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The Influence of E-Wom, Ease of Use, Perceived Usefulness and Perceived Security on Digital Bank Customer Satisfaction in the Greater Jakarta Area

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Security;

Abstract

The development of digital banking services has changed the way customers evaluate financial services, from focusing on conventional service quality to digital experiences and perceived risk. Customer satisfaction is influenced not only by system performance but also by digital social interactions and confidence in service security. This study aims to analyze the influence of Electronic Word of Mouth (E-WOM), ease of use, perceived usefulness, and perceived security on digital bank customer satisfaction in the Greater Jakarta area. The study used a quantitative approach with a survey method of active digital bank users. Data analysis was conducted using Structural Equation Modeling–Partial Least Square (PLS-SEM) to evaluate the measurement and structural models. The results show that E-WOM, perceived usefulness, and perceived security have a positive and significant effect on customer satisfaction, while ease of use has no significant effect. Perceived security is the most dominant factor in shaping satisfaction. The research model has strong explanatory power, indicating that customer satisfaction is more determined by trust and functional benefits than operational ease.

1. Introduction

Indonesia's digital competitiveness index has shown a positive trend over the past five years, in line with the acceleration of digital transformation at the national level. At the provincial level, Jakarta remains in first place with a score of 78.4 points, indicating its dominance in digital technology utilization. West Java and Banten are next, with scores of 61.9 and 55.5 points, respectively, while East Java and the Special Region of Yogyakarta experienced a decline in their rankings compared to 2024. Highlands Papua recorded the lowest score of 21.6 points. With its relatively more technologically adaptable population, high internet penetration, and significant concentration of economic and financial activity, the Greater Jakarta (Jabodetabek) region is the most appropriate context for examining digital banking customer usage and satisfaction.

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Therefore, Greater Jakarta was chosen as the research location to reflect the dynamics of customer satisfaction within Indonesia's fastest-growing digital banking ecosystem.

Greater Jakarta (Jabodetabek) was chosen because it is the region with the highest internet penetration rate and a large number of digital users. According to a Bank Indonesia report, national digital banking transactions grew by 40.1% year-on-year (yoy) in November 2024, similar to Greater Jakarta.(Puspadini, 2025). Furthermore, according to IDN Financials (2024), as many as 31% of Indonesians have used digital banking services, and this figure is expected to increase to 39% by 2026, with Greater Jakarta (Jabodetabek) as the region with the largest contribution to this growth.(Hannany, 2025)This indicates that Greater Jakarta (Jabodetabek) has strong potential as a representative region in describing the phenomena studied regarding the use of digital banking services.

The development of digital technology has fundamentally changed the landscape of the banking industry, both globally and nationally. The Industrial Revolution 4.0, marked by advances in information and communication technology, is forcing the financial services sector to transform to meet public expectations for ease of access, speed of service, and transaction security. In this context, digital banking is emerging as a disruptive innovation that offers fully digital financial services without the need for physical branch offices, making transaction processes faster, more efficient, and more adaptable to modern lifestyles.

