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# The Influence of Service Features and Security on Customer Satisfaction Using Bank Sumut Mobile Banking with Trust as an Intervening Variable

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## Abstract

*This study analyzes the influence of service features and security on customer satisfaction in the context of mobile banking at Bank Sumut, with trust serving as an intervening variable. Using a quantitative approach, data were collected from active mobile banking users through a structured questionnaire. The analysis was conducted using SmartPLS to examine direct and indirect effects among variables. The results show that service features and security have a significant positive influence on trust, which subsequently affects customer satisfaction. Trust is also confirmed as a significant mediator in the relationship between service features, security, and satisfaction. These findings highlight the importance of improving digital service quality and security mechanisms to strengthen user trust and enhance satisfaction in mobile banking services.*

*Keywords: Customer Satisfaction; Mobile Banking; Service; Security; Trust*

## 1. Introduction

In recent years, the delivery of financial services has experienced significant transformation. One of the characteristics of the banking industry worldwide is that The global banking sector has become more unpredictable and competitive. With the support of technological progress, banks implement innovative approaches to improve customer satisfaction through enhanced products and services, while also reducing operating expenses [Sohail & Shanmugham, 2003].

The presence of capabilities including fund transfers, payment processing, balance checks, and account registration in Mobile banking applications is critical in determining customer satisfaction. The extent to which these features are comprehensive, intuitive, and aligned with customer needs directly impacts their experience. Conversely, features that are difficult to access, slow, or irrelevant tend to frustrate customers, thus negatively impacting their overall satisfaction.

The issue of security in Mobile banking is of utmost importance, as it relates to protecting the privacy of clients' personal and financial information. Safeguarding these platforms against possible risks such as data breaches, cyber-attacks, or fraudulent transactions is not only a technical requirement but also a psychological requirement. A sense of security is an important factor in building and maintaining customer trust. If the security of Mobile banking services is not guaranteed, even with sophisticated technology, customers may be reluctant to use it. This is what underlies the role of Mobile banking system security, not only depending on infrastructure, but also on psycho-social variables.

To maintain competitiveness in the banking industry, which is full of tight competition, banks must not only ensure customer satisfaction, but also attract new customers. In this context, Bank Sumut must continuously monitor and improve services based on customer feedback to ensure that Mobile banking services remain relevant, competitive, and in line with customer needs in the digital era. Increasing customer satisfaction, which leads to a modern and trusted bank image, also leads to customer retention and the institution's ability to compete within the industry.

Mobile banking is an ideal solution for modern society that prioritizes convenience and efficiency in accessing various banking services according to their diverse needs and preferences. Bank Sumut is considered one of the leading financial institutions and has a significant influence in North Sumatra. has quickly responded to this technological development by launching a new application called SUMUT mobile. This application is specifically designed to provide digital banking services

that are not only easy to use but also prioritize security and efficiency aspects for all customers without exception.

The Financial Services Authority (OJK) revealed that there are three challenges faced by Indonesian banks in digital banking services, namely the evaluation of bank information systems, network availability, and consumer education and protection. Bank information systems related to connection time settings are too short, so that many transactions are not completed. Network or agent availability regarding weak telecommunications signals. Consumer education and protection are related to people who do not yet understand digital banking services. Like other digital services, Sumut Mobile Banking also faces these challenges. Based on customer complaint ticket data for Bank Sumut mobile banking, it can be seen that user complaints can be identified, that the obstacles recorded being obstacles related to the failure to execute the purchase and pay features, slow features related to network constraints, technical problems, and security concerns. In the use of Mobile banking, two main aspects influence customer satisfaction, namely intuitive service features, security, and trust. Mobile banking service providers will provide safe, reliable, and quality Mobile banking services with the hope that customer users will feel confident in using mobile banking in their daily operational banking activities. This study focuses on The Impact of Service Features and Security on Customer Satisfaction in Bank Sumut's Mobile Banking.

