


Comparative Analysis Of Customer Satisfaction Users Of Dana And Bri Mobile Banking

Dayang Dwi Wahyuni¹, Eko Sujadi², Elex Sarmigi³

^{1,2,3}Faculty of Islamic Economics and Business, Institut Agama Islam Negeri Kerinci

Article Info	ABSTRACT
Keywords: Brimo, Dana, Customer Satisfaction	The development of financial technology in the banking sector, has produced many new innovations related to digital financial transactions that have been permitted to operate. One type of fintech that is currently developing rapidly is e-wallet or digital wallet. This research aims to see a comparison of the level of satisfaction of digital financial application users on the DANA and BRIMO applications. The method used by researchers is survey research to describe the satisfaction of DANA and BRIMO users, as well as comparing satisfaction between the two. Research findings show that the level of achievement of respondents among DANA users is in the Simple Disconfirmation category at 75%, as well as for BRIMO users in the Simple Disconfirmation category at 79%. The Simple Disconfirmation category is a condition where the user does not feel excessively satisfied or disappointed with an object. Furthermore, hypothesis testing shows that there are differences in user satisfaction between BRIMO and DANA.
This is an open access article under the CC BY-NC license 	Corresponding Author: Dayang Dwi Wahyuni Faculty of Islamic Economics and Business, Institut Agama Islam Negeri Kerinci dayangdwiw@gmail.com

INTRODUCTION

Over the past few years, technological advances have had a large and widespread impact, covering various sectors in our daily lives. Technology is now not only used as a tool, but has permeated all aspects of our lives, including in the banking financial sector, where the application of technology is increasingly developing to improve services to customers (Lilis Nicola, 2020) Along with advances in technology, the services provided by banks have undergone major changes that focus on digital banking or digital banking.

This change aims to meet customer needs by utilizing technological developments, especially through devices and applications (software) as a means of delivering services. (Nasmah, 2020). So the banking sector must be in harmony with technological developments. With the development of technology over time, it requires business people in the financial sector to have a strong understanding of the changes that continuously occur in relation to people's needs for banking products and services (Rahmadana, n.d.). Currently, every financial sector is competing to develop technology-based products and services. Banking services with a touch of technology such as automatic teller machines (ATM), SMS banking, internet banking, mobile banking, use of social media as a marketing tool, and even digital products were created with the aim of improving services for customer convenience.

Automatic teller machine (ATM), SMS banking, internet banking, mobile banking in its development is known as Self Service Technology (SST) in the banking sector (Widodo, 2015)

With the many innovations according to (Saputro et al., 2023) the latest results from technological developments that have emerged, especially in the banking, financial and economic sectors, have undergone changes from various types of manual services to services that can be carried out on a self-service basis. Technology, through these developments, has given rise to many new innovations in transactions, known as e-money-based payment transactions (Vlasov, 2017) which use digital technology, which indirectly shifts the use of cash payment transactions. Even though cash payments are still made, the majority of people today tend to use payments using digital technology because they are considered easier. According to (Iman, 2016) developments in the financial sector are often referred to as financial technology (fintech).

According to (Iberahim et al., 2016) One of the implementations of Self Service Technology in the development of banking technology is the application of mobile banking in everyday life. Mobile Banking Services provide convenience to customers by making financial transactions easier. This allows a more efficient and effective process in terms of time and location, because it can be accessed anytime and anywhere without the need to visit a physical bank. Simply by downloading the Mobile Banking application on their smartphone, customers can easily access digital-based banking services (Nugroho, 2021).

Apart from technological development factors, there are other factors that are indicators of the transition to the development of digital-based payment habits. This indicator is, Demographic Bonus in a country. Previous research by (Sutikno, 2020) stated that the Demographic Bonus is a useful opportunity in its role in advancing the nation. Changes in demographic structure are conditions where the number of productive ages is more dominant than the number of non-productive ages. Generation Z (homeland generation), which was born between 2005 and now is called generation Z, is the generation after the Millennial generation, which is a generation whose technology is increasingly developing all the time. The lives of the millennial generation and Generation Z are greatly influenced by communication and information technology, especially the internet, culture and music which have become the most important part of their lives. (Juditha & Darmawan, 2018) Increased use and familiarity with communication, media and digital technology is a characteristic of the millennial generation and Generation Z (Budiati et al., 2018).

BRI Bank is one of the financial sectors belonging to Indonesian state-owned companies which is spread across various regions. In Indonesia, BRI Bank provides services to its customers using technology. Previously, the bank provided technology services through the BRI Mobile Banking Application, which focused on internet banking, BRI calls, BRI info, and BRI TBank. Currently, the bank has presented the latest version known as BRIImo BRI, allowing customers to carry out financial transactions with a higher level of sophistication (Mandiri & Metekohy, 2021).