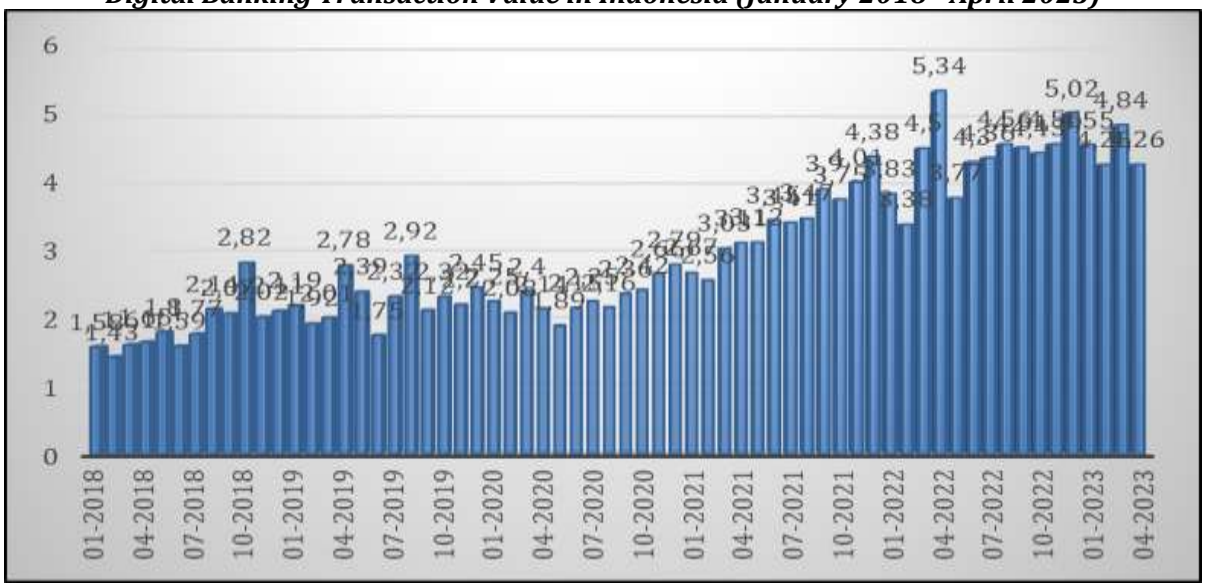
Indonesia, with a population of over 279 million and a steadily increasing digital literacy rate, is also demonstrating similar, even more progressive dynamics. Internet penetration in Indonesia is projected to reach approximately 80.66% by 2025, with 229.4 million users.(Atmoko, 2025)This situation has accelerated the adoption of digital banking services, as widespread internet access has made it easier for people to conduct online financial transactions and increased financial inclusion. Bank Indonesia noted that throughout 2024, the value of digital banking transactions increased 54.89% year-on-year, reaching a total of IDR 7,492.93 trillion, signaling a significant shift in consumer behavior toward a digital-based financial ecosystem.(Khoirunas, 2024)Meanwhile, in the third quarter of 2025, digital payment transaction volume reached Rp. 12.99 billion, representing a 38.08% year-on-year growth, in line with the expansion of digital payment acceptance and channels.(Liman, 2025).

The development of digital banking globally can be traced back to the mid-1990s, marked by the operation of the Security First Network Bank (SFNB) in the United States in 1995 as the first bank to provide fully internet-based banking services without the presence of a physical office, thus becoming an important milestone in the evolution of the modern banking service model.(Wikipedia contributors, 2026)In Indonesia, the acceleration of the transformation towards digital banking has strengthened in the period from 2018 to 2020, along with the implementation of online account opening, the use of e-KYC, and the optimization of application-based services.(Teresaiswara, 2024)The Financial Services Authority (OJK) has regulated the operational model of digital banks through POJK No. 12/POJK.03/2021 concerning Commercial Banks. This regulation defines a digital bank as an Indonesian legal entity that provides and conducts business activities primarily through electronic channels without a physical office other than its head office or using limited physical offices. The presence of digital banks is part of the structural transformation of the national financial system, which aims to improve the efficiency of banking operations, expand financial inclusion, strengthen service security, and adapt the banking industry to the demands of the digital economy.(OJK, 2021).

In line with these regulations, several banks in Indonesia have obtained permits and are operating as digital banks, including Bank Jago, Bank Neo Commerce, SeaBank Indonesia,

Superbank, and BCA Digital (Blu), a digital banking unit under BCA. The presence of these digital banks enriches the financial services ecosystem by offering a more personalized, fast, and efficient technology-based transaction experience without much reliance on physical branches. This phenomenon confirms that the adoption of digital banking is no longer just a trend, but a key development direction for the national banking industry.(OJK, 2021)Technological developments and internet penetration have enabled people to access digital financial services more easily and efficiently. Global adoption of digital payment services has increased significantly post-COVID-19, with over 90% of consumers reporting using at least one type of digital payment service. This increase reflects the acceleration of digital transformation in the financial sector and the high level of public trust in modern payment solutions.(Chen et al., 2023)Bank Indonesia (BI) projections state that the value of digital banking transactions will reach Rp 71,584 trillion in 2024 and then grow to around Rp 85,044 trillion in 2025 (Firdaus, 2023).

