

Increasing Fee Based Income (FBI) Through Optimizing BNI Mobile Banking Features to Support Banking Performance

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Abstract

The significance of conducting this research is related to the performance of BNI Mobile Banking which is far behind its competitors which will have an impact on the performance of PT. Bank Negara Indonesia (Persero) Tbk. The aim of the research is to determine the factors that are important to customers regarding the BNI Mobile Banking application and the level of satisfaction with these important factors. This research uses a quantitative approach to BNI customers on the island of Bali with a total of 204 respondents randomly using the Slovin formula and representing each regency of Bali Province. The data was analyzed using the Importance Performance Analysis (IPA) method with the outcomes 12 indicators which according to respondents were important but received an adequate to insufficient level of satisfaction to be an improvement for the company, including: 1) The BNI Mobile Banking application can be downloaded on all cellular operating systems (Android and Apple Store); 2) The BNI Mobile Banking application can be used anywhere (domestic and overseas) as long as there is a cellular signal; 3) BNI Mobile Banking can fulfill all online customer banking needs; 4) BNI Mobile Banking provides information and products that suit customer preferences; 5) BNI Mobile Banking provides services according to the promised time; 6) BNI Mobile Banking has more than one security code to minimize transactions that are not carried out by the customer; 7) BNI Mobile Banking provides a service menu that helps users if problems occur; 8) BNI Mobile Banking immediately responds to problems faced by customers; 9) BNI Mobile Banking will refund funds if the transaction was not carried out by the customer; 10) BNI Mobile Banking will refund funds if the transaction via mobile banking fails; 11) Easy to contact BNI Mobile Banking services; and 12) Call center services can provide satisfactory responses to problems faced by customers.

Keywords: Mobile banking, BNI, bank, satisfaction, customer, importance performance analysis, business strategy.

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1. Introduction

The Covid-19 pandemic that occurred from March 2020 to the end of 2022 in Indonesia had a negative impact on various sectors, one of which was the economic sector where economic growth in Indonesia in 2020 contracted negatively by 2.07 percent, in 2021 it began to grow by 3.69 percent and in 2022 it grew again stronger by 5.31 percent.

In efforts to restore the economy, banks have a role in collecting public funds and distributing them in the form of loan facilities and other banking services. However, the banking industry was also affected during the pandemic. Efficiency is one of the keys so that banks can recover from the effects of the Covid-19 pandemic. Meanwhile, on the other hand, banking can no longer only rely on income derived profits from loan facilities.

Shifting to digital is a strategy that banks must take in order to adapt to consumer patterns. By digitalizing, banks can generate fee based income (FBI), which is the safest source of income and without the risk of bad loan. This is also supported by research by Kasmir (2011: 120) which states that the FBI can provide income certainty because these business activities have a lower risk than if banks relied on loan interest income sources that have credit risk.

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PT. Bank Negara Indonesia (Persero) Tbk. (BNI) as Bank Buku 4 has one mission to provide excellent service and digital solutions to all customers as the main business partner of choice. Due to this mission, BNI has strengthened the shift to digital with its flagship product, The New BNI Mobile Banking, which was officially launched in July 2021. This digital service product is a solution to customer transaction needs in real time which contributes to improving the community's economy through transaction volume and increase BNI performance through the FBI.

Based on BNI's performance for the Q2 2023 period, it was stated that Mobile Banking is one of the FBI's sources of income so that it continues to be developed to meet customer needs in the digital banking era. Based on BNI's annual report, FBI BNI's income for the period 2018 to Q2 2023 is as shown on Table 1.

Table 1. FBI Performance and BNI Profits

Profit & Loss	2018	2019	2020	2021	2022	Q2 23
FBI (Rp. Trillion)	9,61	11,35	11,86	13,63	14,82	6,87
Growth FBI (%)	-	18.11	4.49	14.92	8.73	-7,28
Income (Rp. Trillion)	71,73	78,40	74,91	72,13	79,47	39,78
FBI Contribution to BNI Revenue (%)	13,39	14,47	15,83	18,89	18,64	17,26
BNI Profits (Rp. Trillion)	14,23	15,50	3,32	10,97	18,48	10,39





Source: Publication of BNI Financial Reports

Table 1 shows that every year BNI's FBI has increased and has a large contribution to revenue which has an impact on BNI's profits. This is also supported by research conducted by Putu Ayuni Kartika Putri Suardana (2017) which concluded that the FBI has a positive effect on changes in profits.

