

Analysis Of Customer Satisfaction Toward Mybca Services Among Gunadarma University Students In Depok

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Abstract

This study aims to analyze the effect of service quality, perceived ease of use, and security on customer satisfaction among MyBCA users, particularly students of Gunadarma University in Depok. This research adopts a quantitative approach using purposive sampling. Data were collected through questionnaires and analyzed using multiple linear regression. The results indicate that service quality, perceived ease of use, and security have a positive and significant effect on customer satisfaction, both partially and simultaneously. These variables explain a substantial proportion of user satisfaction in digital banking services. The novelty of this study lies in integrating the Technology Acceptance Model (TAM), SERVQUAL, and trust/security perspective into a single empirical model, focusing on a specific application (MyBCA) and student users as digital natives. This provides a more contextualized analysis compared to prior generalized studies. The findings imply that banks should enhance usability, system quality, and application security to improve customer satisfaction.

Article Info

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1. Introduction

The development of information technology and the digitisation of financial services are creating significant changes in the banking system, such as increasing efficiency, expanding service access, and providing a better customer experience (Mutiasari, 2020; Laudon & Laudon, 2004). In the increasingly competitive banking industry, digitisation has also become a key strategy to enhance the competitiveness and financial performance of banks (He et al., 2025; Febriansyah et al., 2025).

Bank Central Asia (BCA), as one of the largest private banks in Indonesia, continues to develop digitally through the myBCA application (Rahmi et al., 2023). This application provides various features such as transfers, payments, purchases, balance checks, and credit services, aimed at enhancing customer comfort and satisfaction (Novitasari et al., 2021).

Service quality is an important factor influencing customer satisfaction (Suteja & Ariasih, 2025). According to Parasuraman et al., (1988), service quality includes reliability, responsiveness, assurance, empathy, and tangibility. In mobile banking services, service quality can be reflected through application reliability, transaction speed, and interface appearance.

Ease of use is another important factor affecting technology acceptance. Davis, (1989) explained in the Technology Acceptance Model (TAM) that perceived ease of use refers to the degree to which users believe that a system can be used effortlessly. Applications with simple navigation and understandable transaction procedures tend to increase customer satisfaction.

In addition, security plays a crucial role in digital banking services because customers highly consider the protection of personal data and transaction safety. Gefen et al., (2003) stated that trust and security significantly influence users' willingness to adopt online systems. Therefore, security becomes an important determinant of customer satisfaction in mobile banking applications.

The aspect of service quality is related to the speed of access, the appearance of the application, and the reliability of the myBCA system (Ramadhana & Prasetyo, 2025). The aspect of ease of use reflects how easy it is to understand and operate the application, including menu navigation, login process, and transaction steps. The aspect of security becomes an important element in the context of digital banking services, as user trust is greatly influenced by data protection and transaction security. These three aspects are factors that theoretically determine customer satisfaction, so they need to be separated into three independent variables to allow for accurate and measurable impact analysis.

Previous research supporting this study includes a study conducted by Suteja & Ariasih, (2025); Setiawan, (2016); Ramadhana & Prasetyo, (2025); Rahmi et al., (2023); Novitasari et al., (2021). However, most previous studies have focused on the general population or customers at large, without paying specific attention to particular user segments with unique characteristics. In fact, each user segment has different preferences and expectations regarding digital services. In this regard, college students as part of the younger generation (digital natives) possess a high level of digital literacy and use technology more intensively than other groups.

In addition, digital financial literacy has become an increasingly important competency among university students in the digital era. Digital financial literacy enables individuals to understand, evaluate, and effectively utilize technology-based financial services in managing their financial activities (Iswari, 2022). Previous studies on financial planning education have emphasized that improving financial literacy contributes to better financial decision-making and encourages the optimal use of digital financial services. Therefore, the adoption of mobile banking applications such as MyBCA can be viewed not only as a form of technology acceptance but also as a practical manifestation of digital financial literacy in everyday financial transactions.

University students are an active group of users of digital services, including mobile banking, in their daily lives. They tend to have higher expectations regarding ease of use, service speed, and app features. However, studies specifically examining student satisfaction with digital banking services, particularly the MyBCA app, remain limited. This indicates a research gap namely, a lack of empirical studies that specifically analyze user satisfaction based on the student

segment within the context of a particular banking app.

Furthermore, previous studies have tended to examine various digital banking platforms in general, without focusing on the user experience with a specific application within a particular geographic context. However, local context can influence users' perceptions of and satisfaction with digital services. Given this gap, this study offers a unique (novel) perspective by focusing its analysis on customer satisfaction levels with the MyBCA service among students at Gunadarma University in Depok. This study not only examines the factors influencing satisfaction but also considers the characteristics of students as active users of digital technology.

The selection of students as the unit of analysis is based on the academic consideration that this group represents the younger generation, which is the primary target of digital banking transformation. Additionally, students are potential long-term users who can influence future digital service development strategies. Thus, the results of this study are expected to contribute both theoretically and practically to the development of digital banking services. Based on these explanations, this study examines the effects of service quality, ease of use, and usage security on customer satisfaction among myBCA users at Gunadarma University in Depok.