With the development of BRIImo, according to (Istiyowati, 2018), there are service features at every bank in Indonesia, for example BRI has the addition of being able to make

cash withdrawals without having to use a bank card, but you need to know that BRI Mo also has several shortcomings, one of which is the main weakness of the application. Brimo is that there is no transaction cancellation system, the transaction cancellation system in the BRI Mo application has not even been implemented by the bank in the financial transaction process. If users make a mistake in making a transaction, they cannot cancel it so the money that has been sent will be lost. This is of course very detrimental to users, especially if the transaction involves a large nominal amount of money or in an emergency situation such as system disruption and so on. Thus, technological developments must be implemented as fully as possible in operational processes according to (Rohaeni & Marwa, 2018) in order to meet customer needs, so that in the process of implementing digitalization banks must be able to achieve customer satisfaction.

The development of financial technology in the banking sector, according to (Rusnawati et al., 2022) has produced many new innovations related to digital financial transactions that have been permitted to operate. One type of fintech that is currently developing rapidly is e-wallet or digital wallet. According to idx.co.id DANA is one of Indonesia's digital wallets which is widely used by Indonesian people to carry out payment transactions and purchase products. The DANA application has been officially released since November 2018 and was developed by PT Espay Debit Indonesia Koe.

According to research conducted by dailysocial.id, the DANA e-wallet experienced an increase in the number of users, in 2021 based on a survey of DANA users in Indonesia, it was 93 million users, then experienced an increase in the following year, namely 2022, to 135 million users. Based on the survey data, it can be seen that people are slowly changing their lifestyles based on technological developments and demographic changes, although the use of e-wallets, especially DANA, can make it easier to manage finances or daily transactions. This application is not free from shortcomings such as there are nominal limits on DANA balances and transactions that can be carried out, DANA also does not have branch offices spread across Indonesia so that if a disruption occurs, customers can only report to the center and this will of course take time to get a solution to the disruption experienced by users in the application. However, despite these shortcomings, the development of e-wallet technology itself has the aim of making it easier for people to carry out daily transactions and produce customer satisfaction with the financial applications used. Satisfaction is a concept that describes the level of a person's feelings after comparing their perceived performance or results with their expectations. According to (Fandy Tjiptono, 2016) Fulfillment or sufficiency in something is the essence of the concept of satisfaction. Within the market performance framework, customer satisfaction is recognized as an important aspect. According to (Windarti, 2012) explains that customer satisfaction is the extent to which a product and service level is perceived to be in accordance with the expectations of the customer or buyer. All business sectors require positive customer satisfaction, this also applies to the banking industry, which is one of the financial sectors that operates in the field of product and service. The bank views that customer or customer satisfaction is the most important thing for the company's survival. Customers will easily move to another bank if they don't get what they expect.

In previous research conducted by (Damayanti & Palupi, 2023) it was stated that there were negative comments regarding the BRImo application and customers who were not satisfied with the BRImo application. Because they believe that the lack of a good response when accessing this application could potentially reduce the level of satisfaction of BRImo application users, resulting in a decline. Then there are complaints reported by users quoted from the site <https://cekngguan.id/service/m-banking-bri> where it is explained that complaints occur on several services, namely users cannot transfer by 39.29%, users cannot log in by 25% , slow server connections by 17.8% and application errors by 17.86%. From this, the researcher took up the problem of transfer services. (Gunawan et al., 2021) stated that the DANA application is a new application that was inaugurated in 2018. According to iPrice Group data, the DANA application was ranked 2nd in the second quarter of 2019, placing LinkAja in third place. This digital wallet uses sophisticated services based on an open platform. DANA can be used to transact services, food, entertainment and other digital payments. According to (Wiambodo, 2020) the use of E-Wallets has the potential to minimize the use of conventional currency, where conventional currency is prone to counterfeiting and is also impractical for use in everyday life. The research conducted (Park et al., 2017) discusses the factors of using the Mobile Payment System which consist of user satisfaction and the usability of the Mobile Payment System itself.

Based on the description above, this research aims to see the extent of the comparison of customer satisfaction levels in the use of digital technology in the financial sector, especially in the DANA and BRIMO applications. This research is the first to be conducted at IAIN KERINCI. The results of this research will have the potential to be used in real life as a reference source in decision making by BANK and E-wallet companies to be able to increase or improve the level of customer satisfaction in using digital financial applications.

Literature Review

Expectation Disconfirmation Theory

The research tries to analyze and compare customer satisfaction of DANA and BRIMO users by referring to the Disconfirmation of Expectations theory. This theory was developed by (Oliver, 1977; Spreng et al., 1996) stating that customer satisfaction is determined by a comparison between the results they receive (actual performance) and what they expect (anticipated performance). If performance exceeds expectations, customers will be very satisfied. If it meets expectations, they will be satisfied. If it falls below expectations, they will be dissatisfied. This framework has four key elements: expectations, performance, disconfirmation, and satisfaction. Expectations are beliefs or assumptions about what will happen. Performance is the actual result of an action. Disconfirmation is the difference between expectations and performance. Satisfaction is the level of feeling happy or satisfied that a person feels (Churchill Jr & Surprenant, 1982).

In Expectation Confirmation Theory, expectations act as a benchmark for comparison. This theory is applied to consumers to evaluate the performance of a product or service and form disconfirmation judgments (Choca et al., 1997). It is argued that disconfirmation has the potential to influence satisfaction levels. Positive disconfirmation tends to lead to satisfaction, while negative disconfirmation can result in consumer or member dissatisfaction.

