JHSS (Journal of Humanities and Social Studies)
https://journal.unpak.ac.id/index.php/jhss
Volume 09, Number 02, Page 1671-16777
e-ISSN: 2598-120X; p-ISSN: 2598-117X

FACTORS OF SERVICE QUALITY AFFECTING CUSTOMER SATISFACTION OF MOBILE BANKING USERS AT PT. BANK SUMUT KC SIANTAR, NORTH SUMATRA

Ningtias Aprili Maliyah [a*], Nurul Jannah [a], Nurbaiti [a]

[a] *Universitas Islam Negeri Sumatera Utara, Medan, Indonesia*

[*] *Corresponding Author: aprili.maliyah30@gmail.com*

Article history: *received 21 August 2025; revised 02 September 2025; accepted 04 October 2025* *DOI: https://doi.org/10.33751/jhss.v9i2.12937*

Abstract. The purpose of this paper is to explore the influence of Responsiveness, Reliability, and Assurance on The purpose of this paper is to explore the influence of Responsiveness, Reliability, and Assurance on the level of customer satisfaction at the Siantar Branch Office (KC) of PT. Bank of North Sumatra. This research approach adopts a quantitative method with data collection through observation and the use of questionnaires. The sample consisted of 90 respondents from PT. Bank of North Sumatra KC Siantar. Data analysis was carried out using SPSS Version 25 software, by applying descriptive analysis, multiple regression, hypothesis testing, and determination coefficients. The results of the partial test show that Reliability, which is also partially proven to have a positive and significant influence on customer satisfaction of 0.204. The influence of Assurance has a positive and significant influence on the level of customer satisfaction, which is 0.242 Likewise, the influence of responsiveness has a positive and significant influence on the level of customer satisfaction, which is 0.228.. In addition, t-test testing shows that partially, it can be concluded that Assurance significantly affects customer satisfaction, so the hypothesis is acceptable. Overall, the variables Reliability, Assurance and Responsiveness together contribute positively and significantly to the level of customer satisfaction at PT. Bank of North Sumatra KC Siantar at 72.7%.

Keywords: servqual; resvonsivenes; reability; assurance; customer satisfaction

I. INTRODUCTION

In today's modern digital age, economic and technological developments in Indonesia continue to make significant progress year after year. One example of this is the increasingly widespread availability of the internet. Information technology has become an essential need for many people, not only as a source of information but also as a tool to simplify work and solve various problems. As time goes on, the role of information technology, particularly computers, is receiving increasing serious attention, and its development is accelerating. The increasing number of Indonesians using the internet has also driven the growth of online businesses, with the internet becoming the primary platform for efficient buying and selling transactions. According to Kasmir in Abdillah Mudir (2015, page 246), information technology has become a very vital part of the banking sector. By intelligently utilizing technology, banks can provide a variety of facilities to support existing products and services. In Law No. 21 of 2008, it is explained that a bank is a financial institution that collects funds from the public in the form of deposits and reallocates them to the public in the form of credit or other forms to improve their standard of living. Customer satisfaction plays a very important role in the sustainability of an institution. According to Mowen Minor (2018), customer satisfaction encompasses the overall attitude displayed by consumers toward goods and services after they have acquired and used them. In the context of banking, customers are considered satisfied if they continue to use the bank's services and do not switch to other institutions. They will continue to use the products and services offered by the bank repeatedly. The presence of many loyal customers indicates that they support all activities carried out by the company, including promoting positive experiences to new potential customers. Indirectly, the customer is helping to promote the relevant banking institution. To add to the customer satisfaction reviews that the author obtained from the pre-research on the use of the Mobile Banking application, here is a pre-survey table related to customer satisfaction:

Table 1. Results of the Pre-Survey on Customer Satisfaction

No.	Descriptive	answer	
		Yes	No
1.	The quality of Bank Sumut's Mobile Banking service meets my expectations.	30%	70%
2.	I am satisfied with the Bank Sumut Mobile Banking application.	50%	50%
3.	I did not experience any difficulties during the Mobile Banking service process.	20%	80%

Source: Pre-Survey Data Processing, 2024

Volume 09, Number 02, Page 1671-16777
e-ISSN: 2598-120X; p-ISSN: 2598-117X

Based on the results of the pre-survey above and also the review of the data the author has obtained, it can be concluded that the quality of service provided by PT. Bank Sumut KC Siantar is often found to be lacking in the service process, which indicates a decrease in customer satisfaction. According to Tjiptono (2018:287), there are five aspects of reliability that need to be considered, including: first, the certainty that promises made will be fulfilled according to the agreed-upon time; second, the ability to be sympathetic and reassuring to customers when problems arise; third, the delivery of services according to the promised schedule; fourth, the delivery of services that are accurate and correct from the beginning; and fifth, the use of an accurate and error-free recording system.

