USER SATISFACTION PERCEPTION OF BCA MOBILE BANKING SERVICES: A SURABAYA YOUTH PERSPECTIVE

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Abstract: *Mobile banking has fundamentally reshaped the interaction between individuals and finansial institutions by providing uninterrupted and convenient access to wide range of banking services. In addition to improving efficiency, mobile banking as a critical tool for advancing financial inclusion, particularly among populations historically underserved by traditional banking systems, such as those residing in rural regions or low-income communities. Millennials, characterized by their rapid adoption of digital technologies, have increasingly integrated mobile banking into their routine financial activities to support their fast-paced lifestyles. BCA Mobile significantly contributes to shaping service standards and digital innovation. Continuous evaluation of user satisfaction is important to ensure that the application remains relevant and responsive to evolving user needs, especially in terms of interface quality and overall user experience. This study aims to examine the satisfaction levels of millennial users in Surabaya toward BCA Mobile. A total of 542 respondents provided their perceptions of the platform's features and services. The findings indicate that most service aspects fall within the "good" satisfaction category; however, none reached the "very good" level. These results underscore the need for further enhancement of BCA Mobile's features and service quality, particularly to better align with the expectations of millennial users.*

INTRODUCTION

Rapid technological advancements have transformed mobile banking into a

fundamental component of modern banking operations. It no longer functions merely as a complementary service, but has become a strategic pillar for ensuring efficiency, accessibility, and inclusiveness within the financial sector (Tater & John, 2023). Its capacity to provide continuous access to financial services has transformed customers' interactions with financial institutions. Activities that previously required substantial time and physical presence can now be completed within seconds through mobile devices. This acceleration not only enhances service efficiency but also broadens financial access for individuals in remote locations or those with mobility constraints, provided adequate internet connectivity is available.

A key advantage of mobile banking lies in its ability to offer a wide range of financial services without requiring customers to visit bank branches. Transactions ranging from fund transfers and bill payments to investment activities and savings management can be performed seamlessly through mobile applications. This convenience reduces both customer effort and institutional operational costs, offering potential benefits such as lower service fees or higher deposit interest rates (Tsai et al., 2018). Moreover, mobile banking plays a significant role in expanding financial inclusion. For individuals previously difficult to reach through traditional banking—such as those in rural or low-income communities—mobile banking serves as a bridge that enables access to essential financial services.

In the context of industry competitiveness, mobile banking has become a central driver of innovation. The digital transformation of financial services compels banks to continuously improve application features, security systems, and user experience to retain market relevance (Metlo et al., 2021). Mobile banking allows banks to deliver faster, more convenient, and more user-friendly services. With access to banking applications on their phones, customers can conduct transactions anytime and anywhere without visiting a physical branch or waiting in long queues. Banks that are able to provide smooth and intuitive user experiences through their mobile applications gain significant competitive advantage. The role of mobile banking is crucial in encouraging banks to continuously compete and upgrade their features and services (Pratiwi et al., 2023). Banks that successfully provide intuitive, reliable, and responsive mobile applications gain considerable competitive advantage. Accordingly, innovation in mobile banking is not only oriented toward expanding market share but also toward meeting users' expectations in an increasingly digital environment (Rahman et al., 2017).

Millennials, individuals born between 1981 and 1996, constitute a pivotal demographic group shaping the evolution of mobile banking services. As a generation closely linked to digital technologies, millennials demonstrate rapid adoption of mobile-based financial solutions. Their dynamic lifestyles demand efficiency, affordability, and continuous access to financial management tools. Mobile banking aligns with these needs by enabling transactions, budgeting, and investment monitoring without reliance on physical branches or desktop devices (Shankar et al., 2020).

Additionally, mobile banking offers flexibility that millennials highly value. The flexibility offered by mobile banking is particularly relevant for millennials who often engage in multiple occupations, remote work arrangements, or entrepreneurial activities. This demographic consequently represents a highly strategic target market, motivating banks to consistently update and refine mobile application features (Sugiarto & Octaviana, 2021).

Within the Indonesian context, BCA Mobile has emerged as one of the most influential platforms shaping mobile banking standards. As a flagship service of Bank Central Asia (BCA), the application offers comprehensive features and an intuitive interface, supporting various transactional needs such as fund transfers, bill payments, and the purchase of digital products. Its strong market penetration underscores its effectiveness in addressing customers' expectations for convenience and reliability.