According to Cortet et al (2016), in its development banking must prepare a business strategy formula to be able to compete with competitors. Apart from strategies to increase users and transaction volume from BNI Mobile Banking users, benchmarks are also needed for features that can meet customer needs.

It cannot be denied that competition in the banking industry is very tight. Apart from conventional banks, there are also Sharia banking, BPR and fintech which also provide the same services. For conventional banks, they apply the same method to increase FBI through mobile banking. The Table 2 are several competing mobile banking products of BNI.

Table 2. Benchmarking Mobile Banking BNI, BRI, Mandiri and BCA

PARAMETER	 BNI	 BRI	 mandiri	 BCA
Mobile Banking	BNI Mobile Banking	BRImo	Livin' by Mandiri	BCA mobile
Operating System	Android & iOS	Android & iOS	Android & iOS	Android & iOS
Number of User	14,9 Juta	27,8 Juta	19,2 Juta	20,8 Juta
Number of Trx	460 Juta	1,3 Miliar	1,3 Miliar	9,8 Miliar
Volume Trx	Rp. 544 T	Rp. 1.895 T	Rp. 1.500 T	Rp. 3.201 T
FBI	Rp. 6,87 T	Rp. 13,45 T	Rp. 10,20 T	Rp. 12,36 T
Start of Product	2014	2012	2010	2011

Source: various sources for Q2 2023 positions

As provided in table 2, it can be seen that the Fee Based Income obtained by BNI always increases every year except in the Q2 2023 period. However, when compared with other competitors which are both Bank Buku 4 in table 2, the increase in BNI's Fee Based Income still far behind. Likewise, the number of BNI mobile banking users, it is still far below other competitors. In order to catch up with the financial industry and the increase customer demand for electronic transactions as previously explained, BNI needs to optimize its digital products.

One of the keys to success in surviving digital business competition is improving service. Sasono et al (2021) explain in their research that e-Service Quality is the difference between customer expectations about service performance and customer perceptions about the service performance they receive. Therefore, banks must focus on e-Service

Quality by providing a superior electronic service experience to their customers with the hope that customers will get satisfaction thereby increasing customer loyalty to these banking services.

Griffin (2005) states that online loyalty is a voluntary attitude from customers towards an electronic business that causes repeat use. This repeated use of digital service products in the banking world will increase FBI in the future.

Based on the description of the background above, as one of the banks that provides digital services, BNI needs to maintain the quality of its digital services to increase customer satisfaction, thereby increasing customer loyalty and ultimately increasing FBI. This research itself seeks to examine FBI development strategies through optimizing BNI's M-Banking features to support banking performance.

2. Literature Review

2.1. Theoretical Basis

The theory used in this research is the connection between customer satisfaction with mobile banking products and measuring the level of importance that influences loyalty in using the product.

Banks according to Law of the Republic of Indonesia Number 10 of 1998 are business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit and/ or other forms in order to improve the standard of living of many people.

According to Kasmir (2014), banks can gain profits in 2 ways, namely: Spread based income which is the way banks gain profits from the difference between deposit interest and loan or credit interest and fee based income which is the way banks gain profits from transactions in bank services.

According to Kuncoro and Suhardjono (2002) bank service income is all activities, both direct and indirect, related to the bank's function as an institution that facilitates payments for trade transactions, both directly and indirectly providing benefits to the bank.

Mobile Banking is a service provided by banks to carry out various banking transactions through sharing features/ menus provided on banking applications that are downloaded and installed via smartphone. Through Mobile Banking, banks can increase commission-based income and reduce operational costs when compared to transaction services through relatively branch offices for paying employees, building rentals, security, electricity, and others.

Service quality is an effort to fulfill consumer needs and desires and the accuracy of delivery to match consumer expectations (Tjiptono, 2000). In electronic transactions, one way to measure and evaluate service quality is to use E-Service Quality or also known as E-Servqual. Parasuraman et al (2005) define E-Servqual as a tool or instrument to obtain a measure of the level of customer satisfaction from an internet-based service consisting of purchases and delivery of products or services that cover the Core Service Evaluation category or the E-Servqual core scale used to measure Customer perceptions of their experience, consisting of the dimensions Efficiency, System Availability, Fulfillment, and Privacy, as well as the Service Recovery Evaluation category or recovery scale from E-Servqual, namely the service's ability to handle problems and return goods effectively through a network consisting of the dimensions Responsiveness, Compensation, and Contact.

