

## Digital Banking Satisfaction: A SeaBank Study using The End User Computing Satisfaction (EUCS) Model

Della Oktoriani<sup>1</sup>, Medyantiwi Rahmawita<sup>1,\*</sup>, Tengku Khairil Ahsyar<sup>1</sup>, Syaifullah<sup>1</sup>

<sup>1</sup> Department of Information System, Universitas Islam Negeri Sultan Syarif Kasim Riau, Indonesia

\* Correspondence: medyantiwi.rahmawita@uin-suska.ac.id

**Copyright:** © 2025 by the authors

Received: 27 May 2025 | Revised: 4 June 2025 | Accepted: 6 July 2025 | Published: 13 August 2025

### Abstract

SeaBank serves as a digital banking platform that enables users to conduct financial transactions conveniently via their smartphones. Despite its widespread adoption, concerns regarding service quality persist. The objective of this study is to assess user satisfaction with the SeaBank application using the EUCS model. This research employs a quantitative methodology with PLS-SEM as the analytical technique to examine variable relationships. The software used for data analysis is SmartPLS 4. Data were collected through an online survey comprising 23 items, involving 100 active users aged 17 and above. Model evaluation includes both outer model and inner model analyses to ensure construct validity and reliability. The findings indicate that content, accuracy, and ease of use have a significant and positive impact on user satisfaction. Conversely, format and timeliness do not have a significant influence, suggesting that these aspects play a marginal role in shaping users' overall perception of the application. Implications of this study highlight the necessity of improving information quality, data accuracy, and intuitive interface design to enhance user satisfaction. While enhancements to format and timeliness can be considered, they are not a primary focus. This research provides valuable insights for application developers in designing user-centered service improvement strategies.

**Keywords:** end user computing satisfaction; pls-sem; seabank; user satisfaction

### INTRODUCTION

As globalization continues to shape modern society, technological advancements have revolutionized various aspects of life, making activities more efficient and accessible (Mustaqim et al., 2024). One significant manifestation of this transformation is the rapid growth of digital banking applications, which not only accelerate transactions but also facilitate personal financial management via mobile devices (Pirie & Tambotoh, 2023). Amid the evolving financial landscape in Indonesia, SeaBank has emerged as a key player. Originally established as PT Bank Kesejahteraan Ekonomi (BKE), the bank underwent a major transformation following its acquisition by Sea Group in 2021. Since then, SeaBank has experienced rapid growth, amassing over 15.5 million users and achieving a 4.9 out of 5.0 rating on the Google Play Store, solidifying its reputation as a trusted platform for digital financial management (Sakir et al., 2022).

Despite SeaBank's success, users still face various technical issues. These include problems like failed OTP delivery, login difficulties, unexecuted transactions, incorrect balances, and unresponsive customer service. If not addressed promptly, these issues risk decreasing user satisfaction and loyalty toward the SeaBank application (Wiranto et al., 2024). This situation highlights an urgent need for a systematic evaluation of SeaBank's user experience and satisfaction. The User Computing Satisfaction (EUCS) Model, developed by (Doll & Torkzadeh, 1988), is a relevant approach for this evaluation. This model measures user



satisfaction across five key dimensions: content, accuracy, format, ease of use, and timeliness. These five dimensions have proven effective in reflecting user perceptions of information system quality, including in the context of mobile banking applications. (Sudirjo et al., 2024)

The EUCS model is a classic and widely used framework for evaluating user satisfaction with information systems, both academically and practically. Its five dimensions represent crucial aspects of user interaction: the content of information delivered, accuracy of data, format of the interface, ease of navigation, and timeliness of feature access. (Darwati et al., 2022) (Megawaty & Ariningsih, 2022). Although developed during the desktop system era, EUCS remains highly relevant in the modern digital age, primarily due to its focus on users' actual perceptions of system performance (Febrianti et al., 2023). The EUCS is a structured methodological framework designed to evaluate user satisfaction with specific application systems. Its assessment is based on a comparative analysis between anticipated expectations and actual user experiences (Fadhil & Darmawan, 2025). This evaluation is fundamentally rooted in direct user interaction and engagement with the system (Safa'ah & Indiryanti, 2023), providing insights into their perceptions and the extent to which the system meets their functional and experiential requirements (Sakinah & Oktadini, 2023).