The implementation of public satisfaction surveys related to BCA Mobile is crucial for continuous service improvement, given its strategic importance (Aghdaie & Faghani, 2012). These surveys enable BCA to obtain direct user feedback, assess usability, and evaluate perceptions of application security-an aspect that remains essential in safeguarding customers' financial information (Arcand et al., 2017). Insights from such evaluations are particularly valuable for understanding the preferences of millennial users, who typically seek innovative, seamless, and secure digital experiences. Regular assessment ensures that BCA Mobile remains adaptive to technological changes and evolving user expectations, thereby strengthening customer loyalty in an increasingly competitive digital finance landscape.

Furthermore, public satisfaction surveys help BCA better understand the preferences and expectations of millennial customers. This generation has unique needs and often favors advanced and innovative digital experiences. By identifying what millennials value in banking services, BCA can tailor its strategies to better attract and satisfy this market segment. Overall, public satisfaction surveys related to BCA Mobile represent an essential step in maintaining competitive advantage and ensuring that the bank continues to meet customer expectations. By collecting feedback regularly, BCA can continuously innovate and refine its services, thereby sustaining customer loyalty, particularly among millennial users, in an era of rapidly evolving mobile banking. Based on this background, this study aims to conduct a survey involving millennials, specifically young people in the city of Surabaya.

LITERATURE REVIEW
Public Service

Public services are forms of service provided by the government to the public and may be administered by either governmental or private institutions. They serve as a crucial benchmark for evaluating the quality of governance. The state is responsible for fulfilling the administrative needs entrusted by society, covering sectors such as administration, health, education, transportation, and others that must be universally delivered for the benefit of all citizens. In accordance with Law Number 25 of 2009 on Public Services, public services refer to a series of activities aimed at fulfilling service needs according to legal provisions for every citizen and resident, including the provision of goods, services, and administrative functions offered by public service providers.

Service standards function as a reference for the government in delivering quality services to the public, ensuring that services meet and satisfy community needs. Based on the Decree of the Minister for Administrative Reform (MENPAN) Number 63 of 2003 concerning the General Guidelines for the Implementation of Public Services, each public service sector must meet the following minimum standards:
1.   Service Procedure

Standardized procedures for both service providers and recipients, including complaint handling.

2. Completion Time
Clearly defined timeframes from the submission of an application to service completion, including complaint resolution.

3. Service Fees
The cost or tariff of services, including detailed breakdowns determined within the service delivery process.

4. Service Products
The expected outcomes of services, delivered in accordance with predetermined provisions.

5. Facilities and Infrastructure
Adequate facilities and infrastructure that must be provided by public service operators.

6. Competence of Public Service Personnel
Personnel competence that must be appropriately established based on the knowledge, expertise, skills, attitudes, and behaviors required for service delivery.

Customer Satisfaction

Satisfaction is an emotional response that arises when individuals compare the performance of a product or service with their existing expectations. It occurs when users feel that the product or service they receive does not meet their expectations, thereby diminishing the positive expectations they previously held.

Community Satisfaction Index

The Community Satisfaction Index refers to data or numerical values that represent the level of public satisfaction with the services provided by service providers. This index is obtained from quantitative or qualitative measurements derived from satisfaction surveys that have been conducted.

According to the Regulation of the Minister of Administrative and Bureaucratic Reform (PAN-RB) Number 14 of 2017, there are nine areas related to public satisfaction in receiving services, namely:

1. Requirements
Requirements are the conditions that must be fulfilled in the administration of a particular type of service, including both technical and administrative requirements.

2. Systems, Mechanisms, and Procedure
Procedures refer to standardized service processes for both service providers and recipients, including complaint handling.

3. Completion Time
Completion time is the period required to finalize the entire service process for each type of service

4. Cost/Fees ( )*
Costs/fees refer to the charges imposed on service recipients for managing and/or obtaining services from the provider, determined based on an agreement between the provider and the community

5. Product Specifications of Service Types

Product specifications refer to the service outcomes that are provided and received in accordance with established provisions. These service products represent the results of each specified service type.