Expectation Confirmation Theory (EDT) is closely related to Cognitive Dissonance Theory. According to cognitive dissonance theory, individuals tend to seek consistency between their thoughts, such as beliefs and opinions. When there is a mismatch between attitudes or behavior (dissonance), there is a need to make changes or adjustments to eliminate the dissonance (Rohman, 2016).

User Satisfaction

According to Kotler and Keller, user satisfaction is a feeling of pleasure or disappointment that arises after comparing the performance (results) of a product or service with their expectations (Sinulaki & Siregar, 2023). User satisfaction is a feeling of satisfaction or not, which arises after comparing the performance of a product or service with the expectations they have. Measuring satisfaction does not only focus on aspects of value for money, but focuses more on fulfilling consumer needs and desires. Etymologically, the term satisfaction comes from Latin, namely *satis* which means enough and *facio* which means to do. Therefore, satisfaction can be interpreted as an effort to fulfill needs or make something adequate. In general, satisfaction can be explained as an assessment of something that has met individual expectations. Thus, satisfaction occurs when the individual feels that what is received is equivalent to or even exceeds what was expected, while dissatisfaction arises when this perception is not fulfilled.

DANA

According to (Umiyati et al., 2021) Dana is an Indonesian digital wallet designed to facilitate non-cash transactions. Transactions can be carried out online or offline, quickly, practically and safely. DANA was developed by a team of Indonesian talents who are committed to supporting various economic activities and digital lifestyles in Indonesia. DANA can make society more productive, efficient and competent. DANA can also be optimized to support the government's commitment to reducing the costs of producing and distributing physical money, as well as increasing financial literacy and inclusion. DANA are proof that Indonesia has the ability to build and develop reliable digital economic technology and infrastructure.

BRIMO

According to (Mega Laraswati, 2021) BRImo BRI is a digital banking application launched by Bank BRI in February 2019. This application is designed to attract millennial users and strengthen BRI's position as the leading provider of consumer banking services in Indonesia. BRImo is a separate application from BRI Mobile, an e-banking application that was previously available. BRImo has more complete features, including mobile banking and internet banking services, as well as electronic money/Tbank. With more complete features, BRImo aims to provide users with a more comprehensive digital banking experience. This application is expected to make it easier for users to carry out financial transactions, from transfers, payments, to purchasing credit and electricity tokens.

Hypothesis Development

Brimo and Dana are digital financial applications that are widely used by Indonesian people to carry out online financial transactions. Based on research conducted by (Andini &

Utamajaya, 2023) it is stated that Brimo has a customer satisfaction level of 81.33, which is categorized as customers being very satisfied with Brimo's services.

According to (Huda et al., 2023), the customer satisfaction level of Dana users is 72.41, which is in the good category. Based on the comparison above, researchers are interested in conducting research that compares the satisfaction levels of DANA and BRIMO users to see the extent to which customers are satisfied with the services provided. So a hypothesis was built. To prove the research hypothesis regarding the comparison of DANA and BRIMO user satisfaction levels, researchers used several descriptive statistical analyzes to see the comparison of customer satisfaction levels of users of the digital financial application.

H_a: It is suspected that there is a difference in the satisfaction of DANA and BRIMO users

H_o: It is suspected that there is no difference

METHOD

This research applies the Comparative Quantitative Approach method. Data collection was carried out for approximately one month in November 2023. A total of 150 respondents participated in this research. (See table 1). Measuring customer satisfaction in using the BRIMO and DANA applications uses a research scale developed by Bhatt (Bhatt, 2021). This scale generally attempts to evaluate the factors that influence customer satisfaction in using mobile banking. This scale uses a 5-choice Likert scale (1=Very dissatisfied to 4=very dissatisfied). Internal consistency was measured using Cronbach's Alpha which produced a score of 0.925. Example of item no 1: I think I have made the right decision using mobile banking (Bhatt, 2021)

Table 1 Characteristics of Research Respondents

Characteristic	Category	Frequency	Percentage
Gender	Male	74	74 %
	Female	76	76 %
Do you have e-payments other than DANA and BRIMO?	Yes	94	94 %
	No	56	56 %
Length of Use of the DANA Application	0-1 Year	88	88 %
	2-3 Year	56	56 %
	4-6 Year	3	3 %
	> 6 Year	3	3 %
Length of Use of the BRIMO Application	0-1 Year	59	59 %
	2-3 Year	34	34 %
	4-6 Year	29	29 %
	> 6 Year	28	28 %

Next, data analysis used the Mann Whitney Method. The hypothesis tested is whether there is a difference in the level of customer satisfaction of DANA and BRIMO users. (Safitri et al., 2019). The Mann Whitney method, which is an alternative non-parametric statistic for testing whether there are differences between two unpaired samples (Mann & Whitney, 1947).

RESULT AND DISCUSSION

Descriptive Statistical Analysis

Descriptive analysis tests are used to describe the variables in the research. Table 1 displays the characteristics of research respondents.