Previous studies that have applied the EUCS model to various digital financial applications have revealed significant inconsistencies regarding which EUCS dimensions most impact user satisfaction. For instance, research on LinkAja (Aji & Kusasih, 2021) found only Content and Format to be substantial drivers, while studies on Livin' by Mandiri (Holtrop et al., 2025) yielded mixed results one reported Content and Accuracy as insignificant, yet another identified Content, Format, and Ease of Use as positively affecting satisfaction (Gumelar & Indriyanti, 2023). The primary research gap lies in the lack of a comprehensive understanding of why the influence of EUCS dimensions varies so significantly across different digital financial applications, a variance likely driven by each application's unique characteristics and service focus. LinkAja primarily functions as a digital wallet, Livin' by Mandiri as an extension of conventional banking, and SeaBank specifically as a digital savings platform offering high daily interest and direct integration with the Shopee ecosystem. This distinct functional emphasis and value proposition can alter the perceived relevance of each EUCS dimension. For example, for SeaBank users, the Accuracy of interest calculations or the Timeliness of transaction processing might be far more critical than for users of other applications. Therefore, this research aims to bridge this gap by specifically investigating how EUCS dimensions influence user satisfaction with the SeaBank application, taking into account its unique characteristics, which may render certain dimensions (e.g., accuracy of interest, timeliness of transactions) particularly crucial compared to other digital financial platforms.

This research is crucial because it can make a tangible contribution to improving the quality of digital banking services in Indonesia (Nariswari et al., 2024). With the increasingly fierce competition among digital banks, understanding what truly influences user satisfaction is a critical factor in retaining and increasing customer loyalty (Krismanda & Setiyawati, 2022). Furthermore, the findings from this study can also serve as a reference for regulators and application developers in designing more user-friendly systems, free from technical glitches that often erode public trust (Hamid & Yacob, 2022).

The proposed model exhibits a strong and intricate relationship with user satisfaction, particularly in relation to system efficiency, functionality, and the overall performance of SeaBank's mobile banking framework, reflecting the interplay between technological reliability and user perception. By adopting the EUCS model as a theoretical foundation, this study systematically examines the degree to which users derive satisfaction from their interactions with the application, emphasizing five pivotal dimensions: content, accuracy, ease of use, format, and timeliness, each contributing uniquely to the overall user experience. The distinguishing aspect of this research lies in its exploration of EUCS within Indonesia's digital

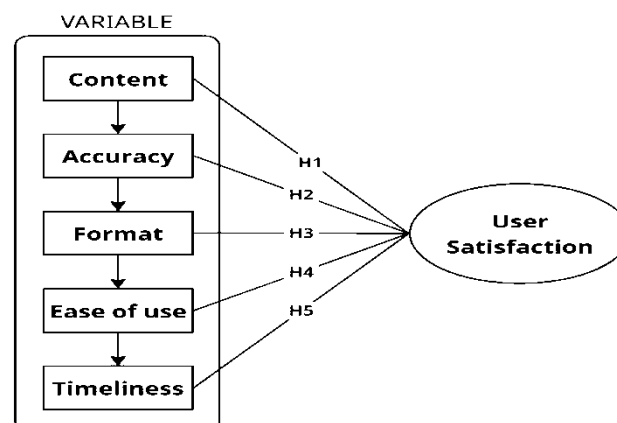
banking ecosystem, an area that remains insufficiently investigated despite the exponential growth of mobile financial services. Utilizing Partial Least Squares Structural Equation Modeling (PLS-SEM) within a quantitative methodological framework, the study rigorously evaluates the relationships between key user satisfaction variables based on data collected via a structured online questionnaire incorporating a Likert scale (1–5) from a selected cohort of 100 active users through purposive sampling, ensuring a targeted and relevant dataset.

