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Correlation Between Perceptions Of Ease And Security Of BMT Applications To Member Satisfaction At BMT Maslahah Surabaya

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Abstract
Digital transformation has become essential for Islamic microfinance institutions to improve service quality, operational efficiency, and competitiveness. This study investigates the effects of perceived ease of use and perceived security on member satisfaction with the BMT Maslahah Surabaya digital application. A quantitative survey involving 97 members was analyzed using multiple linear regression with SPSS version 29. The analysis included validity, reliability, classical assumption, ANOVA, t-test, and coefficient of determination (R^2) tests. The findings show that the research instruments are valid and reliable (Cronbach's Alpha = 0.879), and the regression model satisfies all classical assumptions (Durbin–Watson = 1.981). The model is statistically significant ($F = 31.211$, $p < 0.001$). Both perceived ease of use ($\beta = 0.387$, $p < 0.001$) and perceived security ($\beta = 0.394$, $p < 0.001$) have positive and significant effects on member satisfaction. These variables explain 61.0% of the variance in member satisfaction ($R^2 = 0.610$). The findings highlight that usability and security are critical determinants of satisfaction in Islamic microfinance digital services. Accordingly, BMTs should prioritize user-friendly applications, robust cybersecurity, and digital literacy to enhance member satisfaction and strengthen Sharia-compliant digital services.

Kata Kunci: Transformasi Digital; Kemudahan Penggunaan Yang Dirasakan; Keamanan Yang Dirasakan; Kepuasan Anggota; Baitul Maal Wat Tamwil (BMT)

Abstract
Transformasi digital menjadi strategi penting bagi lembaga keuangan mikro syariah dalam meningkatkan kualitas layanan, efisiensi operasional, dan daya saing. Penelitian ini bertujuan menganalisis pengaruh persepsi kemudahan penggunaan dan persepsi keamanan terhadap kepuasan anggota pengguna aplikasi digital BMT Maslahah Surabaya. Penelitian menggunakan pendekatan kuantitatif dengan melibatkan 97 responden yang dianalisis menggunakan regresi linier berganda melalui SPSS versi 29. Hasil penelitian menunjukkan bahwa instrumen penelitian valid dan reliabel (Cronbach's Alpha = 0,879), serta model regresi memenuhi seluruh asumsi klasik (Durbin–Watson = 1,981). Secara simultan, model regresi signifikan ($F = 31{,}211$; $p < 0{,}001$). Secara parsial, persepsi kemudahan penggunaan ($\beta = 0{,}387$; $p < 0{,}001$) dan persepsi keamanan ($\beta = 0{,}394$; $p < 0{,}001$) berpengaruh positif dan signifikan terhadap kepuasan anggota. Kedua variabel tersebut mampu menjelaskan 61,0% variasi kepuasan anggota ($R^2 = 0{,}610$). Temuan ini menegaskan bahwa kemudahan penggunaan dan keamanan merupakan faktor utama yang menentukan kepuasan anggota dalam layanan digital BMT. Oleh karena itu, BMT perlu memperkuat kemudahan penggunaan aplikasi, sistem keamanan digital, dan literasi digital untuk meningkatkan kepuasan anggota serta mendukung keberlanjutan layanan keuangan syariah berbasis digital.

INTRODUCTION

Digital transformation has become a strategic agenda for the global financial industry, including the Islamic finance sector and Islamic microfinance institutions. The development of digital technology, internet penetration, and the increasing use of mobile devices have changed people's behavior in accessing financial services, from conventional services to digital application-based services. In the context of Islamic financial institutions, digitalization not only aims to improve operational efficiency, but also expand financial inclusion, improve service quality, and strengthen relationships with service users. Various studies show that the success of digital transformation in financial institutions is greatly influenced by user experience, ease of use, system security, and user satisfaction level with digital services provided (Fianto et al., 2021). Along with these developments, Islamic microfinance institutions, especially Baitul Maal wat Tamwil (BMT), have begun to adopt various digital innovations to improve competitiveness and quality of service to members.