Previous studies have examined the relationship between service features, security, trust, and customer satisfaction in digital financial services; however, most research has focused on commercial banks and large-scale national banking institutions. Studies specifically conducted in regional banks such as Bank Sumut remain limited. In addition, prior research has not sufficiently addressed how trust functions as an intervening variable within the context of mobile banking adoption in local banks. Therefore, this study contributes by providing empirical evidence from a regional banking environment, offering insight into customer behavioral responses toward service features and security in mobile banking, and strengthening the understanding of trust-based satisfaction models in developing regions like North Sumatra.

## 2. Literature Review

### 2.1. Satisfaction

Consumer satisfaction is one of the crucial components in the sustainability and success of a business. Within a highly competitive market, consumer satisfaction serves as a primary metric for evaluating an organization's effectiveness in meeting the dynamic and ever-changing needs and desires of customers. When producers can provide products or services that meet consumer expectations, the level of satisfaction will increase; conversely, a mismatch between expectations and realization will cause disappointment.

According to Kotler (in Sunyoto, 2013:35), consumers can experience three degrees of customer satisfaction: "If product performance is below expectations, consumers will feel disappointed. If performance is as expected, consumers will feel satisfied. However, if performance exceeds expectations, consumers will feel very satisfied, happy, or excited." Another definition is put forward by Tjiptono (2014:353), who states that the the word satisfaction is derived from Latin, with 'satis' meaning 'sufficient' or 'enough', and 'facio' meaning 'to make' or 'to do'.

The customer satisfaction measurement technique that is often used is the survey method. Customer satisfaction survey methods can use measurements in various ways as follows:

1. Directly reported satisfaction, namely measuring customer satisfaction directly by asking the extent to which customers are satisfied with a company's goods or services.
2. Derives dissatisfaction, namely by asking respondents directly between expectations and reality regarding the company's products/services.
3. Problem analysis, namely by asking respondents to write down the problems faced and write suggestions for improvements.
4. Importance/performance analysis/performance ratings, namely by asking respondents to rank elements based on the degree of importance of each element and the level of company performance in each element.

### 2.2. Security

Security is an absolute must for business actors, whether products, services, or both. Security provides comfort to users (or in this case, consumers) and increases consumer trust, which leads to increased sales (I Putu Eka Pratama, 2015). A safe and comfortable service will foster consumer trust. Consumer trust is one of the key assets for attaining business success, particularly within digital enterprises, including online businesses. (Iskandar and Nasution, 2019).

Security is the ability of online application providers to maintain the confidentiality of data and transactions carried out by implementing routine procedures. Maintaining customer loyalty in transactions by providing convenience and security is an important factor in building customer confidence. (Yunita et al., 2019). Data security is an important component of an information system. Providing an information system that does not have physical substance, online transaction security is a way to identify fraud or at least prevent it (Yunitasari & Lestariningsih, 2018). Only a group of authorized individuals can access the details

required due to their significance and pertinence. If such data is obtained by unauthorized individuals, it may negatively impact its rightful owner (Mutiara & Wibowo, 2020).

Security plays a central role in online transactions. It is a crucial consideration for individuals conducting purchases online, as the majority of these exchanges occur via the internet (Maulina Hardiyanti, 2012):

1. Assurance of transaction completion,
2. Convenience of payment via cash on delivery or bank transfer,
3. Transaction confirmation through shipment tracking numbers,
4. Reputation of the online seller,
5. Quality of products offered

### 2.3. Service Quality

Quality can be interpreted as the anticipated standard of quality, and managing this standard seeks to meet the needs and preferences of consumers so that they feel satisfied. "Quality can be interpreted as the degree achieved by characteristics related to meeting requirements" (Alfi Syahri Lubis, 2017). Product quality is one of the determining factors of customer satisfaction because good product quality will create, maintain, and make consumers loyal.

Kotler and Armstrong (2005): "Product Quality is the ability of a product to demonstrate its function, it includes overall durability, reliability, accuracy, ease of operation and repair of the product as well as other product attributes". "There is a close relationship between determining quality and consumer satisfaction" (Tjiptono, 2008). "The concept of product quality has become a very dominant factor in the success of organizations, both profit and non-profit organizations, because if consumers feel that the quality of the product they receive is good or according to expectations, they will feel satisfied, confident, and have a commitment to become loyal consumers."

