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Author : Irya Fajar Perdana Alhadi, et al
DOI : 10.32734/lwsa.v9i2.2834
Electronic ISSN : 2654-7066
Print ISSN : 2654-7058

Volume 9 Issue 2 – 2026 TALENTA Conference Series: Local Wisdom, Social, and Arts (LWSA)



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Evaluation Of Customer Loyalty and Satisfaction On Mobile Banking Users at PT Bank Sumut KCP Kampung Baru

Irya Fajar Perdana Alhadi^a, Nazaruddin^b, Emerson Pancawira^c

^{a,b,c}Master of Management Study Program, Postgraduate School, Universitas Sumatera Utara, Medan, 20155, Indonesia

^bDepartment of Industrial Engineering, Faculty of Engineering, Universitas Sumatera Utara, Medan, 20155, Indonesia

^cDepartment of Electrical Engineering, Faculty of Engineering, Universitas Sumatera Utara, Medan, 20155, Indonesia

iryafajarperdanaal-hadi@banksumut.co.id, nazaruddin2@usu.ac.id, emerson.sinulingga@usu.ac.id

Abstract

The importance of user satisfaction in the context of digital banking services for regional banks in Indonesia is increasingly evident. One example is Bank Sumut, which has implemented the *sumut.mobile* application, although the growth of its market share has not yet shown significant results. At Bank Sumut KCP Kampung Baru, however, market share has been gradually increasing from day to day, even though it still lags behind other KCP branches. The purpose of this study is to evaluate the level of customer loyalty and satisfaction using the End User Computing Satisfaction model among mobile banking users at PT Bank Sumut KCP Kampung Baru. The data collected in this study consists of both primary and secondary data, obtained through data collection instruments such as questionnaires, interviews, and documentation studies. The sample of this research consists of 140 respondents. This study employs quantitative data analysis using the Partial Least Square (PLS) method. The analysis results indicate that Content and Timeliness have a significant positive effect on customer loyalty, while Accuracy also has a significant effect on customer satisfaction. On the other hand, Format and Ease of Use do not have a significant effect on either loyalty or satisfaction. Customer loyalty is proven to have a significant effect on customer satisfaction and serves as an intervening variable that strengthens the effect of Content and Timeliness on customer satisfaction. However, loyalty does not significantly mediate the effect of Accuracy, Format, and Ease of Use on customer satisfaction. Overall, Content and Timeliness are the main factors that can drive improvements in customer loyalty and satisfaction, both directly and indirectly through loyalty as a mediator.

Keywords: Mobile Banking; Loyalty; Customer Satisfaction

1. Introduction

Technological advancements have driven the banking sector to deliver superior services that are cost-effective and streamline customer transactions. In today's era of globalization, banks must redesign their business strategies to align with technological advancements. The growth and development of banks are no longer only indicated by the number of branches opened but can also be seen from the emergence of various new products with diverse attributes, such as offering high returns, credit guarantees, various rewards, online facilities, phone banking, automated teller machines (ATMs), and other services. According to the Indonesian Internet Service Providers Association (APJII), Indonesia's internet user base grew to 221.6 million in 2024, achieving a penetration rate of 79.5 percent. This increase aligns with the trend of digital service usage, including mobile banking. Generation Z and millennials are the main users, particularly in urban areas.

Mobile banking has emerged as an innovative banking service that offers convenience and transaction flexibility through mobile devices. In Indonesia, BCA Mobile continues to dominate user preferences; however, regional banks such as Bank Sumut have also started to develop their own mobile applications, such as Sumut Mobile, which features cardless cash withdrawals, QRIS payments, and other digital transactions. Data show that the number of Sumut Mobile users increased from 117,932 in 2019 to 372,115 in 2023. Nevertheless, the contribution of mobile banking users in KCP Kampung Baru remains relatively small compared to the total number of savings account holders, despite its positive growth trend.

In the realm of marketing, customer loyalty and satisfaction serve as the cornerstones of success in the banking industry. Loyalty is not only reflected in repeated transactions but also in positive attitudes and trust toward banking services. Recent global studies highlight that in emerging markets like Indonesia, factors such as trust and perceived usefulness mediate the relationship between mobile banking features and user retention [5][12]. To examine the elements affecting user satisfaction, a suitable approach is the End User Computing Satisfaction (EUCS) model, which assesses five key aspects: content, accuracy, format, ease of use, and timeliness [10].