While comparative analyses with digital financial services such as GoPay, OVO, and DANA suggest commonalities in general usability factors, the findings underscore the distinct priorities of SeaBank users, who demonstrate a pronounced inclination toward transaction reliability, information accuracy, and an intuitive interface, rather than solely valuing the aesthetics or response speed of the system. This discrepancy highlights the fundamental divergence between mobile banking applications and e-wallet services, wherein considerations such as financial security, real-time operational capabilities, and seamless banking accessibility emerge as decisive elements influencing satisfaction. By leveraging these empirical insights, SeaBank can devise strategic, user-centric service enhancements, enabling the institution to refine its digital banking experience in alignment with evolving consumer expectations, while simultaneously contributing to the broader academic discourse on EUCS driven assessments in financial technology.

This study aims to assess SeaBank user satisfaction using the End User Computing Satisfaction model, which examines five key dimensions: content, accuracy, ease of use, format, and timeliness. Additionally, it analyzes the influence of each dimension on user satisfaction and provides strategic recommendations for application developers to enhance system quality based on user data. Ultimately, the findings of this research are expected to serve as a foundation for SeaBank in designing user-centric system strategies and contribute to the academic literature on EUCS applications within Indonesia's digital banking industry.

## METHOD

This research applies EUCS model, as the methodological framework for evaluating user satisfaction. Within this conceptual framework, five interrelated variables content, format, accuracy, ease of use, and timeliness serve as fundamental determinants of user experience. The research model in Figure 1 is elaborated into hypotheses in this study, and these hypotheses are presented in Table 1.



**Figure 1.** Model research

Figure 1 comprehensively delineates a structural model, meticulously illustrating the intricate relationships wherein various dimensions of EUCS namely content, accuracy, format, ease of use, and timeliness are hypothesized to influence overall User Satisfaction, with each

specific relationship being rigorously tested through its corresponding labelled hypothesis (H1, H2, H3, H4, and H5), thereby representing the fundamental assumptions under investigation in this study.

**Table 1.** Research hypothesis

<b>Hyphothesis</b>	<b>Description</b>
H1	Content influences user satisfaction in the Seabank application.
H2	Accuracy influences user satisfaction in the Seabank application.
H3	Format influences user satisfaction in the Seabank application.
H4	Ease of use influences user satisfaction in the Seabank application.
H5	Timeliness influences user satisfaction in the Seabank application

This study employed an online questionnaire based on the EUCS model, distributed via Google Forms, structured into respondent profile questions (name, email, gender, age, and SeaBank usage duration) and 23 research related indicators, with active SeaBank users aged 17 and above selected through purposive sampling. And the model in this study includes five paths leading to research variables, as illustrated in Figure 1. Therefore, multiplying 5 by 10 results in a minimum sample size of 50. However, according to (Hair et al., 2022) a good sample size for PLS-SEM studies typically ranges between 100 and 250 respondents. Based on this guideline, the researcher determined a sample size of 100 to comply with the minimum sample standards required for PLS-SEM analysis.

The data analysis in this study follows a comprehensive approach, utilizing structured questionnaire responses. The process begins with questionnaire distribution via Google Forms, ensuring efficient data collection, followed by data organization in Microsoft Excel to maintain a structured and accessible dataset. The analytical framework adopted is multifaceted, incorporating demographic analysis in Microsoft Excel to examine respondents' age, duration of application usage, and general survey attributes, as well as in-depth statistical analysis using PLS-SEM via SmartPLS. The PLS-SEM analysis consists of both outer model and inner model assessments. The user satisfaction measurement analysis is conducted to process respondents' answers for each variable and indicator in the EUCS framework, determining the overall satisfaction level of end users with the Seabank application. The assessment utilizes a Likert scale interval, as shown in Table 2 below (Istianah & Yustanti, 2022)

**Table 2.** User satisfaction scale

<b>Interval</b>	<b>Criteria</b>
1 - 1.8	Strongly Dissatisfied
1.8 - 2.6	Dissatisfied
2.6 - 3.4	Neutral
3.4 - 4.2	Satisfied
4.2 - 5	Strongly Satisfied

## RESULT AND DISCUSSIONS

### Result

Data analysis in this study was conducted using the PLS-SEM approach with SmartPLS 4 software. The analysis stages included evaluating outer model and inner model. The evaluation of the outer model commenced with reliability and validity testing. Construct reliability was assessed through Cronbach's Alpha and Composite Reliability. The results indicated that all Cronbach's Alpha and Composite Reliability values for each variable exceeded the threshold of 0.7, signifying that the constructs within the model are reliable see Table 3.