Figure 1.
Digital Banking Transaction Value in Indonesia (January 2018 - April 2023)

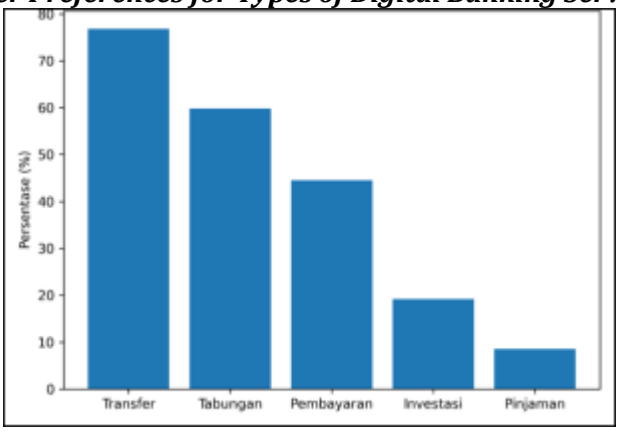


Source: Ahdiat (2023)

Based on Figure 1, Bank Indonesia (BI) data shows that the value of digital banking transactions in Indonesia in April 2023 reached approximately IDR 4.3 quadrillion, encompassing internet banking, mobile/SMS banking, and phone banking services, as classified by the Financial Services Authority (OJK). Although monthly and yearly there was a decline of 11.8% (month-on-month) and 20.1% (year-on-year), respectively, over the long term, the transaction value has grown 158% compared to April 2018, indicating that the trend of digital banking services usage in Indonesia continues to strengthen and is increasingly becoming an important part of the national payment system.(Ahdiat, 2023)Digital transformation is the foundation for banks to increase the effectiveness and ease of service.

Digital banking services allow customers to conduct financial transactions online through digital apps or platforms, eliminating the need to visit a branch office. Transactions include payments, transfers, account openings, and investments, accessible anytime and anywhere. The primary function of digital banking is to simplify banking services, speed up transaction processes, and increase public access to financial services. Furthermore, digital banking offers benefits such as ease of use, fast service, cost savings, and increased inclusion.finance, thus becoming an important solution in the era of digital transfo
rmation.

Figure 2. User Preferences for Types of Digital Banking Services in 2024

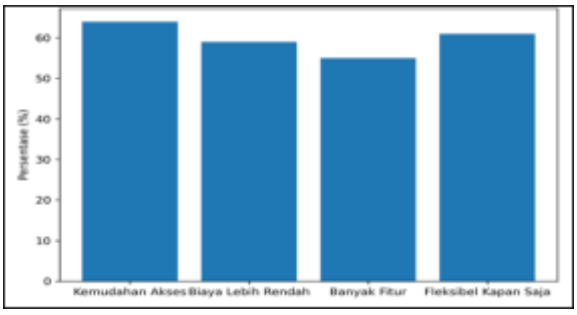


Based on Figure 2, the money transfer feature is the most widely used digital banking service at 76.8%, indicating that users prioritize ease and speed in transactions. Savings features are next in line at 59.8%, indicating the use of digital banking as an efficient means of storing funds. Bill payments are used by 44.6% of users, reflecting the convenience of settling obligations digitally. Meanwhile, use of investment features is still relatively limited at 19.2%, and lending features are the least frequently used at 8.5%, indicating users' cautious attitude towards digital financing services.(Dawam, 2024)These findings indicate a link between the intensity of digital banking feature use and customer satisfaction levels, contributing to a positive user experience.

The use of digital banking services in various countries, including Indonesia, has shown a trend of high customer satisfaction in response to the improving quality of digital services. Customer satisfaction with digital banking services reflects the extent to which service providers are able to deliver experiences that align with user expectations, particularly in aspects of system quality, ease of use, and transaction reliability.(Yunus et al., 2023)The study also revealed that banking digitalization has a significant positive impact on customer satisfaction, with variables such as ease of transactions, service responsiveness, and system accuracy showing a strong correlation with user satisfaction levels. This confirms that customers evaluate services not only based on available features but also on the quality of the digital experience provided by the bank.(Amelia et al., 2025)This shows that customer satisfaction is also influenced by service features in shaping the customer experience with digital banking.

Figure 3. Main Factors Influencing the Selection of Digital Banking Services

Source: Dawam (2024)



Based on Figure 3, security is the primary factor in choosing digital banking services, with 63.4% of respondents citing high levels of concern for data protection and the risk of cybercrime. Low transaction fees and no administration fees were next on the list (61.2%), demonstrating the importance of cost efficiency for users. A comprehensive range of service features also contributes to the appeal, while ease of use was prioritized by 29.4% of respondents, emphasizing the need for simple applications and efficient transaction processes.(Dawam, 2024).

