

Customer Satisfaction of Bima Mobile Application Users is Assessed From Service Quality, Feature Completeness, Ease of Use and Transaction Security

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ABSTRACT.

The purpose of this study is to (1) test and analyze the effect of service quality on customer satisfaction of Bima Mobile application users; (2) test and analyze the effect of feature completeness on customer satisfaction of Bima Mobile application users; (3) test and analyze the effect of ease of use on customer satisfaction of Bima Mobile application users; and (4) test and analyze the effect of transaction security on customer satisfaction of Bima Mobile application users. The research object is BPD Jateng Boyolali Branch. The population is all customers using the Bima Mobile application; the sample size is 100 respondents calculated using the Leedy formula; the sampling technique uses accidental sampling. The data collection technique uses a questionnaire. The data analysis technique uses multiple linear regression analysis. The results of this study indicate that (1) Service quality influences customer satisfaction among Bima Mobile users (2) Feature completeness influences customer satisfaction among Bima Mobile users (3) Ease of use influences customer satisfaction among Bima Mobile users (4) Transaction security influences customer satisfaction among Bima Mobile users.

Keywords: Service Quality, Feature Completeness, Ease of Use, Transaction Security, Customer Satisfaction

INTRODUCTION

Customer satisfaction is the result of comparing consumer expectations with the product or service received, according to (Kotler & Keller 2016). If the service received meets or exceeds the customer's expectations, the customer will be satisfied. Meanwhile, Lovelock and Wirtz (2016) stated that products or services must be created by considering the needs and preferences of consumers so that producers can optimally meet customer desires. This is important because in an era full of increasingly competitive business competition, customer satisfaction is one of the important factors that determine the success of a product and company, one of which is in the financial services sector such as banking. Companies that can understand and can consistently meet customer expectations will more easily maintain customer loyalty and can acquire new customers. Customer satisfaction not only impacts short-term relationships, but also influences the company's image and future business growth.

Changes in consumer behavior, which are increasingly critical and selective in choosing products and services, require companies to continually improve the quality of their products and services. In the banking industry, for example, customers evaluate not only the products offered but also the quality of service, ease of access,

responsiveness of staff, and the convenience of the bank's facilities. This makes evaluating customer satisfaction levels a crucial aspect to consider.

As digital technology continues to advance and develop, humans are required to continuously adapt to it. Technological developments can influence human behavior in daily life, ranging from the increasingly widespread use of technology for various activities, increasingly rapid lifestyle changes, and the need for practical and efficient financial transactions. This has forced financial institutions, especially banks, to strive to consistently provide the best services and facilities to meet the needs and desires of their customers.

The Central Java Regional Development Bank was first established in Semarang based on the Approval Letter of the Minister of General Government & Regional Autonomy No. DU 57/1/35 dated March 13, 1963 and a business permit from the Minister of Central Bank Affairs No. 4/Kep/MUBS/63 dated March 14, 1963 as the operational basis for Central Java. The first operation began on April 6, 1963, occupying the Bapindo Building on Jl. Pahlawan No. 3 Semarang as the Head Office.

The purpose of establishing a bank is to manage regional finances, namely as a holder of Regional Cash and help improve the regional economy by providing credit to small businesses. The Central Java Regional Development Bank is a bank owned by the Central Java Provincial Government together with the City/Regency Governments throughout Central Java. The bank, whose shares are owned by the Provincial Government and the Regency/City Governments throughout Central Java, has undergone several changes in its business entity form. In 1969, through Central Java Provincial Regulation No. 3 of 1969, the Central Java Regional Development Bank was designated a Regionally-Owned Enterprise (BUMD). Then, through Central Java Provincial Regulation No. 1 of 1993, the Bank's business entity status changed to a Regional Company (Perusda).

Until finally in 1999, based on the Regional Regulation of Central Java Province No. 6 of 1998 and the deed of establishment No. 1 dated May 1, 1999 and ratified by the Decree of the Minister of Justice of the Republic of Indonesia No. C2.8223.HT.01.01 of 1999 dated May 15, 1999, the Bank then changed into a Limited Liability Company. On May 7, 1999, PT. Bank Pembangunan Daerah Jawa Tengah participated in the Banking Recapitalization Program. On May 7, 2005, PT. Bank Pembangunan Daerah Jawa Tengah completed the recapitalization program, accompanied by the repurchase of share ownership owned by the Central Government by the Central Java Provincial Government and the Regencies / Cities throughout Central Java.