Subsequently, validity testing involved both Convergent Validity and Discriminant Validity. Convergent validity was assessed using loading factor values ( $\geq 0.7$ ) and Average Variance Extracted (AVE) values ( $\geq 0.5$ ). While most loading factors met the threshold, CON4 did not, leading to its removal from the model. The elimination of CON4 was necessary as its low factor loading ( $< 0.7$ ) indicated weak conceptual alignment or limited respondent comprehension, potentially reducing the reliability of the "Content" construct. After this adjustment, all AVE values met the  $\geq 0.5$  criterion, confirming strong convergent validity (see Table 3). Furthermore, all variance inflation factor (VIF) values for the items or variables used must be below 5 to identify multicollinearity. This requirement is crucial, as a VIF above 5 indicates that the independent variables in a regression model are highly correlated, potentially distorting the analysis and reducing the reliability of the results. By ensuring VIF remains below 5, multicollinearity issues can be avoided, leading to more accurate data interpretation.

**Table 3.** Reality and validity result

<b>Variabel</b>	<b>Indikator</b>	<b>Loading</b>	<b>VIF</b>	<b>Cronbach Alpa</b>	<b>Composite Realibity</b>	<b>AVE</b>
Accuracy	ACC1	0.812	1.493	0.715	0.840	0.637
	ACC2	0.786	1.300			
	ACC3	0.795	1.473			
Content	CON1	0.730	1.364	0.754	0.844	0.576
	CON2	0.733	1.545			
	CON3	0.775	1.540			
	CON5	0.795	1.744			
Ease Of Use	EOU1	0.760	1.365	0.753	0.844	0.575
	EOU2	0.729	1.421			
	EOU3	0.725	1.403			
	EOU4	0.815	1.683			
Format	FOR1	0.789	1.601	0.768	0.852	0.590
	FOR2	0.778	1.573			
	FOR3	0.787	1.546			
	FOR4	0.717	1.349			
Timeliness	TIM1	0.810	1.502	0.745	0.855	0.662
	TIM2	0.819	1.471			
	TIM3	0.813	1.482			
User Satisfaction	US1	0.812	1.781	0.825	0.884	0.655
	US2	0.808	1.668			
	US3	0.794	1.684			
	US4	0.823	1.843			

Discriminant validity was assessed using the Fornell-Larcker criterion, which dictates that the square root of a construct's Average Variance Extracted (AVE) must exceed its correlation coefficients with other latent variables. The analysis confirmed this requirement was met, thus validating the model's discriminant validity, as presented in Table 4. Alternatively, the Heterotrait-Monotrait Ratio (HTMT) can also be utilized to evaluate discriminant validity. The collinearity statistics reveal that all HTMT values are below 0.85, indicating sufficient discriminant validity, which further validates the model's discriminant validity, as shown in Table 5.

**Table 4.** Fornell lacker's criterion

Variabel	ACC	CON	EOU	FOR	TIM	US
ACC	0.798					
CON	0.748	0.780				
EOU	0.689	0.702	0.778			
FOR	0.621	0.642	0.639	0.768		
TIM	0.591	0.554	0.555	0.608	0.814	
US	0.743	0.773	0.759	0.680	0.620	0.810

**Table 5.** Heterotrait-Monotrait Ratio (HTMT)

Variabel	ACC	CON	EOU	FOR	TIM	US
ACC						
CON	0.838					
EOU	0.829	0.741				
FOR	0.836	0.837	0.833			
TIM	0.805	0.743	0.736	0.803		
US	0.841	0.842	0.835	0.825	0.789	

The evaluation of the *inner model* primarily focuses on analyzing relationships between latent variables using *path coefficients* and *R-square* values. The *R-square* value measures the model's predictive power in explaining the variance of the dependent variable, with interpretational criteria of 0.67 (strong), 0.33 (moderate), and  $\leq 0.19$  (weak). In this study, the dependent variable, *User Satisfaction* (US), exhibited an *R-square* value of 0.729, indicating the model possesses strong predictive capability regarding user satisfaction variance.