2. Methods

the relationship between organizational climate and job satisfaction.

Using a quantitative methodology, this study seeks to investigate how service quality (X1), Ease of Use (X2), and User Security (X3) impact customer satisfaction (Y) among Gunadarma University app users of the MyBCA app. This study used multiple linear regression as its analytical method. Its objective is to identify the partial and simultaneous impacts of many independent factors on a single dependent variable (Ghozali, 2018). All students at Gunadarma University who have downloaded and used the MyBCA app make up the study's population (Mutiasari, 2020). Using the following criteria, purposive sampling was carried out:

- Active students at Gunadarma University
- Have used the MyBCA app for at least 3 months
- Have conducted transactions via the app

The sample size for this study was 100 respondents.

Operational Definitions of Variables and Indicators

To ensure that variable measurements are more targeted and scientifically sound, each construct is defined in terms of operational definitions and indicators as follows:

a. Service Quality (X1)

Service quality is users' perception of the MyBCA application's ability to provide reliable, responsive service that meets user expectations. Indicators (SERVQUAL – Parasuraman et al., 1988):

1. Reliability – The application's reliability in processing transactions
2. Responsiveness – Service speed and system response
3. Empathy – Attention to user needs

b. Ease of Use (X2)

Ease of use is the extent to which users believe that using the MyBCA app does not require significant effort. Indicators (Technology Acceptance Model – Davis, 1989):

1. Easy to use
2. Clear and easy to understand
3. Flexible in use

c. Security of Use (X3)

Usage security is the user's perception of the level of data and transaction protection within the MyBCA app. Indicators (Guinalú, 2006; Kim et al., 2008):

1. Protection of personal data from the risk of misuse
2. Transaction security
3. Trust in the system

d. Customer Satisfaction (Y)

Customer satisfaction is the user's level of feeling after comparing the performance of the MyBCA service with their expectations. Indicators (Kotler & Keller, 2016):

1. Satisfaction with the service and alignment with expectations
2. Usage experience
3. Intention to use again

This research uses a Likert scale. The Likert scale is a scale used in questionnaires to measure a person's attitudes, opinions, or perceptions with a range of answer choices from strongly agree to strongly disagree (Pramika, 2021). Based on the questionnaire results, each statement is categorised according to the number of respondents who answered and the percentage obtained by dividing the weighted score by the number of respondents and multiplying it by 100%. Data analysis was performed using: Validity and reliability tests; Tests of classical assumptions; Multiple linear regression analysis; T-tests (partial) and F-tests (simultaneous); Coefficient of determination (R^2).

In terms of research methods, this study has several limitations that should be noted:

1. Relatively small sample size: The limited number of respondents may affect the generalizability of the research findings. Therefore, the results of this study are more representative of conditions within a limited population namely, Gunadarma University students and may not necessarily apply more broadly.
2. Use of purposive sampling: This technique has the potential to introduce subjective bias in the selection of respondents, thereby limiting the sample's representativeness of the overall population.
3. Cross-sectional approach: Data were collected over a single time period, so they cannot capture changes in user perceptions over the long term.
4. Perception-based measurement: The data obtained are subjective because they depend on respondents' perceptions, which allows for potential bias in the answers.

3. Result and Discussion

Results

Analysis of Respondent Characteristics

Respondents by Age

The researcher sorted the data by age group using a survey she administered to one hundred students at Gunadarma University who have used the myBCA mobile banking app:

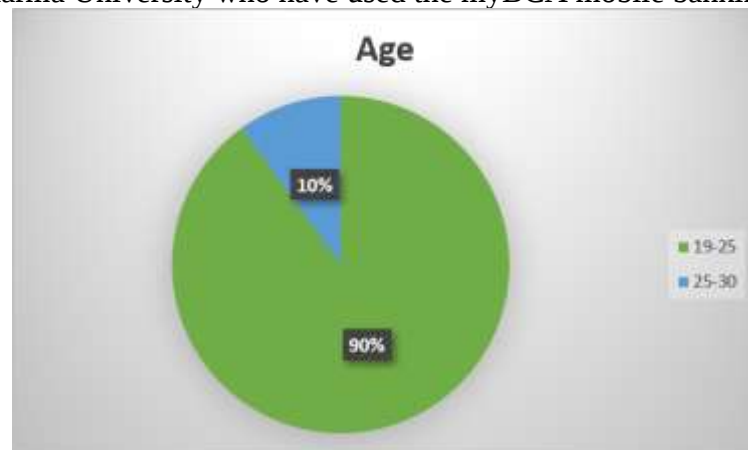


Figure 1. Age-Based Diagram

Figure 1 indicates that among 100 responders, 90 are aged 19-25 years, while 10 are aged 25-30 years.