### 2.4. Influence Between Variables

#### **H1: The Effect of Service Attributes on Customer Satisfaction**

According to Zeithaml, Bitner, and Gremler (2013), service features cover all aspects that influence customer perception when interacting with a service, including quality, convenience, speed, and ease of use. These features are important components in creating a positive user experience. Rithmaya (2016) emphasized that service features are one of the elements that influence the level of consumer confidence in making purchasing decisions, both in online and offline contexts. Kotler and Keller (2007) also stated that service features can be used to differentiate a company's products from competitors, providing a competitive advantage. Research by Putong and Fadhillah (2024) found that service features have a significant influence on customer satisfaction in using the BRImo application. This shows that responsive and fully featured services contribute to the creation of satisfaction.

#### **H2: The Influence of Security on Customer Satisfaction**

Information security includes all technical and procedural efforts to prevent unauthorized access, data manipulation, and system damage (Suryadharma & Budyastuti, 2019). Aprilia (2018) added that the perception of security is formed from consumer confidence in the protection of their data. Research by Khotijah et al. (2023) shows that security has a positive influence on customer satisfaction of mobile banking users. This means that a system that is able to maintain privacy and transaction integrity will increase customers' sense of security and comfort, which ultimately affects overall satisfaction.

#### **H3: The Influence of Service and Security Features on Customer Satisfaction**

Tjiptono (2020) stated that customer satisfaction is the result of an evaluation between expectations and perceptions of actual service performance. When products and services exceed expectations, customers tend to show a satisfied response. Studies by Fadhillah et al. (2024) and Dwijulianti & Anggrainie (2023) support this finding, showing that service features and security have a significant influence on customer satisfaction, both directly and through other variables such as trust. This confirms the importance of features and security as the main determinants of satisfaction in the context of digital services.

#### **H4: The Influence of Service Features on Trust**

According to Akbar & Parvez (2009), trust arises from the belief in a reliable relationship with integrity. In digital services, complete, responsive, and consistent features play a role in building customer trust in the system. Colquitt (2018) emphasized that trust plays an important role in forming user loyalty. This is reinforced by Khoirunnisa & Trishananto (2023), which shows that feature availability has a positive and significant influence on trust in the context of mobile banking.

#### **H5: The Effect of Security on Trust**

Whitman and Mattord (2010) stated that information security includes the protection of confidentiality, integrity, and availability of data. Trust can be formed when users believe that their information is protected. Kotler & Keller (2016) stated that trust is built from the competence, integrity, and honesty of the organization. Studies by Wardani & Fahlefi (2022) and Reki Savalas (2018) show that security perceptions have a direct and significant influence on consumer trust in the use of electronic systems.

#### H6: The Influence of Service Features on Customer Satisfaction with Trust as an Intervening Variable

According to Singh & Sirdeshmukh (2000), trust is the foundation of long-term relationships between customers and companies. In a digital context, reliable service features and trusted security systems shape the perception of system reliability and integrity. A study by Khoirunnisa & Trishananto (2023) shows that both feature availability and security have a significant influence on trust, and trust can mediate the influence of both on mobile banking user satisfaction.

#### H7: The Influence of Security on Customer Satisfaction with Trust as an Intervening Variable

In digital transactions, trust is an important factor that mediates the influence of features and security on customer satisfaction. Park and Kim (in Saputri, 2015:18) stated that security is the ability of a system to maintain transaction integrity, which ultimately forms customer trust in the system. This mediation model is also strengthened by Khoirunnisa & Trishananto (2023), which shows that trust can significantly mediate the relationship between security and features on satisfaction. This means that although features and security are important, trust is a key psychological element in creating customer satisfaction. Considering how the variables interact as described earlier, the framework for this research is illustrated in the diagram below.

