

The Influence of Service Features and Technology Acceptance in BSI Mobile Banking on Customer Loyalty: The Mediating Role of Satisfaction

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Abstract

This study aims to analyze the effect of service features and technology acceptance on customer loyalty with satisfaction as a mediating variable among BSI mobile banking users at Kutai Kartanegara University. The research approach used a descriptive quantitative method with 190 respondents obtained through accidental sampling using a 1–5 point Likert scale. Data analysis was performed using SmartPLS software version 4.1.1.6. Customer satisfaction was found to be positively and significantly affected by service features, perceived ease of use, and perceived usefulness. However, perceived ease of use and perceived usefulness do not directly affect customer loyalty, but are mediated by satisfaction. These findings confirm that satisfaction is a key factor that bridges the influence of service features and technology acceptance on customer loyalty. Therefore, improving the quality of digital features and optimizing the benefits of technology need to be directed at strengthening satisfaction in order to create sustainable loyalty to the use of BSI mobile banking.

Kata Kunci:

Fitur Layanan; Persepsi Kemudahan; Persepsi Manfaat; Loyalitas Nasabah; Kepuasan; Mobile Banking BSI

Abstract

Penelitian ini bertujuan untuk menganalisis pengaruh fitur layanan dan penerimaan teknologi terhadap loyalitas pelanggan dengan kepuasan sebagai variabel mediasi di kalangan pengguna layanan perbankan mobile BSI di Universitas Kutai Kartanegara. Pendekatan penelitian menggunakan metode kuantitatif deskriptif dengan 190 responden yang diperoleh melalui sampling acak menggunakan skala Likert 1–5 poin. Analisis data dilakukan menggunakan perangkat lunak SmartPLS versi 4.1.1.6. Kepuasan pelanggan ditemukan memiliki pengaruh positif dan signifikan terhadap fitur layanan, kemudahan penggunaan yang dirasakan, dan kegunaan yang dirasakan. Namun, kemudahan penggunaan yang dirasakan dan kegunaan yang dirasakan tidak secara langsung mempengaruhi loyalitas pelanggan, melainkan dimediasi oleh kepuasan. Temuan ini menegaskan bahwa kepuasan merupakan faktor kunci yang menghubungkan pengaruh fitur layanan dan penerimaan teknologi terhadap loyalitas pelanggan. Oleh karena itu, peningkatan kualitas fitur digital dan optimalisasi manfaat teknologi perlu difokuskan pada penguatan kepuasan guna menciptakan loyalitas yang berkelanjutan terhadap penggunaan BSI mobile banking.

INTRODUCTION

Advancements in information technology (IT) have significantly driven the expansion of mobile banking (m-banking) (Shankar et al., 2020). As a leading Islamic financial institutions in Indonesia, Bank Syariah Indonesia (BSI) has adopted digital innovations to enhance service quality and promote financial inclusion (Shalsabilah & Firmansyah, 2023). PT Bank Syariah Indonesia Tbk (BSI) launched the SuperApp BYOND by BSI on November 9, 2024. However, as shown in Figure 1, the adoption of BSI's mobile banking remains lower than that of conventional banks, with BCA leading at 40%, followed by BRImo (27%) and Livin by Mandiri (15%).