Numerous prior studies have yielded diverse findings on how EUCS variables impact user satisfaction with mobile banking services at various Indonesian banks. For instance, while EUCS dimensions like Content and Timeliness consistently drive loyalty in Asian fintech contexts [20], Format and Ease of Use may vary in regional banks due to infrastructural challenges [24]. Therefore, further research is necessary to evaluate the loyalty and satisfaction of Bank Sumut KCP Kampung Baru customers using the EUCS method.

2. Literature Review and Hypothesis Development

2.1. Literature on Mobile Banking User Satisfaction and Influencing Factors

This section discusses literature related to mobile banking user satisfaction and the factors that influence it, while also explaining the gap between existing phenomena and theory. The theories contained in the reviewed literature will serve as the foundation of this research. This chapter investigates the development strategies for content, accuracy, format, ease of use, and timeliness, all of which play a critical role in shaping user satisfaction with mobile banking services at PT Bank Sumut's Kampung Baru Branch.

2.2. Mobile Banking User Satisfaction

User satisfaction arises from how customers perceive the value they gain from a product or service in relation to the time, money, or effort they expend to acquire or utilize it [8]. Satisfaction is essentially a measure of the gap between expectations and reality. Satisfaction levels increase when expectations align more closely with reality, and decrease when they diverge.

Furthermore, indicators used to measure customer satisfaction, according to Indrasari in [7], are as follows:

1. **Expectation conformity** – Satisfaction cannot be measured directly; instead, it is inferred from the alignment or discrepancy between customer expectations and the actual performance delivered by the company.
2. **Repurchase intention** – Satisfaction is evaluated by determining whether customers are willing to repurchase or continue using the company's services.
3. **Willingness to recommend** – Satisfaction is gauged by inquiring whether customers would recommend the product or service to others, including family members, friends, and colleagues.

Recent empirical evidence from mobile banking in developing economies supports these indicators, showing that satisfaction directly predicts continuance intention, especially when mediated by trust [1][11].

2.3. Loyalty

According to Kholis et al in [9], loyalty refers to customers' willingness to continuously use a company's products over a prolonged period. Loyalty is also a condition that service companies continuously strive for. Customer loyalty is regarded as a primary indicator of a company's strategic success, especially in maintaining its existing customer base. Loyal customers exhibit various stages of loyalty, including cognitive, affective, conative, and inertia loyalty, as described by Masadah.

In the digital banking realm, loyalty is further reinforced by relational quality factors, such as timely interactions and accurate information, which foster long-term commitment [3]. This underscores the mediating role of loyalty in linking system features to overall satisfaction.

2.4. End User Computing Satisfaction (EUCS)

The EUCS model is employed to evaluate user satisfaction levels derived from interactions with an application or information system, with the collected data subjected to statistical analysis [4]. It measures satisfaction through five core dimensions: content, accuracy, format, ease of use, and timeliness [13].

The EUCS method consists of five variables:

1. **Content**
In user satisfaction evaluation, the content variable is assessed based on the substance or information contained within a system. The content should effectively serve user needs and provide relevant information. This variable assesses the degree to which the system meets user needs, acting as a standard for the sufficiency and comprehensiveness of information. Enhancing content quality contributes to increased user satisfaction. Studies in mobile banking confirm that rich, relevant content significantly boosts perceived value and loyalty [5].
2. **Accuracy**
The accuracy variable evaluates the precision of data and the system's ability to correctly process information input by users. The degree to which the system produces relevant output from the provided data determines its accuracy. It can also be assessed based on the extent to which the application experiences errors during data processing. Accuracy is

thus a critical indicator for determining user satisfaction, particularly in high-stakes financial transactions [10].

3. **Format**

Format refers to the user interface aspects of a system, including design, reports, and displayed information. Its purpose is to attract attention and provide satisfaction to users. An appealing interface not only enhances user satisfaction but also improves system effectiveness by enabling easier and more enjoyable interaction. Consequently, format significantly influences user experience and the overall efficacy of the system, although its effect may be diminished in environments with limited bandwidth [24].

4. **Ease**

Ease of use is assessed by evaluating users' ability to operate the system, including processing, input, and querying data to meet their needs. It can be measured through various factors such as navigational simplicity, process smoothness, and interface intuitiveness. This variable plays a vital role in determining how effectively users can interact with the system, thereby influencing overall satisfaction [12].

5. **Timeliness**

Timeliness evaluates a system's ability to provide information or data quickly and at the right time. A system that operates in real-time ensures that every user input is immediately processed and generates instant output. In fintech, timeliness is key to building trust and reducing abandonment rates [20].