**Table 6.** R-Square result

Variabel	R-Square	R-Square Adjusted
User Satisfaction	0.729	0.715

Hypothesis testing was conducted using the *T-test* via a *bootstrapping* method at a 5% significance level. A hypothesis is accepted if the *T-statistic* value exceeds the *T-table* value (1.96) and the *P-value* is less than 0.05. This criterion is essential for assessing the significance of the individual influence of independent variables on the dependent variable. The complete results of the hypothesis testing are presented in table 7.

**Table 7.** Hypothesis test result

Hypothesis	Relationship	Original Sampel	T-Statistic	P Values	Status
H1	CON = US	0.290	3.131	0.002	Accepted
H2	ACC = US	0.221	2.149	0.032	Accepted
H2	CON = US	0.290	3.131	0.002	Accepted
H3	FOR = US	0.144	1.505	0.132	Rejected
H4	EOU = US	0.219	2.121	0.034	Accepted
H5	TIM = US	0.119	1.479	0.139	Rejected

Variables content, accuracy, and ease of use meet the standard p-value of less than 0.05 and have T-statistic values greater than 1.96. This indicates that these three variables have a positive and significant influence, leading to the acceptance of hypotheses H1, H2, and H4.

Conversely, the format and timeliness variables have p-values above 0.05 and T-statistic values below 1.96. This signifies that these two variables are not significant, and therefore, hypotheses H3 and H5 are rejected.

**Table 8.** User satisfaction scale calculation result

Variabel	Mean	Level	Criteria
Content	4.26	5	Strongly Satisfied
Accuracy	4.25	5	Strongly Satisfied
Format	4.19	4	Satisfied
Ease Of Use	4.27	5	Strongly Satisfied
Timeliness	4.12	4	Satisfied

The score values are obtained from the mean of respondents' answers based on the existing measurement scale, using a positive measurement scale. Based on the criteria in Table 2, the results of the user satisfaction measurement for the Content, Accuracy, and Ease of Use variables are at Level 5, which means "strongly satisfied". Meanwhile, the Format and Timeliness variables are at Level 4, which means "satisfied".

## Discussions

H1: Content Influences User Satisfaction in the Seabank Application. The first hypothesis (H1), stating that content affects user satisfaction with the Seabank application, was accepted. The structural model analysis yielded a T-test value of 3.131 and a path coefficient of 0.002, indicating a significant and positive relationship. This finding strongly supports the existing literature emphasizing the importance of information quality in digital contexts. Prior research consistently highlights that information quality (including completeness, accuracy, and relevance of content) is a primary predictor of user satisfaction and intention to use in information system success models. The descriptive response score of 4.26 ("Strongly Satisfied") further confirms users' positive perception of the content within the Seabank application. This suggests that the information presented, such as transaction details, product information, or user guides, is considered relevant and satisfying by users. This consistency implies that banking application providers, like Seabank, who invest in delivering high-quality content are likely to achieve higher user satisfaction.

H2: Accuracy influences user satisfaction in the Seabank application. The second hypothesis (H2), examining the influence of accuracy on user satisfaction, was also accepted, indicated by a T-test value of 2.149 and a path coefficient of 0.032. This result is consistent with the literature on trust and reliability in information systems, particularly within the financial sector. In digital banking, the accuracy of transactions and information is fundamental for building user trust. Even minor errors can lead to significant dissatisfaction or even user churn. The descriptive average response score of 4.25 ("Strongly Satisfied") reinforces this finding, demonstrating that Seabank users have high confidence in the accuracy of the application's data and transaction processes. This aligns with studies showing that high data accuracy reduces perceived risk and enhances users' sense of security, which in turn positively correlates with satisfaction.