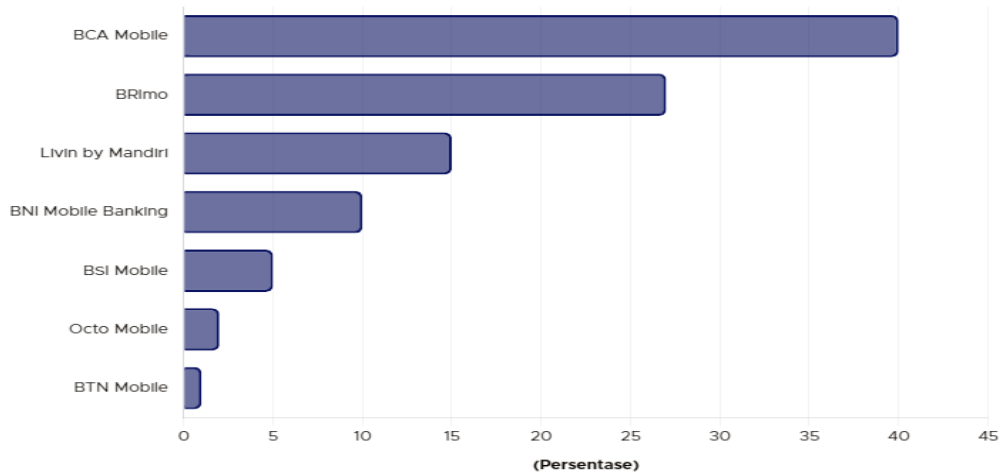


Figure 1. Most Popular Mobile Banking in Indonesia 2024

Source: <https://data.goodstats.id/statistic/mobile-banking-terpopuler-di-indonesia-2024-MdFQB>

Customer loyalty refers to the commitment of a customer to consistently purchase products from a specific company and to maintain this relationship over an extended period (Venkatakrisnan et al., 2022). Banks have increasingly acknowledged the critical importance of customer loyalty in driving business expansion and long-term sustainability. Consequently, examining the various factors that affect customer loyalty has become a fundamental objective for every banking institution. A prior study conducted by Kim et al., (2024) found that customer satisfaction exhibited the strongest influence on customer loyalty. This view is supported by studies conducted by (Chotisarn & Phuthong, 2025; Khairawati, 2020; Venkatakrisnan et al., 2022). It can be stated that satisfied customers consistently enjoy shopping and utilizing banking services. As a novelty, this study builds upon the existing TAM literature by introducing service features as an additional construct and explicitly examining the mediating role of customer satisfaction in the relationship between technology acceptance and customer loyalty.

The effectiveness of mobile banking is closely related to customers' acceptance of the system, which can be explained through the Technology Acceptance Model (TAM) proposed by Davis (1989) which suggests that individuals' attitudes toward adopting new technologies are mainly determined by two core constructs, namely Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). Prior studies (Anugrah, 2020; Hikaru et al., 2021) indicate

that PEOU has a positive and significant effect on customer loyalty, while other research (Masrek et al., 2018; Metlo et al., 2021; Mishra et al., 2023; Qomarudin & Fadhillah, 2025; Ru-zhuae et al., 2025) confirms its significant positive influence on customer satisfaction. In addition, empirical evidence shows that perceived usefulness positively and significantly affects customer loyalty (Ayu et al., 2023; Rachman & Hidayat, 2024) as well as customer satisfaction (Londa et al., 2022; Putra & Hayuningtias, 2023; Wilson et al., 2021). Furthermore, Sangadji & Sopiah (2014), describe features as attributes that complement and enhance the core functions of a product or service. The availability of such service features has been shown to exert a positive and significant impact on customer satisfaction (Iriawan & Oktaviana, 2025; Meileny & Wijaksana, 2020). To expand its market share, BSI has established strategic partnerships with various institutions, including Kutai Kartanegara University, where it has provided Islamic Banking services for student, lectures, and employees since 2010. However, challenges such as application lag, transaction disruptions, and user migration pers in the highly competitive banking sector. While previous mobile banking studies based on Technology Acceptance Model (TAM) have primarily focused on perceived usefulness and perceived ease of use, this study extends the TAM by incorporating service features to better explain customer satisfaction and loyalty among BSI mobile banking users at Kutai Kartanegara University.

METHOD

This research employs a quantitative approach utilizing a descriptive methodology. The study's population consists of all users of BSI mobile banking services within the Kutai Kartanegara University environment. For sampling, the technique used is accidental sampling. The sample size was determined by referring to Hair et al., (2021), which states that the sample size for PLS-SEM analysis is determined by multiplying the number of indicators by 10. This study used 19 indicators, so the required sample size was 190 respondents. All indicators were evaluated utilizing a 5-point Likert scale, ranging from 1 to 5 . The collected data were analyzed using SmartPLS software version 4.1.1.6 to evaluate both the measurement and structural models.