Through the EUCS method, information systems can be evaluated holistically by considering all aspects that contribute to user satisfaction. By understanding the relationship between user satisfaction, EUCS dimensions, and information systems, organizations can optimize their system performance to achieve optimal user satisfaction. This finding is corroborated by Imanda et al.'s research, which demonstrated that service quality and trust exert a positive and significant influence on customer satisfaction.

Based on the relationships between the variables derived from theory and prior research, The conceptual framework for this study is structured as follows:

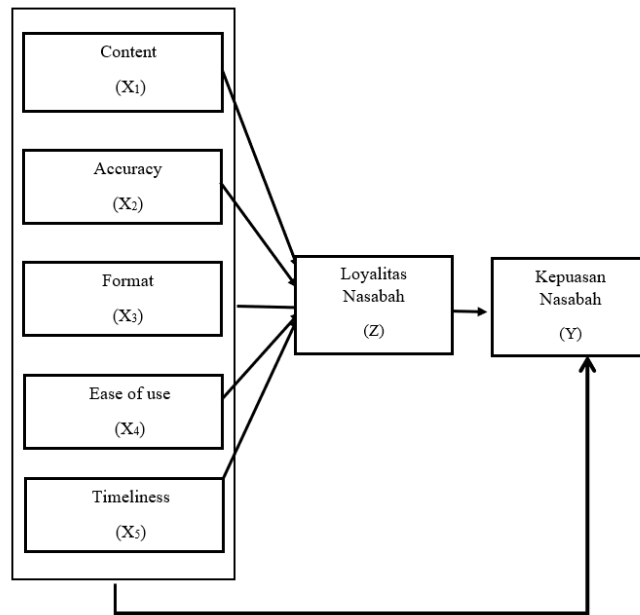


Figure 1. Conceptual Framework Model

In relation to the above explanation, the hypotheses for this study are formulated as follows:

The development strategies of content, accuracy, format, ease of use, and timeliness have a significant effect on mobile banking user satisfaction at PT Bank Sumut KCP Kampung Baru.

- **H1:** The Content variable (X1) significantly affects mobile banking user satisfaction.
- **H2:** The Accuracy variable (X2) significantly influences mobile banking user satisfaction.
- **H3:** The Format variable (X3) has a significant impact on mobile banking user satisfaction.
- **H4:** The Ease of Use variable (X4) significantly affects mobile banking user satisfaction.
- **H5:** The Timeliness variable (X5) significantly influences mobile banking user satisfaction.
- **H6:** The Content variable (X1) has a significant effect on mobile banking user satisfaction.
- **H7:** The Accuracy variable (X2) exerts a significant influence on mobile banking user satisfaction.
- **H8:** The Format variable (X3) significantly impacts mobile banking user satisfaction.

- **H9:** The Ease of Use variable (X4) has a significant effect on mobile banking user satisfaction.
- **H10:** The Timeliness variable (X5) significantly affects mobile banking user satisfaction.
- **H11:** Customer Loyalty significantly influences mobile banking user satisfaction.

3. Research Method

This study employs correlational research with a survey methodology. Correlational research involves gathering data to identify the existence and strength of relationships between two or more variables. The existence and strength of these relationships are important, as understanding them allows researchers to further develop the study [15]. A survey study is an investigation carried out to obtain facts about existing phenomena and to collect factual information in order to find the truth. The survey method generally uses a questionnaire as an instrument, which is completed by respondents selected from the research population through a specific sampling method [14]. This study was conducted over a period of 12 weeks. Systematically, the research was conducted in phases, culminating in the final compilation of the research report.

The population of this study comprises all customers utilizing mobile banking services at PT Bank Sumut's Kampung Baru Branch, totaling 1,125 individuals. The sampling method employed is probability sampling, a technique that ensures every member of the population has an equal probability of being selected as part of the sample. In other words, there is no discrimination in the sampling process, and every member of the population has the possibility to be chosen as part of the study sample. This study utilizes primary and secondary data as its sources, along with corresponding instruments and data collection methods. Several common techniques were employed, including interviews, questionnaires, and observations. In data collection, specific instruments or tools need to be carefully designed. A data collection instrument is a tool designed to measure the independent and dependent variables within the research framework [14].