According to research by Anderson, E.W and Fornell (1994) in the book *Services Marketing Management* by Halim, et al (2021) customer satisfaction contributes to a number of crucial aspects such as creating customer loyalty, increasing company reputation, reducing price elasticity, reducing future transaction costs and increasing employee productivity. Akgam (2013) defines customer loyalty as repeat purchase intentions, attitudes or other alternative measures of actual behavior such as repeat purchases, recommendations, etc. Repeated use of this product will increase company profits in the future. Lupiyoadi (2013) states that companies that are able to provide a higher level of customer satisfaction and retain customers will also obtain higher profits.

2.2. Conceptual Framework

The conceptual framework in this research is described as follows:

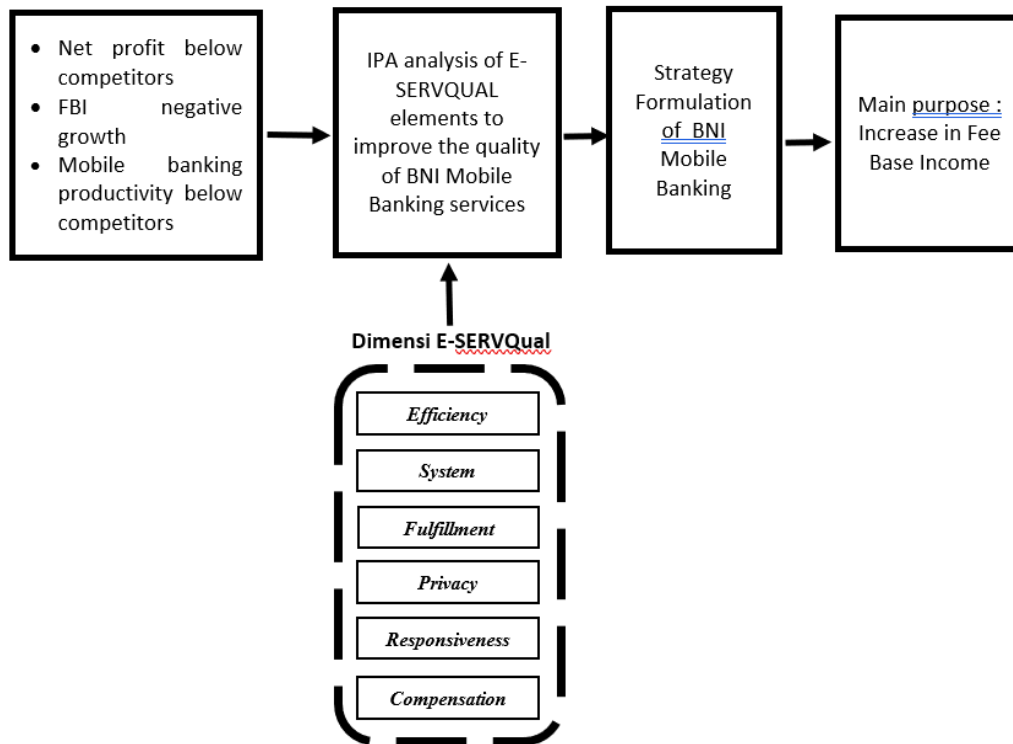


Figure 1. Research Conceptual Framework

3. Research Method and Materials

The type of research used is descriptive - quantitative because it is intended to explore and explain a situation objectively by describing a number of variables related to the problem being studied using the questionnaire method and analyzed using the importance performance analysis (IPA) technique.

The population of this research is BNI customers, especially those who use Mobile Banking services on the island of Bali. Sampling was carried out by random sampling based on area (Cluster Random Sampling). Cluster sampling is a group sampling technique (Sugiyono, 2018). This type of sampling is carried out based on certain groups/ areas, namely on the island of Bali.

Determining a representative sample size assumes that the variables are distributed normally with the sample size calculated based on the formula developed by Slovin (Sevilla, 2007) and referring to the principle of representation from the District (a total of 9 administrative regions in Bali Province). The minimum sample is 100 respondents, but for this study the minimum number of respondents was increased to 150 to provide a more comprehensive picture of respondents' input.

The assessment measurement scale refers to the Regulation of the Minister of State Apparatus Empowerment and Bureaucratic Reform of the Republic of Indonesia Number 14 of 2017 concerning Guidelines for Preparing Community Satisfaction Surveys for Public Service Providing Units where the quality level is measured with a minimum score of 1 (not good) and a maximum score of 4 (very good). In this research, measurements are applied to two aspects, namely user interests or expectations and satisfaction or performance of the BNI Mobile Banking application as shown on Table 3.