6. Competence of Service Personnel ( )**
    Competence refers to the abilities required of service personnel, including knowledge, expertise, skills, and experience.
7. Behavior of Service Personnel ( )**
    Behavior refers to the attitudes displayed by officers in delivering services.
8. Handling of Complaints, Suggestions, and Feedback
    This element refers to the procedures for managing complaints, suggestions, and feedback, as well as the follow-up actions taken.
9. Facilities and Infrastructure
    Facilities refer to any tools or equipment used to achieve service objectives, while infrastructure refers to the primary support systems required for the implementation of a process (such as businesses, development, or projects). Facilities describe movable objects (e.g., computers, machines), whereas infrastructure refers to immovable objects (e.g., buildings).

    Notes:
    *) Element 4 may be replaced with another question format if, according to legal regulations, no service fees are charged to recipients (e.g., the issuance of identity cards, which is legally free of charge).
    **) Elements 6 and 7 may be replaced with another question format if the type of service being surveyed is website-based.

METHODS

This research was conducted using a descriptive quantitative approach as its research methodological framework, aiming to systematically describe phenomena, symptoms, and events based on numerically measured data as the primary variables. The objective of this study is to provide an accurate depiction of the phenomena without the intention of making generalizations. The population in this study comprises young individuals in the city of Surabaya who are customers of Bank BCA and active users of the BCA Mobile application, aged between 17 and 35 years. The sampling technique employed is non-probability sampling with a purposive sampling method, and the total number of samples collected is 542 respondents.

The research instrument utilized in this study is a survey administered through a questionnaire. The assessment of the questionnaire indicators uses a four-point Likert scale, where a score of 1 represents "very dissatisfied," a score of 2 represents "dissatisfied," a score of 3 represents "satisfied," and a score of 4 represents "very satisfied." The questionnaire was developed using questions derived from the nine indicators of public satisfaction established in the Minister of Administrative and Bureaucratic Reform Regulation (PERMENPAN-RB) Number 14 of 2017 concerning Guidelines for Compiling Public Satisfaction Surveys for Public Service Delivery.

The Likert scale assessment is calculated using a "weighted average score" for each service element. The weighting value is determined using the following formula:

$$\text{Weighted Average Score} = \frac{\text{Total Weight}}{\text{Number of Elements}} = \frac{1}{X} = N$$

Subsequently, to obtain the Public Satisfaction Index (SKM) for the service unit, an average-value approach is used, with the following formula:

$$\text{SKM} = \frac{\text{Total Perception Score per Element}}{\text{Total Filled Elements}} \text{ x Weight Value}$$

The interpretation of the Community Satisfaction Index (SKM) assessment, which ranges from 25 to 100, requires converting the assessment results to a base value of 25 so that they can be categorized into the following four intervals:

Table 1. Perception Scores, Intervals, Interval Conversion, Service Quality, and Performance Evaluation

Perception Score	Interval Value	Interval Conversion	Service Quality	Performance Evaluation
1	1,00 – 2,5996	25,00 – 64,99	D	Poor
2	2,60 - 3,064	65,00 – 76,60	C	Fair
3	3,0644 – 3,532	76,61 – 88,30	B	Good
4	3,5324 – 4,00	88,31 – 100,00	A	Very Good

The analytical technique used in this study is descriptive statistics, in which the research findings are presented in tabular form based on the calculations performed and subsequently explained in detail in narrative form.

RESULT AND DISCUSSION
Respondent Profile
The population in this study consists of young individuals in the city of Surabaya who are customers of Bank BCA and users of the BCA Mobile application, aged between 17 and 35 years. The respondent profile can be described as follows:
1) Respondent Age
   The data show a range of ages from 17 to 35 years, with the majority of respondents being between 18 and 25 years old.
2) Respondents' Educational Level
   Most respondents are students at various levels of education, ranging from vocational high school (SMK) to undergraduate degrees. However, there are also respondents who are employed or who have pursued higher education, such as a Master's degree.
3) Respondents' Occupation
   In addition to students, respondents include individuals working in various sectors, such as private employees, entrepreneurs, teachers, bank staff, nurses, and others. There are also respondents who are still in school or are homemakers.
4) Respondents' Average Monthly Income

The respondents' monthly income varies significantly, ranging from having no income to earning tens of millions of rupiah per month. The majority of respondents earn between 1 million and 5 million rupiah per month.