Although digital banking services offer various conveniences and innovations, a number of real obstacles still arise that impact customer satisfaction. One of the challenges relates to Electronic Word of Mouth (EWM). Word of Mouth (WOM) is the emergence of complaints or negative experiences spread through online platforms, while digital banks are still not optimally utilizing this feedback to improve their services. Previous studies have shown that customer satisfaction has a significant influence on e-WOM, where satisfactory experiences encourage customers to provide recommendations, while less satisfactory experiences can lower their perception of digital services (Pritjahjono et al., 2023).

Furthermore, ease of use in digital banking is not yet fully optimized. While many users find digital apps as easy as conducting online banking transactions, some report difficulties with navigation or transaction procedures, leading them to prefer traditional methods. Research shows that perceived usability remains a barrier to mobile banking adoption.(Andhika et al., 2023)Furthermore, the perceived usefulness of digital banking services still faces challenges in creating a strong perception of benefits for some users. Some customers still haven't fully utilized the BRIMO app, so simple transactions, including balance checks and transfers, continue to be conducted face-to-face at the bank.(Fachreza et al., 2022). Furthermore, security remains a major concern in digital banking services. Cases of OTP fraud, SIM swapping, and system disruptions indicate that some users still feel unsafe in their transactions, leading to a decline in trust and perceived usefulness of these services. Previous research has shown that security plays a crucial role in shaping service quality and user satisfaction. Therefore, suboptimal security can lead to low levels of satisfaction.(Fianto et al., 2021).

Overall, the various obstacles encountered in current digital banking services indicate that the utilization of banking technology has not yet fully delivered a maximum service experience for its users. Research on user satisfaction is necessary because previous studies have shown that the quality of digital services has not fully met customer expectations. This indicates a gap between the services offered and their needs and perceived usability. For example, research shows that BRIMO app users still experience discomfort with system stability and feature clarity, resulting in a suboptimal service experience.(Isalman, 2024). In addition, previous research revealed that security and data protection aspects do not provide a strong sense of security, resulting in a decline in user trust in digital services and a direct impact on user satisfaction.(Tedjokusumo & Murhadi, 2023)Meanwhile, other research shows that transaction security and product quality significantly influence customer satisfaction, with product quality being the most dominant factor. Satisfaction also mediates the influence of both on recommendation intention, confirming that a secure and satisfying transaction experience encourages customers to voluntarily recommend a service.(Al-Fadillah & Rachbini, 2025)This situation indicates a gap between the goals of digital banking development and the actual experiences of users in the field.

Based on these gaps, this study was structured by considering the research gaps that emerged from previous studies. Referring to previous research conducted by Nugroho et al., (2023), it showed that Electronic Word of Mouth (E-WOM) has a positive effect on perceived ease of use, perceived usefulness, and usage intention (e-wallet payment intention), which ultimately influences customer satisfaction. However, this study is still limited to the context of digital entertainment services and has not examined the role of E-WOM in the financial sector, which has a higher level of trust and risk. In the context of digital banking, E-WOM plays a role not only as a promotional medium but also influences perceptions of service security and reliability. Furthermore, the study has not assessed the direct effect of ease of use on customer satisfaction

and only highlights perceived usefulness without discussing actual usage perceptions that reflect users' real experiences with digital banking systems. The security variable has also not been studied, even though it is an important factor in building customer trust and satisfaction. Therefore, this study expands the model by adding security variables and shifting the focus from intention to use to customer satisfaction of digital banks, which have higher levels of regulation, risk, and user expectations than e-wallet services.

Previous research by Siagian et al. (2022) showed that perceived security and ease of use positively influence user trust and intention to use digital services. However, this research focused on the intention or tendency to use the service, rather than on customer satisfaction after actual use. In the context of digital banking, satisfaction is an important indicator that reflects users' actual experience with the service, not simply their intention to use it. Furthermore, this study did not include e-WOM, which in the digital era plays a crucial role in shaping customer perceptions, trust, and experiences with technology-based financial services. This study also did not address actual usage perceptions, which include user experience in transactions, accessing features, and assessing system ease and security. Therefore, the current study broadens its focus by emphasizing e-WOM, ease of use, perceived use, and security as factors influencing digital bank customer satisfaction, rather than just user intention. This approach provides a more realistic picture of customer experience and satisfaction levels in using digital banking services that prioritize reliability and security.