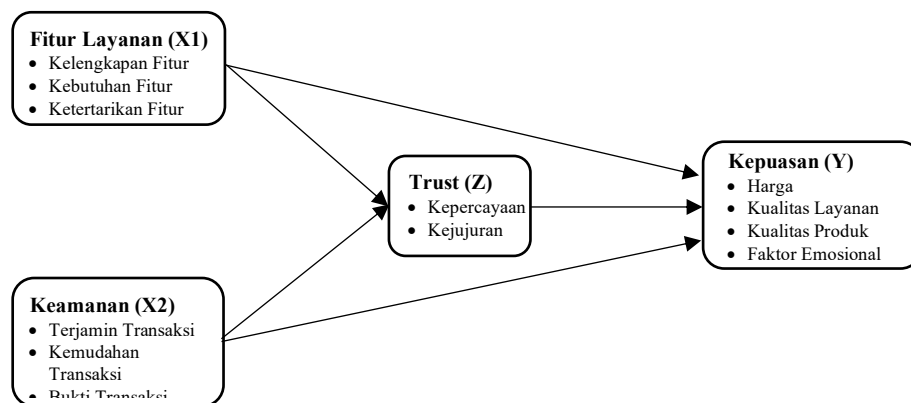


Figure 1: Conceptual Framework

### 3. Methods

#### 3.1. Research Methods

This research utilizes a quantitative methodology. Information was collected through questionnaires, which offered multiple response options on an interval scale and used a structured rating format. Respondents included current users of Bank Sumut Mobile Banking willing to participate. The collected data was analyzed employing SEM-PLS (Structural Equation Modeling-Partial Least Squares) with SmartPLS version 4.0.9.

The research adopts the SOSTAC framework (Situation, Objectives, Strategy, Tactics, Action, Control) as the analytical model. Each component of the framework serves as a lens for evaluating current marketing practices, identifying performance gaps, and developing actionable strategies for increasing KMG borrower growth.

### 4. Results and Discussions

#### 4.1. Convergent Validity

This study's measurement model includes both reflective and formative components. Variables such as Service Features, Security, and Trust are assessed reflectively, while Satisfaction is evaluated formatively. According to Hair et al. (2021), a well-fitting reflective measurement model requires a loading factor above 0.70, composite reliability over 0.70, and an average variance

extracted (AVE) exceeding 0.50. The test results indicate that the outer loadings are all above 0.70, demonstrating excellent convergent validity. Additionally, the AVE value greater than 0.50 confirms that convergent validity is satisfactory validity.