As the company grows and to further display a positive image of the company, especially after being released from the recapitalization program, the management changed the company's logo and call name to represent the new face of the Central Java Regional Development Bank. Based on the Deed of Amendment to the Articles of Association No. 68 dated May 7, 2005, Notary Prof. DR. Liliana Tedjosaputro and the Decree of the Minister of Law and Human Rights No. C.17331 HT.01.04.TH.2005 dated June 22, 2005, the call name of PT. Central Java Regional Development Bank changed from Bank BPD Jateng to Bank Jateng.

In today's increasingly digital era, the banking industry faces the challenge of continuously adapting to technological advancements. One key innovation in this adaptation is the use of mobile banking applications, which can help customers conduct various banking transactions conveniently, anywhere and anytime. Mobile banking has become a practical and modern solution for banks to improve the quality of service to customers and can be used as a tool to compete in the financial industry amid customer demands for speed, convenience, and transaction security.

The Bima Mobile application itself is a digital innovation offered by Bank Jateng to meet its customers' needs. This application is designed with comprehensive features, including transfers within Bank Jateng, transfers between commercial banks, bill payments, and the purchase of phone credit and electricity. However, customer satisfaction with this application can be influenced by several important factors, such as service quality, feature completeness, ease of use, and transaction security.

Service quality is a key aspect influencing customer satisfaction. Service quality focuses on efforts to meet customer needs and desires and the accuracy of delivery to meet customer expectations. According to Parasuraman (1988:23), service quality reflects consumers' evaluative perceptions of the service received at a given time. Service quality can be determined based on the level of importance of service dimensions. In the context of mobile banking applications, service quality includes access speed, ease of use, system reliability, and responsiveness to customers.

Feature completeness is also an important indicator of customer satisfaction. Customers tend to choose applications with more comprehensive features that are relevant to their needs. According to Zeithaml et al. (2002), features that meet user expectations can increase positive perceptions of the service provided.

Ease of use is another equally important factor. Applications with user-friendly interfaces and intuitive navigation will make it easier for customers to complete various transactions. (Davis, 1989), using the Technology Acceptance Model (TAM), explains that perceived ease of use of technology will influence users' attitudes and intentions to continue using that technology.

Furthermore, transaction security is a top priority in digital banking services. Customer trust in the security of their personal and financial data determines customer satisfaction and loyalty. According to Pavlou (2003), personal data protection and a reliable security system will build user trust in electronic services.

Through this research, the authors hope to provide insight into the factors influencing Bank Jateng customer satisfaction using the Bima Mobile application. The results of this analysis are expected to serve as a foundation for Bank Jateng to continuously improve the quality of its digital services to meet customer needs and maintain competitiveness in the Indonesian banking industry.

RESEARCH METHODS

This study uses a quantitative approach. The author chose to use a quantitative descriptive method to determine the magnitude of the influence and significance

between the variables of Service Quality, Completeness of Features, Ease of Use and Transaction Security on Customer Satisfaction of Bima Mobile users. This study was conducted at Bank Jateng Boyolali Branch Office located at Jl. Merbabu No. 3 Siswodipuran, Boyolali and was conducted for 6 (six) months, precisely in July-December 2025. The population in this study were all Bank Jateng Boyolali customers who use the Bima Mobile application system, where the number is not known with certainty (Unknown Population). The number of samples required in this study was 96.04 people, but to facilitate the calculation, the sample was rounded to 100 respondents with a tolerable error rate of 10%. The sampling technique used the Accidental Sampling technique. The dependent variable is a variable that is influenced by the independent variable. The dependent variable in this study is Customer Satisfaction of Bima Mobile users (Y). In this study, there are four independent variables, namely Service Quality (X1), Feature Completeness (X2), Ease of Use (X3), and Transaction Security (X4). The regression equation model used is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e \text{ (Ghozali, 2019: 86)}$$