Digital transformation at BMT is realized through the development of mobile applications, digital payment systems, online transaction services, and integration with the Islamic digital financial ecosystem. BMT digitalization provides great opportunities to improve operational efficiency, expand access to services, and strengthen Islamic financial inclusion (Apau & Singh, 2021). However, the implementation of digital transformation at BMT also faces various challenges, such as limited resources, the level of digital literacy of members, and the need for a reliable security system. Therefore, the success of the implementation of digital applications on BMT is not only determined by the availability of technology, but also by members' perception of the ease and security of using the application (Jamilah et al., 2024).

From the perspective of the Technology Acceptance Model (TAM), perceived ease of use is one of the main factors that affect user acceptance and satisfaction with a technology. The easier an application is to understand and use, the higher the likelihood that users will be satisfied with the services provided. On the other hand, in the digital financial sector, perceived security is a crucial factor because it is related to personal data protection, transaction security, and user trust in the system. Various studies on mobile banking services show that the perception of convenience and the perception of security have a significant influence on user satisfaction and the sustainability of using digital services. However, most of the research still focuses on Islamic banking and fintech, while research in the context of Islamic microfinance institutions, especially BMT, is still relatively limited (Riyan Damara Putra, Shalahudin Habibullah, 2025).

BMT Maslahah Surabaya is one of the Islamic microfinance institutions that has implemented digital transformation through the development of service applications for its members. The use of this application is expected to improve the quality of service, speed up transactions, and strengthen the relationship between BMT and members. However, the success of the application implementation depends heavily on how members perceive the ease of use and security of the application used (Farhan, S., & Arifin, 2026). Previous research on BMT Maslahah has shown that digital transformation contributes to increased member trust, but has not specifically examined the relationship between perceived convenience, perceived security, and member satisfaction in using the BMT apps.

Based on this description, there is a research gap that needs to be filled, namely limited empirical studies on the relationship between the perception of ease of use and the perception of application security on member satisfaction in Islamic microfinance institutions. Most previous studies have focused more on the Islamic banking sector, while the characteristics of BMT members as community-based financial institutions have different dynamics (Suardana & Mahyuni, 2024). Therefore, this study aims to analyze the relationship between the perception of ease of use and the perception of security of the BMT application on member satisfaction at BMT Maslahah Surabaya. The results of this research are expected to make a theoretical contribution to the development of technology acceptance models in Islamic microfinance institutions, as well as provide practical implications for the development of BMT's digital transformation strategy in Indonesia.

METHODS

This study uses a quantitative approach with the type of explanatory research which aims to analyze the relationship between the perception of ease of use and the perceived security of the Baitul Maal wat Tamwil (BMT) application on member satisfaction at BMT Maslahah Surabaya. The quantitative approach was chosen because this study focuses on empirically testing the relationship between variables through statistical analysis. The research uses a survey design (cross-sectional survey), which is data collection carried out in a certain period of time to obtain an overview of members' perceptions of the use of the BMT Maslahah application (Sutresno Hadi, 1983). The research was carried out at BMT Maslahah Surabaya with a research population, namely all active members who use the BMT Maslahah application. The sampling technique used purposive sampling, with respondent criteria including: (1) active members of BMT Maslahah, (2) having used the BMT application for at least three months, and (3) having made transactions through the BMT application. The total population meeting these criteria consisted of 3,865 members in 2026. To obtain a representative sample that was adequate for statistical analysis, the study determined a sample size of 97 respondents, which were considered to have met the needs of quantitative statistical analysis to test the relationship between research variables (Suharsimi Arikunto, 2013).

The source of research data consists of primary data and secondary data. Primary data was obtained through the distribution of questionnaires to respondents using a five-level Likert scale, namely a score of 1 (strongly disagree) to a score of 5 (strongly agree). The research instrument was compiled based on variable indicators of ease perception, security perception, and member satisfaction adapted from various previous studies. Meanwhile, secondary data was obtained from BMT Maslahah's internal documents, institutional reports, as well as various literature and scientific publications relevant to digital transformation in Islamic microfinance institutions. The data collection technique is carried out through the distribution of questionnaires in person or online (online survey) to obtain representative data (Sugiyono, 2006).