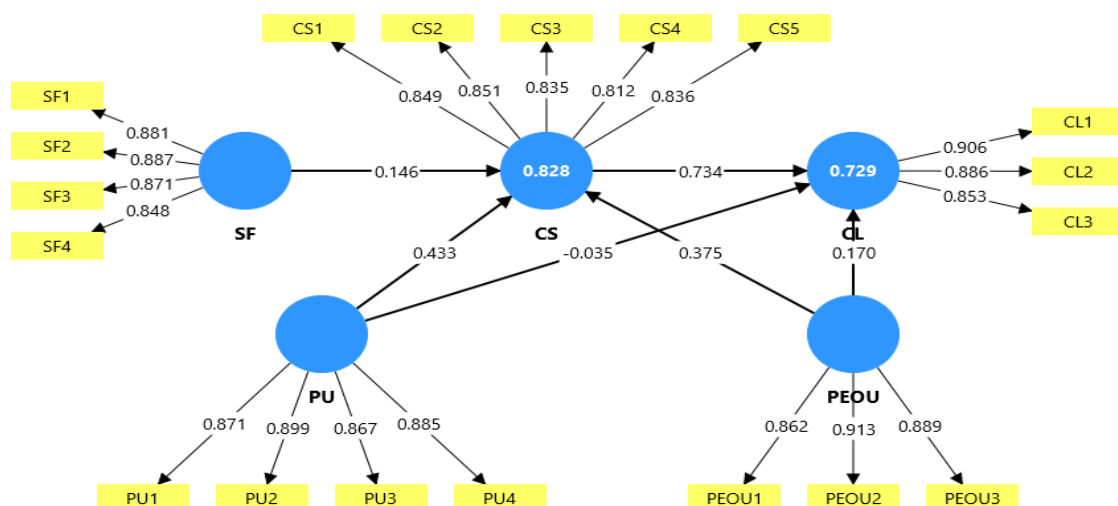


Figure 2. Research Methodology

Source: SmartPLS 4.1.1.6

RESULT

Descriptive Analysis

Table 1. Descriptive Research Respondents

Descriptive		Amount	Percentage
Gender	Women	137	72,11
	Men	53	27,89
Age	18 - 22 Years Old	132	69,47
	>22 Years Old	58	30,53
Job	College Student	180	94,74
	Employee	5	2,63
	Lecturer	5	2,63
Faculty	Faculty of Economics and Business	105	58,33
	Faculty of Islamic Studies	11	6,11
	Faculty of Engineering	7	3,89
	Faculty of Agriculture	3	1,67
	Faculty of Law	16	8,89
	Faculty of Teacher Training and Education	16	8,89
Long-time Customer	<6 Months	59	31,05
	6 Months – 1 Year	48	25,26
	>1 Year	83	45,68

Source : Data Processed (2025)

Measurement Model Results

Table 2. Validity and Reliability Test

Variable	Indicator Code	Outer Loadings	Cronbach's Alpha	Composite Reliability	AVE
Customer Loyalty	CL1	0.906	0.857	0.913	0.777
	CL2	0.886			
	CL3	0.853			
Customer Satisfaction	CS1	0.849	0.893	0.921	0.700
	CS2	0.851			
	CS3	0.835			
	CS4	0.812			
Perceived Ease Of Use	PEOU1	0.862	0.866	0.918	0.789
	PEOU2	0.913			
	PEOU3	0.889			
Perceived Usefulness	PU1	0.871	0.903	0.932	0.775
	PU2	0.899			
	PU3	0.867			
	PU4	0.885			

Service Features	SF1	0.881	0.895	0.927	0.760
	SF2	0.887			
	SF3	0.871			
	SF4	0.848			

Source : Data Processed (2025)

Table 2 shows that all variables have outer loading values above 0,80 and Cronbach's Alpha, Composite Reliability, and Average Variance Extracted above the minimum limit (0,70). This indicates that all construct are valid and reliable, with indicators that consistently reflect their variables. Thus, this research model has excellent validity and reliability for further analysis.