Information :

Y : Variable Customer Satisfaction

X1 : Service Quality Variable

X2 : Feature Completeness Variable

X3 : Ease of Use Variable

X4 : Transaction Security Variables

a : constant

b1, b2, b3 : correlation coefficient

e : error term nuisance error

RESULTS AND DISCUSSION

Table 1 Results of Multiple Linear Regression Analysis

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|----------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 3,721 | 1,515 | | 2,456 | .016 |
| | Quality of Service | .278 | .051 | .435 | 5,396 | .000 |
| | Complete Features | .167 | .061 | .223 | 2,749 | .007 |
| | Ease of Use | .175 | .062 | .227 | 2,820 | .006 |
| | Transaction Security | .210 | .073 | .232 | 2,861 | .005 |

Source: Processed primary data, 2025

From the table above, the regression equation is obtained:

$$Y = 3.721 + 0.278X_1 + 0.167X_2 + 0.175X_3 + 0.210X_4 + e$$

The interpretation of the regression equation above is:

The constant value (a) = 3.721 (positive) means that if Service Quality (X1), Feature Completeness (X2), Ease of Use (X3), and Transaction Security (X4) are constant (=0) then Y (Customer Satisfaction) is positive.

b1= 0.278 (Service Quality has a positive effect on customer satisfaction). This means: if Service Quality (X1) increases, Y (Customer Satisfaction) will increase, assuming the variables Feature Completeness (X2), Ease of Use (X3), and Transaction Security (X4) are constant/fixed.

b2= 0.167 (Feature Completeness has a positive effect on customer satisfaction). This means: if Feature Completeness (X2) increases, Y (Customer Satisfaction) will increase, assuming the variables Service Quality (X1), Ease of Use (X3), and Transaction Security (X4) are constant/fixed.

b3= 0.175 (Ease of Use has a positive effect on customer satisfaction). This means: if Ease of Use (X3) increases, Y (Customer Satisfaction) will increase, assuming the variables Service Quality (X1), Feature Completeness (X2), and Transaction Security (X4) are constant.

b4= 0.210 (Transaction Security has a positive effect on customer satisfaction). This means: if Transaction Security (X4) increases, Y (Customer Satisfaction) will increase, assuming the variables Service Quality (X1), Feature Completeness (X2), and Ease of Use (X3) are constant/fixed.

Model Feasibility Test (F Test)

Table 2 F Test Results

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------|
| 1 | Regression | 72,427 | 4 | 18,107 | 17,858 | .000a |
| | Residual | 96,323 | 95 | 1,014 | | |
| | Total | 168,750 | 99 | | | |

Source: Processed primary data, 2025

The results of the ANOVA table calculations show that this regression model has a calculated F value of 17.858 > F table (2.53) with a significance value (p-value) of 0.000 < 0.05, so Ho is rejected and Ha is accepted, meaning a feasible model in predicting the influence of Service Quality, Feature Completeness, Ease of Use, and Transaction Security on Customer Satisfaction.

Hypothesis Testing

Table 3 Summary of Hypothesis Test Results

| | t count | t table | Significance | Standardization | Information |
|----|---------|---------|--------------|-----------------|-------------|
| H1 | 5,396 | 2,000 | 0,000 | α = 0.05 | Accepted |
| H2 | 2,749 | 2,000 | 0.007 | α = 0.05 | Accepted |
| H3 | 2,820 | 2,000 | 0.006 | α = 0.05 | Accepted |

| | | | | | |
|----|-------|-------|-------|-----------------|----------|
| H4 | 2,861 | 2,000 | 0.005 | $\alpha = 0.05$ | Accepted |
|----|-------|-------|-------|-----------------|----------|