This study primarily relies on a questionnaire as the key data collection instrument. The questionnaire underwent validity and reliability testing. The validity test assesses whether the questionnaire is valid by ensuring its items accurately measure the intended constructs. An item is deemed valid if its calculated r-value (r-count) exceeds the r-table value at a significance level of $\alpha = 0.05$; otherwise, the item is considered invalid and requires revision before proceeding.

1. According to Benu & Benu in [2], reliability is related to stability, consistency, and dependability. Reliability is defined as the absence of random measurement error. If repeated measurements of the same construct by different individuals produce consistent and stable results, then the measurement instrument is considered reliable. An instrument is deemed reliable if its Cronbach's Alpha value exceeds 0.6. If the Cronbach's Alpha value falls below 0.6, the instrument is considered unreliable.

4. Results And Analysis

4.1. Validity and Reability Test

a. Validity Test

The validity test is used to determine whether a questionnaire is valid or not. A questionnaire is considered valid if its questions effectively measure the intended constructs. To assess the validity of each item, the Cronbach's Alpha output in the Correlated Item column is reviewed. An item, question, or indicator is declared valid if the calculated r-value (r-count) exceeds the critical r-value (r-table). The results of the validity test are presented in the table below:

Table 1. Result of Validity

Instrumen Content			
No.	Statement Item	r-count	Remark
1	The relevance of Sumut Mobile application is ensured to meet customer needs	0.752	Valid
2	Sumut Mobile application already provides completeness for conducting transactions	0.602	Valid
3	The quality of Sumut Mobile is reliable for use	0.533	Valid
4	The benefits of Sumut Mobile have facilitated customers in conducting transactions	0.642	Valid
5	Transparency of Sumut Mobile is presented in a language easily understood by customers	0.554	Valid
Instrumen Accuracy			
1	The information provided by Sumut Mobile is sufficiently accurate when used for transactions.	0.641	Valid
2	Sumut Mobile can be relied upon in conducting transactions without hesitation.	0.794	Valid
3	The output of transactions using Sumut Mobile is already	0.840	Valid

Instrumen Content			
No.	Statement Item	r-count	Remark
4	in accordance with the customers' expectations. The Sumut Mobile application complies with the applicable banking standards.	0.780	Valid
Instrumen Format			
1	The Sumut Mobile application is quite attractive based on its displayed design.	0.779	Valid
2	The Sumut Mobile application is easy to use for transactions.	0.693	Valid
3	The Sumut Mobile application is very clear to use without any system disruptions.	0.795	Valid
4	The quality of information provided by Sumut Mobile helps customers to view reports.	0.650	Valid
Instrumen Ease of use			
1	User-friendly with clear language, making it easier for customers to use Sumut Mobile.	0.493	Valid
2	Using Sumut Mobile is straightforward and intuitive for performing transactions.	0.749	Valid
3	Operating Sumut Mobile is simple and user-friendly during transactions.	0.747	Valid
Instrumen Timeliness			
1	The system interaction in Sumut Mobile is very helpful for customers in using the application.	0.769	Valid
2	The information presented in the form of reports makes it easier for customers.	0.544	Valid
3	Sumut Mobile is always up to date whenever used for transactions.	0.735	Valid
4	Sumut Mobile is always timely in conducting transactions by sending transaction reports.	0.851	Valid
5	In searching for information about Bank Sumut, Sumut Mobile is very helpful because the information is already provided in the application.	0.504	Valid
6	The output information from Sumut Mobile can facilitate customers in preparing transaction reports.	0.800	Valid

Source: Processed Data, 2025

As indicated in Table 2, all items, questions, and indicators are confirmed to be valid. The instrument testing results for the variables Content (X1), Accuracy (X2), Format (X3), Ease of Use (X4), and Timeliness (X5) reveal that the calculated r-values exceed the r-table value of 0.361. Therefore, it can be concluded that all statements pertaining to these variables are valid and suitable for use in this research.

Table 2. Results of Validity Test – Content Instrument

No	Statement Item	r-hitung	Remark
1	Customers will continue using Sumut Mobile services for future transactions	0.845	Valid
2	Customers will recommend others to use Sumut Mobile services	0.886	Valid
3	Customers will spread positive word-of-mouth about Sumut Mobile service quality	0.899	Valid
4	Customers do not intend to stop using Sumut Mobile in the near future	0.456	Valid