H3: Format influences user satisfaction in the Seabank application. Contrary to expectations, the third hypothesis (H3), which stated that format affects user satisfaction, was rejected. Although it had a positive path coefficient (0.132), the T-test value (1.505) fell below the significance threshold. This indicates that, statistically, the layout and visual presentation of the Seabank application do not have a significant impact on overall user satisfaction. This finding might slightly diverge from some user interface/user experience (UI/UX) research that

often emphasizes the importance of visual aesthetics. However, in the context of banking applications, user priorities may lean more towards functionality and security rather than purely visual aesthetics. The descriptive average satisfaction score for format was still "Satisfied" (4.17), suggesting that while format is not a significant differentiating factor, users also do not perceive it negatively. The rejection of this hypothesis could be interpreted to mean that Seabank's design is likely already adequate and meets functional standards, thus format is not a primary source of dissatisfaction. Any complaints related to format are more likely to stem from individual aesthetic preferences rather than serious functional limitations. This suggests that users of banking applications value clarity and ease of navigation more than a captivating "look."

H4: Ease of use influences user satisfaction in the Seabank application. The fourth hypothesis (H4), stating that ease of use affects user satisfaction, was accepted, with a T-test value of 2.121 and a path coefficient of 0.034. This result is highly consistent with various technology acceptance theories and models, such as the End-User Computing Satisfaction (EUCS) model, which fundamentally posits that ease of use is a strong predictor of user intention and satisfaction. The descriptive average response score of 4.27 ("Strongly Satisfied") also underlines the critical importance of this factor for Seabank users. The accessibility and efficiency in completing banking tasks are key to a positive user experience. Applications that are intuitive, require minimal steps, and are easy to understand will always be valued by users, especially in a complex sector like banking.

H5: Timeliness influences user satisfaction in the Seabank application. Finally, the fifth hypothesis (H5), which tested the influence of timeliness on user satisfaction, was rejected. The T-test value of 1.479 and a path coefficient of 0.139 did not reach statistical significance. This is an interesting and potentially surprising finding, considering the general perception that service speed is crucial in digital banking. The overall descriptive response score for timeliness was 4.12 ("Satisfied"), which was the lowest among all independent variables. The rejection of this hypothesis could imply that while users desire prompt service, their expectations for "timeliness" might already be met at a basic level, thus making this aspect not a significant differentiating factor for overall satisfaction. Alternatively, there might be other more dominant variables in determining satisfaction related to time, such as the accepted ease of use. For instance, users might value the convenience of completing a transaction, even with a slight delay, more than a rapid but complicated transaction.

This study presents a contextualized comparison of SeaBank with other digital financial services in Indonesia, particularly LinkAja and Livin by Mandiri, by examining how EUCS dimensions shape user satisfaction. Previous research on LinkAja (Aji & Kusasih, 2021) identified content and format as primary factors, suggesting e-wallet users prioritize interface appeal over transactional accuracy. Livin by Mandiri studies (Holtrop et al., 2025) (Gumelar & Indriyanti, 2023) yielded mixed results, with format and ease of use often significant, while content and accuracy showed inconsistent effects. SeaBank's findings offer a clearer pattern: content, accuracy, and ease of use significantly influence satisfaction, while format and timeliness do not. This aligns with its role as a digital banking platform, where users value reliability and usability over aesthetics. Despite timeliness not being statistically significant, the study reveals latent dissatisfaction with OTP delays and slow customer service issues overlooked in prior EUCS studies emphasizing the need to consider experiential aspects.

The study also advances EUCS theory by framing format and timeliness as hygiene factors, which fulfill basic expectations but do not actively enhance satisfaction. This interpretation deepens the analytical utility of the model by recognizing that not all quality dimensions exert equal influence. Ultimately, this research extends earlier work by offering both empirical and theoretical insights, supporting a platform-specific and adaptive application of the EUCS framework.



These insights carry practical implications for digital banking providers, who should prioritize transactional accuracy, clear content, and usability to enhance user experience, while ensuring functional reliability in areas like authentication speed and service responsiveness. Collectively, the findings support a more adaptive, context-sensitive application of EUCS, encouraging future studies to integrate experiential elements and platform-specific dynamics into user satisfaction models.