Data analysis was carried out using Statistical Package for Social Sciences (SPSS) software version 29. The analysis stage begins with a descriptive analysis to describe the characteristics of respondents and the distribution of research answers. Furthermore, the instrument quality test was carried out which included a validity test using Pearson's Product Moment correlation and a reliability test using Cronbach's Alpha coefficient. After the instrument is declared valid and reliable, a classical assumption test is carried out which includes the normality test, the multicollinearity test, and the heteroscedasticity test. Hypothesis testing was carried out using Pearson correlation analysis to determine the strength of relationships between variables, as well as multiple linear regression analysis to analyze the influence of convenience perception and security perception on member satisfaction. Significance testing was carried out through the t-test (partial), the F test (simultaneous), and the determination coefficient (R^2) with a significance level of 5% ($\alpha = 0.05$). The results of the analysis are expected to be able to provide an empirical picture of the relationship between the perception of convenience, the perception of security, and the level of satisfaction of members in the use of the BMT Maslahah Surabaya application.

RESULTS AND DISCUSSION

Digital transformation is the process of integrating digital technology into business models, services, and organizational governance to increase efficiency, innovation, and competitiveness. In the financial sector, digital transformation has changed the way financial institutions operate through the use of technology such as mobile applications, cloud computing, big data analytics, and financial technology (fintech) (Unal & Aysan, 2022). In Islamic financial institutions, digital transformation is not only oriented towards operational efficiency, but also on value creation that is in line with Islamic principles, such as transparency, fairness, and benefits. The development of the global digital economy has made digital transformation a strategic need for the sustainability of the Islamic finance industry (Vial, 2019).

Various studies show that the factors of ease of use, security, system quality, and user experience are the main determinants of the success of Islamic digital financial services. Therefore, digitalization is no longer seen as an additional innovation, but rather as the main strategy in increasing the competitiveness of Islamic financial institutions in the digital economy era. The digitalization of Islamic financial services is realized through the development of various technology-based services, such as mobile banking, internet banking, digital payments, and application-based financial services. The implementation of digital services allows Islamic financial institutions to increase accessibility, speed up the transaction process, and improve service quality and user satisfaction (Fianto et al., 2021).

As a community-based Islamic microfinance institution, Baitul Maal wat Tamwil (BMT) has also experienced the development of digital transformation through the implementation of mobile applications, sharia core banking systems, digital payments, QRIS, and integration with the sharia fintech ecosystem. The development of digital applications at BMT aims to improve operational efficiency, expand sharia financial inclusion, and improve the quality of services to members (Riyan Damara Putra, Shalahudin Habibullah, 2025). Several BMTs in Indonesia have successfully developed digital services that allow members to conduct transactions, financing, and financial management independently through mobile devices, thereby strengthening BMT's position in the face of competition in the digital financial industry (Unal, I. M., & Aysan, A. F. 2022).

However, digital transformation at BMT still faces various challenges, such as limited human resources, technological infrastructure, investment costs, and cybersecurity risks. On the other hand, digitalization also opens up great opportunities for BMT to improve operational efficiency, expand service reach, strengthen Islamic financial inclusion, and increase member satisfaction (Fianto et al., 2021). Therefore, the success of BMT's digital transformation requires regulatory support, strengthening human resource capacity, developing reliable security systems, and service innovations that are able to answer the needs of members in the digital era.

A Classical Assumption; Validity Test

The validity test was conducted to ensure that each questionnaire item accurately measures the research variables, namely digital transformation, member trust, and perceived Sharia compliance as the moderating variable. This test aims to ensure that the research instrument truly represents the constructs under investigation and minimizes measurement error (Syafian Siregar, 2013, 32)

Item validity testing was performed using the Pearson Product Moment correlation by correlating each item score with the total score of its respective variable. An item is considered valid if the calculated correlation coefficient exceeds the critical value at a significance level of 0.05. With a total of 97 respondents, the significance value obtained was 0.000 < 0.05, indicating that the data meet the validity criteria. The results show that all questionnaire items are valid, meaning that each item is appropriate and relevant for perceptions of ease of security of BMT applications and member satisfaction at BMT Maslahah Surabaya.