Table 3. Cross Loading Analysis

	CL	CS	PEOU	PU	SF
CL1	0.906	0.776	0.699	0.688	0.602
CL2	0.886	0.779	0.722	0.687	0.657
CL3	0.853	0.688	0.624	0.622	0.576
CS1	0.724	0.849	0.776	0.805	0.779
CS2	0.752	0.851	0.736	0.728	0.698
CS3	0.724	0.835	0.722	0.718	0.691
CS4	0.719	0.812	0.686	0.681	0.612
CS5	0.633	0.836	0.691	0.751	0.723
PEOU1	0.649	0.749	0.862	0.730	0.706
PEOU2	0.725	0.781	0.913	0.764	0.726
PEOU3	0.689	0.774	0.889	0.775	0.770
PU1	0.643	0.749	0.702	0.871	0.785
PU2	0.698	0.796	0.775	0.899	0.799
PU3	0.646	0.776	0.733	0.867	0.767
PU4	0.676	0.783	0.787	0.885	0.763
SF1	0.589	0.728	0.721	0.792	0.881
SF2	0.631	0.754	0.727	0.796	0.887
SF3	0.615	0.732	0.723	0.774	0.871
SF4	0.587	0.709	0.709	0.719	0.848

Source : Data Processed (2025)

Table 3 shows the result of Cross Loading Analysis to test the discriminant validity between constructs. Each shows the highest loading value in its respective construct, with all values above 0,85. The cross loading values for other constructs are lower, indicating that each indicator is able to represent its construct well. Thus, this measurement model meets the criteria for good convergent and discriminant validity.

Analysis R-Square

R-square indicates the model's ability to explain the dependent variable. For CL (Customer Loyalty), a value of 0.729 means that 72.9% of customer loyalty variation is explained by the model, with an adjusted R-square of 0.725 indicating the stability of the model. Meanwhile, for CS (Customer Satisfaction), the value of 0.828 indicates that 82.8% of

customer satisfaction variation can be explained by independent variables, and the adjusted value of 0.825 confirms that the model has excellent predictive capabilities.

Hypothesis Test

Table 4. Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Result
SF -> CS	0.146	0.151	0.071	2.048	0.041	Accepted
PU -> CS	0.433	0.429	0.071	6.107	0.000	Accepted
PU -> CL	-0.035	-0.032	0.081	0.435	0.664	Rejected
PEOU -> CS	0.375	0.374	0.063	5.996	0.000	Accepted
PEOU -> CL	0.170	0.171	0.090	1.891	0.059	Rejected
CS -> CL	0.734	0.730	0.088	8.299	0.000	Accepted
PEOU->CS->CL	0.275	0.274	0.061	4.528	0.000	Accepted
PU->CS->CL	0.318	0.313	0.065	4.891	0.000	Accepted
SF->CS -> CL	0.107	0.109	0.051	2.096	0.036	Accepted

Source : Data Processed (2025)

Based on Table 4, the results show that H1, H2, H4, and H6 are accepted because they have significant positive effects, while H3 and H5 are rejected due to insignificant direct effects. Furthermore, all mediation hypotheses, namely H7, H8, and H9, are accepted, indicating that Customer Satisfaction significantly mediates the relationships between Perceived Ease of Use, Perceived Usefulness, and Service Features on Customer Loyalty.