Table 3. Quality Level Instrument

Importance Level (<i>Importance</i>) / <i>Expectations</i>	Satisfaction Level / <i>Performance</i>	Perception Value
Very Important	Very satisfied	4
Important	Satisfied	3
Less Important	Less Satisfied	2
Not Important	Not Satisfied	1

The data processing step uses the weighted average value of each question indicator with research results that can be converted to the instrument according to the interval value shown on Table 4.

Table 4. Perception Value, Interval Value, Service Quality and Service Unit Performance

Perception Value	Interval Value	Service Quality	Service Unit Performance
4	3,5324 – 4,00	A	Very Good
3	3,0644 – 3,532	B	Good
2	2,60 – 3,064	C	Less Good
1	1,00 – 2,5996	D	Not Good

Table 5. List of Questions/ Questionnaire Statements

No.	Dimensions	Code	Indicator
1.	<i>Efficiency</i>	EFF1	BNI Mobile Banking has a user interface that is easy for users to understand
		EFF2	It's easy to find what users need in BNI Mobile Banking
		EFF3	BNI Mobile Banking has a well-organized user interface
2.	<i>System availability</i>	SAV1	BNI Mobile Banking application can be downloaded on all mobile operating systems (Android and Apple Store)
		SAV 2	It is easy to update BNI Mobile Banking application system independently on all cellular operating systems.
		SAV 3	BNI Mobile Banking application rarely experiences problems when used to make transactions.
		SAV 4	BNI Mobile Banking application can be used anywhere (domestic and overseas) as long as there is a cellular signal.
3.	<i>Fulfillment</i>	FUL1	BNI Mobile Banking has a visually attractive appearance.
		FUL2	BNI Mobile Banking can fulfill all online customer banking needs.
		FUL3	BNI Mobile Banking provides information and products that suit customer preferences.
		FUL4	BNI Mobile Banking provides services according to the promised time.
4.	<i>Privacy</i>	PRI1	BNI Mobile Banking protects user data.
		PRI2	BNI Mobile Banking user accounts cannot be accessed by other people.
		PRI3	BNI Mobile Banking has more than one security code to minimize transactions that are not carried out by the customer.
5.	<i>Responsiveness</i>	RES1	BNI Mobile Banking provides a search menu to help find the transaction that customers want to carry out.
		RES2	BNI Mobile Banking provides a service menu that helps users if problems occur.
6.	<i>Compensation</i>	RES3	BNI Mobile Banking immediately responds to problems faced by customers.
		COM1	BNI Mobile Banking will refund funds if the transaction was not carried out by the customer.
7.	<i>Contact</i>	COM2	BNI Mobile Banking will refund funds if the transaction via mobile banking fails.
		CON1	BNI Mobile Banking has a call center service if there is a problem when making a transaction.
		CON2	Easy to contact the BNI Mobile Banking call center service.
		CON3	Call center services can provide satisfactory responses to problems faced by customers.

The data analysis technique in this research uses the Importance Performance Analysis (IPA) method. The IPA method is used to identify performance factors that are important for companies in improving service quality based on the user's perspective. The results of this analysis are interpreted in the form of a matrix consisting of 4 quadrants.

This method compares measurements between expectations (importance) and company performance (performance). This aims to find out the E-Servqual indicators which according to consumers greatly influence their satisfaction and loyalty, and service factors which according to consumers need to be improved because current conditions are not satisfactory which are then used to formulate business strategies that can be used as recommendations to the company. The list of questions/ questionnaires shown on Table 5.

4. Results and Discussion

4.1. Respondent Demographics

Research respondents are BNI customers who have mobile banking and are domiciled in Bali Province with the distribution based on domicile shown on Table 6.

Table 6. Number of Research Samples per Area

BNI Branch Office on Bali Island	Number of BNI Mobile Banking Users as of 31 Dec 2023	Coverage Area	Number of Coverage Areas	Representation Weight	Minimum Samples per Coverage Area	Minimum Sample per Area	Samples Obtained and Used in Research
KC Denpasar	185.557	Gianyar	4	44,44%	67	17	18
		Tabanan				17	25
		Bangli				17	19
		Klungkung				17	22
KC Renon	220.367	Denpasar	2	22,22%	33	17	45
		Badung				17	17
		Buleleng				17	20
KC Singaraja	46.951	Negara	3	33,33%	50	17	20
		Karangasem				17	18
Sum	452.875	-	9	100,00%	150	153	204

Based on table 6, there are a total of 204 respondents who are eligible and have met the minimum sample per regency in Bali Province with the demographics shown on Table 7.