Reliability Test

The reliability test was conducted to determine the level of internal consistency of the measurement instrument and to ensure that the questionnaire is capable of producing stable and consistent data when administered to respondents with relatively similar characteristics (Jonathan Sarwono, 2011, 53). An instrument is considered reliable if it is able to provide consistent measurement results over time.

Table 1. Table Reliability Test Results

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.879	.882	27

Source: Data Analys from SPSS.29, Processed (2026)

Reliability testing in this study employed Cronbach’s Alpha. A variable is considered reliable if it has a Cronbach’s Alpha value greater than 0.70. Based on data processing using SPSS version 29, the Cronbach’s Alpha value obtained was 0.879, while the Cronbach’s Alpha Based on Standardized Items was 0.882, with a total of 29 items.

These values indicate that all research variables digital transformation, member trust, and perceived Sharia compliance demonstrate excellent reliability, as they exceed the minimum threshold. Therefore, it can be concluded that the research instrument is reliable and suitable for further statistical analysis.

Autocorrelation Test

The autocorrelation test was conducted to examine whether there is a correlation between residuals in one observation and residuals in another observation within the regression model. This test is essential to ensure that the regression model used to analyze the between perceptions of ease of security of BMT applications and member satisfaction at BMT Maslahah Surabaya as a moderating variable, satisfies classical assumptions particularly residual independence:

Table 2. Table Autocorrelation Test

Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
.437	1.34422	1.981

Source: Data Analys from SPSS.29, Processed (2026)

The autocorrelation test in this study was conducted using the Durbin–Watson test. Based on the analysis results, the Durbin–Watson value obtained was 1.981. This value falls within the acceptable range of 1.5 to 2.5, indicating that no autocorrelation is present in the regression model used.

Therefore, the residuals in the regression model are independent across observations. This result demonstrates that the regression model satisfies the autocorrelation assumption and is appropriate for hypothesis testing in the study between perceptions of ease of security of BMT applications and member satisfaction at BMT Maslahah Surabaya.

Regression Berganda Analysis

The coefficient of determination (R^2) was used to determine the percentage influence of between perceptions of ease of security of BMT applications and member satisfaction at BMT Maslahah Surabaya. In SPSS 29.0, the results of the coefficient of determination analysis are presented in the regression model summary derived from multiple regression analysis, as shown below:

Table 3. Table Regression Berganda Analysis Test

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	173.263	2	85.111	31.211	.000[b]
	Residzual	132.127	100	1.571		
	Total	327.340	102			
a. Dependent Variable: totally						
b. Predictors: (Constant), totalx, totalx2						

Source: Data Analys from SPSS.29, Processed (2026)

Based on SPSS version 29 output, the ANOVA test shows an F-statistic value of 31.211 with a significance level of 0.000 < 0.05. This result indicates that the regression model is statistically significant simultaneously, meaning that between perceptions of ease of security of

BMT applications and member satisfaction at BMT Maslahah Surabaya. Therefore, the multiple regression model is considered appropriate for explaining the relationships among the variables examined in this study.

t-Test (Partial Test)

The t-test was carried out to determine the partial influence of each independent variable on the dependent variable, namely member trust.

Table 4. Table t-Test (Partial Test) I

Model		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)		4.919	.000		
	totalY	.667	9.005	.000	1.000	1.000

Coefficients[a]

a. Dependent Variable: Total

Source: Data Analys from SPSS.29, Processed (2026)

The partial test results indicate that digital transformation has a t-value of 3.945 with a significance level of 0.000 < 0.05, suggesting that digital transformation has a positive and significant effect on member trust. This finding implies that improvements in digital service implementation such as service digitalization, ease of access, and transaction efficiency lead to higher levels of member trust at BMT Maslahah.