Respondents Based on Gender

Based on the results of the questionnaire distribution to 100 respondents, the researcher took characteristics based on gender:

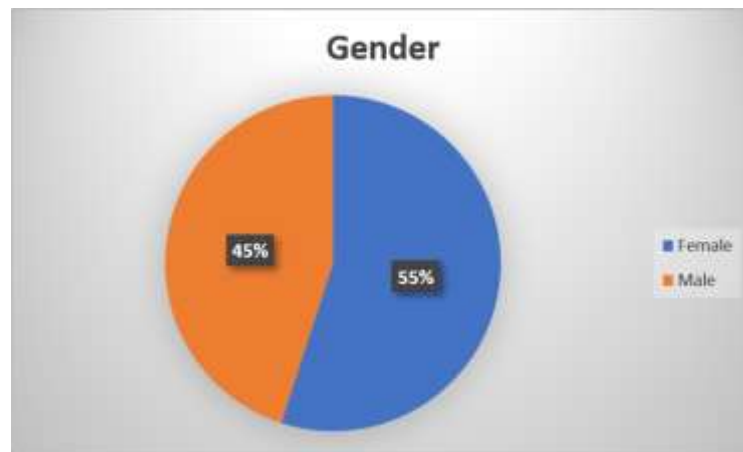


Figure 2. Gender-Based Diagram

Figure 2 shows that of the 100 respondents, 55 were female and 45 were male. It can therefore be concluded that the majority of myBCA app users are female.

Respondents based on monthly income

The researcher extracted characteristics based on monthly income from a survey that was sent out to one hundred participants.



Figure 3. Monthly Income Diagram

Based on Figure 3, it can be seen that out of 100 respondents, there are 53 respondents with an income of <2,000,000 per month and 47 respondents with an income of >2,000,000 per month.

Likert Scale Method

Based on the number of respondents, which is 100 people, the assessment score can be determined using the range calculated through the highest and lowest values with the calculation values. The interval classes obtained in the following way: The lowest value is included in the last interval, which is strongly disagree with 100 respondents, with an interval of 80 taken from the range divided by the number of classes, resulting in $100 + 80 = 180$, up to the highest value obtained of 500 with the assessment of strongly agree (Sugiyono, 2016). Then the grouping of the ratings can be determined as follows:

Table 1. Calculation of Likert Scale Intervals

Criteria	Interval
Strongly Disagree (SD)	100 - 179
Disagree (D)	180 - 259
Neutral (N)	260 - 339
Agree (A)	340 - 419
Strongly Agree (SA)	420 - 500

After performing calculations on the interval class, responses to the answers from each variable indicator based on the questionnaire distributed to 100 respondents can be obtained as follows:

Service Quality (X1)

In this study, variable X1 is Service Quality with 3 statements according to its indicators. The respondents' answers are as follows:

Table 2. Respondents' Responses Regarding the Service Quality Variable (X1)

NO	Statement	SD 1	D 2	N 3	A 4	SA 5	Total	Description
1	X1.1 Frequency	0	0	12	41	47	100	Strongly Agree
	Percentage	0	0	12%	41%	47%	100%	
	Value	0	0	36	164	235	435	
2	X1.2 Frequency	0	0	10	35	55	100	Strongly Agree
	Percentage	0	0	10%	35%	55%	100%	
	Value	0	0	30	140	275	445	
3	X1.3 Frequency	0	0	11	46	43	100	Strongly Agree
	Percentage	0	0	11%	46%	43%	100%	
	Value	0	0	33	184	215	432	
Average								437,3

Source: Primary Data Processing Results (2025)

From Table 2, we can see that the average score for three statements on the myBCA Service Quality variable was 437.3. This score falls within the interval of 421-500, which is categorized as "Strongly Agree." This indicates that respondents strongly agree that myBCA provides good service to its customers. Thus, the quality of myBCA's service is considered to play a role in driving customer satisfaction.

Ease of Use (X2)

In this study, variable X2 refers to Ease of Use with 3 statements according to the indicators. The respondents' answers are as follows:

Table 3. Respondents' Responses Regarding the Ease of Use Variable (X2)

NO	Statement	SD 1	D 2	N 3	A 4	SA 5	Total	Description
1	X2. 1 Frequency	0	5	6	37	52	100	Strongly Agree
	Percentage	0	5%	6%	37%	52%	100%	
	Value	0	10	18	148	260	436	
2	X2. 2 Frequency	0	0	10	33	57	100	Strongly Agree
	Percentage	0	0	10%	33%	57%	100%	
	Value	0	0	30	132	285	447	
3	X2. 3 Frequency	0	3	5	45	47	100	Strongly Agree
	Percentage	0	3%	5%	45%	47%	100%	
	Value	0	6	15	180	235	436	
Average								439,6

Source: Primary Data Processing Results (2025)

Based on Table 3, it is known that three statements on the Ease of Use variable of myBCA received an average score of 439.6. This score falls within the interval of 421-500, which is categorized as "Strongly Agree." This indicates that respondents strongly agree that my BCA mobile banking is easy to use and provides convenience in the transaction process. Thus, the ease of use of the myBCA mobile banking is considered to play a role in driving customer satisfaction.

