

CUSTOMER SATISFACTION WITH BSI MOBILE: A REVIEW OF FEATURES, USER EXPERIENCE, AND SECURITY AMONG THE PEOPLE OF PALEMBANG CITY

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Abstract

Advancements in technology have spurred innovation within the banking industry, particularly through the digitalization of services such as BSI Mobile. This research aims to analyze the influence of product features, user experience, and security on customer satisfaction at Bank Syariah Indonesia KC Palembang Sudirman. The study employs a quantitative approach, utilizing IBM SPSS 23 for statistical analysis. Primary data were collected through questionnaires distributed to 100 respondents, all of whom are users of the BSI Mobile application at the aforementioned branch. The analytical techniques applied include tests of validity and reliability, classical assumption testing, multiple linear regression analysis, and hypothesis testing using the t-test, F-test, and coefficient of determination (R^2). The findings reveal that the product feature variable does not significantly influence customer satisfaction. However, both user experience and security variables have a positive and significant impact on satisfaction levels. Furthermore, when examined collectively, the three variables, product features, user experience, and security, simultaneously influence customer satisfaction in using BSI Mobile at Bank Syariah Indonesia KC Palembang Sudirman.

Keywords: Product Features, User Experience, Security, Customer Satisfaction, Mobile Banking

INTRODUCTION

The current development of the banking sector provides and offers convenience for customers through a wide range of operational services, including electronic banking (e-banking) services. Today, e-banking services are owned by nearly all commercial banks, with delivery channels ranging from common ones such as ATMs to others like SMS, telephone, Electronic Data Capture (EDC), and the internet.

In line with the growing trend of social media usage and existing policies promoting non-cash transactions (less-cash society), many economic actors and members of society have begun utilizing modern banking services that are more efficient and effective through e-banking. The rapid advancement of technology today has significantly influenced daily life, which is now closely linked to technological tools. Many believe that technology helps address common challenges in the digital era, especially in the area of payments. Along with this progression, Indonesian society has increasingly shifted toward electronic payment methods.

Bank Syariah Indonesia (BSI) is one of the largest Islamic banks in Indonesia, established on February 1, 2021. BSI was formed as a strong, modern, and inclusive Islamic banking entity aimed at meeting the needs of the community, particularly in Indonesia as the country with the largest Muslim population. As a pioneer in the development of Islamic finance, BSI operates based on muamalah principles in accordance with Islamic law. In today’s modern era, technology serves as a key factor in business competition, including in the banking sector, which is reflected through mobile banking services. This application is highly effective for the millennial generation, who have grown up alongside technological advancements, helping them become more productive and efficient. Therefore, millennials have become the primary target in BSI’s digital marketing strategy.

Figure 1. BSI Mobile Users



Based on Figure 1, BSI Mobile had approximately 3 million users by the end of 2021. In 2022, the number of users increased to 4.5 million, reflecting a growth of around 50% compared to the previous year. By the end of 2023, BSI Mobile users reached approximately 5.7 million, indicating an annual growth of about 27%. As of mid-2024, the number of users climbed to 7.12 million, with a growth rate of approximately 33.9%. During this period, BSI Mobile

recorded 247.32 million transactions, with a total transaction value reaching IDR 298.82 trillion.

However, since the launch of the BSI Mobile application, several users have reported various technical issues that have often disrupted their experience. One of the recurring problems is the overlapping of pop-up windows when accessing certain features, particularly during login or the initial activation process. Users have complained that these overlapping pop-ups obstruct navigation and prevent them from proceeding to the next page. This issue typically arises due to bugs in the app interface or incomplete system updates. Naturally, this impacts user comfort, especially for those who expect seamless and convenient mobile banking services.

METHODOLOGY

The data used in this study is quantitative in nature, meaning it consists of numerical information that can be measured statistically. The process of quantitative data analysis in this research involves three main stages: data collection, data processing, and presentation of the analysis results. Data was collected through the distribution of questionnaires to respondents who are customers of Bank Syariah Indonesia (BSI) at the Palembang Sudirman Branch, specifically those who actively use the BSI Mobile service.

