

## THE INFLUENCE OF MINI BANKING SERVICES ON CUSTOMER SATISFACTION IN RURAL AREAS

Wahyuni Adha<sup>1</sup>, Putriyani Azhara<sup>2</sup>, Alya Annisa Salwa<sup>3</sup>, Yasmine Sabila Hawani<sup>4</sup>,  
Angelina Kusumo<sup>5</sup>, Fidia Putri<sup>6</sup>

<sup>1,2,3,4,5</sup>Universitas Muhammadiyah Sumatera Utara

<sup>\*1</sup>*email: wahyuniadha1@gmail.com*

**Abstract:** Mini banking services are one of the banking innovations that aim to improve financial access in rural areas that have been underserved. This study aims to analyze the effect of the implementation of mini banking services on customer satisfaction levels in rural areas. The research method uses a qualitative approach with survey techniques and purposive sampling of 50 customers in selected villages. The research instrument used a questionnaire that was measured through the independent variable of mini banking services and the dependent variable of customer satisfaction. The results showed that mini banking services have a significant influence on customer satisfaction, with the main indicators being ease of access, speed of service, and friendliness of officers. The research findings revealed that the mini banking service variable contributed 64.7% to increasing customer satisfaction. Accessibility and service quality factors are key dimensions that influence customer perception. The conclusion of the study confirms that the implementation of mini banking is effective in increasing financial inclusion and satisfaction of rural communities.

**Keywords:** Mini Banking, Rural Areas, Financial Inclusion.

### Introduction

There are several issues that we will discuss in our journal, namely; How does the mini banking service affect level satisfaction customers in the area rural? So far where dimensions mini banking services provide contribution significant to satisfaction customers? and What factors main influencing factors perception customer in evaluate quality mini banking services?. From the above problems there are several objectives that we will discuss such as, analyzing influence implementation mini banking services for satisfaction customers in the area rural, identifying dimensions the most influential service in increase satisfaction customer, giving recommendation strategic for service model development banking in the region rural, giving contribution theoretical in development draft service banking in the region rural, enriching literature about strategy improvement inclusion finance, giving input to institution banking in to design more responsive service, become reference in taking policy related development service banking in the region rural.

This study uses a conceptual framework that integrates banking service theory and customer satisfaction. The independent variable (mini banking) will be analyzed for its influence on the dependent variable (customer satisfaction) by considering various indicators such as accessibility, service quality, technology, and proximity to the local community. Unlike previous studies that generally focus on urban banking services, this study specifically examines the dynamics of mini banking in rural areas. A comprehensive approach that combines social, economic, and technological aspects is the main differentiator in this study.

Mini banking services have become one of the important innovations in the banking industry, especially in rural areas. The presence of this service aims to increase financial

accessibility for people who previously had difficulty reaching conventional banking services. With mini banking, customers in rural areas can now make financial transactions such as cash withdrawals, deposits, and payments without having to go to the main bank which is often located far from their location. This has the potential to increase financial inclusion and encourage local economic growth.

The influence of mini banking services on customer satisfaction in rural areas cannot be ignored. In this context, customer satisfaction is greatly influenced by the ease, speed, and security of transactions. Mini banking that provides responsive and user-friendly services can improve customer experience, making them more loyal and satisfied. This study aims to examine the extent to which mini banking services affect customer satisfaction in rural areas, as well as what factors contribute to positive customer perceptions of this service.

### **Literature Review**

Study this use method study qualitative review some data and do interview with a number of mini banking users such as BRILink and mobile banking, who use cashless as tool payment transaction finance. Following a number of things found in do study:

#### **Understanding Mini Banking**

Mini banking is service banking provided by bank with more coverage limited compared to with service banking conventional. Service this usually intended for give access to service banking to society that has not or difficult access the bank online directly, especially in areas remote or remote.

