, it can be seen from the results of the individual influence test on the coefficient of determination, that the Service Features variable has an effect of 21.89%.

The results of this study are consistent with the results of Theriady's research where the results obtained are that service features have a partial and significant effect on interest in using mobile banking. (Theriady & Ginting, 2015). According to Kotler, service features are also one of the supports for consumers in using these online transaction services. The more features contained in the online transportation application, customers will be satisfied with the services provided and with features that can make it easier for customers to make transactions (Nurmuchtar, 2019).

This means that if there are more service features in mobile banking that can facilitate customer transactions and are well understood by customers, and the use of service features in mobile banking is easy and practical, it will certainly increase customer decisions in using mobile banking services in carrying out transactions.

Effect of Word of Mouth on Customer Decisions in Using Mobile Banking

Based on the results of the research conducted, it can be seen that the indicators on the word of mouth variable that have the largest average value are in the speaking dimension (Talking), namely telling positive things about BSI Mobile banking to other customers, with an average value of 4.17 while the lowest average value is found in the selling dimension, namely the indicator of having helped other customers how to download and apply Mobile banking with an average of 3.53.

The biggest average value is telling positive things about BSI Mobile banking to other customers, this proves that most customers at BSI Cirebon KCP Plered 2 have done one dimension of the word of mouth strategy, where customers without being asked and given rewards have started talking about Mobile banking BSI. This shows that customers are loyal to BSI because they experience the many benefits of Mobile banking.

While the lowest average value is found in the selling dimension, namely the indicator of having helped other customers how to download and apply mobile banking. This is because the various activities of different customers make them unable to take the time to help other customers in terms of downloading or activating Mobile banking.

Based on the t coefficients test table, the t-count value for the Word of mouth variable is 0.392 and the Sigcount is 0.696. Based on these results, the t-count (0.392) < t-table (1.66) means that H0 is accepted and Ha is rejected. This is followed by the statement Sigcount (0.696) > 0.1 then H0 is accepted and Ha is rejected. This means that the word of mouth variable partially does not have a significant positive influence on the customer's decision to use BSI Mobile banking. This is because customers are still limited to discussing and recommending mobile banking, not yet reaching the stage of making sales through word of mouth. In addition, it can be seen through individual tests on the coefficient of determination that Word of mouth has an effect of 0.86%.

This is in line with research conducted by Rasyid et al in 2018 where it was found that the word of mouth variable did not have a significant effect on purchasing decisions (Rasyid et al., 2018). Word of mouth Marketing Association (WOMMA), defines word of mouth as a marketing effort that triggers consumers to talk about, promote and recommend, as well as sell our products/brands to other customers. Word of mouth is person-to-person communication between the source of the message and the recipient of the message where the recipient of the message is non-commercial about a product, service, or brand (Rasyid et al., 2018). This means that each dimension in the Word of mouth strategy is a dimension that is very closely related and influences one another in optimizing this strategy. If one of the dimensions does not work, then this strategy will not have much effect on something. As happened in this study, because customers are still limited to discussing and recommending mobile banking, they have not yet reached the stage of selling through word of mouth, this strategy does not significantly influence customer decisions in using mobile banking.

Effect of Service Features and Word of Mouth on Customer Decisions in Using Mobile Banking

Based on the table of F ANOVA test results obtained Fcount (14.302) with a significance level of 0.000. Based on these results, the Fcount value (14.302) > Ftable value (3.09) in this case H0 is rejected and Ha is accepted. And this is reinforced by the next statement, namely Sigcount (0.000) <0.1, then H0 is rejected and Ha is accepted. Thus it can be stated that the variable service features and word of the mouth simultaneously influence customer decisions in using mobile banking.

The completeness of the Mobile banking service features is highly considered in conducting online transactions during the current pandemic. Technological capabilities in facilitating service transactions that are not face-to-face with tellers/customer service are also things that are considered by bank customers in transactions via Mobile banking (Mentayani, Rusmanto, 2019). The service features of BSI Mobile banking are very diverse and making it easy for customers will affect the customer's decision to use it.

In addition, to complete service features so that customers' needs to make transactions will be fulfilled, Mobile banking also has high security against viruses and cybercrime and the cost of using Mobile banking is also very cheap. Banking service innovation through mobile banking technology is expected to reduce transaction costs and queues that occur at bank offices during a pandemic like today.

In addition, the importance of word of mouth and adequate service features in mobile banking applications will certainly greatly influence customer decisions in using mobile banking (Abdullah, 2019). As a business entity engaged in services, Bank Syariah Indonesia also needs to use a word of mouth strategy in communicating its products and services. Bank Syariah Indonesia can also take advantage of customers to help spread messages to other customers so that the bank and its products are widely known by customers. One of them is through the advantages of existing service features in BSI Mobile banking.

Information dissemination activities through word of mouth marketing strategies, where this strategy can then play a role in communication and make it easy to share information quickly and without boundaries (Abdullah, 2019). Moreover, if a customer has an extensive network so that whatever is communicated, information can quickly spread in a short time so that it will certainly influence other customers in their decision to use mobile banking.

Thus, it can be concluded that the service features and word of mouth strategy together can influence customer decisions in using BSI Mobile banking. This is also evidenced by the R2 value in the determination coefficient of 0.2275 or 22.75%. Thus it can be seen that the influence of Service Features and Word of mouth on customer decisions in using BSI Mobile banking in the determination test the coefficient of determination is 22.75% and the remaining 77.25% is influenced by other factors.

CONCLUSION

Based on the results of the research and hypothesis testing that has been carried out in this study, the overall conclusions can be drawn that is: Based on the results of data analysis, the researcher stated that there was a significant positive effect on service features on customer decisions in using mobile banking for BSI Cirebon KCP Plered 2 customers of 21.89%. Data analysis and processing show that the service feature variable has the greatest average value in the dimension of ease of access to information and the lowest average value is in the diversity of transaction services.

The researcher stated that there was no significant positive effect of word of mouth on customer decisions in using mobile banking for BSI Cirebon KCP Plered 2 customers with a percentage value of 0.86%. Analysis and processing of the data show that the Word of mouth variable has an average value on the talking dimension and the lowest average value on the selling dimension.

The results of data analysis of service features and word of mouth, they simultaneously and significantly affect customer decisions in using mobile banking for BSI Cirebon KCP Plered 2 customers with an influence percentage of 21.89%. Customers who use mobile banking will continue to experience an increase if the service features continue to offer features that provide many conveniences for transactions and are balanced with promotions through word of mouth marketing strategies.The research conclusions are presented briefly, narratively, and conceptually that describe the research findings and their impact. Avoid using numbering and symbols (bullet and numbering).

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