Source: Appendix 5

- 1) T-test of Variable X1 (Service Quality)
The results of the t-test as in Table 3 were obtained t count (5.396) > t table (2.000) with p -value (significance) = 0.000 < 0.05 then H_0 is rejected and H_a is accepted meaning that service quality has a significant effect on customer satisfaction. Conclusion: H_1 states that "Service quality influences customer satisfaction of Bima Mobile users" proven true.
- 2) T-test of Variable X2 (Feature Completeness)
The results of the t-test as in Table 3 were obtained t count (2.749) > t table (2.000) with p -value (significance) = 0.007 < 0.05 then H_0 is rejected and H_a is accepted meaning that feature completeness has a significant effect on customer satisfaction. Conclusion: H_2 states that "Completeness of features influences customer satisfaction of Bima Mobile users" proven true.
- 3) T-Test of Variable X3 (Ease of Use)
The results of the t-test as in Table 3 were obtained t count (2.820) > t table (2.000) with p -value (significance) = 0.006 < 0.05 then H_0 is rejected and H_a is accepted meaning that ease of use has a significant effect on customer satisfaction. Conclusion: H_3 states that "Ease of use influences customer satisfaction of Bima Mobile users" proven true.
- 4) T-test of Variable X4 (Transaction Security)
The results of the t-test as in Table 3 were obtained t count (2.861) > t table (2.000) with p -value (significance) = 0.005 < 0.05, so H_0 is rejected and H_a is accepted, meaning that transaction security has a significant effect on customer satisfaction. Conclusion: H_4 states that "Transaction security affects customer satisfaction of Bima Mobile users" proven true.

Coefficient of Determination Test

Table 4 Test of Determination Coefficient

| Model | R | R Square | Adjusted R Square | Standard Error of the Estimate |
|-------|-------|----------|-------------------|--------------------------------|
| 1 | .655a | .429 | .405 | 1.00694 |

Source: Data processing

The results show that the coefficient of determination (adjusted R Square) is 0.405, meaning that the contribution of the independent variables of Service Quality (X1), Feature Completeness (X2), Ease of Use (X3), and Transaction Security (X4) to the dependent variable Y (Customer Satisfaction) is 40.5%. The remaining (100% - 40.5%) = 59.5% is explained by other variables outside the model, such as brand trust and company image.

DISCUSSION

1. The Influence of Service Quality on Customer Satisfaction

Based on the SPSS calculation results in table 3, it shows that the calculated $t (5.396) > t \text{ table } (2.000)$ with a significance value $(0.000) < 0.05$, then H1 which states "Service quality has an effect on customer satisfaction of Bima Mobile users" proven true. Service quality can influence customer satisfaction of Bima Mobile application users because the Bima Mobile application system is able to provide fast and responsive service, the information displayed in the application is clear and easy to understand, the system rarely experiences disruptions, customers feel helped by the services provided, and overall the services provided by the application are in accordance with user needs.

This finding is reinforced by the opinion Parasuraman, Zeithaml, & Berry (1988) stated that service quality dimensions such as reliability, responsiveness, assurance, empathy, and tangibles significantly influence customer satisfaction. This finding is also supported by research by Tjiptono (2015), which confirms that service quality is a major factor influencing customer satisfaction.

2. The Influence of Feature Completeness on Customer Satisfaction

Based on the SPSS calculation results in table 3, it shows that the calculated $t (2.749) > t \text{ table } (2.000)$ with a significance value $(0.007) < 0.05$, so H2 which states "The completeness of features influences the customer satisfaction of Bima Mobile users" is proven true. The completeness of features influences the customer satisfaction of Bima Mobile application users because the Bima Mobile application has complete and up-to-date features for transaction needs, can perform various types of transactions, the features in the application function well, has a notification feature that helps users, and there are additional features that are useful for customers.

This finding is reinforced by the opinion Kotler & Keller (2016) stated that comprehensive features tailored to customer needs can increase customer value, which will encourage customer satisfaction. In the context of mobile banking applications, comprehensive features such as balance checks, transfers, Complete fund transfers (interbank, virtual accounts), bill payments & purchases (electricity, phone credit, e-wallet), easy transactions (QRIS, cardless ATM, online account opening, loan applications), and investments (mutual funds, deposits) in one application. This finding also supports the opinion Natalia & Ginting (2020) stated that complete service features are those that are considered important and able to meet customer expectations, because this will have an impact on customer satisfaction.