Usage Security (X3)

In this study, variable X3 is Usage Security with 3 statements according to the indicators. The respondents' answers are as follows:

Table 4. Respondents' Responses Regarding the Usage Security Variable (X3)

NO	Statement	SD 1	D 2	N 3	A 4	SA 5	Total	Description
1	Frequency	0	6	5	31	58	100	Strongly Agree
	Percentage	0	6%	5%	31%	58%	100%	
	Value	0	12	15	124	290	441	
2	Frequency	0	2	6	44	48	100	Strongly Agree
	Percentage	0	2%	6%	44%	48%	100%	
	Value	0	4	18	176	240	438	
3	Frequency	0	0	12	35	53	100	Strongly Agree
	Percentage	0	0	12%	35%	53%	100%	
	Value	0	0	36	140	265	441	
Average								440

Source: Primary Data Processing Results (2025)

Based on Table 4, it is known that three statements on the variable Security of myBCA Usage obtained an average score of 440. This score falls within the interval of 421-500, which is categorized as "Strongly Agree." This indicates that respondents strongly agree that myBCA mobile banking provides security in conducting transactions. Thus, the Security of myBCA mobile banking is considered to play a role in driving customer satisfaction.

Customer Satisfaction (Y)

In this study, variable Y is Customer Satisfaction with 3 statements according to its indicators. The respondents' answers are as follows:

Table 5. Respondents' Responses Regarding the Customer Satisfaction Variable (Y)

NO	Statement	SD 1	D 2	N 3	A 4	SA 5	Total	Description
1	Frequency	0	0	8	34	58	100	Strongly Agree
	Percentage	0	0	8%	34%	58%	100%	
	Value	0	0	24	136	290	450	
2	Frequency	0	0	9	37	54	100	Strongly Agree
	Percentage	0	0	9%	37%	54%	100%	
	Value	0	0	27	148	270	445	
3	Frequency	0	2	8	38	52	100	Strongly Agree
	Percentage	0	2%	8%	38%	52%	100%	
	Value	0	4	24	152	260	440	
Average								445

Source: Primary Data Processing Results (2025)

Based on Table 5, it is known that three statements on the myBCA Customer Satisfaction variable received an average score of 445. This score falls within the interval of 421-500, which is categorised as "Strongly Agree." This indicates that the Customer Satisfaction of users during the transaction process carried out by students using the myBCA mobile banking is increasing (Oliver, 2014).

Validity Test

This test uses a sample of 100 respondents who use the myBCA mobile banking, and the validity test is conducted using the SPSS version 27 program.

Table 6. Validity Test Results

No	Variable	Item	Validity Test		Description
			RHit	RTab	
1	Service Quality (X1)	X1.1	0,944	0,195	Valid
		X1.2	0,946	0,195	Valid
		X1.3	0,948	0,195	Valid
2	Ease of Use (X2)	X2.1	0,960	0,195	Valid
		X2.2	955	0,195	Valid
		X2.3	0,952	0,195	Valid
3	Usage Security (X3)	X3.1	0,960	0,195	Valid
		X3.2	0,947	0,195	Valid
		X3.3	0,955	0,195	Valid
4	Customer Satisfaction (Y)	Y.1	0,959	0,195	Valid
		Y.2	0,952	0,195	Valid
		Y.3	0,942	0,195	Valid

Source: SPSS version 27 Output Results, (2025)

To make sure the data the researcher plans to publish about the study object is accurate, they run it through the Validity Test. The data included will be considered valid if > 0.195 (r table 100 N 5%), thus it is concluded that all indicators listed in each question of both the independent and dependent variables are declared valid because all the listed questions have a value > 0.195 (Ghozali, 2018).

Reliability Test

The method used to test the reliability of the questionnaire in this study is by using the Cronbach's Alpha coefficient formula, namely (Ghozali, 2018):

- The questionnaire can be considered reliable if the Alpha coefficient result is greater than 60%, which is equivalent to 0.6.
- The reliability of the questionnaire is determined by whether the Alpha coefficient result is less than 60%, which is equivalent to 0.6.

Table 7. Reliability Test Results

Variable	Cronbach's Alpha	Cronbach's Standard Alpha	Description
Service Quality (X1)	0,941	0,60	Reliabel
Ease of Use (X2)	0,952	0,60	Reliabel
Usage Security (X3)	0,951	0,60	Reliabel
Customer Satisfaction (Y)	0,947	0,60	Reliabel

Source: SPSS version 27 Output Results, (2025)

In this study, all item variables, including Service Quality (X1), Ease of Use (X2), Security of Use (X3), and Customer Satisfaction (Y), had a Cronbach Alpha value > 0.6 , according to Table 7 above, which was derived from a sample of 100 respondents using myBCA. Consequently, all item variables can be considered reliable.