Source: Processed Data, 2025

b. Reability Test

If the Cronbach’s Alpha value exceeds 0.6, the instrument is deemed reliable. Conversely, if it is below 0.6, the instrument is considered unreliable. A construct or variable is regarded as reliable when Cronbach’s Alpha > 0.60, with values closer to 1 indicating higher reliability. The reliability test results for the variables Content (X1), Accuracy (X2), Customer Loyalty (Z), and Customer Satisfaction (Y) are presented in Table 3 below:

Table 3. Results of Reability Test – Variable Instrument

No	Variable	Cronbach's Alpha	Remark
1	Content	0.778	Reliabel
2	Accuracy	0.822	Reliabel
3	Format	0.813	Reliabel
4	Ease of use	0.784	Reliabel
5	Timeliness	0.806	Reliabel
6	Customer Loyalty	0.824	Reliabel
7	Customer Satisfaction	0.752	Reliabel

Source: Research Findings, 2025 (Processed Data)

As shown in Table 3, every research variable records a Cronbach’s Alpha value above 0.60, confirming that the instruments measuring Content (X1), Accuracy (X2), Format (X3), Ease of Use (X4), Timeliness (X5), Customer Loyalty (Z), and Customer Satisfaction (Y) are dependable. Consequently, all items are suitable for inclusion in this study.

4.2. Research result of Partial Least Square (PLS)

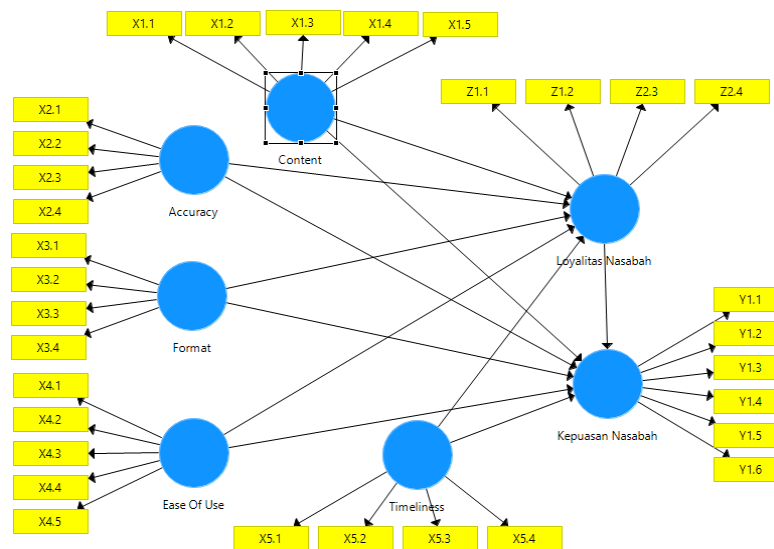


Figure 2. Outer Model PLS

Source: Research Findings, 2025 (Processed Data)

Figure 2 presents the Outer Model PLS, which is built upon the conceptual framework. This figure illustrates the relationship among variables based on theories and prior studies. Each tested variable is supported by its indicators developed from theoretical relationships.

4.3. Test Goodness Of Fit

Tabel 4. Result R-Square

R Square	R Square Adjusted
Customer Satisfaction	0,549
Customer Loyalty	0,743

Source: Research Findings, 2025 (Processed Data)

4.4. Hypothesis Testing Total Effects

Table 5. T-statistic and P-Values Diffrenc

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Accuracy Customer Satisfaction	0,287	0,286	0,101	2,844	0,005
Accuracy -> Customer Loyalty	-0,067	-0,053	0,089	0,748	0,455
Content -> Customer Satisfaction	0,293	0,285	0,119	2,466	0,014
Content -> Customer Loyalty	0,215	0,221	0,066	3,251	0,001
Ease Of Use -> Customer Satisfaction	-0,085	-0,074	0,141	0,606	0,545
Ease Of Use -> Customer Loyalty	0,002	0,024	0,119	0,021	0,983
Format -> Customer Satisfaction	0,079	0,072	0,121	0,652	0,515
Format -> Customer Loyalty	0,151	0,134	0,097	1,560	0,120
Loyalitas Nasabah -> Customer Satisfaction	0,423	0,451	0,144	2,932	0,004
Timeliness -> Customer Satisfaction	-0,177	-0,200	0,155	1,140	0,255
Timeliness Customer Loyalty	0,651	0,631	0,117	5,584	0,000

Source: Research Findings, 2025 (Processed Data)