Digital transformation in the financial sector has driven increased use of digital banking services, but understanding the factors shaping customer satisfaction still requires further study. A study by Nugroho et al. (2023) showed that e-WOM can shape perceptions of ease of use, usefulness, and usage intentions for e-wallet services. This confirms that information from other users plays a crucial role in building digital experiences. However, this study focused solely on e-wallet platforms, which have simple service characteristics, unlike digital banking ecosystems that offer more comprehensive services. Meanwhile, Siagian et al. (2022) confirmed that security, ease of use, and usefulness influence consumer trust and behavioral intentions on digital payment platforms. While an important contribution, this study focused more on the relationship between variables and behavioral intentions and did not directly link these findings to user satisfaction. On the other hand, Wang (2023) identified privacy and security as key factors influencing satisfaction with Open API usage in fintech services. While relevant, the context of this study differs as it focuses on the technological aspects of APIs, rather than the user experience of digital banking services.

Although previous research has extensively discussed e-WOM, ease of use, perceived usefulness, and perceived security in the context of digital services, there are still research gaps that need to be identified and further examined to gain a more comprehensive understanding of the factors influencing digital bank customer satisfaction. Studies that simultaneously examine these four variables in the context of digital bank customer satisfaction are still limited, particularly in Greater Jakarta (Jabodetabek) as an area with high digital activity. Previous research has focused more on e-wallets and payment services, thus failing to fully capture the challenges of digital banking, which demands security and convenience of service. The results of this study are used as a reference in this study to re-examine the consistency of the relationships between variables and to enrich the analysis through application to different research contexts and locations. Based on the above description, it is necessary to conduct research on "The Influence of E-WOM, Ease of Use, Perceived Usefulness and Perceived Security on Digital Bank Customer Satisfaction in the Jabodetabek Region".

2. Methods

According to Sugiyono (2022), a research object is a specific subject, object, or activity chosen by the researcher to obtain a conclusion. The research object in this study includes individuals who actively use digital banking. These two generations were selected because they have a high level of interest in and use of technology, making them relevant for assessing the quality of digital banking services. The research design serves as the main plan, outlining the methods and procedures to be used in data selection, data collection, and analysis.(Irawan & Gunawan, 2025)This study uses a quantitative approach with a hypothesis testing design, because this study focuses on testing and analyzing the influence of Electronic Word of Mouth (E-WOM) variables, ease of use (KP), perceived usefulness (PK), perceived security (PKE), and customer satisfaction levels (KN) on digital banking services. Quantitative methods can be interpreted as research methods based on the philosophy of positivism, used to research certain populations or samples, data collection using research instruments, quantitative or statistical data analysis, with the aim of testing the established hypotheses.(Sugiyono, 2022)Research that uses a hypothesis testing approach is intended to explain the causal relationship between independent and dependent variables, while also assessing the truth of a hypothesis that is formulated based on theory or the results of previous studies.(Sugiyono, 2022)In terms of the observation timeframe, this study falls into the cross-sectional category. This type of research is observational, analyzing variables based on data collected at a single point in time from a sample population or a predetermined subset of the sample.(Rosini, 2023).

The data collection method was conducted through an online survey using a closed-ended questionnaire. A questionnaire is a data collection technique that involves providing respondents with a set of written questions or statements to answer.(Sugiyono, 2022)The questionnaire will be distributed online using platforms such as Google Forms or Qualtrics, with distribution through social media, communities, and digital bank user groups.

3. Results and Discussion

Hypothesis Testing

Once the structural model meets the eligibility criteria, the next step is to conduct hypothesis testing to determine the significance of the influence of each independent variable on the dependent variable. Testing is performed using the bootstrapping procedure in SmartPLS by evaluating the t-statistics and p-values. Referring to Saraswati et al. (2024), a hypothesis is declared significant if it meets one of the criteria: a t-statistic value > 1.96 or a p-value < 0.05 at a 5% significance level. The results of the hypothesis testing in this study are presented in the following table.