Beside this performance, service quality is also determined by a strong organizational commitment, which encourages every employe to take service seriously and sincerely in order to meet customer needs. Another guaranty is the good personality behavior of employes in providing service, which differs between employes with good character and those who are less good at providing service. Based on the background presented, the author is interested in conducting research with the title "The Influence of Service Quality on Customer Satisfaction of Mobile Banking Users at PT. Bank Sumut KC Siantar KC Siantar".

A. Customer Satisfaction

Definition of Customer Satisfaction Customer satisfaction is the customer's perception that their expectations have been met, they have received optimal results, and banking services have considered their and their family's abilities and needs with adequate attention. This creates an optimal balance between satisfaction and results. Tjiptono (in Noviyantie, 2018) states that customer satisfaction is an evaluation by buyers where the chosen alternative provides at least the same results as customer expectations. Dissatisfaction arises when the results obtained do not meet customer expectations. For customers, what the company produces is not that significant. They are more concerned with what they will gain to meet their needs, and this will influence the type of business that needs to be developed next. The quality of customer service can only be understood from the customer's perspective. We need to define service quality from the customer's perspective. Only when customers feel that the service provided has met their expected quality standards can it be said that we have delivered quality customer service. Customer Satisfaction Indicators According to Yuliarmi and Riyasa (2019) in research by Panjaitan and Yuliati (2019:233), there are three indicators of customer satisfaction, including: a. The level of service quality matching expectations. b. The level of satisfaction compared to similar services.

B. Responsiveness

1) Understanding

Responsiveness According to Tjiptono (2018:182), responsiveness is the willingness of staff to help customers and provide responsive service. According to Lupiyoadi and Hamdani (2018:182), it is a policy to help and provide fast (responsive) and accurate service to customers, with clear information delivery. Leaving consumers with a negative perception of service quality. However, what happens is that sometimes it is found that tellers or customer service staff are rather slow in serving customers, resulting in extremely long queues.

2) Responsiveness Indicator According to Tjiptono (2018:187), the responsiveness indicators are as follows: a) The certainty of service delivery time is clearly communicated to customers. b) Immediate/fast service from company employes. c) Employes who are always willing to help customers d) Employes who are not too busy, so they are able to respond to customer requests quickly.

C. Reliability

Definition of Reliability According to Tjiptono (2018:182), reliability is the ability of a service provider to deliver services as promised in a timely, accurate, and satisfactory manner. A similar view was also expressed by Rosalia and Purnawati (2018:117), who stated that reliability encompasses a company's ability to provide services according to the promises made accurately and reliably, as reflected in timeliness, consistency in service to all consumers, empathetic attitude, and high accuracy. Meanwhile, according to Supriyanto and Ernawaty (2018:102), reliability involves the service provider's ability to deliver services accurately according to the expectations and promises that have been made.

Reliability Indicators There are five. According to Tjiptono (2018:182), reliability is the ability of a service provider to deliver services as promised in a timely, accurate, and satisfactory manner. A similar view was also expressed by Rosalia and Purnawati (2018:117), who stated that reliability encompasses a company's ability to provide services according to the promises made accurately and reliably, as reflected in timeliness, consistency in service to all consumers, empathetic attitude, and high accuracy. Meanwhile, according to Supriyanto and Ernawaty (2018:102), reliability involves the service provider's ability to deliver services accurately according to the expectations and promises that have been made. 1) Reliability Indicators According to Tjiptono (2018:287), there are five reliability indicators: a. If a promise is made to do something at a specified time, it will definitely be realized. b. Being sympathetic and able to calm customers down whenever there is a problem. c. Services are delivered according to the promised time. d. Services are delivered correctly from the first time. An accurate and error-free recording system \