## CONCLUSION

In conclusion, this study substantiates that the SeaBank mobile application has achieved a high level of user satisfaction, with content, accuracy, and ease of use identified as critical determinants exerting a statistically significant impact. Meanwhile, the insignificance of format and timeliness suggests these elements do not substantially influence user perceptions. Accordingly, SeaBank needs to sustain and strategically enhance its strengths particularly in information quality, data precision, and usability while also adopting targeted improvements to address time-related service inconsistencies in order to optimize the overall user experience in a competitive digital banking environment.

## REFERENCES

- Aji, L. W., & Kusasih, I. A. K. R. (2021). Penilaian Kepuasan Dengan Model End User Computing Satisfaction Bagi Pengguna Aplikasi Financial Technology (Studi Kasus Bagi Pengguna Aplikasi LinkAja). *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen*, 6(3), 620–631.
- Darwati, L., Studi, P., Informasi, S., Adhirajasa, U., Sanjaya, R., & Pengguna, K. (2022). Analisis Taraf Kepuasan Pengguna Aplikasi OVO dengan Metode EUCS. *EProsiding Sistem Informasi (POTENSI)*, 3(2), 233–239.
- Doll, W. J., & Torkzadeh, G. (1988). The measurement of end-user computing satisfaction. *MIS quarterly*, 259–274. <https://doi.org/10.2307/248851>
- Fadilla, U., Syaifullah, S., Dalimunthe, N., Megawati, M., Ahsyar, T. K. (2021). Analisa Tingkat Kepuasan dan Tingkat Kepentingan Penerapan Sistem Informasi Akademik dengan PIECES Framework. *Seminar Nasional Teknologi Informasi Komunikasi dan Industri*, 125–131. Pekanbaru: UIN Sultan Syarif Kasim Riau.
- Febrianti, F., Ahsyar, T. K., Saputra, E., Rahmawita, M., & Pengguna, K. (2023). Analisa Kepuasan Pengguna Sistem Informasi Manajemen Rumah Sakit Menggunakan Metode EUCS. *JATISI (Jurnal Teknik Informatika Dan Sistem Informasi)*, 10(1), 656–669.
- Gumelar, P. A., & Indriyanti, A. D. (2023). Penerapan Metode End User Computing Satisfaction dan Technology Acceptance Model dengan Analisis Partial Least Square untuk Mengukur Tingkat Kepuasan Pengguna Aplikasi Livin' by Mandiri. *Jeisbi*, 04(2), 52–61. <https://doi.org/10.26740/jeisbi.v4i2.52254>
- Hair Jr, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial least squares structural equation modeling (PLS-SEM) using R: A workbook*. Switzerland: Springer Nature. <https://doi.org/10.1007/978-3-030-80519-7>
- Hamid, J. A., & Yacob, S. (2022). The effectiveness of human resource information system through employee satisfaction and the system usage. *Put It Right Journal*, 1(1), 29–46. <https://doi.org/10.22437/pirj.v1i1.17189>
- Holtrop, R., Wijoyo, S. H., Cahya, D., & Nugraha, A. (2025). Analisis Faktor-Faktor yang Berpengaruh Terhadap Kepuasan Pengguna Aplikasi Livin by Mandiri Menggunakan Metode EUCS (Studi Kasus Mahasiswa di DKI Jakarta). *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer*, 9(4), 1–9.
- Istianah, E., & Yustanti, W. (2022). Analisis Kepuasan Pengguna pada Aplikasi Jenius dengan Menggunakan Metode EUCS (End-User Computing Satisfaction) berdasarkan