Table 1. Results of the Analysis of Direct Influence Relationships

Hypothesis	***Original sample (O)***	***Sample mean (M)***	***Standard deviation (STDEV)***	***T statistics (|O/ STDEV|)***	***P values***	***Information***
E-WOM→Customer Satisfaction	0.181	0.181	0.053	3,409	0.001	H0 is rejected, supported by data
Ease of Use→ Customer Satisfaction	0.113	0.114	0.071	1,585	0.113	H0 cannot be rejected, not supported by data

Perceived Usefulness→Customer Satisfaction	0.259	0.256	0.071	3,629	0,000	H0 is rejected, supported by data
Security Perception→ Customer Satisfaction	0.406	0.408	0.062	6,516	0,000	H0 is rejected, supported by data

Source: Processed by Researchers

Based on Table 1, the Electronic Word of Mouth (E-WOM) variable has a t-statistic value of 3.409 and a p-value of 0.001 (<0.05), thus H1 is accepted. This finding indicates that information and user experience obtained through digital media significantly influence the formation of digital bank user satisfaction. This indicates that service evaluation is not only shaped by personal experience, but also by social references received before and after use.

Ease of use has a t-statistic value of 1.585 with a p-value of 0.113 (>0.05), so H2 is not accepted and still has a positive but insignificant influence. These results indicate that the ease of application operation is not a major determinant of satisfaction. Ease of use tends to be perceived as a basic characteristic of digital services so that it no longer provides added value in satisfaction evaluation. Perceived usefulness shows a t-statistic value of 3.629 and a p-value of 0.000 (<0.05), so H3 is accepted. This confirms that the functional benefits of services are an important factor in shaping satisfaction. The greater the perceived efficiency and usefulness, the higher the level of user satisfaction.

Perceived security has a t-statistic of 6.516 and a p-value of 0.000 (<0.05), thus H4 is accepted. The highest statistical value indicates that security is the dominant consideration in satisfaction evaluations. Trust in data and transaction protection is a key foundation for using digital financial services.

Overall, the results of the hypothesis testing indicate that digital bank customer satisfaction in the Greater Jakarta area is significantly influenced by e-WOM, perceived usefulness, and perceived security, while ease of use has no significant impact. This finding confirms that in the context of digital banking services, users prioritize usefulness and security over ease of system operation.

4. Discussion

The Influence of E-WOM on Digital Bank Customer Satisfaction.

The results of the hypothesis testing indicate that Electronic Word of Mouth (E-WOM) has a positive and significant effect on digital bank customer satisfaction in the Greater Jakarta area with a path coefficient of 0.181, a t-statistic of 3.409, and a p-value of 0.001 (<0.05). These findings indicate that communicating user experiences through digital media plays a significant role in shaping users' final evaluations of digital banking services. In the context of application-based services, potential and active users tend to rely on information obtained from reviews, comments, and recommendations from other users before and after using the service. This aligns with the concept of E-WOM, which encompasses all forms of positive and negative responses from consumers regarding a product or company.(Hamid & Darmawan, 2025), so that the perception of satisfaction is not only formed from personal experience, but also from the collective experience of the user community.

The positive influence of e-WOM on satisfaction indicates that digital bank customers build initial expectations through the digital information they consume. When the actual experience matches or exceeds the information received, the evaluation of the service tends to increase to satisfaction. Conversely, if there is a mismatch between information and experience, satisfaction will decrease. Thus, e-WOM functions as a shaper of initial perceptions and a comparative framework in customers' service evaluation process. In the digital ecosystem, this process occurs repeatedly as users are continually exposed to new reviews that reinforce or correct their perceptions of the service.

The findings of this study support those of Naomi and Telagawathi (2023), Salsabila (2023), and Ardhiyanto et al. (2024), which showed that e-WOM positively influences user satisfaction. The consistency of these results indicates that communication between users in a digital environment has high credibility because it is perceived as more objective than formal marketing communications from companies. In digital banking services, the intangible nature of products makes customers more reliant on the experiences of other users as a primary source of information in assessing service quality.

In the context of digital banking, e-WOM serves not only as a medium for sharing experiences but also as a mechanism for building trust. This trust then influences user convenience during transactions and ultimately increases satisfaction. Customers who receive numerous positive reviews will feel more confident in using the service, resulting in a smoother and less uncertain user experience. This contributes to a better user experience, which is then reflected in higher levels of satisfaction.