C. Assurance

1) Definition of Assurance According to Supriyanto and Ernawaty (2018:102), assurance is the ability of a service provider to build customer trust in the services provided. Tjiptono (2018:182) states that assurance includes the knowledge, skills, courtesy, and confidence possessed by staff, as well as freedom from risk or doubt. Zeithaml and colleagues (2018) explain that assurance is a guaranty to customers that includes the ability, courtesy, and confidence of staff, as well as freedom from risk or doubt (Widhyarto. 2018:17). According to Parasuraman and colleagues (in Widhyarto. 2018:17), assurance includes the knowledge, courtesy, and ability of company staff to build customer trust in the company. This includes several components, such as communication, credibility, security, competence, and

Volume 09, Number 02, Page 1671-16777
e-ISSN: 2598-120X; p-ISSN: 2598-117X

courtesy. 2) Assurance Indicator The assurance indicator is described by Tjiptono (2017:287) and consists of four indicators: a. Trustworthy employes. b. Feeling safe when transacting with service providers. c. Employes who are always polite to customers. d. Employes who are knowledgeable enough to answer customer questions. Conceptual Framework In conducting this research, the author has developed a conceptual framework to facilitate the preparation of this proposal. Additionally, the conceptual framework created by the author makes the research easier and more focused, ensuring that the different parts are interconnected.

Research Hypotheses Based on the existing theories and problems, the following alternative hypotheses can be formulated: 1. There is a positive and significant partial effect of Responsiveness on Customer Satisfaction. 2. There is a positive and significant partial effect of Reliability on Customer Satisfaction. 3. There is a positive and significant partial effect of Assurance on Customer Satisfaction. There is a positive and significant influence between Responsiveness *Reability,* and *Assurance* toward Customer Satisfaction simultaneously.

II. RESEARCH METHODS

In this article, the data used in this research is quantitative data. Quantitative data is data in the form of numbers or that can be counted, such as questionnaires or surveys that are calculated in the form of tables. Then, the data was processed using SPSS, a statistical data management software used for interactive analysis. This program is capable of analyzing a considerable amount of data and features a graphical data management system. This article also utilizes statistical tests derived from primary data collected thru questionnaires. The location and time of this research took place at PT. Bank Sumut KC Siantar, North Sumatra, and the research period conducted by the researcher was from March 8, 2022 to August 8, 2022. The research period was from March 2022 to August 2022. This research samples from the existing population with the data below.

Table 2. Data of PT. Bank Sumut KC Siantar Users

No	Years	Total Mobile Banking Users
1	2020	180 people
2	2021	150 people
3	2022	130 people
4	2023	100 people

Source: Interview with the Supervisor of PT. Bank Sumut KC Siantar (2024)

The sampling technique used in this study is non-probability sampling, or random sampling, using the convenience sampling technique. This method does not use a fixed or standard selection process. Additionally, when using this technique, not all populations have an equal chance of being sampled. The respondents were customers who came to Bank Sumut's office and were willing to be respondents, with a maximum of 100 samples. The data analysis technique used in this research is quantitative regression with the following formulas: analyzing the stages of the research instrument (validity and reliability tests) and then testing the multiple regression model.

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + e$$

Where:

Y	= Customer satisfaction
α	= constanta
$\beta 1 \beta 2$	= coefisient
X1	= Reability
X2	= Assurance
X3	= Responsiveness
e	= Error

From the model test results, the disease (classical assumptions) was then tested using several tests, namely normality test, multicollinearity test, and heteroscedasticity test, and finally, to draw conclusions/decisions about the hypothesis, the hypothesis was tested both partially (t-test) and simultaneously (F-test and Determinant test).