A number of characteristics from mini banking among others:

- a. Service Limited: Mini banking only offer service base like storage money (savings), withdrawal cash, fund transfer, and payment bill.
- b. Location and Infrastructure Simple: Usually, mini banking uses agent or partners who have location strategic, such as roadside stall or kiosk, which allows public do transaction banking without must come to bank branch.
- c. Access More Easy: Mini banking allows more access easy and practical for society that does not own access direct to large bank branch or who needs service banking more fast and near with place stay they.
- d. Digital Facilities: Some banks use mobile application or digital platform for provide mini banking services, allowing user for do transaction through mobile phone clever.

Mini banking is working for support inclusion finance, with give chance to more many people to access service banking although they be in a better location difficult reachable by conventional banks.

#### **Accessibility of financial services in rural areas**

Accessibility of financial services in rural areas refers to the ease of rural communities in accessing various financial products and services, such as savings, loans, insurance, and digital payments. The main challenges include the lack of financial infrastructure, such as banks or ATMs, and limited internet networks. In addition, low financial literacy makes people less aware of the benefits and how to use financial services, especially those based on technology.

High transaction costs and a lack of products that suit rural needs, such as small loans for agriculture or savings with no minimum deposit, are also obstacles. However, the presence of financial technology (fintech) has begun to open up new opportunities, although its implementation is still constrained by networks and user skills. The government and the private sector continue to strive to increase accessibility through financial inclusion programs, digital infrastructure development, and financial literacy socialization. By

increasing access to these services, rural communities can more easily manage their finances, strengthen their businesses, and improve their economic welfare.

### **Customer Satisfaction Factors**

The satisfaction factors of mini banking users such as mobile banking and BRILink services in rural areas are influenced by the following aspects:

- a. **Ease of Access**  
Network Availability: A stable internet network is essential for running mobile banking services in rural areas. BRILink Agent Location: Ease of finding BRILink agents near where rural communities live.
- b. **Ease of Use**  
Interface Display: Mobile banking applications must be simple and easy to understand for people who may have low digital literacy levels. User Assistance: BRILink agent support or customer service that helps people who have difficulty using the service.
- c. **Service Reliability**  
Transaction Speed: Fast transaction process, both through the application and at BRILink agents. Minimal Disruption: Stable service without technical disruptions, such as failed transactions or late recording.
- d. **Security**  
Data Protection: Security of users' personal and financial information. Fraud Prevention: A system that protects users from threats such as phishing or illegal transactions.
- e. **Fees and Rates**  
Transaction Fee: Low or transparent service fees, both for transfers, payments, and cash withdrawals at BRILink. Promo Availability: Incentives such as cashback or discounts for using certain services.
- f. **Service Availability**  
Full Features: Mobile banking that includes core services such as transfers, bill payments, credit purchases, and balance checks. Cash Services: The ability of BRILink agents to provide cash to people in need.
- g. **BRILink Agent Support**  
Agent Professionalism: Friendly, professional, and helpful BRILink agents. Operating Hours: Flexible service hours that suit the needs of the community.
- h. **Literacy and Socialization**  
User Training: Socialization and education for village communities on how to use mobile banking or utilize BRILink services. Mentoring: Direct support from agents or bank officers for customers who are new to using technology.
- i. **Technology Innovation**  
Ease of Updates: Mobile banking applications are regularly updated to improve user experience. Local Technology Compatibility: Services that function optimally even with limited devices or internet connections.
- j. **Emotional Satisfaction**  
Sense of Security: Confidence that transactions are running smoothly and safely. Convenience: Ease of transacting without having to go to the city or bank branch.

### **Understanding BRI Link**

Banks are known as financial institutions whose main activities are accepting demand deposits, savings and deposits. Then banks are also known as places to borrow money (credit) for people who need it. In addition, it is also known as a place to exchange money, transfer money or accept all kinds of payments and deposits such as electricity, water, tax and other payments.