Thus, it can be concluded that e-WOM is an external factor that plays a significant role in shaping digital bank customer satisfaction. Satisfaction is influenced not only by technical system performance but also by digital social interactions between users. Based on these test results, the null hypothesis (H0) stating that e-WOM has no effect on customer satisfaction is rejected, while the alternative hypothesis (H1) stating that e-WOM does influence customer satisfaction is accepted.

The Effect of Ease of Use on Digital Bank Customer Satisfaction.

Hypothesis testing results indicate that ease of use has a positive but insignificant effect on digital bank customer satisfaction in the Greater Jakarta area. The positive direction of the relationship indicates that easier-to-use applications tend to increase satisfaction, but this effect is not statistically strong enough to explain changes in user satisfaction. Therefore, ease of use is not a primary factor in determining customer satisfaction in the context of this study. Ease of use itself is defined as an individual's perception of the extent to which a system can be used without requiring significant effort (Astari et al., 2023).

This insignificance indicates that ease of use has been perceived as a fundamental characteristic of digital services. Digital bank customers are generally accustomed to using technology-based applications, so adaptability to the application interface is no longer a primary consideration in evaluating satisfaction. As long as the application operates well, users do not directly associate ease of use with satisfaction, but rather consider the benefits and security of transactions.

This finding differs from research by Lantang et al. (2021), Erlangga and Nuvriasari (2023), and Hossain (2024), which found a significant effect of ease of use on satisfaction. This difference indicates differences in the context of technology use. In the initial technology adoption phase, ease of use plays a significant role in shaping satisfaction. However, when digital services become a habit, ease of use is no longer a differentiating factor, as nearly all applications have relatively similar levels of ease of use.

In the context of digital banking, users tend to evaluate services based on perceived usefulness and perceived security during transactions. Therefore, ease of use serves as a hygiene

factor, a minimum requirement that must be met for a service to be accepted. However, its presence does not automatically increase satisfaction without additional benefits.

Thus, it can be concluded that ease of use is not a primary determinant of digital bank customer satisfaction in this study. Satisfaction is more influenced by other factors that provide tangible added value to users. Based on these test results, the null hypothesis (H0) stating that ease of use has no effect on customer satisfaction cannot be rejected, while the second alternative hypothesis (H2) stating that ease of use does influence customer satisfaction is rejected.

The Influence of Perceived Usefulness on Digital Bank Customer Satisfaction.

The results of the hypothesis testing indicate that perceived usefulness has a positive and significant effect on digital banking customer satisfaction in the Greater Jakarta area, with a path coefficient of 0.259, a t-statistic of 3.629, and a p-value of 0.000 (<0.05). This finding indicates that the greater the benefits perceived by customers from using digital banking services, the higher the level of satisfaction formed. Perceived usefulness is defined as the user's perception of the extent to which a system is able to provide added value compared to previously used methods (Hutahaean & Kusumasari, 2025). In the context of digital banking, these benefits are reflected in transaction efficiency, ease of financial management, and speed of service access.

The positive influence of perceived usefulness indicates that customer satisfaction is shaped by a rational evaluation of the results of service use. Customers assess not only the appearance or ease of use of the application, but also whether the service truly helps their financial activities. When users experience increased effectiveness, such as time savings, ease of payment, or ease of transaction monitoring, the user experience is perceived as valuable, ultimately increasing satisfaction.

The findings of this study align with those of Oktafiani et al. (2021), Londa et al. (2022), and Witjaksono and Tanjung (2024), which showed that perceived usefulness has a positive and significant effect on customer satisfaction. This consistency of results confirms that tangible benefits perceived by users are a key factor in evaluating the quality of technology-based services. In digital financial services, users tend to be utilitarian, assessing services based on their functionality and outcomes rather than solely on the experience.

Practically speaking, digital banking users will be satisfied if the service can replace or improve upon previous conventional methods. Features like real-time transactions, instant notifications, payment integration, and anytime access provide a more efficient experience than traditional banking services. Therefore, satisfaction is more influenced by the system's success in meeting user needs than simply the ease of application operation.

Thus, perceived usefulness is a key determinant of digital bank customer satisfaction. The greater the perceived usefulness, the higher the level of satisfaction. Based on these test results, the null hypothesis (H0), which states that perceived usefulness has no effect on customer satisfaction, is rejected, while the third alternative hypothesis (H3), which states that perceived usefulness does influence customer satisfaction, is accepted.