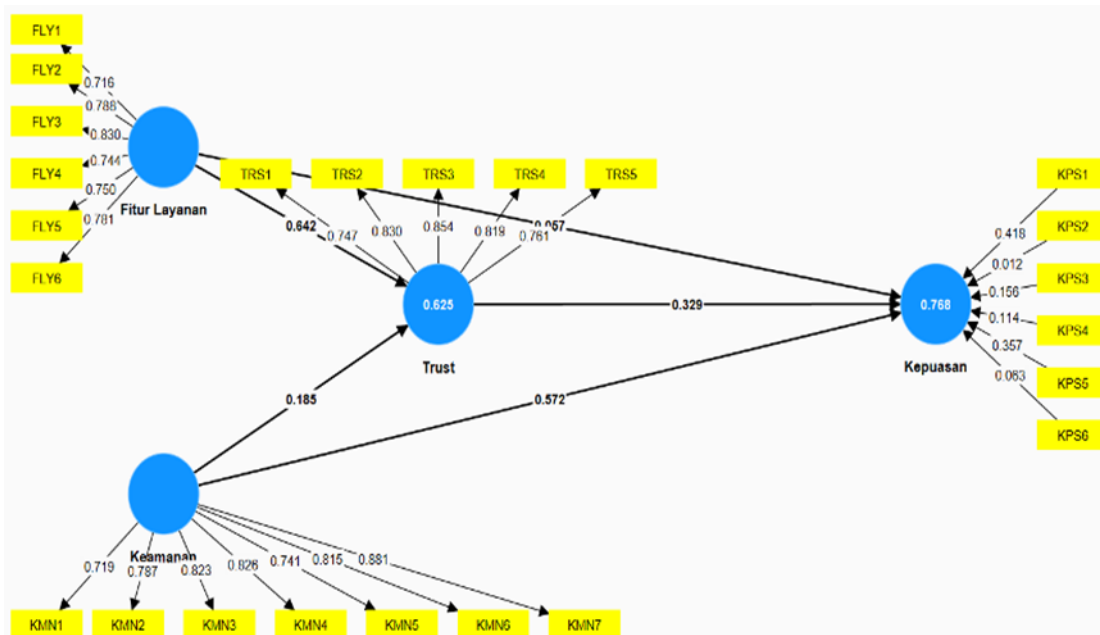


Figure 2: Bootstrapping Model Estimation Results

4.2. Composite Reliability

Table 1: Average Variance Extracted

Variable	Cronbach's alpha	Composite reliability	AVE	Conclusion
Service Features	0.861	0.896	0.591	Valid
Security	0.906	0.926	0.641	Valid
Trust	0.864	0.9901	0.646	Valid

The degree of variable reliability is deemed satisfactory, as demonstrated by a Cronbach's alpha and composite reliability exceeding 0.70, indicating reliability. The assessment of convergent validity, shown by an AVE value greater than 0.50, fulfills the criteria for strong convergent validity.

4.3. Discriminant Validity

Discriminant validity is a type of assessment aimed at confirming that variables are conceptually distinct and supported by empirical or statistical evidence. Hair et al. (2019) suggest using the HTMT approach as it is deemed more effective and precise in identifying discriminant validity. A threshold value below 0.90 is recommended. When the HTMT value for a set of variables falls below 0.90, it indicates that discriminant validity has been established.

Table 2: Heterotrait-Monotrait Ratio (HTMT)

	Service Features	Security	Trust
Service Features			
Security	0.842		

Trust	0.884	0.719
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#### 4.4. R Square Analysis Results

The R-squared statistic size describes the magnitude of the variation of endogenous variables that can be explained by other exogenous/endogenous variables in the model. According to Chin (1998), the qualitative interpretation value of R square is 0.19 (low influence), 0.33 (moderate influence), and 0.66 (high influence). Based on the calculation results above, it can be said that the magnitude of the joint influence of service and security features on trust is 61.8% (moderate influence). The magnitude of the influence of service and security features on satisfaction through trust is 76.2% (high influence)

Table 3: R Square

	R Square
Satisfaction	0.762
Trust	0.618

#### 4.5. Hypothesis Results

The hypothesis testing procedure includes analyzing the t-statistic or p-value related to the variables. When the calculated t-statistic is greater than 1.96 (as per the t table) or the resulting p-value is below 0.05, it suggests a significant association between the variables.

Table 4: Hypothesis Results

Hypothesis	Path Coefficient	p-value	Conclusion
Service Features -> Satisfaction	0.057	0.590	Rejected
Service Features -> Trust	0.642	0.000	Accepted
Security -> Satisfaction	0.572	0.000	Accepted
Security -> Trust	0.185	0.073	Rejected
Trust -> Satisfaction	0.329	0.001	Accepted
Service Features -> Trust -> Satisfaction	0.211	0.000	Accepted
Security -> Trust -> Satisfaction	0.061	0.187	Rejected

Based on the results of the hypothesis testing above, the following is known:

- The initial hypothesis (H1) is dismissed, specifically that Service Features significantly affect Customer Satisfaction, demonstrated by a path coefficient of (0.048) and a p-value of (0.619 > 0.05). Consequently, H0 is accepted, indicating that there is no significant impact of the independent variable (service features) on the dependent variable (satisfaction) when considered collectively.**