Calculation Results

Based on the SKM calculation, the results obtained are as follows:

Table 2. Calculation Results for Each Element

Element	Interval Value	Converted Interval Value	Service Quality	Performance Evaluation
Element 1 – Requirements	3.486137	87.15342	B	Good
Element 2 – System, Mechanism, Procedure	3.328404	83.2101	B	Good
Element 3 – Time	3.453481	86.33703	B	Good
Element 4 – Cost	3.223044	80.57609	B	Good
Element 5 – Specifications	3.446704	86.16759	B	Good
Element 6 – Implementer Behavior	3.439926	85.99815	B	Good
Element 7 – Implementer Competence	3.471965	86.79914	B	Good
Element 8 – Complaints	3.435613	85.89033	B	Good
Element 9 – Facilities and Infrastructure	3.497227	87.43068	B	Good
Average Score of All Service Elements	**3.420278**	**85.50695**	**B**	**Good**

The results presented in Table 2 demonstrates several elements that are essential for ensuring service effectiveness and customer satisfaction. The first element, Requirements, obtained an interval value of 3.486137, equivalent to 87.15342 on the converted interval scale. Similar outcomes are observed across other elements, including System, Mechanism, Procedure; Time; Cost; Specifications; Implementer Behavior; Implementer Competence; Complaints; and Facilities and Infrastructure. Based on the evaluation results, all elements obtained converted interval scores that indicate good service quality, with the overall average service element score reaching 3.420278, equivalent to 85.50695. The performance evaluation categorizes the overall service quality as "Good," reaffirming the consistency and standard of service delivery maintained across all elements. These findings provide a positive depiction of the service quality offered, demonstrating compliance with requirements, effective systems, and competent implementation. Furthermore, the results serve as a strong foundation for continuous improvement efforts aimed at enhancing service quality to achieve higher levels of customer satisfaction and trust in the future.

Analysis

Table 3. Element 1 – Requirements

Element	Interval Value	Service Quality	Performance Evaluation

Element 1 – Requirements	3.486137	B	Good
Indicator 1	3.473198	B	Good
Indicator 2	3.484288	B	Good
Indicator 3	3.500924	B	Good

In ensuring high-quality service, the evaluation of elements and indicators is essential. The first element evaluated, Requirements, received an interval value of 3.486137. Further evaluation was conducted on the indicators related indicators—Indicator 1, Indicator 2, and Indicator 3—demonstrates interval values that consistently align with the criteria for good service quality. These findings indicate that Requirements, along with its associated indicators, meet the established service quality standards. The overall performance evaluation for this element was categorized as "Good," indicating alignment with the predetermined requirements and reinforcing confidence in the quality of service delivered.

Table 4. Element 2 – System, Mechanism, Procedure

Element	Interval Value	Service Quality	Performance Evaluation
Element 2 – System, Mechanism, Procedure	3.328404	B	Good
Indicator 1	3.153419593	B	Good
Indicator 2	3.384473198	B	Good
Indicator 3	3.4473198	B	Good

The evaluation of Element 2, which encompasses the System, Mechanism, and Procedure components, demonstrates positive outcome with an interval value of 3.328404. Additional evaluations were conducted on the indicators integral to this element. Indicator 1 demonstrates a value of 3.153419593, reflecting consistency and quality in the applied system. Indicator 2, with a value of 3.384473198, reinforces the effectiveness of the mechanisms used in the service process. Indicator 3 recorded a score of 3.4473198, indicating that the procedures applied are appropriate and yield good results. Overall, the evaluation of the System, Mechanism, and Procedure elements demonstrates good performance, suggesting that the entity has implemented a well-functioning system, employed effective mechanisms, and appropriate procedures.

Table 5. Element 3 – Time

Element	Interval Value	Service Quality	Performance Evaluation
Element 3 – Time	3.453481	B	Good
Indicator 1	3.469501	B	Good
Indicator 2	3.417745	B	Good
Indicator 3	3.473198	B	Good

The evaluation of Element 3, which emphasizes the time dimension, demonstrates positive result with an interval value of 3.453481. A further assessment was conducted on the indicators relevant to measuring the adequacy of time allocation in the service process. Indicator 1, valued at 3.469501, indicates that the time allocated for service delivery is adequate and consistent. Indicator 2, with a value of 3.417745, indicates that the service process proceeds without significant time-related constraints. Indicator 3, with a value of

3.473198, demonstrates that services are completed within the expected timeframe that aligns with user expectattions. Based on these findings, the overall performance of Element 3 is categorized as "Good," confirming that the entity effectively manages time within the service process. These results reinforce confidence that the time spent in obtaining services is not only adequate but also efficient. Maintaining and enhancing time-related service quality will remain a key focus in meeting customer needs and expectations.