The Influence of Security Perception on Digital Bank Customer Satisfaction.

Hypothesis testing results indicate that perceived security has a positive and significant effect on digital bank customer satisfaction in the Greater Jakarta area, with a path coefficient of 0.406, a t-statistic of 6.516, and a p-value of 0.000 (<0.05). This value is the highest compared to

other variables, indicating that security is a dominant factor in shaping customer satisfaction. This finding confirms that in digital financial services, users are highly sensitive to transaction risks and personal data protection. This aligns with the statement that security is a primary concern for users when conducting financial transactions (Siagian et al., 2022).

The strong influence of perceived security indicates that customer satisfaction is determined not only by ease of use, but also by a sense of security during transactions. Digital bank users submit sensitive financial information to the system, so trust in data protection and the system is a key foundation for building a positive experience. When users are confident that transactions are protected and that their data is not misused, they are more likely to complete transactions without hesitation, ultimately improving their satisfaction with the service.

These findings align with research by Surbakti et al. (2024), Rafii et al. (2025), and Limbong and Rivai (2025), which showed that perceived security has a positive and significant effect on user satisfaction with digital services. This consistency of results indicates that security is a fundamental factor in financial technology-based services. Unlike other experience-enhancing variables, security serves as the primary foundation that enables users to be willing to use a service continuously.

In the context of digital banking, security serves as both an initial determinant of trust and a key driver of long-term satisfaction. Users assess not only whether a system is user-friendly or useful, but also whether it can protect them from financial risks. Once a sense of security is established, users will focus more on the benefits of the service and are more likely to evaluate the user experience positively.

Thus, it can be concluded that perceived security is the primary determinant of digital bank customer satisfaction in this study. Satisfaction stems from the belief that the system is capable of maintaining data confidentiality and transaction security. Based on these test results, the null hypothesis (H0), which states that perceived security has no effect on customer satisfaction, is rejected, while the fourth alternative hypothesis (H4), which states that perceived security does influence customer satisfaction, is accepted.

5. Conclusion

Based on the results of the analysis and discussion in the previous chapter, several conclusions can be presented in this study, including the following:

1) *Electronic Word of Mouth*(E-WOM) has been shown to have a positive and significant impact on digital bank customer satisfaction. These findings indicate that communicating user experiences through digital media is one of the factors that shape service evaluations. Customers assess service quality not only based on their personal experiences but also on the collective experiences of other users. Digital information received before using a service forms initial expectations, while the actual experience after use serves as a confirmation process of those expectations. Thus, digital bank customer satisfaction is socially constructive, formed through interactions between users within the digital ecosystem.
2) Ease of use does not have a significant positive effect on digital bank customer satisfaction. These results indicate a shift in user behavior in the context of mature financial technology. Ease of use is no longer a differentiating factor in satisfaction but has become the minimum standard of service expected by users. Digital bank customers tend to have sufficient digital literacy, so application operation skills are no longer a primary consideration in evaluating satisfaction. Therefore, ease of use serves as a basic prerequisite (hygiene factor), not a determinant of satisfaction.
3) Perceived usefulness has a positive and significant impact on digital bank customer satisfaction. These findings indicate that satisfaction is primarily shaped by the tangible benefits users experience in their financial activities. Customers will be satisfied when services improve transaction efficiency, ease financial management, and the effectiveness of daily banking activities. Satisfaction with digital banking services is more utilitarian, based

on the system's success in helping users achieve their financial goals more quickly, practically, and in a controlled manner.

4) Perceived security has a positive and significant impact and is the most dominant factor influencing digital bank customer satisfaction. These results indicate that a sense of security is a key foundation for evaluating digital financial services. Users will provide positive feedback if they feel protected from financial risks and personal data leaks. Therefore, satisfaction with digital banking services is not only a result of user experience but also a lower perceived risk.

Overall, digital bank customer satisfaction is more influenced by trust and service benefits than by system operational ease. These findings suggest that in the context of digital financial services, which are characterized by intangible and high risk, users evaluate service quality through two primary approaches: benefit-based evaluation and risk-based evaluation. Therefore, perceived security and functional value are the primary determinants of digital bank customer satisfaction.

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