The population in this study includes all users of the BSI Mobile banking service at the Palembang Sudirman Branch, totaling 3,289 customers. Due to the relatively large population size, the researcher employed purposive sampling as the sampling technique. Purposive sampling is a method of sample selection based on specific criteria considered relevant and aligned with the objectives of the study. In this case, the primary criterion is customers who are actively using the BSI Mobile application.

To determine a representative sample size, the Slovin's formula was used, a commonly applied statistical method for calculating sample size from a large population within a certain margin of error. Based on the desired level of precision, the calculated sample size using Slovin's formula from a population of 3,289 customers is approximately 97.05, which was then rounded up to 100 respondents. This sample is considered sufficiently representative to capture customer perceptions regarding the studied variables: product features, user experience, and security in using BSI Mobile.

RESULTS AND DISCUSSION

Results

Table 1. T-Test Results

Coefficients ^a							
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics
Model		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	5.119	2.525		2.028	.045	
	X1	-.040	.114	-.038	-.351	.726	.355
	X2	.562	.121	.516	4.661	.000	.335
	X3	.432	.137	.342	3.155	.002	.350

a. Dependent Variable: Y

- 1) The test results indicate a t-value of -0.351, while the t-table value is 1.661. Statistically, it is known that $-0.351 < 1.661$, with a significance value of $0.726 > 0.05$. Therefore, H1 is rejected, meaning that the Product Features variable does not have a positive effect on Customer Satisfaction among BSI Mobile users.
- 2) The test results show a t-value of 4.661, exceeding the t-table value of 1.661. Statistically, $4.661 > 1.661$, with a significance value of $0.000 < 0.05$. Thus, H2 is accepted, indicating that the User Experience variable has a positive and significant effect on Customer Satisfaction among BSI Mobile users.
- 3) The test results indicate a t-value of 3.155, while the t-table value is 1.661. Statistically, $3.155 > 1.661$, with a significance value of $0.002 < 0.05$. Therefore, H3 is accepted, meaning that the Security variable has a positive and significant effect on Customer Satisfaction among BSI Mobile users.

Table 2. F-Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	607.881	3	202.627	49.062	.000 ^b
	Residual	396.479	96	4.130		
	Total	1004.360	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

The calculated F-value is 49.062, which is greater than the F-table value of 3.090, and the significance value is $0.000 < 0.05$. Therefore, it can be concluded that Product Features, User Experience, and Security

simultaneously have a significant effect on customer satisfaction in using BSI Mobile.

Table 3. F-Test Results
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.778 ^a	.605	.593	2.032

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Based on the table, the coefficient of determination (R^2) is 0.605 or 60.5%. This indicates that customer satisfaction is influenced by the independent variables: Product Features, User Experience, and Security. The remaining 39.5% is influenced by other variables not included in this study.

Discussion

1. The Influence of Product Features on Customer Satisfaction

Based on the partial T-test hypothesis testing, the regression coefficient for the product features variable shows a significance value of 0.726 (> 0.05) and a t-value lower than the t-table ($-0.351 < 1.661$). Therefore, H_0 is accepted and H_a is rejected, indicating that the product features variable does not have a significant influence on customer satisfaction.

The field findings are consistent with research conducted by Fadhilah, Maya, and Bayumi, which concluded that service features do not significantly affect customer satisfaction in using mobile banking at Islamic banks. Their study found a t-value $<$ t-table ($0.397 < 1.96$) and a significance value of 0.692 (> 0.05). In their research, some of the issues reported by customers included difficulties accessing digital payment transactions and past incidents such as hacker attacks that rendered mobile banking inaccessible for several days. These factors contributed to low customer satisfaction regarding the mobile banking service features offered by Bank Syariah Indonesia.

According to the Technology Acceptance Model (TAM), technology should help users carry out banking transactions more easily and practically through features such as transfers or cash deposits. However, this study shows that customer satisfaction is not solely determined by product features. It may instead be influenced by factors like transaction speed, system reliability, security features, and the quality of customer service. Therefore, customer satisfaction is not entirely dependent on the product features provided by BSI Mobile.