This finding is reinforced by previous research by Alfiana & Amri (2023), which found that feature completeness significantly impacted customer satisfaction among BSI Mobile users in Ponorogo Regency. This finding is further supported by research by Parera & Harsoyo (2025), which found that feature completeness significantly impacted customer satisfaction among Brimo Mobile users in the Yogyakarta Special Region. This finding is also strengthened by the results of Laukkanen's research (2007) stated that complete features in mobile banking applications such as balance checks, transfers and payments increase user

satisfaction and trust.

3. The Effect of Ease of Use on Customer Satisfaction

Based on the SPSS calculation results in table 3, it shows that the calculated $t (2.820) > t \text{ table } (2.000)$ with a significance value $(0.006) < 0.05$, so H3 which states "Ease of use has a significant influence on customer satisfaction Bima Mobile users" proven true.

Ease of use can influence customer satisfaction Bima Mobile users because mAsaba feels confident that the Bima Mobile application is easy to use, the menus and icons in the application are easy to recognize, the application can be used without requiring assistance from other parties, the login process and transactions can be carried out easily, and customers do not experience difficulties when using the features in Bima Mobile.

This finding is supported by Atqiya & Sutisna's (2025) Technology Acceptance Model (TAM) theory, which states that user convenience in using technology and the benefits received will determine user attitudes towards technology acceptance, which can be measured by the level of user satisfaction. This finding is also supported by Prasetia & Suwitho's (2022) opinion, which states that ease of use of an application is considered important by system users because perceived convenience will influence user satisfaction, which is reflected through experience and emotions.

This finding is reinforced by the research results of Parera & Harsoyo (2025) which stated that ease of use has a significant effect on customer satisfaction of Brimo Mobile application users in the DIY region. This finding is in line with research by Harahap et al., (2025) which states that the ease of use of the Beyond BSI Mobile application has a significant effect on customer satisfaction among Muslim students at the Medan State Polytechnic. This finding is also reinforced by research results Alalwan et al. (2017) stated that ease of use has a significant influence on customer satisfaction mobile banking users in Jordan.

4. The Influence of Transaction Security on Customer Satisfaction

Based on the SPSS calculation results in table 3, it shows that the calculated $t (2.861) > t \text{ table } (2.000)$ with a significance value $(0.005) < 0.05$, then H4 which states "Transaction security has a significant influence on customer satisfaction Bima Mobile users" proven true. Transaction security can influence customer satisfaction Bima Mobile users because customers feel safe when using Bima Mobile for transactions, the application has security features such as PIN or OTP code, customer personal data is protected, the application provides confirmation when a transaction is about to occur, and customers believe that the application is able to maintain data confidentiality.

This finding is reinforced by the opinion Kim, Tao, and Shin (2009) stated that perceived security is a key determinant in building trust, which then impacts user satisfaction and intention to use. This finding is also supported by Kotler and Keller (2016) who stated that in the context of digital marketing, information security is considered part of a risk mitigation strategy that supports

consumer satisfaction and loyalty. The findings of this study are reinforced by the research results of Wibowo & Rachbini (2025) which stated that transaction security significantly influences customer satisfaction in transactions using e-wallet systems in Indonesia. This research finding is also supported by the research of Wilyningsih et al. (2025), which stated that the security of mobile banking transactions has a positive and significant effect on customer satisfaction of Livin' by Mandiri users in Mataram City. A higher perception of transaction security will increase customer satisfaction because customers feel protected from the risk of cybercrime such as data theft.

CONCLUSION AND SUGGESTIONS

Service quality influences customer satisfaction of Bima Mobile users, Completeness of features, ease of use, transaction security influence customer satisfaction of Bima Mobile users.. The coefficient of determination (adjusted R Square) is 0.405, meaning that the contribution of the independent variables of Service Quality (X1), Feature Completeness (X2), Ease of Use (X3), and Transaction Security (X4) to the dependent variable Y (Customer Satisfaction) is 40.5%. The remaining (100% - 40.5%) = 59.5% is explained by other variables outside the model, such as brand trust and company image. The Service Quality indicator that has the highest validity coefficient is "The services provided by the Bima application are according to user needs.". To further increase the satisfaction of Bima Mobile users, Bank Jateng is expected to focus on user needs by conducting comprehensive market research to deeply understand unmet user needs.

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