Table 5 Table t-Test (Partial Test) II

Model		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)		2.229	.028		
	TotalX	.387	3.945	.000	.500	2.001
	TotalZ	.394	4.019	.000	.500	2.001

Coefficients[a]

a. Dependent Variable: totally

Source: Data Analys from SPSS.29, Processed (2026)

In addition, perceived member satisfaction showed a t-value of 4.019 with a significance level of 0.000 < 0.05, indicating that members' perceptions of the convenience and security of the BMT application positively and significantly affected member satisfaction. These results confirm that the ease and security of the BMT application plays an important role in building and strengthening member satisfaction. In addition, the tolerance value exceeds 0.20 and the VIF value is below 10, indicating the absence of multicollinearity among independent variables and confirming that the regression model meets statistical assumptions.

Hypothesis Testing Coefficient of Determination (R^2 Test)

Based on the regression and t-test results, the findings indicate that digital transformation has a positive and significant between perceptions of ease and security of BMT applications to member satisfaction at BMT Maslahah Surabaya.

Table 8. Coefficient of Determination (R^2 Test)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.721[a]	.610	.620	1.25346

a. Predictors: (Constant), TotalZ, TotalX

Source: Data Analys from SPSS.29, Processed (2026)

Based on the results of the determination coefficient (R^2) test in Table 8, the R Square value of 0.610 was obtained. This shows that the variables of perception of ease and perception of security in the use of the BMT application are able to explain 61.0% of the variation in member satisfaction at BMT Maslahah Surabaya. Meanwhile, the remaining 39.0% were influenced by other factors outside the research model that were not studied, such as service quality, member trust, system quality, information quality, loyalty, and other factors. In addition, the Adjusted R Square value of 0.610 indicates that after adjusting for the number of independent variables in the model, the model's ability to explain the variation in member satisfaction remains at 61.0%. This indicates that the regression model used has quite good explanatory capabilities.

The findings of this study indicate that perceived ease of use and perceived security of BMT applications have a positive and significant effect on member satisfaction at BMT Maslahah Surabaya. Accordingly, all research hypotheses are accepted, confirming that the success of digital services in Islamic microfinance institutions is influenced not only by technological availability but also by members' perceptions of the ease and security of the applications they use. These findings highlight that the integration of user-friendly interfaces, efficient service delivery, and secure transaction systems constitutes a key determinant of member satisfaction in BMT Maslahah Surabaya.

The results of this study reinforce the Technology Acceptance Model (TAM) which posits that perceived ease of use is a critical determinant of technology acceptance and user satisfaction. The digital application services provided by BMT Maslahah have been shown to enhance member satisfaction by facilitating access to financial services, improving transaction efficiency, and providing an intuitive user experience. These findings are consistent with previous studies demonstrating that perceived ease of use significantly influences customer satisfaction in both conventional and Islamic financial institutions. Research conducted. Research demonstrates that service digitalization enhances perceptions of professionalism and institutional credibility, which ultimately increases user trust (Vial, 2019).

Studies examining financial technology (fintech) within the context of Islamic economics emphasize that fintech development represents an adaptation of digital technology to meet the transactional needs of modern society. However, the effectiveness of fintech implementation depends not only on technological functionality but also on the perceived security of the system. In Islamic financial services, transaction security, privacy protection, and confidentiality of user information are essential factors influencing user acceptance and satisfaction. According to, financial technology can be effectively implemented provided that it offers practical benefits, ensures transaction security, and remains consistent with Islamic principles. These findings underscore the importance of security perception as a fundamental component in promoting user satisfaction within Islamic digital financial services (A Khaerul Mu'min, 2024).

Another perspective on Islamic digital finance highlights that system security is a critical factor in sustaining user satisfaction and continued service utilization (Nisaa et al., 2024). found that the success of Islamic fintech services is strongly influenced by users' perceptions of transaction security, data protection, and ease of application usage. These findings are particularly relevant to the context of BMT Maslahah because they suggest that members are more likely to experience satisfaction when digital applications provide simple, accessible, and secure financial services. Therefore, the successful implementation of digital applications in Islamic microfinance institutions requires a balance between technological innovation, usability, and security assurance (Muammar et al., 2017).

Another perspective on digital finance emerges from studies that focus on the relationship between fintech and Islamic banking. In the article "Impact of Financial Technology (Fintech) on Sharia Banking: Perspective of Fiqh Economic", it is found that fintech serves as an important adaptation to technological advancement and is relevant to the objectives of maqasid al-shariah in achieving public welfare. These findings are particularly relevant to research on digitalization in Sharia-based institutions such as BMTs, as they indicate that user acceptance and trust in Sharia fintech services are highly dependent on users' understanding of Sharia compliance embedded within technological innovations (Nisaa et al., 2024).