The results of the hypothesis test are in accordance with the results of research conducted by Saragih, S. A., & Siregar, Z. (2025). Pengaruh Fitur Layanan, Privasi Keamanan dan Kepercayaan Terhadap Kepuasan Pengguna Aplikasi Dana Sebagai Alat Pembayaran (Studi Pada Mahasiswa Prodi Manajemen Unimed). Reported that service features do not have a significant effect on user satisfaction. However, other studies have produced different results, research conducted by Putra Pratama, Yudha, and Mismiwati, Mismiwati and Diem, and M. Junestrada (2023). Pengaruh Fitur Layanan, Kemudahan Penggunaan, Dan Kepercayaan Terhadap Kepuasan Nasabah Bank Muamalat Cabang Utama Dalam Menggunakan Layanan Mobile Banking M-Din, reported that Service Features have a positive and significant effect on customer satisfaction in using m-din mobile banking, as shown by the results of the t-test, namely 1.835.

- Statistical evidence validates the second hypothesis (H2), as data analysis reveals that Service Features substantially impact Trust, demonstrated by the 0.643 path coefficient and statistical significance at p-value 0.000. Every change in Service Features will increase trust. In the 95% confidence interval, the influence of service features lies between 0.437 and 0.814. The existence of service features in increasing trust has a strong influence at the structural level (f square = 0.481). The need to improve service features is considered very important as when there is a policy to improve service features, the increase in trust will increase to 0.814.**

The results of the hypothesis test are in line with the research conducted by Fadhilah Oktariani, Maya Panorama, Muhamad

Rahman Bayumi (2024), Pengaruh Fitur Layanan Dan Keamanan Terhadap Kepuasan Nasabah Menggunakan mobile banking Pada Bank Syariah Indonesia Kc Palembang Demang Dengan Kepercayaan Sebagai Variabel Intervening, reported that service features have a positive and significant effect on customer trust in using mobile banking at Bank Syariah Indonesia. Based on the results of the primary statement at the time of the study, customers felt that the service features provided could create a sense of trust in customers in using mobile banking. After the service features that provide a good response to customer transactions, it will create customer satisfaction in using the BSI mobile banking.

- c. **Analysis results substantiate the third hypothesis (H3), establishing that security measurably influences customer satisfaction levels, as evidenced by the 0.597 path coefficient and statistical significance ( $p=0.000$ ). Security enhancements consistently yield positive shifts in satisfaction metrics. Statistical analysis shows that within the 95% confidence parameters, the influence magnitude varies between 0.421 and 0.764. At the structural framework level, security demonstrates robust effectiveness ( $f\ square = 0.629$ ). Prioritizing security upgrades emerges as a strategic imperative, since targeted security improvement initiatives potentially elevate satisfaction measurements by as much as 0.764.**

The findings of the hypothesis test align with the outcomes The Analysis of Service Attributes and Safety Measures on Client Satisfaction in Mobile Banking Application Usage at Indonesia Sharia Bank Palembang Demang Branch with Trust as a Mediating Variable, which documents that protective measures demonstrate a favorable and meaningful impact on user confidence when utilizing digital banking services in Sharia banks. This is by the facts in the field when conducting research, the security provided by BSI Mobile with double security is sufficient to meet customer satisfaction in making online transactions.

The findings from the hypothesis test vary from those of the research carried out by Saragih, S. A., & Siregar, Z. (2025). Pengaruh Fitur Layanan, Privasi Keamanan dan Kepercayaan Terhadap Kepuasan Pengguna Aplikasi Dana Sebagai Alat Pembayaran (Studi Pada Mahasiswa Prodi Manajemen Unimed). The results of this study state that security privacy does not have a significant effect on user satisfaction.

- d. **The fourth hypothesis (H4) is rejected, namely that there is a significant influence of security on trust with a path coefficient (0.186) and p-value ( $0.072 > 0.05$ ). H0 is accepted, meaning that there is no significant influence between the independent variable (service features) on the dependent variable (satisfaction) simultaneously or together.**

The hypothesis testing outcomes contradict findings from prior scholarship by Oktariani, Panorama, and Bayumi (2024) in their examination titled 'The Impact of Service Elements and Protection Measures on User Satisfaction in Digital Banking Applications at Indonesia Islamic Bank Palembang Demang Branch with Confidence as a Mediating Factor,' wherein they determined that safety protocols substantially and favorably influence client trust during smartphone banking interactions with Sharia financial institutions.