III. RESULT AND DISCUSSION

This research discusses the sample data/respondents, which is 100 samples. However, in the field, only 90 samples returned the questionnaires, meaning 90% of the samples have been collected and are suitable to proceed. Then the author processed the data obtained to be tested in order to answer the formulation and objectives of the article, as explained in the subsequent results, by testing data quality, classical assumptions, influence tests, and hypothesis tests with the following explanations:

1) Research Instrument Test

a. Validity Test

A validity test is a procedure to ensure whether the questionnaire that will be used to measure research variables is valid or not. A questionnaire can be considered valid if the questions on the questionnaire are able to reveal what the questionnaire is measuring. To determine if a statement item is valid, look at the Corrected Item Total Correlation. If the calculated r value for a statement item is greater than the table r value, then it can be said to be valid. In this research, the sample size (n) is 32 respondents, and the degrees of freedom (df) can be calculated as 32-4 = 28. With df = 28 and alpha = 0.05, the critical value of r (r table) is 0.361. Therefore, statement items with r-calculated values greater than 0.361 are considered valid. The results of the data validity test in this research can be seen in the following table:

Volume 09, Number 02, Page 1671-16777
e-ISSN: 2598-120X; p-ISSN: 2598-117X

Table 3. Variable Validity Test

	Responbility	Reability	Assurance	Descriptive
Questions 1	0.387	0.489	0.503	Valid
Questions 2	0.615	0.632	0.626	Valid
Questions 3	0.713	0.444	0.599	Valid
Questions 4	0.728	0.632	0.798	Valid
Questions 5	0.741	0.433	0.509	Valid
Questions 6	0.662	0.544	0.733	Valid

Source: Processed data, 2024

a. Reliability Test

A reliability test is used to measure a questionnaire, which is an indicator of a variable or construct. A questionnaire is said to be reliable or dependable if a person's answers to the statements are consistent or stable over time. Data reliability testing was conducted using Cronbach's Alpha method, where an instrument is considered reliable if it has a reliability coefficient greater than 0.60 or > 0.60. The results of the data reliability test can be seen in the following table:

Table 4. Variable Validity Test

	Cronbach Alpha	descriptive
Responbility	0.846	Reliabel
Reability	0.782	Reliabel
Assurance	0.845	Reliabel

Source: Processed data, 2024

Classical Assumption Test

The purpose of the normality test is to examine whether the research variables have a normal distribution or not (Ghozali, 2011: 160). This was done using the Kolmogorov-Smirnov test. With criteria. 1. If the significance of the data calculation (Sig) > 5%, then the data is normally distributed. 2. If the significance of the data calculation (Sig) < 5%, then the data is not normally distributed.

Table 5. Results of the Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	90
Test Statistic	,051
Asymp. Sig. (2-tailed)	,200[c,d]

Source: Research results (2024) processed from SPSS 25

The purpose of the normality test is to examine whether the research variables have a normal distribution or not (Ghozali, 2011: 160). This was done using the Kolmogorov-Smirnov test. With criteria.
1. If the significance of the data calculation (Sig) > 5%, then the data is normally distributed. 2. If the significance of the data calculation (Sig) < 5%, then the data is not normally distributed.

Based on the SPSS output table above, it is known that the significance value Asymp Sig. (2-tailed) is 0.200, which is greater than 0.05. Therefore, according to the decision-making basis in the Kolmogorov-Smirnov normality test above, it can be concluded that the data is normally distributed. Thus, the assumption or statement of normality in the regression model has been met.
a. Multicollinearity Test A tolerance value ≤ 0.10 or equal to a VIF value ≥ 10 is the cutoff value used to indicate the presence of multicollinearity. If the regression results have a VIF value ≤ 10, it can be concluded that there is no multicollinearity in the regression model (Ghozali, 2011).

Table 6. Multicollinearity Test Results

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Respomsivenes	,948	1,054
	Reability	,570	1,755
	Assurance	,560	1,787
a. Dependent Variable: Kepuasan Nasabah			

Source: Research results (2024) processed from SPSS 25

From the multicollinearity test table above, it can be explained that the VIF value is < 10 for the research responsiveness variable, which is 1.058, meaning 1.058 VIF < 10; for the reliability variable, the VIF value is 1.755, meaning 1.755 VIF < 10; and for the assurance variable, the VIF value is 1.787, meaning 1.787 VIF < 10. This indicates that there is no multicollinearity in the regression model, so the data is considered good and can be used for further testing.
a. Heteroskedasticity Test The purpose of the heteroskedasticity test is to examine whether there is unequal variance or residuals from one observation to another in a regression model. According to Sugiyono (2018), to test for heteroscedasticity, researchers use the Glejser test. To check for heteroskedasticity, SPSS version 25 is used. The decision-making basis for the Glejser test is: a. If sig. 2-tailed < α = 0.05, then heteroskedasticity occurs. b. If sig. 2-tailed > α = 0.05, then heteroskedasticity does not occur.