DISCUSSION

H1: The study's findings indicate that the more comprehensive and effective the service features offered by the bank, the higher the level of customer satisfaction experienced. In the context of BSI's BYOND mobile application, features such as (Account management, security features, modern transactions and payments, lifestyle and investment features, and customer service support features). In addition, the integration of Islamic values like digital zakat and almsgiving enhance user comfort and trust. These aspects fulfill functional requirements and provide emotional gratification by aligning with Sharia principles. **H2:** The findings of the study reveal that as customers perceive greater benefits from a service, their level of satisfaction increases correspondingly. This finding is in line with Nuralam et al., (2024) Maryanto & Kaihatu (2021), which establishes that perceived usefulness enhances satisfaction through the experience of using a service. **H3:** The findings indicate that perceived usefulness does not significantly influence customer loyalty, leading to the rejection of the proposed hypothesis. While customers recognize the convenience and benefits provided by BSI mobile banking for transaction activities, these perceived advantages may not be enough to foster loyalty. The perceived usefulness primarily relate to functional utility and have yet to evolve into a deeper psychological attachment or long-term commitment to the service. **H4:** The result of the study show that the perception of ease has a positive and significant effect on customer satisfaction. This result is supported by respondents' responses

indicating that the BSI mobile banking application is generally perceived as easy to use. Prior research suggests that perceived ease of use has a significant influence on both customer satisfaction and confidence (Maryanto & Kaihatu, 2021) (Tahar et al., 2020) (Ayu et al., 2023; Maurin et al., 2025; Mofokeng, 2025; Nuralam et al., 2024; Putu et al., 2025; Rifky & Setiawan, 2025).

H5: The findings indicate that perceived ease of use has no significant influence on customer loyalty. Loyalty is more influenced by the overall user experience, such as satisfaction. Most contemporary mobile banking applications are designed with a user-friendly interface, which has led customers to view ease of use as a standard feature rather than a unique characteristic that influences loyalty. **H6:** The higher the level of satisfaction with banking services, the greater the tendency for customers to remain loyal to using those services (Mofokeng, 2025). Previous research has indicated that an increase in customer satisfaction strengthens the relationship between banks and their clients, thereby significantly enhancing customer loyalty (Narteh, 2013; Rahman, 2013). When customers are satisfied, they are more inclined to maintain their relationship with the bank, continue using its services, and resist the temptation to switch to competing options. This hypothesis is reinforced by the feedback from respondents, showing a strong level of satisfaction with BSI's mobile banking services. A significant number of participants provided favorable assessments regarding various aspects. These Finding are consistent with (Chikazhe et al., 2021; Consuegra et al., 2007; Gabriella Santoso & Ruslim, 2024; Hasan et al., 2025; Ho et al., 2025; Putu et al., 2025; Saputra et al., 2025; Teeroovengadum, 2020) who state that high satisfaction creates loyalty.

Mediation Effect

The mediation analysis indicates that customer satisfaction plays a significant mediating role in strengthening customer loyalty. Specifically, perceived ease of use enhances customer satisfaction through a smooth and effortless user experience, which subsequently increases customer loyalty (H7). These results are consistent with the study conducted by Putu et al., (2025). Similarly, perceived usefulness does not directly influence loyalty but indirectly affects it through customer satisfaction, as users who perceive the application as useful tend to feel more satisfied and, in turn, more loyal (H8). This finding is in line with the research by (Ayu et al., 2023; Putu et al., 2025), This evidence suggests that perceived usefulness positively influences e-loyalty through e-satisfaction as a mediating variable. H9: Furthermore, service features have a positive and significant effect on customer satisfaction, which ultimately encourages customer loyalty, highlighting customer satisfaction as a key mechanism in transforming functional benefits into long-term commitment (H9). This finding is in line with Ayu et al., (2023).

CONCLUSION

The findings of this research show that service features, perceived usefulness, and perceived ease of use positively and significantly influence customer satisfaction with BSI Mobile Banking. However, the results also show that perceived usefulness and perceived ease of use do not have a direct effect on customer loyalty. Loyalty is more strongly influenced by

customer satisfaction, which acts as a mediating variable between these three factors and loyalty. The limitations of this study lie in the scope of respondents, which only covers the academic community of Kutai Kartanegara University, and the research variables, which are still limited to three main factors, so that the results of this study cannot be generalized to all BSI Mobile Banking users in Indonesia. For further research, it is recommended to add variables such as trust, perceived security, digital experience, and religious values to gain a deeper understanding of the factors that influence the loyalty of users of sharia mobile banking.

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