Classic Assumption Test

The classic assumption test is an analytical method conducted to evaluate the fulfilment of essential basic assumptions in the use of regression models. These assumptions include the normality of data distribution, the absence of multicollinearity, and homoscedasticity. A good regression test is expected to have data that is normally distributed, does not experience heteroscedasticity, and is free from multicollinearity assumptions.

Normality Test

Among the fundamental classical assumptions of quantitative data analysis is the Normality Test. To ensure that the residuals are normal, the normalcy test employs the non-parametric Kolmogorov-Smirnov (K-S) statistic. The residual data is considered normally distributed if the K-S test is run with a significance value such that (Asymp.Sig) > 0.05 . The

residual data is not normally distributed if the significance value (Asymp.Sig) is less than 0.05. We used SPSS 27 to run the normality test and get the results (Ghozali, 2018).

Table 8. Normality Test Results
One-Sample Kolmogorov-Smirnov Test
Unstandardized Residual

N					100
Normal Parameters ^{a,b}	Mean				0.0000000
	Std. Deviation				1.90660316
Most Extreme Differences	Absolute				0.085
	Positive				0.078
	Negative				-0.085
Test Statistic					0.085
Asymp. Sig. (2-tailed) ^c					0.071
Monte Carlo Sig. (2-tailed) ^d	Sig.				0.070
	99%	Confidence	Lower		0.063
	Interval		Bound		
			Upper		0.076
			Bound		

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 624387341.

Source: SPSS version 27 Output Results, (2025)

The Asymp Sig value in the One-sample Kolmogorov-Smirnov (KS) table is 0.71, as shown in Table 8 above. These results indicate that the data under test follows a normal distribution, as the significance value (Asymp Sig) is greater than 0.05.

In the test results using the graphical method by observing the normal probability plot, the basis for making decisions on normality tests with the graphical method is as follows (Ghozali, 2018).

- If the points in the data set are evenly distributed around and perpendicular to the diagonal, then the regression model is considered to have a normal distribution.
- If a distribution does not conform to the normality assumption, as indicated by data points that are dispersed far from the diagonal, we say that the distribution is non-normal. Here are the outcomes of the test conducted using SPSS version 27.

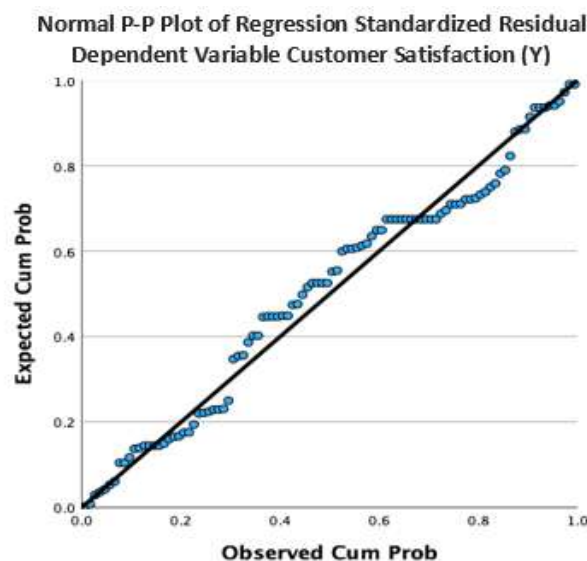


Figure 4. P-plot Normality Test Results

Source: SPSS version 27 Output Results, (2025)

It is evident from figure 4 above that the standardised regression's normal probability plot has points dispersed around the diagonal line and a moderately large range.

Consequently, it can be said that the regression model satisfies the normality assumption since the data (points) are dispersed about the diagonal line and follow the diagonal direction, which is a normally distributed graphical technique.

Multicollinearity Test

Finding out if the regression model displays any association between independent variables is the goal of this multicollinearity test. When there is no correlation between the independent variables, the regression model is considered excellent. Multicollinearity can be observed with the Variance Inflation Factor (VIF); if $VIF < 10$ and the tolerance value > 0.10 , then there are no signs of multicollinearity (Ghozali, 2018). The results of the Multicollinearity Test using SPSS version 27 are as follows:

Table 9. Results of the Multicollinearity Test

Coefficients ^a			
Collinearity Statistics			
Model		Tolerance	VIF
1	Service Quality (X1)	0.384	2.605
	Ease of Use (X2)	0.340	2.943
	Usage Security (X3)	0.445	2.247
a. Dependent Variable: Customer Satisfaction (Y)			

Source: SPSS version 27 Output Results, (2025)

Based on table 9, it can be seen that the results of this test show that all the variables used as regression predictors yield relatively low VIF values, all below 10, and the tolerance values of all variables are above 0.10. This proves that there is no evidence of multicollinearity among the study's independent variables, allowing us to use them freely.