Table 7. Glejser Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7,258	2,441		2,974	,004
	Responsivenes	-,031	,045	-,076	-,699	,486
	Reability	-,036	,080	-,063	-,450	,654
	Assurance	-,036	,054	-,096	-,675	,502
a. Dependent Variable: Abs						

Source: Research Results (2024) processed from SPSS 25

Based on the output of the Glejser test table above, it can be concluded that the significance value (sig.) for the Responsiveness variable is 0.486, which indicates no

Volume 09, Number 02, Page 1671-16777
e-ISSN: 2598-120X; p-ISSN: 2598-117X

heteroscedasticity with the criterion sig. > 0.05. Furthermore, in the second test for the Reliability variable, the sig. value is 0.654, which also indicates no heteroscedasticity with the criterion sig. > 0.05. For the third variable, Assurance, the sig. value is 0.502. In conclusion, heteroscedasticity did not occur for each statement item of each variable, as the Glejser test values met the criteria of sig. > 0.05.

1) Multiple Linear Regression Partially, the independent variables have an effect on the dependent variable if the sig value is less than the significance value (alpha) or if the calculated t value is greater than the t-table value. Simultaneously, all independent variables have an effect on the dependent variable if the sig value is less than the significance value (alpha) or if the calculated F value is greater than the F-table value.

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$$

Note:

Y	= Customer satisfaction
α	= constanta
β1β2	= coefisient
X1	= Reability
X2	= Assurance
X3	= Responsiveness
E	= Error

Table 8. Results of Multiple Linear Regression Test

Coefficients[a]			
Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	25,730	3,930
	Responsivenes	,204	,097
	Reability	,242	,121
	Assurance	,228	,077
a. Dependent Variable: Customer satisfaction			

Source: Research Results (2024) processed from SPSS 25

The regression equation from the above values is:

Y =25,730+0,204X1 + 0,242X2 + 0,228X3

Based on the regression values for the independent variables, it is concluded that the variable with the greatest influence on Customer Satisfaction is the Reability variable (X2) with a value of 24.2%. Based on this information, it is known that improvements in Customer Satisfaction are more likely to be influenced by the Reability variable.

1. Hypothesis Testing

1) Partial Test

This is used to test how each independent variable individually affects the dependent variable. This test can be performed by comparing the calculated t-value with the table t-value or by looking at the significance column for each calculated t-value. The t-test process is identical to the F-test.

Table 9. Partial Test Results

Coefficients[a]			
Model		T	Sig.
1	(Constant)	6,547	,000
	Responsivenes	2,103	,038
	Reability	2,001	,049
	Assurance	2,953	,004
a. Dependent Variable: Customer satisfaction			

Source: Research Results (2024) processed from SPSS 25

Based on the results of the t-test, as shown in the table above, the hypothesis testing criteria are accepted because t-calculated < t-table. Therefore, the t-test criteria at a 5% significance level are known (n-k), where n is the number of respondents and k is the number of variables = 90-4 = 86. The t-table value for n=86 is 1.987. From the table above, it can be seen that the influence of Responsiveness on Customer Satisfaction is obtained with a t-statistic value of 2.103 > t-table value of 1.987, and the significance probability for Responsiveness is 0.038 > 0.05. Since this value is less than 0.05, it can be concluded that H1 is accepted based on the partial test criteria, meaning that Responsiveness has a positive and significant partial effect on Customer Satisfaction. 2. Based on the results of the t-test, as shown in the table above, the hypothesis test criteria are accepted, meaning t-statistic < t-table. Therefore, the t-test criteria at the 5% significance level are known (n-k), where n is the number of respondents and k is the number of variables = 90-4 = 86. The t-table value for n = 86 is 1.987. From the table above, it can be seen that the effect of Reliability on Customer Satisfaction is obtained with a t-statistic value of 2.001 > t-table 1.987 and a probability of Sig for Reliability of 0.049 < 0.05. Since this value is smaller than (0.05), it can be concluded that H2 is accepted based on the partial test criteria, meaning that Reliability has a positive and significant partial effect on Customer Satisfaction. 3. Based on the results of the t-test, as seen in the table above, the hypothesis test criteria are accepted, i.e., t-statistic > t-table. Therefore, the t-test criteria at the 5% significance level are known (n-k), where n is the number of respondents and k is the number of variables = 90-4 = 86. The table value for t when n=86 is 1.987. From the table above, it can be seen that the effect of Assurance on Customer Satisfaction yields a t-statistic value of 2.953 > t-table 1.987 with a Sig probability for Reliability of 0.004 < 0.05. Since this value is smaller than (0.05), it can be concluded that H3 is accepted based on the partial test provisions, meaning that Assurance has a positive and significant partial effect on Customer Satisfaction.