Table 6. Element 4 – Cost

Element	Interval Value	Service Quality	Performance Evaluation
Element 4 – Cost	3.223044	B	Good
Indicator 1	3.073937	B	Good
Indicator 2	3.25878	B	Good
Indicator 3	3.336414	B	Good

The evaluation of Element 4, which includes cost aspect, resulted in an interval value of 3.223044, indicating the adequacy and reasonableness of costs associated with service delivery. Further evaluations were conducted on the indicators supporting this aspect. Indicator 1 recorded a score of 3.073937, suggesting that the cost required in the service processes remain within reasonable and acceptable limits. Indicator 2, with a value of 3.25878, indicates that the costs are proportional to the quality and value received by customers. Indicator 3, which obtained a score of 3.336414, reinforces the notion that the costs imposed do not create an excessive burden for customers.

Based on these findings, the performance of Element 4 is categorized as "Good," demonstrating that the entity has effectively managed costs in delivering its services. This provides assurance that the costs charged to customers are in line with the benefits received, maintaining an appropriate balance between the entity's financial needs and customer satisfaction. Continuing to monitor and manage costs responsibly will be essential for maintaining service quality and financial sustainability.

Table 7. Element 5 – Specifications

Element	Interval Value	Service Quality	Performance Evaluation
Element 5 – Specifications	3.446704	B	Good
Indicator 1	3.425139	B	Good
Indicator 2	3.441774	B	Good
Indicator 3	3.473198	B	Good

An assessment of Element 5, related to Specifications, yielded an interval score of 3.446704. This result indicates that the established specifications have met the desired and expected standards. Further assessment was conducted on several indicators associated with this element. Indicator 1 recorded a score of 3.425139, demonstrates that the provided specifications adequately meet both the basic and specific needs of customers. Indicator 2, with a value of 3.441774, confirms that these specifications are well-implemented in service processes. Indicator 3, which obtained a score of 3.473198, indicates that the specifications align well with established expectations and standards. The overall performance of Element 5 is rated as "Good," affirming that the established specifications meet expected standards and deliver positive outcomes. Regular monitoring and review of specifications will help

ensure continued relevance and alignment with evolving customer needs.

Table 8. Element 6 – Implementer Behavior

Element	Interval Value	Service Quality	Performance Evaluation
Element 6 – Implementer Behavior	3.439926	B	Good
Indicator 1	3.35305	B	Good
Indicator 2	3.42329	B	Good
Indicator 3	3.473198	B	Good

The assessment of Element 6, namely Implementer Behavior, resulted in an interval score of 3.439926, indicating a generally good level of behavioral quality in service delivery. Further evaluation of supporting indicators was also conducted. Indicator 1 recorded a score of 3.35305, demonstrating that implementer behavior meets expected standards and contributes positively to service provision. Indicator 2, with a score of 3.42329, shows consistent behavior that supports a positive service experience. Notably, Indicator 3 stands out with a value of 3.543438, achieving a "Very Good" category. This indicates that in certain aspects, implementer behavior exceeds expectations and contributes significantly to overall service quality. Thus, Element 6 is rated as "Good," with Indicator 3 achieving a "Very Good" rating. Maintaining and encouraging exemplary behavior among implementers will be essential in enhancing service quality moving forward.

Table 9. Element 7 – Implementer Competence

Element	Interval Value	Service Quality	Performance Evaluation
Element 7 – Implementer Competence	3.471965	B	Good
Indicator 1	3.489834	B	Good
Indicator 2	3.48244	B	Good
Indicator 3	3.443623	B	Good

The evaluation of Element 7, Implementer Competence, resulted in an interval value of 3.471965, indicating a good level of competence among service implementers. Supporting indicators were also evaluated. Indicator 1, with a score of 3.489834, suggests that implementers possess adequate competence in carrying out their assigned tasks. Indicator 2, which recorded a score of 3.48244, indicates that their competence remains consistent and aligned with job requirements. Indicator 3, with a value of 3.443623, further confirms that implementers' skills meet the expected performance standards.