Heteroscedasticity Test

In this test, each Dependent and Independent Variable is examined to see whether the errors of a regression model have a constant variance or not (Ghozali, 2018). The following is the graph of the Heteroscedasticity Test results processed through SPSS version 27 as follows:

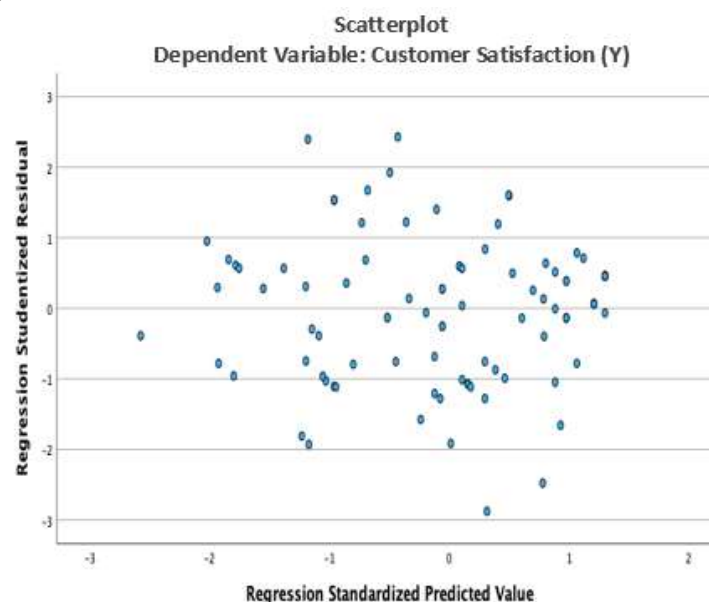


Figure 5. Heteroscedasticity Test Results

Source: SPSS version 27 Output Results, (2025)

Based on the figure 5 shown above, we can see the plot of the dependent variable (SPRESID) with residuals (ZPRED). The pattern shown in the appendix of image 5 does not exhibit any very clear patterns and the points are well-distributed and scattered. Thus, the researcher might deduce that the regression model does not exhibit heteroscedasticity in this

instance.

Multiple Linear Regression Analysis

In the Multiple Linear Regression Test, the dependent variable values are predicted to see how much change in the dependent variable affects the independent variable (Ghozali, 2018). The Multiple Linear Regression Test results, as processed by SPSS version 27, are displayed below.

Table 10. Results of the Multiple Linear Regression Test

		Coefficients^a			
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	1.123	0.724		1.550
	Service Quality (X1)	0.249	0.096	0.248	2.602
	Ease of Use (X2)	0.236	0.096	0.248	2.447
	Usage Security (X3)	0.382	0.083	0.407	4.594

a. Dependent Variable: Customer Satisfaction (Y)

The following is the regression equation in terms of standardised coefficients, based on the data provided in Table 10 above:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$$

$$Y = 1.123 + 0.249X_1 + 0.236X_2 + 0.382X_3 + \epsilon$$

Notes:

- Y = Customer Satisfaction
- X_1 = Service Quality
- X_2 = Ease of Use
- X_3 = Security of Use
- a = Constant Coefficient
- $\beta_1, \beta_2, \beta_3$ = Regression Coefficients
- ϵ = Error/Residual

A conclusion that may be drawn from this is that:

1. The value of the constant is 1.123, which indicates that if all of the independent variables, namely Service Quality (X1), Ease of Use (X2), and Safety of Use (X3), are all equal to zero, then the value of the dependent variable, which is Customer Satisfaction (Y), is equal to the value of the constant, which is 1.123.
2. The coefficient for the Service Quality variable (X1) is 0.249, and it is positive. This indicates that if the independent variable Service Speed (X1) increases by one unit, then the Customer Satisfaction (Y) variable will increase by 0.249, provided that all other independent variables remain constant.
3. The value of the coefficient for the Ease of Use variable (X2) is 0.236, and it is positive. This indicates that if the independent variable Service Security (X2) increases by one unit, then the value of Customer Satisfaction (Y) will increase by 0.236. This is assuming that the other independent variables remain the same.
4. The value of the coefficient for the Service Safety variable (X3) is 0.382, and it is positive. This indicates that if the independent variable, Service Safety (X3), increases by one unit, then the value of Customer Satisfaction (Y) will increase by 0.382, provided that the other independent variables remain unchanged.
5. The conclusion that can be drawn from the three coefficient values that have been presented thus far is that the coefficient for Usability (X3) has the highest value, which is 0.382, while the coefficient for Ease of Use (X2) has the lowest value, which is 0.236.

The coefficient for Service Quality (X1) has the lowest value, which is 0.249, and the Usability Safety coefficient has the highest value, which is 0.382. In light of this, it can be deduced that the Usability Safety coefficient (X3) is the coefficient that has the highest impact on Customer Satisfaction (Y).