- Perspektif Pengguna. *Journal of Emerging Information System and Business Intelligence (JEISBI)*, 3(4), 36–44. <https://doi.org/10.26740/jeisbi.v3i4.47882>
- Fadhil, M. K., & Darmawan, M. R. (2025). User Satisfaction Analysis of University of Jember's UC3 using EUCS Approach. *SISTEMASI*, 14(5), 2350-2364. <https://doi.org/10.32520/stmsi.v14i5.5249>
- Krismanda, T. D., & Setiyawati, N. (2022). Perancangan User Interface Dan User Experience Fitur Digital Banking Jago Last Wish Menggunakan Design Thinking. *Jurnal Pendidikan Teknologi Informasi (JUKANTI)*, 5(2), 126–135. <https://doi.org/10.37792/jukanti.v5i2.561>
- Megawaty, & Ariningsih, L. (2022). Pengukuran Kepuasan Pengguna GRAB di Palembang Menggunakan Metode End-User Computing Satisfaction (EUCS). *Jurnal Bumigora Information Technology (BITe)*, 4(2), 193–204. <https://doi.org/10.30812/bite.v4i2.2383>
- Mustaqim, K., Amaresti, F. A., & Dewi, I. N. (2024). Analisis Sentimen Ulasan Aplikasi PosPay untuk Meningkatkan Kepuasan Pengguna dengan Metode K-Nearest Neighbor (KNN). *Edumatic: Jurnal Pendidikan Informatika*, 8(1), 11–20. <https://doi.org/10.29408/edumatic.v8i1.24779>
- Nariswari, A. D., Faroqi, A., & Suryanto, T. L. M. (2024). Evaluasi User Experience Aplikasi Digital Banking Jenius Menggunakan Metode User Experience Questionnaire (UEQ). *Jutisi: Jurnal Ilmiah Teknik Informatika Dan Sistem Informasi*, 13(1), 574. <https://doi.org/10.35889/jutisi.v13i1.1756>
- Pering, I. M. A. A. (2020). Kajian Analisis Jalur Dengan Structural Equation Modeling (Sem) Smart-Pls 3.0. *Jurnal Ilmiah Satyagraha*, 3(2), 28–48. <https://doi.org/10.47532/jis.v3i2.177>
- Pirie, C. R., & Tambotoh, J. J. C. (2023). Usability Analysis using Usefulness, Satisfaction, and Ease-of-Use Questionnaire on the Digital Banking. *Sistemasi: Jurnal Sistem Informasi*, 12(1), 154–165. <https://doi.org/10.32520/stmsi.v12i1.2396>
- Safa'ah, S. N., & Indiriyanti, A. D. (2023). Analisis Kepuasan Pengguna Layanan Aplikasi MyPertamina Berbasis Mobile Dengan Metode EUCS (End User Computing Satisfaction). *Journal of Emerging Information System and Business Intelligence*, 4(2), 14–20. <https://doi.org/10.26740/jeisbi.v4i2.51786>
- Sakinah, S., & Oktadini, N. R. (2023). Analisis Kepuasan Pengguna Terhadap Aplikasi Dana Menggunakan Metode End User Computing Satisfaction (EUCS). *JTKSI (Jurnal Teknologi Komputer Dan Sistem Informasi)*, 6(2), 185–192. <https://doi.org/10.56327/jtksi.v6i2.1487>
- Sakir, N., Jaya, J. N. U., & Wahyuni, N. (2022). Penerapan Metode Pieces Framework Sebagai Evaluasi Tingkat Kepuasan Pengguna Aplikasi Seabank di Balikpapan. *JURIKOM (Jurnal Riset Komputer)*, 9(2), 344-351. <https://doi.org/10.30865/jurikom.v9i2.4047>
- Sudirjo, F., Ekasari, S., Hendayani, N., Dharmawan, D., & Launtu, A. (2024). Application of The End User Computing Satisfaction Method to Analyze User Satisfaction Toward the Quality of Mobile Banking Services. *Jurnal Informasi Dan Teknologi*, 6(1), 150-154. <https://doi.org/10.60083/jidt.v6i1.490>
- Wiranto, H., Dirgahayu, R. T., & Setiawan, M. A. (2024). Analisis Customer Loyalty dan Customer Satisfaction dalam Penggunaan Aplikasi Dana melalui Digital Customer Experience. *Edumatic: Jurnal Pendidikan Informatika*, 8(2), 428–436. <https://doi.org/10.29408/edumatic.v8i2.27208>