Statistic analysis

Validity Test Results

The validity test is used to evaluate how reliable the variable instruments in the questionnaire are. The variable instruments in this research questionnaire are considered valid because the calculated R value for all instruments exceeds the R table value. The calculation of the r-table value involves degrees of freedom (df) using a certain formula, where n is the number of samples. Various examples, with $df = 150 - 2 = 148$, the R Table value is 0.1603 with a significance level of 0.05. An instrument or statement is considered valid if the calculated R value (test result) is greater than the calculated R Table value. The validity test results in Table 2 show that the calculated R value for all instruments exceeds the R Table value, indicating that the variable instruments in this research questionnaire can be considered valid (Andini & Utamajaya, 2023). This information can be found in Table 2.

Table 2

Question	R Count	> <	R Table	Information
1	0,371	>	0,1603	Valid
2	0,335	>	0,1603	Valid
3	0,378	>	0,1603	Valid
4	0,279	>	0,1603	Valid
5	0,390	>	0,1603	Valid
6	0,344	>	0,1603	Valid
7	0,449	>	0,1603	Valid
8	0,405	>	0,1603	Valid
9	0,516	>	0,1603	Valid
10	0,475	>	0,1603	Valid

Reliability Test Results

Table 3

Cronbach's Alpha	><	Coefficient Standart	Information
0.778	>	0,6	Reliable

Based on Table 3, it can be seen that the Cronbach's Alpha value is > 0.6 , so the results are reliable. From the reliability test results above, the Cronbach's Alpha value is 0.778, so the results are reliable.

TCR (Respondent Achievement Rate) of BRIMO Users

NO	Question	T				N	TCR	idx %	TCR CRITE-RIA
		STS	TS	S	SS				
1	Are you generally satisfied with the performance of the BRIMO application?	0	10	94	46	150	150	81%	Good
2	Are BRIMO transactions relevant to your work and help you achieve personal satisfaction?	1	8	97	44	150	150	81%	Good
3	Does the BRIMO application improve your quality of life and other benefits	2	19	93	36	150	150	78%	Good Enough
4	Is BRIMO's service better than your expectations?	0	22	106	22	150	150	75%	Good Enough
RATA-RATA								79%	Good Enough

Source: Research Questionnaire processed, 2023

From the table above, it can be seen that the average satisfaction of BRIMO users is within 79% with the "Quite Good" criteria. This shows that users are generally satisfied with BRIMO's performance as seen from the TCR of 81% with the "Good" criteria. Apart from that, the BRIMO application is considered relevant to work and can help achieve personal satisfaction as seen from the TCR of 81% in the "Good" category. Apart from that, it is known that the BRIMO application can improve the quality of life and other benefits as seen from Seesar's TCR of 78% with the "Quite Good" criteria. Apart from that, BRIMO's services are also considered better, exceeding customer expectations, this can be seen from the TCR of 75% with the "Quite Good" criteria. "

TCR (Respondent Achievement Rate) of DANA Users

NO	Question	T				N	TCR	idx %	TCR CRITE-RIA
		STS	TS	S	SS				
1	Do you feel you have made the right decision to use DANA for transactions?	3	15	91	41	150	470	78%	Good Enough
2	Are you satisfied with using DANA?	5	16	83	46	150	470	78%	Good Enough
3	Are you generally satisfied with the performance of the DANA application?	11	23	95	21	150	426	71%	Good Enough

NO	Question	T				N	TCR	idx %	TCR CRITERIA
		STS	TS	S	SS				
4	Are DANA transactions relevant to your work and help you achieve personal satisfaction?	5	24	84	37	150	453	75,50%	Good Enough
5	Does the DANA application improve your quality of life and other benefits	8	27	95	20	150	427	71,16%	Good Enough
6	Is DANA's service better than your expectations?	4	25	95	26	150	443	73,83%	Good Enough
AVERAGE								75%	Good Enough

Source: Research Questionnaire processed, 2023

From the table above, it can be seen that the average DANA user satisfaction is within 75% with the criteria "Good enough". This indicates that DANA users feel they have made the right decision in choosing DANA to carry out various transaction activities as seen from the TCR of 78% with the criteria "Good enough". Apart from that, users are satisfied with using DANA as seen from the TCR of 78% with the criteria "Good enough". Then, users are generally satisfied with DANA's performance as seen from the TCR of 71% with the criteria "Good enough". Apart from that, the DANA application is considered relevant to work and can help achieve personal satisfaction as seen from the TCR of 75.50% in the "Pretty Good" category. Apart from that, it is known that the DANA application can improve the quality of life and other benefits as seen from Seesar's TCR of 71.16% with the "Quite Good" criteria. Furthermore, BRIMO's services are also considered better, exceeding customer expectations, this can be seen from the TCR of 73.83% with the criteria "Pretty good" . The average TCR for BRIMO and DANA users is categorized as "GOOD ENOUGH" or at the Simple Disconfirmation level. However, the percentage value for BRIMO is higher than for DANA.