Hypothesis Testing

Finding out if the independent variables have an effect on the dependent variable, either partially or all at once, is the goal of hypothesis testing. Here is the explanation:

t-Test (Partial)

Service quality (X1), usability (X2), and security (X3) are the independent factors. This study used the t-test to check if they were valid. In order to carry out this test, the significance level was examined:

- A t-value less than the crucial t-value and a significance level more than 5% are required for accepting H_0 .
- If the calculated t-value is more than the crucial t-value and the significance threshold is less than 5%, then H_0 is rejected.

$$\begin{aligned} \text{Important p-value} &= t(\alpha/2; n-k-1) \\ &= t(0.025; 100-3-1) \\ &= t(0.025; 96) \\ &= 1.984 \end{aligned}$$

Table 11. Results of the T-Test (Partial)

		Coefficients^a		t	Sig.
Model		Unstandardized Coefficients	Standardized Coefficients		
		B	Std. Error		
1	(Constant)	1.123	0.724	1.550	0.125
	Service Quality (X1)	0.249	0.096	2.602	0.011
	Ease of Use (X2)	0.236	0.096	2.447	0.016
	Usage Security (X3)	0.382	0.083	4.594	0.000

a. Dependent Variable: Customer Satisfaction (Y)

Source: SPSS version 27 Output Results, (2025)

F-Test (Simultaneous)

The dependent variable, Customer Satisfaction (Y), in this study was tested using the F-test (Ghozali, 2018). The significance level was examined in order to execute this test. The following criteria were utilised for the SPSS analysis:

- The Authors accept H_0 and reject H_1 if the computed F-value is less than the critical F-value and the significance level is greater than 5%.
- With a significance level below 5% and an F-value bigger than the threshold F-value, H_0 is rejected and H_1 is accepted.

The value of F in the table is 2.70 since it equals $F(k; n-k-1) * F(3; 100 - 3 - 1) * F(3; 96) * F(k)$. The following table displays the results of the study's simultaneous test (F-test):

Table 12. Results of the F-Test (Simultaneous)

		ANOVA^a			F	Sig.
Model		Sum of Squares	df	Mean Square		
1	Regression	713.162	3	237.721	63.414	0.000 ^b
	Residual	359.878	96	3.749		

Total	1073.040	99
a. Dependent Variable: Customer Satisfaction (Y)		
b. Predictors: (Constant), Usage Security (X3), Service Quality (X1), Ease of Use (X2).		

Source: SPSS version 27 Output Results, (2025)

Hypotheses:

Ho: The cumulative impact of service quality, ease of use, security and rewards on consumer satisfaction is not considerable.

Ha: Service quality, ease of use, security and advantages collectively exert a substantial influence on consumer satisfaction.

Table 12 indicates that the hypothesis test for Service Quality (X1), Ease of Use (X2), and Security of Use (X3) produces a computed F-value of 63.414, a crucial F-value of 2.70, and a significance level of 0.000. The significance threshold is below 0.05. Based on the decision-making method for the F-test (simultaneous) in the regression equation, it can be concluded that the variables Service Quality (X1), Ease of Use (X2), and Security of Use (X3), when tested together, have a significant effect on Customer Satisfaction (Y) (Firdaus & Dananjaya, 2024).

Test of the Coefficient of Determination (R^2)

The test of the coefficient of determination is conducted to measure the extent to which the model explains the independent variables (Ghozali, 2018). In order to test the coefficient of determination, these conditions must be met:

- The value of the coefficient of determination is between 0 and 1, or more than 0.
- A modest R^2 value suggests that the independent variables have limited ability to explain the dependent variable.
- When the R^2 value is around 1, it means that the independent factors almost entirely explain the variation of the dependent variable.

Data from a test of coefficient of determination run with SPSS 27 are displayed in the table below.

Table 13. Results of the Coefficient of Determination Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.815 ^a	0.665	0.654	1.93616
a. Predictors: (Constant), Usage Security (X3), Service Quality (X1), Ease of Use (X2).				
b. Dependent Variable: Customer Satisfaction (Y)				

Source: SPSS version 27 Output Results, (2025)

The R^2 value is 0.654, according to the Coefficient of Determination test results presented in Table 13. Service Quality (X1), Ease of Use (X2), and Safety of Use (X3) contribute 65.4% to customer satisfaction, with other factors accounting for the remaining 34.6%. This is because the coefficient of determination is expressed as a percentage, which is 65.4%. As the R-squared value shows a significant influence on the dependent variable, the findings of this Coefficient of Determination test indicate that the two independent variables' contributions fall into the "moderate" group.

Discussion

It is possible to draw the following conclusions from the study of the data presented above:

Service Quality (X1)

According to the findings of the t-test, the t-value that was calculated was 2.602, which is lower than the crucial t-value of 1.984. Furthermore, the significance level of 0.011 is lower than 0.05, which indicates that the null hypothesis (H_1) is accepted. Consequently, it is possible to draw the conclusion that the ease of use variable has a considerable and favourable impact on the level of pleasure experienced by customers, at least in part (Ramadhana & Prasetyo, 2025).

Service quality has been shown to have a significant impact on customer satisfaction. These findings are consistent with the SERVQUAL theory, which emphasizes that dimensions such as reliability and responsiveness contribute significantly to customer satisfaction (Parasuraman et al., 1988). In the context of digital banking, service quality is determined not only by human interaction but also by the performance of technological systems, such as transaction speed and application stability (Zeithaml et al., 2002). Therefore, high-quality digital services will enhance positive perceptions and user satisfaction.