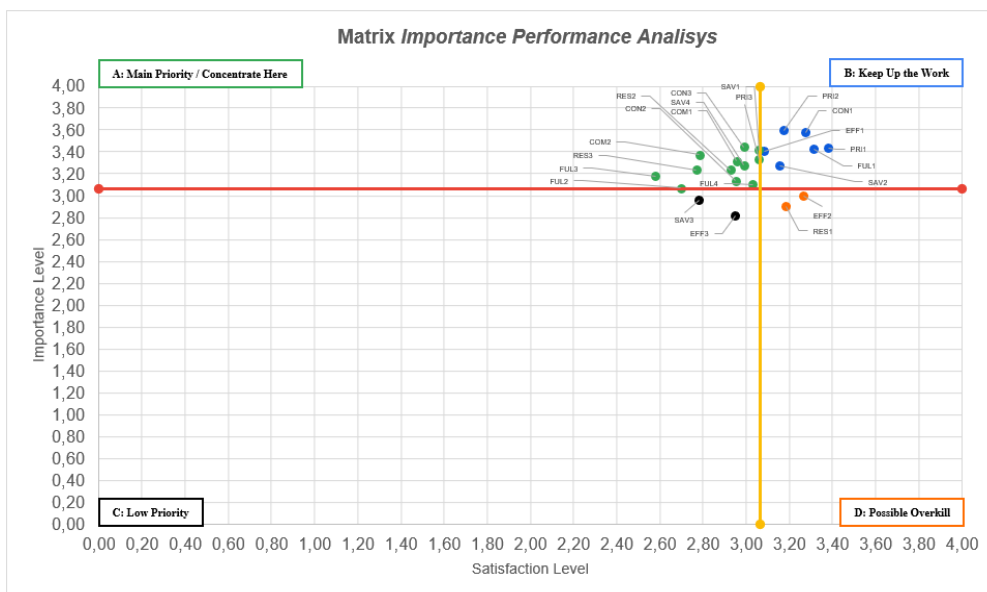


Figure 2. Matrix Importance Performance Analysis

4.2. Importance Performance Analysis (IPA)

Based on the results of the questionnaire, a value was obtained for each question indicator which was then mapped using the Importance Performance Analysis (IPA) method for the level of importance and level of satisfaction with the results shown on Figure 2 and 3.

The research aims to identify factors that are considered important by respondents but receive a low level of satisfaction (in terms of performance they still receive services that are relatively less than what respondents want), the IPA matrix shows the results in quadrant A: Main Priorities as shown Figure 3.

Based on Figure 3, it is known that there are 12 indicators out of a total of 22 indicators that included into quadrant A, including indicators SAV1, SAV4, FUL2, FUL3, FUL4, PRI3, RES2, RES3, COM1, COM2, CON2 and CON3.

Table 7. Respondent Demographics

Information	Number (Respondents)	Percentage (%)
Gender		
Man	112	54,90%
Woman	92	45,10%
Sub total	204	100,00%
Age		
17 – 21	12	5,88%
22 – 35	107	52,45%
36 – 55	82	40,20%
above 55	3	1,47%
Sub total	204	100,00%
Becoming a BNI Customer		
less than 1 year	13	6,37%
1 – 3	30	14,71%
3 – 5	27	13,24%
above 5 years	134	65,69%
Sub total	204	100,00%
Ownership of Mobile Banking Applications other than BNI		
Yes	122	59,80%
No	82	40,20%
Sub total	204	100,00%
Mobile Banking Applications other than BNI		
BRImo	48	23,53%
Livin' by Mandiri	39	19,12%
BCA Mobile	80	39,22%
Others	37	18,14%
Sub total	204	100,00%

Strategy formulation is prepared as a consideration for the company to be able to improve the quality of services from BNI Mobile Banking. The strategies formulated based on research results using business strategies related to BNI Mobile Banking products include shown on Table 8.

By implementing the business strategy prepared according to table 8, it is hoped that it can improve service quality and customer satisfaction so that it will have an impact on improving performance and increasing BNI's fee-based income through the use of BNI Mobile Banking as a customer transaction option.