Simultaneous Test Next, to determine the strength of the relationship (significance), it is necessary to test the value of the correlation coefficient. The results of the test using the SPSS program can be seen in the following Anova Model table:

Volume 09, Number 02, Page 1671-16777
e-ISSN: 2598-120X; p-ISSN: 2598-117X

Table 10. Results of the Simultaneous Test

ANOVA[a]			
Model		F	Sig.
1	Regression	5,976	,001[b]
	Residual		
	Total		
a. Dependent Variable: Customer satisfaction			
b. Predictors: (Constant), Assurance, Responsivenes, Reability			

Source: Research Results (2024) processed from SPSS 25

From the table above, it can be seen that:
Df = (df-2) ; n–k-1 =90–4-1= 85
Ftable = 2,48
Fcount = 5,976

Based on the table above, it is known that the variables of Responsiveness (X1), Reliability (X2), and Assurance (X3) collectively have a positive and significant effect on Customer Satisfaction at PT. Bank Sumut KC Siantar, North Sumatra.

Test of Determination Coefficient The coefficient of determination (R Square) is used in this research to see how the variation in the dependent variable's value is influenced by the variation in the independent variable's value. To determine the extent to which the contribution or percentage of influence of Responsiveness, Reliability, and Assurance affects customer satisfaction at PT. Bank Sumut KC Siantar, North Sumatra.

Table 11. Results of the Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,415[a]	,173	,144	4,529
a. Predictors: (Constant), Assurance, Responsivenes, Reability				

Source: Research Results (2024) processed from SPSS 25

Based on the table above, it can be seen that the adjusted R-squared value indicates that based on the table above, the R-squared value is 0.173, which means that 17.3% of the influence of the Responsiveness (X1), Reliability (X2), and Assurance (X3) variables on customer satisfaction at PT. Bank Sumut KC Siantar. Then the remaining 72.7% is influenced by other variables not studied by the researcher.

Discussion

a. The Influence of Responsiveness on Customer Satisfaction at PT. Bank Sumut KC Siantar Based on the results of separate hypothesis analysis data testing, it can be concluded that H1 is accepted regarding the influence of Responsiveness (X1) on Customer Satisfaction (Y), indicating that Responsiveness has a positive and significant influence on Customer Satisfaction. The conclusion of this discussion is that Responsiveness needs to receive attention from the company, particularly PT. Bank Sumut KC Siantar, as a form of the company's commitment to increasing customer satisfaction.

b. The Influence of Reliability on Customer Satisfaction at PT. Bank Sumut KC Siantar. From the results of separate hypothesis analysis data testing, it can be concluded that H2 is rejected regarding the influence of Reliability (X2) on Customer Satisfaction (Y), indicating that Reliability does not have a significant influence on Customer Satisfaction. The conclusion of this discussion is that Reliability needs to be further improved by the company to increase customer satisfaction.

c. The Influence of Assurance on Customer Satisfaction at PT. Bank Sumut KC Siantar. The results of the hypothesis analysis data testing conducted separately show the influence of Assurance (X3) on Customer Satisfaction (Y). The conclusion from this partial test is that H3 is accepted, indicating that Assurance has a significant influence on Customer Satisfaction. Thus, it can be concluded that the guaranties provided to customers play a very important role in increasing their overall satisfaction.

d. The Influence of Responsiveness, Reliability, and Assurance on Customer Satisfaction at PT. Bank Sumut KC Siantar. Based on the table, it can be concluded that Responsiveness (X1), Reliability (X2), and Assurance (X3) collectively have a positive and significant influence on Customer Satisfaction at PT. Bank Sumut KC Siantar in North Sumatra. This finding supports the view that by providing fast and responsive service, customers will feel that the company takes their needs and expectations seriously. Responsiveness is measured thru customer evaluations of the company's ability to respond quickly and promptly to customer needs and issues by employes.