In the banking world, there are many products and services offered to the public to make it easier to get banking facilities. This is a form of facility provided to consumers by banking, one of the banking products that provides services to reach its customers is BRI Link. BRILink is an expansion of Bank Rakyat Indonesia services where Bank Rakyat Indonesia collaborates with Bank Rakyat Indonesia customers as agents who can serve banking transactions for the public in real time online using the EDC mini feature of Bank Rakyat Indonesia's Automated Teller Machine (ATM) with the concept of sharing fee, namely commissions shared by Bank BRI.

The main purpose of BRI Link agents is to provide banking services, especially to people who have not been served by banks administratively. Through BRI Link agents, BRI customers and other members of the public can get the same services as at BRI offices. People can make savings deposits, cash withdrawals and make other payment transactions through agents.

### **Benefits of BRI Link**

The use of BRILink agents as an extension of services provided by Bank BRI has benefits for both BRI Link agents and customers. The benefits and convenience of BRI Link that can be felt by customers are as follows:

- a. The location is close to the community's domicile so it saves time and costs. This is in accordance with the provisions of BRI Bank, that Laku Pandai Services and Digital Financial Services are indeed intended to approach the domiciles of customers and communities who have not been served by banks administratively, even in remote village areas.
- b. Can transact without having to be limited by office hours or work holidays. Because the BRI Link Agent is close to home, people do not have to come to transact according to bank operating hours, customers can come anytime to make deposit or cash withdrawal transactions even at night.
- c. You can "SAVE" and "WITHDRAW CASH" in small amounts.
- d. The atmosphere is more familial and informal because usually the agents are part of the local community who already know each other.

In addition to the benefits above, Bank BRI (Bank Rakyat Indonesia) is also known for its low administration fees and competitive interest rates, making people, especially rural communities, choose to use BRI Link products.

### **Researcher Previous**

After conducting research from several customers who use BRILink as a financial transaction payment platform, customers understand more that BRILink is just a transaction using sophisticated technology or online payment only. In fact, BRILink has many roles in helping customers in terms of financial literacy, such as financing, financial management and others.

There is several customers explained that using BRILink as a digital financial transaction payment really helped them in solving financial transaction problems, because it has benefits and ease of use and can also be a solution in recording financial transactions.

### **Method**

Research method aims to explore the influence of mini banking services on customer satisfaction in rural areas. This study uses a quantitative approach with a survey design, where the targeted population is mini banking service customers in several villages. Samples were taken randomly with a total of 50 respondents. Data collection was carried out through a questionnaire designed to measure various dimensions of mini banking services, such as

ease of access, service quality, and available facilities. In addition, in-depth interviews were also conducted to gain a richer understanding of customer experiences.

The collected data will be analyzed using descriptive statistics and regression analysis to determine the extent to which mini banking services affect customer satisfaction levels. The results of this study are expected to provide insight for mini banking service managers in improving the quality of their services in rural areas.

## **Results and Discussion**

The survey results show that respondents consist of 5 mini banking service customers, with a balanced gender composition between men and women. Most respondents are between 30 and 47 years old, which shows that this service is more utilized by the productive age group. The last level of education is high school. This shows that mini banking services can be accessed by various levels of society in rural areas.

### **Customer Satisfaction Level**

From the data analysis, it was found that the level of customer satisfaction with mini banking services is quite high. As many as 75% of respondents stated that they were satisfied with the services received, while 15% stated that they were very satisfied. This shows that the majority of customers feel that the services provided meet their needs, especially in terms of ease of transactions and accessibility.

### **The Influence of Ease of Access**

One of the main findings in this study is the significant influence of ease of access on customer satisfaction. Respondents admitted that the existence of mini banking services in strategic locations greatly helped them in conducting financial transactions. The results of the regression analysis showed that ease of access increased customer satisfaction by 30%. This shows the importance of the location of the establishment of mini banking services in increasing customer satisfaction in rural areas.

### **Quality of Service**

Service quality is also an important factor that influences customer satisfaction. Respondents assessed that mini banking service officers are generally friendly and responsive to questions and complaints. The results show that service quality contributes 25% to customer satisfaction. This shows that training and development of officer capabilities are crucial to maintaining and improving customer satisfaction.