Mann-Whitney Test Results

Customer Satisfaction	Asymp. Sig	Alpha	Mean Rank	Status Ha	Information
DANA	0,000	0,05	127.41	Accepted	There are differences
BRIMO			173.59		

Based on the table above, the results of the Mann-Whitney U-Test conclude that, Ha is accepted which means, there is a difference between the level of customer satisfaction of BRIMO and DANA users. Where the level of satisfaction of BRIMO users is higher than the level of satisfaction of DANA users. This can be seen from the difference in Mean Rank between DANA and BRIMO. Where DANA's Mean Rank is 127.41 and BRIMO's Mean Rank is 173.59. DANA and BRIMO's TCR (Respondent Achievement Rate) results state that

BRIMO's TCR is higher than DANA's TCR.

Discussion

Financial technology (fintech) refers to innovation in the financial services sector which aims to facilitate users' financial activities and also facilitate companies in providing their financial services (Huwaydi & Persada, 2018). During the Covid-19 pandemic, fintech played an important role in supporting the economy. However, the impact of fintech is not always positive. Fintech also carries risks for service providers, such as increased market risk and disruption to business processes that have the potential to affect operations. In addition, many business expansion plans and new investments have been postponed due to the pandemic conditions and the uncertainty it causes. Therefore, fintech development needs to be balanced with risk management and thorough business planning so that its positive potential can be maximized while mitigating various risks that may arise (Deliabilda et al., 2022). Fintech is a company that combines financial services and technology which has been operating since 2006 (Simbolon & Heriyadi, n.d.)

According to (Purwanto et al., 2022) Fintech has become an important part of the Indonesian financial system. Fintech offers a variety of benefits to society, but it is important to be aware of the risks and take steps to protect yourself. Fintech offers various benefits of digitalization for society, such as easy access to financial products and services, increased financial inclusion, and increased efficiency. Microfinancing fintech can help small and medium businesses get funds, P2P Lending Service fintech can help people borrow money, and Market Comparison and Investment fintech can help people plan finances and invest.

DANA is a form of Fintech. According to (Sutanto, 2020) there are three main factors that influence the choice of the DANA payment application, namely: Ease of use, which includes aspects of mobility, accessibility, flexibility of time and place. Compatibility with the latest technological developments and current payment needs. User understanding of the transaction process and the view that DANA is an innovation in payment methods. (Setiawan et al., 2022) States that service quality and transaction convenience can increase user satisfaction. On the other hand, security has no significant effect on user satisfaction. (Heryanti, 2023) Stating that customer satisfaction of DANA users is influenced by the overall quality of services provided, it can be said that DANA's customer satisfaction level is quite good, but there is still room for further improvement in the future.

BRImo (BRI Mobile) is a digital banking application owned by PT Bank Rakyat Indonesia (Persero) Tbk which can be used for online banking transactions (Mandiri & Metekohy, 2021). states that the level of customer satisfaction is influenced by service quality and transaction convenience. Overall, the level of user satisfaction of the BRImo application reaches a very high level for the Content, Format, Easy of Use and Timeliness variables. Only in the Accuracy variable, user satisfaction is in the satisfied category. So BRImo application users feel very satisfied with the services provided. Therefore, it is recommended that BRI maintain the quality of variables that are considered very satisfactory, while improving the quality of the Accuracy variable related to accuracy and security (Zahra & Putra, 2022)

According to (Andini & Utamajaya, 2023) there are factors that influence customer satisfaction with the BRIMO application, namely, Efficiency: Concerning access speed, page

loading speed and transaction speed. Fulfillment is related to the suitability of the delivery time and receipt of the nominal transaction. Contact friendliness, consistency of service, and ability to resolve problems. Privacy Protection of personal information and transaction data. Responsiveness Related to the availability of admin contacts and a fast refund process.

Researchers conducted descriptive tests on customer satisfaction in using the BRIMO and DANA applications. Based on BRIMO's TCR, an average of 79% is in the "fairly good" category. This also proves, based on Expectation Disconfirmation Theory, it is known that the satisfaction of BRIMO users is at the Simple Disconfirmation level, namely there is no feeling of disappointment in BRIMO users but there is also no feeling of disappointment. excessive satisfaction. Based on DANA's TCR, an average of 75% is in the "fairly good" category. This also proves, based on Expectation Disconfirmation Theory, it is known that the satisfaction of DANA users is at the Simple Disconfirmation level, namely there is no feeling of disappointment in DANA users but there is also no feeling of disappointment. excessive satisfaction for its users.

Several previous studies show that customer satisfaction with digital financial application service users is influenced by several factors, such as in research (Anggraeni & Arafah, 2023), there are three main factors, namely, Responsiveness, Customers expect responsive digital banking services, namely fast and accurate in responding to their questions and requests. Costs, Customers also expect affordable digital banking services, that is, they do not burden them with high transaction and service costs. Quality: Customers also expect quality digital banking services, which can meet their overall needs and desires. According to (Jannah et al., 2020) The quality of digital banking also has an influence on customer satisfaction. Variables measured include information design, speed, accuracy, and system security. Digitalization has changed the way people interact with their finances. This has had a significant impact on customer satisfaction in digital finance, such as DANA and OVO. Based on research (Mukarramah, 2021) there are three factors that can influence users' interest in recharging e-wallet balances, namely, Perception of ease of use of digital applications, Perception of benefits, Effective promotion.