IV. CONCLUSSION

Based on the findings and discussions above, the author can conclude the results of this article as follows. The research results show that Responsiveness has an impact on the satisfaction of Bank Sumut customers. This is due to the service that must be performed effectively and efficiently, so as to increase customer satisfaction. Research findings indicate that Reliability does not affect customer satisfaction at Bank Sumut. Therefore, it is important for the Bank to always fulfilll the promises made to customers, so that the expectations given can be realized well. This will help prevent both material and moral losses for customers, and has the potential to increase their satisfaction. Research shows that Assurance can influence customer satisfaction at Bank Sumut. This shows that polite and friendly employe behavior is very important, as it gives a positive impression to customers. This friendly and polite attitude will add value for every customer who interacts with them. Based on the research findings and discussions that have been presented, the researcher provides the following suggestions: Responsiveness needs further attention from PT. Bank Sumut KC Siantar so that its employes can provide appropriate and targeted service to customers, which will have a positive impact on increasing customer satisfaction. Reliability certainty must be ensured to be carried out efficiently and effectively without favoring only a few individuals, but rather all layers of society who are customers. This serves as a measure for assessing the quality of the service system. Assurance must be guarantyd to be well-executed, where the assurance to customers must be realized without any shortcomings, whether spontaneously or in a structured manner. This is intended to prevent customers from feeling cheated due to delays in realization by the Bank.