- e. **Statistical analysis validates hypothesis five (H5), demonstrating that confidence levels exert considerable influence on client contentment, as evidenced by the measured path coefficient (0.306) and statistical significance ( $p=0.000$ ). Fluctuations in consumer trust consistently correspond to improvements in satisfaction measurements. Statistical boundaries at the 95% confidence threshold indicate influence parameters ranging between 0.126 and 0.455. At the structural framework level, confidence demonstrates intermediate potency in elevating satisfaction indicators ( $f\ square = 0.147$ ). Strategic emphasis on trust development merits attention, as initiatives targeting trust enhancement could potentially amplify satisfaction metrics up to 0.455.**

The hypothesis testing outcomes correspond with scholarly work by Meileny and Wijaksana (2020), entitled 'The Influence of Perceived Utility, Perceived Ease, Service Elements, and Confidence on LinkAja Consumer Satisfaction Levels in Indonesia,' which established that Utility Perception (X1), Ease Perception (X2), Service Components (X3), and Reliability (X4) each demonstrate notable and affirmative impacts on Consumer Satisfaction Metrics of LinkAja across Indonesia, both individually and collectively. Additional findings highlight that the reliability construct emerges as the dominant factor affecting LinkAja user contentment in Indonesia, suggesting that enhanced consumer confidence directly correlates with elevated satisfaction measurements.

A subsequent investigation by Saragih and Siregar (2025) titled 'The Impact of Service Attributes, Security Confidentiality, and Trustworthiness on DANA Application User Satisfaction as a Payment Instrument (Analysis of Management Program Students at Unimed),' reveals that: 1) service attributes show no substantial relationship with user contentment, 2) security confidentiality demonstrates no significant correlation with user contentment, 3) trustworthiness exhibits meaningful influence on user contentment, 4) trustworthiness effectively functions as a mediator between service attributes and contentment, 5) trustworthiness successfully mediates security confidentiality's effect on user contentment.

- f. **Statistical evidence supports the sixth proposition (H6), establishing that consumer confidence functions as a crucial intermediary construct, specifically facilitating the indirect relationship between service attributes and client contentment, as demonstrated by the relationship coefficient (0.211) and statistical significance ( $p=0.000$ ).**

The hypothesis examination findings correspond with scholarly research by Cnosta, Ningrum, and Cahyani (2024) titled 'The Impact of Service Excellence and Value Perception on Consumer Fulfillment with Client Confidence as a Mediating Factor.' Their investigation documented the relationship between service excellence and recognized worth on consumer fulfillment with client confidence serving as an intermediary construct. The Sobel test analysis yielded a one-tailed probability measurement of 0.000, substantially below the 0.05 threshold. Consequently, their determination confirms that service excellence and recognized worth influence consumer fulfillment through client confidence as an intermediary construct."

- g. **The seventh hypothesis (H7) is rejected, where trust does not significantly play a role as a mediating variable, namely mediating the indirect effect of security on customer satisfaction with a path coefficient (0.061) and p-value (0.187).**

The results of the hypothesis test are in line with the results of research conducted by Irma Linamaningsih, Nonik Kusumaningrum, Lusya Tria Hatmanti Hutami (2025). The Influence of Perceived Ease of Transaction and Perceived Security of Transaction on Intention to Shop with Trust as an Intervening Variable Among Shopee Users show that Trust does not have a positive and significant effect on intention to shop. Trust does not function as an intervening variable between perceived ease of transaction and perceived security of transaction on intention to shop

## 5. Conclusion

The results of this study indicate that service features and security play a crucial role in strengthening customer trust in Bank Sumut's mobile banking services. Trust is confirmed as a key mediator that significantly enhances customer satisfaction. These findings highlight the need for continuous improvement in feature usability, system reliability, and digital security protocols to build long-term customer confidence. Overall, this research contributes to a better understanding of customer behavior in regional digital banking services and provides practical insights for Bank Sumut in improving mobile banking performance and customer experience.

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