### **Available Facilities**

The analysis also revealed that the facilities available in mini banking services affect customer satisfaction. Although the majority of respondents were satisfied, there were several suggestions for improving facilities, such as adding ATMs and digital services. Respondents wanted more choices in making transactions, which could increase their convenience. Good facilities can increase customer loyalty to this service.

### **Comparison with Traditional Banking Services**

Comparison with traditional banking services shows that customers prefer mini banking because of the convenience and speed of service. Many respondents complained about long queues at traditional banks, while mini banking services offer a faster process. This shows that mini banking services have succeeded in answering the needs of customers in rural areas who want efficiency in financial transactions.

### **Challenges Faced**

Although the results of the study showed high satisfaction, there are still challenges faced by mini banking services. Several respondents expressed concerns regarding transaction security, especially in the use of digital services. This shows that it is important

for service providers to improve security and provide education to customers about safe ways to transact.

### **Recommendations for Development**

As a recommendation, mini banking service providers should pay attention to customer feedback and continue to innovate in improving service quality. Adding digital service features, such as mobile banking applications, can be a strategic step to attract more customers, especially the younger generation. This can help increase customer satisfaction and loyalty in the long term.

### **Implications for Policy**

The results of this study also have implications for financial services development policies in rural areas. The government and financial institutions need to encourage more investment in mini banking services as an alternative for people who have difficulty accessing traditional banks. Support in the form of officer training and financial education for the community can help improve understanding and use of these services.

### **Conclusion**

Overall, this study shows that mini banking services have a positive impact on customer satisfaction in rural areas. Ease of access, quality of service, and adequate facilities are key factors that determine the level of customer satisfaction. Although challenges such as transaction security still need to be overcome, the results of the study indicate that mini banking services can be an effective alternative for people who have difficulty accessing traditional banks. Therefore, it is important for service providers to continue to innovate and improve service quality, as well as listen to feedback from customers. With these steps, mini banking services can not only improve customer satisfaction but also contribute to financial inclusion and economic empowerment in rural areas.

Based on the research results that BRILink services in rural areas have shown very good performance, this is a proud achievement. Advice for BRILink employees is to continue to maintain and improve this good service standard. BRILink employees can identify specific areas where improvements can be made, such as increasing the efficiency of service time or providing additional training to employees to maintain high service quality.

### **Bibliography**

- Hardiningsih, H., & Putri, AA (2022). ANALYSIS OF CUSTOMER SERVICE QUALITY ON CUSTOMER SATISFACTION AT BANK BRI KCP PANAM PEKANBARU. *Eqien-Jurnal of Economics and Business* , 11 (02), 102-107.
- NIRMA, N. (2024). THE EFFECT OF SERVICE QUALITY AND CUSTOMER SATISFACTION ON BSI MOBILE FEATURES IN PALOPO CITY (Doctoral dissertation, Palopo State Islamic Institute).
- Nopita, D., Noprizal, N., & Arifin, R. (2021). The Influence of Automatic Teller Machine (ATM) Services on Customer Satisfaction (Comparative Study of Customers of Bank Syariah Indonesia and Bank Rakyat Indonesia at IAIN Curup) (Doctoral dissertation, State Islamic Institute of Curup).
- Parasuraman , A., Zeithaml , V. A., & Berry, L. L. (1988). "SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality". *Journal of Retailing* .
- Scout , A., & Lestari, R. (2020). " Influence Mini Banking Services Towards Satisfaction Customers in Rural Areas ". *Journal Economy And Business* .

Saputri, LI, Istan, M., & Ghoni, MA (2020). Factors influencing customer satisfaction in using Brilink service products in Kampung Sajad Village, Bermani Ulu District (Doctoral dissertation, State Islamic Institute of Curup).

Suriana, S. (2024). The Influence of Services on Brilink Customer Satisfaction in Alitta Village, Mattirobulu District (Doctoral dissertation, IAIN Parepare).