REFERENCES

[1] Sugiyono (2018). Metode Riset Pendidikan Pendekatan Kuantitatif, Kualitatif dan R&D, Edisi Revisi. Bandung: Alfabeta.
[2] Permana, M. V. (2013). Peningkatan Kepuasan Pelanggan melalui Kualitas Produk dan Kualitas Layanan. JDM (Jurnal Dinamika Manajemen), 4(2)
[3] Ardia,Dinda Namira, Nurbaiti,(2022), Analisis Faktor Faktor yang mempengarui minat mahasiswa UIN-Su dalam penggunaan sistem pembayaran e-Walet, Jurnal Sistem Informasi dan E-Bisnis, Vol 4 No.1, Januari tahun 2022
[4] Zakaria Harahap (2020).Pengaruh pelayanan mobile bangking Terhadap Kepuasan nasabah pada Bank Syariah Mandiri Kota Prabumulih.JurnalEkonomi.
[5] Siti Susanti,dkk,(2022), Analisis Kualitas layananMobil Bangking dan Pengaruhnya terhadap kepuasan nasabah, Indonesia Jurnal Of Acounting and Buisness, 2022
[6] Yulia,Ratno,Ahmat Taurmidzi,(2020),Pengaruh Kualitas layanan, nilai nasabahpenguna layanan mobile bangking syariah,Jurnal Sains Pemasaran Indonesia,Vol.19 No 3 Desember 202
[7] Heri Setiawan.(2016) Pengaruh Kualitas Layanan, Persepsi Nilai Dan Kepercayaan Terhadap Kepuasan Dan Loyalitas Penggunaan Layanan Mobile Bangking Pada Bank Mandiri, BRI, BNI Dan Bank Permata.Jurnal Ekonomi.Vol. 20,No 3..
[8] Muhyidin,Luhur Prasetyo, (2024) Pengaruh Kualitas Layanan, Kecepatan dan kemudahan, terhadap kepuasana nasabah Gen Z Menggunakan M Bangking BSI KCP Ponorogo, Jornal of Islamic Banking and Fiannce Vol 3Issue1, Juni 2024
[9] Afwan Hafizh,Tri Indah, Nurul Jannah, (2023) Pengaruh Kualiatas dan Kemudahan Terhadap Loyalitas Nasabah Mobile Banking BSI Dengan Kepuasan Sebagai Variabel Intervening, Jurnal Ekonomi dan Bisnis Islam, Col 7, No.02
[10] Nelly Puspasari,dkk (2022)Analisis Kepuasan bank terhadap Pelayanan Mobil Bangking masa pandemic covid-19, Jurnal Manajemen, Vol.13 Issue 2 ,
[11] Heni Sukmawati (2021).Penerimaan Dan Penggunaan Layanan Mobile Bangking Perbankan syariah Pada Ekstensi Technology Acceptance Model .Jurnal Ekonomi.Vol. 7, No 03.Maret 2021.
[12] Nurdi, Idah Musyawarah, Nurfitriai, Abdul Jalil (2020). Pengaruh Pelayanan Mobile Bangking Terhadap Kepuasan nasabah Pada Mahasiswa Perbankan Syariah IAIN Palu,Jurnal Ekonomi. Vol.2, No 1.januari 2020.
[13] M Somadi, Havis Arafik, Cirunnisak (2021). Pengaruh Internet Bangking, Mobile Bangking dan ATM Terhadap Kepuasan nasabah Pada KC Palembang Simpang Patal.Jurnal Ekonomi. Vol.1, No 2. November 2021.
[14] Tanzila,Nurbaiti,Juliana Nasution, (2022), Pengaruh Norma Subjektif terhadap intensitas penguna Fitntech Paymen dengan pemggunaan sebagai variable interveining, Jurnal Manajemen Akuntansi, Vol.2 No.4, Oktober 2022
[15] Syahbudi, Muhammad (2023), Metodologi Riset Ekonomi Islam, Merdeka Kreasi, Medan.
[16] Alex Hernandez, Felix David (2022).Pegaruh Mobile Bangking Terhadap Kepuasan nasbah Bank Dalam Transaksi sehari hari.Jurnal Ekonomi. Vol.1,No2, Februari 2022.
[17] Fitri Lestari,Ahmad Indarta, Supriyanto,Taufiq Wijaya, (2024),Determinasi Loyalitas Generasi Z terhadap penggunaan Mobil Banking Syariah berbasis Kecerdasan buatan, Jurnal Ilmiah ekonomi Islam, 10(03), 3001-3012
[18] Abdillah Mundir, Lilik nurhayati. (2021) Pengaruh Layanan Mobile Bangking Terhadap Kepuasan nasabah Pada BRI Syariah KCP Malang Pandaan Kabupaten Pasuruan. Jurnal Ekonomi. Vol.12, No 2 , Juni 2021.
[19] Debi Triyanti, Reni Fitriana Kaban, Muhammad Ikba (2021). Peranan Layanan Mobile Bangking Dalam Meningkatkan Kepuasan Dan Loyalitas nasabah Bank Syariah Pada Bank Syariah Mandiri Kantor Cabang Tomang.Jurnal Ekonomi. Vol.2, No 1 ,Februai 2021.
[20] M.Zidny Nafi', Hasbi (2024), Faktor Faktor yang mempengaruhi loyalitas nasabah dalam meningkatkanminat pengguna baru di indoneisa, Jurnal Ekonomi Syariah Indonesia, Vol.14 No 1 Maret 2024
[21] Roujuaniah,dkk, (2024) , Analisis Faktor berpengaruh terhadap kepercayaan dan kepuasan nasabah pengguna mobil banking, Jurnal Of Economics and Business,
[22] Azlia Fahira,Tri Indah Fadhilah Rahma,Rahmi Syahriza, (2022), Pengaruh E Service terhadap E-Stisfaction Nasabah Bank Sumut Syariah, Jurnal Ekonomi dan Bisnis Vol. 15 No.1 Maret 2022
[23] Jhon Fernos, Gwen Gietricen. (2019) Pengaruh Kualitas Layanan Terhadap Kepuasan nasabah Mobile Bangking Pada Bank Pembangunan Daerah Provinsi Sumatera Barat.Jurnal Ekonomi. Vol.03, No 02, 2019.
[24] Indy Nur Sholikah, Nunung Nurhayati, Annisa Nadiyah Rahmani. (2024)Pengaruh Kualitas Layanan dan Kualitas Sistem Terhadap Kepuasan Nasabah Penguna M-Banking BCA,Jurnal Riset Akuntansi.
[25] Yahya Tanjung, (2021) Analisis Pengaruh Kepuasan Pergantian Metode Persediaan Barang Dengan Pemakaian Metode ABC Dalam Meningkatkan Kualitas Produk (Studi Kasus UD. Rizky Assila Ulfa)