Based on these findings, Element 7 is classified as "Good," demonstrating that implementers have the necessary knowledge and capabilities to perform their responsibilities effectively. Continued investment in training and professional development will be essential to sustaining and further enhancing implementer competence.

Table 10. Element 8 – Complaints

Element	Interval Value	Service Quality	Performance Evaluation
Element 8 – Complaints	3.435613	B	Good

Indicator 1	3.432532	B	Good
Indicator 2	3.419593	B	Good
Indicator 3	3.454713	B	Good

The assessment of Element 8, Complaints, reveals an interval value of 3.435613, reflecting effective complaint management by the entity. Supporting indicators further reinforce this assessment. Indicator 1, valued at 3.432532, shows that the entity responds well to complaints and provides adequate responses to issues raised by customers. Indicator 2, with a value of 3.419593, demonstrates a smooth and procedurally aligned complaint-handling process. Indicator 3, with a value of 3.454713, confirms customer satisfaction with complaint resolution. Thus, Element 8 is rated as "Good," showing that the entity manages complaints effectively and provides responsive service. Strengthening complaint management systems and improving transparency will enhance customer trust.

Table 11. Element 9 – Facilities and Infrastructure

Element	Interval Value	Service Quality	Performance Evaluation
Element 9 – Facilities and Infrastructure	3.497227	B	Good
Indicator 1	3.499076	B	Good
Indicator 2	3.497227	B	Good
Indicator 3	3.495379	B	Good

The assessment of Element 9, which concerns Facilities and Infrastructure, resulted in an interval value of 3.497227, indicating that the entity provides facilities and infrastructure of good quality. Supporting indicators further demonstrate this. Indicator 1, valued at 3.499076, suggests that the available facilities adequately meet customer needs and support efficiency in service delivery. Indicator 2, which recorded a value of 3.497227 reflects well-maintained infrastructure that is readily available for operational use. Indicator 3, scoring 3.495379, confirms that customers are generally satisfied with the condition of the facilities and infrastructure provided.

Based on these findings, Element 9 is categorized as "Good," demonstrating that the entity has successfully ensured the adequacy of its facilities and infrastructure to support operational continuity and enhance customer comfort. These results reinforce confidence that the entity possesses sufficient infrastructure to deliver quality services. Regular monitoring and maintenance of facilities and infrastructure will remain essential for sustaining service quality and meeting evolving customer expectations in the future.

CONCLUSION

The conclusions derived from the analysis of various elements in the service performance assessment indicate that the institution has generally met the expected standards of service quality. The evaluation of the requirements element shows that the established criteria align well with the prescribed quality standards, demonstrating consistency in delivering reliable services to users. Similarly, the assessment of the system, mechanisms, and procedures reveals that the institution has implemented effective systems and appropriate procedural frameworks, contributing to positive performance outcomes. In

terms of timeliness, the institution is shown to manage service time effectively, with the allocated time being adequate, consistent, and aligned with user expectations.

Although the cost element received relatively lower scores, the analysis indicates that the institution has managed service costs efficiently and proportionately to the benefits provided. The specifications element demonstrates that the predefined service specifications have been met, affirming the institution's ability to deliver services in accordance with expected standards. Regarding service personnel behavior, the overall evaluation falls within the "Good" category; however, one indicator stands out by achieving an "Excellent" rating, suggesting that certain aspects of personnel conduct exceed user expectations. The assessment of personnel competence further indicates that service providers possess the necessary skills and knowledge to perform their responsibilities effectively.

The evaluation of complaint management shows that the institution has effectively handled customer complaints and responded appropriately to issues raised. Additionally, the assessment of facilities and infrastructure reflects that adequate resources have been provided to support operational continuity and enhance customer comfort. Overall, the findings illustrate that the institution has succeeded in maintaining a satisfactory level of service quality, with several elements even achieving an "Excellent" standard. Continuous monitoring and targeted improvements in identified areas will be essential for sustaining and enhancing service quality in the future.

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HALAMAN INI SENGAJA DIKOSONGKAN