Ease of Use (X2)

Based on the results of the t-test, the calculated t-value is 2.447, which is greater than the critical t-value of 1.984. Furthermore, the significance level of 0.016 is less than 0.05, indicating that the null hypothesis (H2) is accepted. Therefore, it can be concluded that the ease-of-use variable has a significant and positive impact on the level of satisfaction felt by customers, albeit to a limited extent (Suteja & Ariasih, 2025).

Research findings indicate that ease of use has a significant impact on customer satisfaction. This is consistent with the Technology Acceptance Model (TAM), which states that perceived ease of use is a key factor in technology acceptance (Davis, 1989). As digital natives, students tend to expect applications that are intuitive and easy to use. The less effort required to operate an application, the higher the level of user satisfaction (Venkatesh & Davis, 2000). Thus, ease of use is a key determinant in enhancing user satisfaction with MyBCA.

Security of Use (X3)

According to the findings of the t-test, the t-value that was calculated, which was 4.594, is higher than the crucial t-value, which was 1.984. Furthermore, the significance level, which was 0.000, was lower than 0.05, which indicates that the hypothesis H3 is accepted. In light of this, it is possible to draw the conclusion that the safety variable has a considerable and favourable impact on the level of satisfaction experienced by customers (Elkaseh et al., 2016).

Security also has a significant impact on customer satisfaction. In the e-banking literature, security is closely linked to trust, which is a key factor in the decision to use digital services (Kim et al., 2008). A high perception of security reduces the uncertainty and risk perceived by users, thereby increasing satisfaction (Flavián & Guinalíu, 2006). This indicates that security is not merely a technical factor but also a psychological one in shaping user satisfaction.

4. Conclusion

The findings of this study indicate that service quality, ease of use, and security play significant roles in shaping customer satisfaction with the myBCA application among students at Gunadarma University in Depok. Partially, each variable—service quality, ease of use, and security—demonstrates a positive and significant effect on customer satisfaction, suggesting that improvements in any of these aspects can enhance users' overall experience. Furthermore, when examined simultaneously, these three factors collectively exert a substantial influence on customer satisfaction, highlighting the importance of integrating high-quality service, user-friendly systems, and robust security features in digital banking applications. These results underscore the necessity for banks to continuously optimize digital service performance to meet user expectations and maintain competitiveness in the financial industry.

Limitations and Future Research Directions

These limitations must be taken into account when interpreting the results of this study. First, the study sample was limited to MyBCA users—specifically, students at Gunadarma University in Depok—so these findings cannot be generalized to all MyBCA app users, regardless of region or age. Second, the research method was still simple due to its narrow scope. Third, the variables in the study are still limited, so there are many factors that have not yet been examined.

Future researchers can expand the scope of the study and involve respondents from

various generations and backgrounds to enhance generalizability. Future research should also employ a broader methodology with a sufficiently large sample size. BCA Management, as the administrator of the MyBCA app, can utilize these research findings to enhance marketing strategies, service quality, and brand image in accordance with applicable principles to retain customers, and can continue to maintain the quality of information, service features, and system quality so that users feel confident in continuing to use the MyBCA app.

Theoretical Contributions

This study makes several important contributions to the advancement of knowledge, particularly in the field of consumer behavior in digital banking, namely:

1. **Integration of Theoretical Frameworks.** This study integrates three main approaches, namely: (a) Technology Acceptance Model (TAM) → explains the role of ease of use; (b) SERVQUAL → explains service quality; (c) Trust/Security Perspective → explains security perceptions.
This integration reinforces the understanding that customer satisfaction in the context of digital banking is multidimensional.
2. **User-Specific Context (Students).** This study expands the literature by highlighting students as a “digital native” segment, who exhibit distinct characteristics compared to the general population in terms of technology adoption.
3. **Empirical Contribution to a Specific Service (MyBCA).** This study provides more contextually relevant empirical evidence regarding the use of a specific banking app, thereby enriching previous research that tended to be more general in nature.

Practical Implications

The findings of this study offer several practical implications for banking institutions, particularly developers of digital services such as MyBCA:

1. **Optimizing App Design (User-Friendly).** Banks need to ensure that their apps feature a simple interface, clear navigation, and are easy for users to understand, especially younger generations.
2. **Improving Service System Quality.** Application stability, transaction speed, and minimal technical disruptions must be top priorities to enhance the user experience.
3. **Strengthening Digital Security Systems.** Implementing advanced security technologies and educating users about digital security are crucial for boosting trust and satisfaction.
4. **User Segmentation Strategies.** Banks can develop features or services better tailored to students’ needs, such as integrated tuition payments or personal finance features.

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Conflict Of Interest

“The authors declare no conflict of interest.”

Author Contributions

The authors all contributed to this study, from conceptualization, methodology, data collection, and analysis to the initial draft, revision, and editing, and worked on it collaboratively.

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