Hypothesis testing carried out by researchers also shows that there are differences in user satisfaction with digital financial services, however BRIMO's TCR score is higher than DANA. This finding is in accordance with previous studies which prove that user satisfaction with digital banking and financial services varies. Different customer satisfaction is influenced by various factors such as the individual's perception of comfort when using the services offered on the application (Simbolon & Heriyadi, n.d.). For example, service quality, facilities such as information services, transaction services and communication services at BRIMO have an impact on the level of customer satisfaction. As an illustration, information services provide the latest data and updates to customers, transaction services facilitate various types of financial transactions, and communication services enable direct interaction between customers and the bank. Risk and Confidence, Reactions from users can vary and have an impact on their level of satisfaction. Some users may feel satisfied with the various features offered, while others may experience dissatisfaction due to transaction failures or other obstacles (Uopmabin & Supriyadi, 2023). Familiarity, Technical Protection, Information

Security, Perceived Risk, Perceived Trust, there are also other factors such as user demographics, user preferences, and external factors such as regulations and economic conditions (Harseno & Achjari, 2021).

Based on the research results above regarding customer satisfaction of DANA and BRIMO users, it can be said that customers have expectations about the features and performance of the application before using it. After using the application, they assess the actual performance of the application against their initial expectations. If the application performs better than expected, such as faster transactions, customers will be very satisfied. Conversely, if the application performs worse than expected, such as frequently experiencing errors, customers will feel disappointed and dissatisfied. Thus, the level of customer satisfaction with the DANA and BRIMO applications depends on the extent to which the application meets or even exceeds user expectations. Therefore, efforts to increase user satisfaction and loyalty need to be focused on fulfilling their expectations of the digital financial applications used.

CONCLUSION

Based on the analysis that has been carried out using data from questionnaires on the level of customer satisfaction of DANA and BRIMO users, and tested using the Mann Whitney method to see comparisons or differences between two unpaired samples. As well as looking at the TCR of each DANA and BRIMO user and it was concluded that, the TCR of DANA and BRIMO users in the same category is "pretty good", however the percentage value for BRIMO users is higher than for DANA. The results of the Mann-Whitney Test conclude that there is a difference in the level of customer satisfaction of DANA and BRIMO users. In this study, there is a limited sample size so it cannot be used generally for a wider group. Even though the research has a limited sample size, this research will have a big influence on the banking sector, especially the digital financial sector, so that it can improve the services and products offered so that it becomes a reference source for increasing, satisfactory levels of customer satisfaction in the future.

REFERENCES

- [1] Andini, D., & Utamajaya, J. N. (2023). Analisis Kepuasan Pengguna Terhadap Layanan Aplikasi Brimo Menggunakan Mobile Service Quality dengan Metode CSI. *KLIK: Kajian Ilmiah Informatika Dan Komputer*, 3(4), 330–337.
- [2] Anggraeni, D., & Arafah, W. (2023). Pengaruh Kualitas Digitalisasi Layanan terhadap Customer Satisfaction dan Customer Retention Intention pada Platform Digital Banking. *JlIP-Jurnal Ilmiah Ilmu Pendidikan*, 6(3), 1478–1483.
- [3] Bhatt, V. (2021). An empirical study to evaluate factors affecting customer satisfaction on the adoption of Mobile Banking Track: Financial Management. *Turkish Journal of Computer and Mathematics Education (TURCOMAT)*, 12(10), 5354–5373.
- [4] Budiati, I., Susianto, Y., Adi, W. P., Ayuni, S., Reagan, H. A., Larasaty, P., Setiyawati, N., Pratiwi, A. I., & Saputri, V. G. (2018). Profil generasi milenial Indonesia. *Jakarta: Kementerian Pemberdayaan Perempuan Dan Perlindungan Anak*.