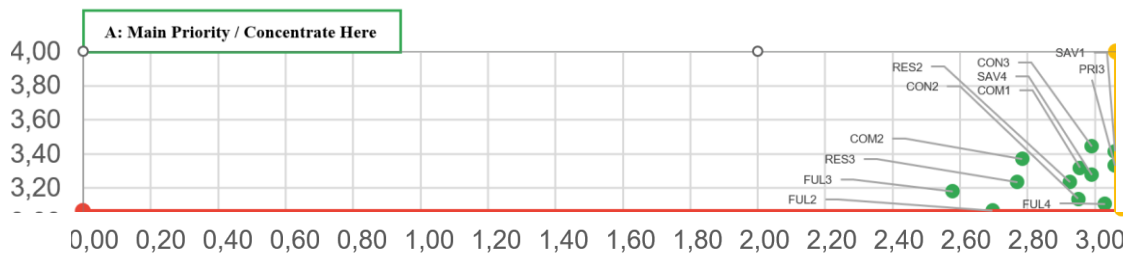


Figure 3. Matrix Importance Performance Analysis Quadrant A

Table 8. Business Strategy for Improving BNI Mobile Banking Products

Improvement Indicator	Business strategy
<i>System Availability</i>	Improvements to the application update process so that it can be informed in advance to users via notification, the OTP sending process can be simplified and the choice of sending OTP via email or WhatsApp or SMS is given.
	Improvements to the bandwidth for customers to access the application if the network is limited through a lighter version of the application to avoid access failures.
	Improvements to existing features in order to meet customer needs through benchmarking against competitors, for example related to transaction transfers of more than 6 months, promo features in the application, and others.
<i>Fulfillment</i>	Improvements to the appearance of the application to be more user friendly and the option to use English version/ bilingual.
	Improvements to the transaction process flow to make it shorter.
<i>Privacy</i>	Improvements to the application security system so that when user login to application only use a password/ biometric and while during transactions user only use a PIN/ biometric.
<i>Responsiveness</i>	Improvement of service information so that it does not disrupt customer transactions.
<i>Compensation</i>	Improvements to systems that cause errors and improvements to the flow of customer refunds.
<i>Contact</i>	Improvements to the response from the help service.

5. Conclusion

The conclusion of this research is that there are 12 indicators that according to customers are important but have a level of satisfaction that is relatively less than what respondents want and need to be improved to improve the quality of service from mobile banking at PT. Bank Negara Indonesia (Persero) Tbk through business strategies, including: First, regarding the BNI Mobile Banking application, it can be downloaded on all mobile operating systems (Android and Apple Store) so that improvements can be made to the application renewal process through initial information to users through notifications, processes OTP sending can be simplified and given the choice of sending via email or WhatsApp or SMS.

Second, regarding the BNI Mobile Banking application, it can be used anywhere (domestic and abroad) as long as there is a cellular signal so that bandwidth can be improved for customers to access the application if the network is limited through a lighter version of the application to avoid access failures. Third, related to BNI Mobile Banking being able to meet all customer banking needs online so that improvements can be made to the available features so that they can meet customer needs through benchmarking against competitors, for example regarding transaction transfers of more than 6 months, promo features in the application, and others.

Fourth, regarding BNI Mobile Banking, providing information and products that suit customer preferences so that improvements can be made to the appearance of the application to make it more user friendly and with options for English version/ bilingual. Fifth, regarding BNI Mobile Banking providing services according to the promised time so that improvements can be made to the transaction process flow to make it shorter. Sixth, regarding BNI Mobile Banking, it has more than one security code to minimize the occurrence of transactions that are not carried out by the customer so that improvements can be made to the application security system so that when user login to application only use a password/ biometric and while during transactions user only use a PIN/ biometric.

Seventh, related to BNI Mobile Banking, it provides a service menu that helps users if a problem occurs so that service improvement information can be made so that it does not disrupt customer transactions. Eighth, regarding BNI Mobile Banking, it immediately responds to problems faced by customers so that improvements can be made to the response from the support service.

Ninth, related to BNI Mobile Banking, it will return funds if the transaction was not carried out by the customer and tenth, related to BNI Mobile Banking, it will return funds if the transaction via mobile banking fails so that improvements can be made to the system that causes errors and improvements to the flow of customer refunds.

Eleventh, related to how easy it is to contact BNI Mobile Banking services and twelfth, related to the call center service being able to provide satisfactory responses to problems faced by customers, it has the same strategy as the eighth indicator, namely so that improvements can be made to the response from the assistance service.

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