2. The Influence of User Experience on Customer Satisfaction

Based on the partial T-test results, the regression coefficient for the user experience variable has a significance value of 0.000 (< 0.05) and a t-value higher than the t-table ($4.661 > 1.661$). Thus, H_0 is rejected and H_a is accepted, which means that user experience has a significant positive influence on customer satisfaction.

This result is supported by research conducted by Hana, Agung, and Diana, which also showed that user experience positively and significantly affects customer satisfaction in using mobile banking. Their findings showed a t-value of 8.967 (> 1.661) with a significance value of 0.000 (< 0.05), leading to the same conclusion.

According to the Technology Acceptance Model (TAM), when users have a positive experience with a technology-based service, they are likely to feel satisfied and share that experience with others. This word-of-mouth effect can encourage more users and increase satisfaction levels further. Therefore, positive user experience plays a crucial role in shaping customer satisfaction with mobile banking services..

3. The Influence of Security on Customer Satisfaction

Based on the partial T-test results, the regression coefficient for the security variable shows a significance value of 0.002 (< 0.05) and a t-value higher than the t-table ($3.155 > 1.661$). Thus, H_0 is rejected and H_a is accepted, indicating that security has a significant positive influence on customer satisfaction.

This finding supports the research conducted by Nila Erina, which found that security significantly affects customer satisfaction with mobile banking applications. In her study, the t-value was 5.449 (> 1.984) and the significance level was 0.000 (< 0.05), confirming that security is a key determinant of satisfaction.

According to the Technology Acceptance Model (TAM), individuals tend to choose and trust technologies that assist them in their tasks. Security is a crucial feature that influences customers' decisions to use mobile banking services. If users believe that their data and financial information are protected, they are more likely to feel satisfied. The presence of robust security features builds trust and confidence, making customers more comfortable and loyal in using BSI Mobile..

4. The Influence of Product Features, User Experience, and Security on Customer Satisfaction

Product features within the mobile banking application do not directly increase customer satisfaction. It is possible that the available features do not

align with customer needs or are difficult to use, thus failing to add significant value. As previously mentioned, some customers reported difficulties in accessing digital payment transactions, and there have been instances of hacker attacks that rendered mobile banking inaccessible for several days.

In today's digital era, user experience has become a crucial factor in determining customer satisfaction with mobile banking services. UX includes all interactions customers have with the application, such as ease of navigation, system responsiveness, reliability, and an intuitive interface design. Positive user experience significantly increases customer satisfaction. Therefore, banks must continue to enhance and refine UX aspects in their applications to ensure comfort, security, and convenience in digital transactions.

Currently, security is one of the most influential factors affecting customer satisfaction with mobile banking. Customers tend to be more satisfied when they are confident that their transactions and personal data are well protected. Strong security not only enhances customer trust but also directly contributes to satisfaction. Thus, banks must continuously improve their security systems to ensure customers feel safe and satisfied when using digital services.

Simultaneously, the results indicate that even though product features may not have a direct significant effect, user experience and security play crucial roles in enhancing customer satisfaction. This suggests that existing features may not yet be optimized in terms of usability and security. Therefore, banks should focus on improving UX and strengthening security in the development of mobile banking features to achieve higher overall customer satisfaction.

CONCLUSION

The study found that Product Features did not have a significant effect on customer satisfaction with BSI Mobile at the Palembang Sudirman Branch. This suggests that the existence of features alone is not enough—other factors such as ease of use and security may play a more important role. In contrast, both User Experience and Security showed positive and significant impacts on customer satisfaction. A smooth and intuitive interface, reliable performance, and strong data protection are key contributors to user satisfaction. Collectively, Product Features, User Experience, and Security simultaneously influence customer satisfaction, even if not all variables have a significant individual effect. Together, they contribute to user trust and loyalty.

For future research, it is recommended to include additional variables like customer service, transaction speed, or sharia compliance, broaden the study to other branch locations, and consider using qualitative or mixed-

method approaches. Segmenting respondents by age, education, or app usage duration may also provide deeper insights.

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