- [5] Choca, J. P., Laatsch, L., Wetzel, L., & Agresti, A. (1997). The Halstead category test: A fifty year perspective. *Neuropsychology Review*, 7, 61–75.
- [6] Churchill Jr, G. A., & Surprenant, C. (1982). An investigation into the determinants of customer satisfaction. *Journal of Marketing Research*, 19(4), 491–504.
- [7] Damayanti, P. R., & Palupi, G. S. (2023). Penerapan Metode E-Service Quality dan Importance Performance Analysis (IPA) untuk Analisis Kualitas Layanan Transfer Terhadap Kepuasan Pengguna Aplikasi BRImo. *Journal of Emerging Information System and Business Intelligence (JEISBI)*, 4(3), 115–125.
- [8] Deliabdila, S. A., Putra, H. M. M., & Riwayadi, E. (2022). Analisis Lingkungan Makro dan Implikasinya terhadap Financial Technology (FinTech) di Indonesia. *Jurnal SEKURITAS (Saham, Ekonomi, Keuangan Dan Investasi)*, 5(2), 196–210.
- [9] Fandy Tjiptono, G. C. (2016). *Service, Quality dan Satisfaction*.
- [10] Gunawan, A., Wahyuni, N., & Nursekha, V. (2021). Kualitas Pelayanan Aplikasi Dana Terhadap Kepuasan Konsumen. *Journal of Integrated System*, 4(2), 181–198.
- [11] Harseno, D. F., & Achjari, D. (2021). Analisis faktor-faktor yang memengaruhi penggunaan E-wallet di Indonesia. *ABIS: Accounting and Business Information Systems Journal*, 9(4).
- [12] Heryanti, A. H. (2023). Pengaruh Kualitas Layanan Aplikasi Dana terhadap Kepuasan Pelanggan dalam Melakukan Transaksi Secara Online sebagai Alat Pembayaran Elektronik (E-Payment). *Journal on Education*, 5(3), 8080–8096.
- [13] Huda, N., Tambunan, D. A., Satria, F., & Putra, M. R. B. (2023). ANALISIS TINGKAT KEPUASAN PENGGUNA APLIKASI E-WALLET DANA MENGGUNAKAN METODE SUS. *STORAGE: Jurnal Ilmiah Teknik Dan Ilmu Komputer*, 2(3), 61–68.
- [14] Huwaydi, Y., & Persada, S. F. (2018). Analisis Deskriptif Pengguna Go-Pay di Surabaya. *Jurnal Teknik ITS*, 7(1), A55–A59.
- [15] Iberahim, H., Taufik, N. K. M., Adzmir, A. S. M., & Saharuddin, H. (2016). Customer satisfaction on reliability and responsiveness of self service technology for retail banking services. *Procedia Economics and Finance*, 37, 13–20.
- [16] Iman, N. (2016). Financial technology dan lembaga keuangan. *Gathering Mitra Linkage Bank Syariah Mandiri*, Yogyakarta, 6.
- [17] Istiyowati, L. S. (2018). Fitur-Fitur Layanan Internet Banking Pada Bank Di Indonesia. *Jutisi: Jurnal Ilmiah Teknik Informatika Dan Sistem Informasi*, 6(3), 1589–1600.
- [18] Jannah, I. F., Djakfar, I., & Dianah, A. (2020). Pengaruh kualitas digital banking terhadap kepuasan nasabah pada BNI Syariah Cabang Banda Aceh. *Jihbiz: Global Journal of Islamic Banking and Finance*, 2(1), 1–17.
- [19] Juditha, C., & Darmawan, J. J. (2018). Use of Digital Media and Political Participation Milenial Generation. *Jurnal Penelitian Komunikasi Dan Opini Publik*, 22(2).
- [20] Lilis Nicola, N. (2020). Pengaruh layanan perbankan digital pada kepuasan nasabah perbankan. *Jurnal Manajemen Maranatha*, 19(2), 179–190.
- [21] Mandiri, A., & Metekohy, E. (2021). Pengaruh Kualitas Layanan Dan Kepercayaan Terhadap Kepuasan Nasabah Dalam Menggunakan Bri Mobile (Brimo). *Account: Jurnal Akuntansi, Keuangan Dan Perbankan*, 8(1).