4.5. Hypothesis Testing – Total Effects

Total Effects

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Accuracy -> Customer Satisfaction	0,259	0,261	0,105	2,481	0,013
Accuracy -> Customer Loyalty	-0,067	-0,053	0,089	0,748	0,455
Content -> Customer Satisfaction	0,385	0,385	0,105	3,662	0,000
Content -> Customer Loyalty	0,215	0,221	0,066	3,251	0,001
Ease Of Use -> Customer Satisfaction	-0,084	-0,067	0,129	0,653	0,514
Ease Of Use -> Customer Loyalty	0,002	0,024	0,119	0,021	0,983
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Format -> Customer Satisfaction	0,142	0,132	0,133	1,071	0,285
Format -> Customer Loyalty	0,151	0,134	0,097	1,560	0,120
Loyalitas Nasabah ->	0,423	0,451	0,144	2,932	0,004

Customer Satisfaction

Timeliness -> Customer Satisfaction	0,099	0,090	0,118	0,832	0,406
Timeliness -> Customer Loyalty	0,651	0,631	0,117	5,584	0,000

Source: Research Findings, 2025 (Processed Data)

Discussion

1. In partial analysis, Content exerts a significant positive influence on Customer Loyalty, demonstrating its favorable contribution to fostering loyalty.
2. In partial analysis, Content significantly and positively impacts Customer Satisfaction, highlighting its beneficial role in enhancing satisfaction.
3. In partial analysis, Accuracy shows no significant influence on Customer Loyalty, reflecting a negative relationship and indicating it fails to enhance loyalty.
4. In partial analysis, Accuracy significantly and positively affects Customer Satisfaction, underscoring its positive role in boosting satisfaction.
5. In partial analysis, Format exhibits no significant impact on Customer Loyalty, suggesting a negative association and confirming it does not support loyalty.
6. In partial analysis, Format has no significant effect on Customer Satisfaction, implying it does not contribute favorably to satisfaction levels.
7. In partial analysis, Ease of Use demonstrates no significant influence on Customer Loyalty, indicating a negative link and showing it does not promote loyalty.
8. In partial analysis, Ease of Use lacks a significant effect on Customer Satisfaction, meaning it does not aid in improving satisfaction.
9. In partial analysis, Timeliness significantly and positively influences Customer Loyalty, illustrating its constructive impact on building loyalty.
10. In partial analysis, Timeliness shows no significant effect on Customer Satisfaction, indicating it does not positively affect satisfaction.
11. In partial analysis, Customer Loyalty significantly and positively impacts Customer Satisfaction, affirming its key role in driving satisfaction.
12. As an intervening variable, Customer Loyalty significantly amplifies the effect of Content on Customer Satisfaction.
13. As an intervening variable, Customer Loyalty does not significantly mediate the relationship between Accuracy and Customer Satisfaction.
14. As an intervening variable, Customer Loyalty fails to significantly mediate the influence of Format on Customer Satisfaction.
15. As an intervening variable, Customer Loyalty does not significantly mediate the impact of Ease of Use on Customer Satisfaction.
16. As an intervening variable, Customer Loyalty significantly enhances the influence of Timeliness on Customer Satisfaction.

5. Conclusion

The partial analysis reveals that Content and Timeliness exert a significant positive influence on customer loyalty, whereas Accuracy significantly impacts customer satisfaction. In contrast, Format and Ease of Use demonstrate no significant effects on either loyalty or satisfaction. Customer loyalty is proven to significantly influence satisfaction and serves as an intervening variable that strengthens the effect of Content and Timeliness on satisfaction. However, Customer loyalty does not significantly mediate the influence of Accuracy, Format, or Ease of Use on customer satisfaction. Overall, Content and Timeliness are the main factors that can drive improvements in customer loyalty and satisfaction, both directly and indirectly through loyalty as a mediator.

Recommendations

As for recommendations, PT Bank Sumut KCP Kampung Baru is advised to prioritize enhancing the quality of Content and Timeliness, as both have been proven to significantly increase customer loyalty and satisfaction. Relevant, informative, and timely content can strengthen long-term relationships with customers. Although Accuracy only has a direct impact on satisfaction, the bank should still maintain information accuracy to meet customer expectations. Meanwhile, aspects of Format and Ease of Use need to be evaluated and improved, even though they do not currently show a significant influence. Improvements in these aspects may help create a better user experience, which has the potential to increase both loyalty and satisfaction in the future.

Finally, customer loyalty is proven to be an important factor in reinforcing the effect of certain variables on satisfaction. Therefore, the bank should develop specific strategies to build and maintain customer loyalty, such as loyalty programs, consistent

communication, and responsive services.

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