- [22] Mann, H. B., & Whitney, D. R. (1947). On a test of whether one of two random variables is stochastically larger than the other. *The Annals of Mathematical Statistics*, 50–60.
- [23] Mega Laraswati, A. (2021). *PENGARUH EKSPEKTASI KINERJA, EKSPEKTASI USAHA, DAN PENGARUH SOSIAL TERHADAP MINAT PEMANFAATAN BRImo (BRI MOBILE)*. Universitas Muhammadiyah Ponorogo.
- [24] Mukarramah, H. (2021). *Pengaruh Dompot Digital (E-Wallet) Terhadap Minat Beli Konsumen (Studi Kasus Pada Masyarakat Milenial di Jakarta)*. FAKULTAS EKONOMI DAN BISNIS UIN JAKARTA.
- [25] Nasmah, N. (2020). *Peningkatan Minat Nasabah Melalui Layanan Internet Banking BRI Ujung Lero (Analisis Manajemen Syariah)*. IAIN Parepare.
- [26] Nugroho, S. A. (2021). *PENGARUH KEMUDAHAN BERTRANSAKSI DAN PERSEPSI RISIKO TERHADAP KEPUTUSAN MENGGUNAKAN DOMPET DIGITAL (BRIMO)(STUDI PADA PENGGUNA BRIMO BRI UNIT WONOSALAM JOMBANG)*. STIE PGRI Dewantara Jombang.
- [27] Oliver, R. L. (1977). Effect of expectation and disconfirmation on postexposure product evaluations: An alternative interpretation. *Journal of Applied Psychology*, 62(4), 480.
- [28] Park, M., Jun, J., & Park, H. (2017). Understanding mobile payment service continuous use intention: an expectation-confirmation model and inertia. *Quality Innovation Prosperity*, 21(3), 78–94.
- [29] Purwanto, H., Yandri, D., & Yoga, M. P. (2022). Perkembangan dan Dampak Financial Technology (Fintech) Terhadap Perilaku Manajemen Keuangan di Masyarakat. *Kompleksitas: Jurnal Ilmiah Manajemen, Organisasi Dan Bisnis*, 11(1), 80–91.
- [30] Rahmadana, A. F. (n.d.). *Pengaruh Pelayanan Bank BNI Syariah Terhadap Kepuasan Nasabah Studi Kasus Bank BNI Syariah KCP UIN Syarif Hidayatullah Jakarta*. Jakarta: FITK UIN Syarif Hidayatullah Jakarta. <http://repository.uinjkt.ac.id/dspace/handle/123456789/52973>
- [31] Rohaeni, H., & Marwa, N. (2018). Kualitas pelayanan terhadap kepuasan pelanggan. *Jurnal Khatulistiwa Informatika*, 2(2), 486295.
- [32] Rohman, A. S. (2016). Pengaruh Kualitas Layanan Terhadap Kepuasan Pengguna di Perpustakaan Fakultas Ilmu Komunikasi. *EduLib*, 6(2).
- [33] Rusnawati, R., Farild, M., & Indriyani, E. (2022). The Fintech E-Payment: The Impact To Financial Behavior. *Laa Maisyir: Jurnal Ekonomi Islam*, 9(1), 20–32.
- [34] Saputro, N., Purnama, M. Y. I., Nugroho, L. I., Toro, M. J. S., Pamungkas, P., Prameswari, A. P., & Trinugroho, I. (2023). Literasi Keuangan Digital untuk mendorong Wirausaha Berbasis Digital. *Manajemen Dewantara*, 7(1), 46–51.
- [35] Setiawan, A., Maria, B., Endriyati, F. E., Wijanarko, M. F., & Marliya, S. (2022). Model Kepuasan Pengguna Aplikasi E-Wallet Dana. *Jurnal Kewarganegaraan*, 6(4), 6865–6874.
- [36] Simbolon, A. S., & Heriyadi, H. (n.d.). Peran Moderasi Literasi Fintech pada Pengaruh Application Quality dan Product Knowledge terhadap Reuse Intention DANA melalui Customer Satisfaction sebagai Mediasi di Indonesia. *Prosiding Management Business Innovation Conference (MBIC)*, 6(1), 129–140.

- [37] Sinulaki, R. D. A., & Siregar, O. M. (2023). *The Effect of Price, Product Quality, Brand Image on Consumer Loyalty: Study on Consumer Ouval Research on Jalan Dr. Mansyur Medan City*.
- [38] Spreng, R. A., MacKenzie, S. B., & Olshavsky, R. W. (1996). A reexamination of the determinants of consumer satisfaction. *Journal of Marketing*, 60(3), 15–32.
- [39] Sutanto, E. M. (2020). *Analisis pemilihan aplikasi pembayaran DANA*. Petra Christian University.
- [40] Sutikno, A. N. (2020). Bonus demografi di indonesia. *VISIONER: Jurnal Pemerintahan Daerah Di Indonesia*, 12(2), 421–439.
- [41] Umiyati, I., Putri, T. E., & Maya, N. (2021). Social Influence, Usability And Security On The Intensity Of DANA e-Wallet Use. *JASS (Journal of Accounting for Sustainable Society)*, 3(01).
- [42] Uopmabin, R. R., & Supriyadi, M. (2023). Analisis Pengaruh Fitur-Fitur Pada Layanan BRIMobile Terhadap Kepuasan Nasabah (Studi Pada Pengguna Brimo Di Daerah Istimewa Yogyakarta) Analysis Of The Influence Of BRIMobile Service Features On Customer Satisfaction (Study On Brimo Users In The Specia. *EBBANK*, 13(1), 7–14.
- [43] Vlasov, A. V. (2017). *The evolution of e-money*.
- [44] Wiambodo, A. N. R. (2020). *Analisis Kepuasan Konsumen Dalam Penggunaan E-Wallet Pada Masyarakat Dengan Menggunakan Integrasi Model Expectation-Confirmation Theory (Ect) Dan Diffusions Of Innovations (Doi)*. UNIVERSITAS AIRLANGGA.
- [45] Widodo, S. S. (2015). *PERANAN CUSTOMER RELATIONSHIP MANAGEMENT DALAM HUBUNGAN ANTARA TECHNOLOGY TRUST DENGAN MOBILE BANKING ADOPTION (Studi Pada Nasabah Bank CIMB Niaga Yogyakarta*. UAJY.
- [46] Windarti, G. A. O. (2012). Pengaruh Kualitas Pelayanan Jasa Terhadap Kepuasan Nasabah pada PT. Bank Negara Indonesia (Persero) Tbk Kantor Cabang Utama (KCU) Palembang. *Jurnal Ekonomi Dan Informasi Akuntansi (JENIUS)*, 2(1), 1–20.
- [47] Zahra, F. A., & Putra, R. A. (2022). *EVALUASI KEPUASAN PENGGUNA APLIKASI BRIMO MENGGUNAKAN METODE EUCS (STUDI KASUS NASABAH BRI UNIT KERTAPATI)*.