Although previous studies on Islamic fintech have not extensively investigated the relationship between perceived ease of use, perceived security, and member satisfaction in Islamic microfinance institutions such as Baitul Maal wat Tamwil (BMT), current research trends emphasize the importance of user experience in determining the success of digital financial services. Several bibliometric and systematic review studies on Islamic digital finance suggest that ease of use and system security are among the most influential determinants of technology adoption and customer satisfaction. These findings support the premise that member satisfaction in BMT institutions is substantially shaped by users' perceptions of application usability and security.

Focus of fintech-related issues has not extensively addressed issues of digital trust or member trust in Islamic microfinance institutions such as Baitul Maal wat Tamwil (BMT), prevailing research trends underscore the critical interconnection between technological innovation and Sharia principles in fostering trust within Islamic financial systems. Several bibliometric and systematic review studies on Islamic microfinance and Sharia-based financial technology highlight that digitalization cannot be separated from the ethical and legal foundations of Islamic finance. These studies emphasize that strengthening Sharia compliance within digital financial services is essential to ensure that financial inclusion not only expands access but also preserves conformity with Islamic values. In this context (Unal & Aysan, 2022). demonstrate that the success of Sharia fintech adoption is strongly influenced by members' and stakeholders' perceptions of Sharia adherence, reinforcing the notion that technology accept.

The moderating role of perceived Sharia compliance identified in this study constitutes a significant theoretical and empirical contribution. Unlike conventional financial institutions, trust in Islamic financial institutions is multidimensional, encompassing both functional trust derived from service quality, system reliability, and technological efficiency and normative trust, which arises from confidence in Sharia compliance. This finding aligns with Islamic corporate trust theory, which posits that adherence to Sharia principles forms the foundational source of legitimacy and trust in Islamic organizations. Accordingly, even highly advanced digital systems may fail to generate optimal trust if members perceive inconsistencies or ambiguities in Sharia compliance (Virdi, 2022).

The findings demonstrate that perceived ease of use and perceived security are significantly associated with member satisfaction in using the BMT Maslahah Surabaya application. This evidence suggests that the success of digital transformation in Islamic microfinance institutions depends not only on the availability of digital applications but also on their ability to provide an intuitive user experience, simplify transaction processes, and ensure the security of financial transactions and personal data. Therefore, digitalization within Baitul Maal wat Tamwil (BMT) should be viewed as a strategic initiative to enhance service quality by improving the overall member experience rather than merely introducing technological innovations. A user-centered digital ecosystem that balances accessibility with robust security mechanisms is more likely to strengthen members' confidence and satisfaction with digital financial services.

From a practical perspective, the findings imply that BMT management should prioritize usability when developing and improving digital applications. User-friendly interfaces, efficient transaction procedures, intuitive navigation, and responsive customer support are essential for enhancing members' digital experiences. However, improving usability should not compromise system security. Instead, BMTs should adopt comprehensive security measures, including multi-factor authentication, end-to-end data encryption, continuous transaction monitoring, and regular cybersecurity assessments. Such measures are expected to foster greater trust while ensuring that convenience and security remain complementary dimensions of service quality. Consequently, digital transformation strategies should integrate technological innovation with effective risk management to sustain long-term member satisfaction.

From a theoretical perspective, this study reinforces the Technology Acceptance Model (TAM) by confirming that perceived ease of use and perceived security are significant determinants of user satisfaction within the context of Islamic digital financial services. Nevertheless, the findings also indicate that these two variables alone do not fully explain variations in member satisfaction. Satisfaction with digital financial applications is inherently multidimensional and may also be influenced by other constructs, such as perceived usefulness, e-service quality, system quality, information quality, trust, service responsiveness, and perceived Sharia compliance. Accordingly, relying exclusively on perceived ease of use and perceived security may oversimplify the complex mechanisms underlying member satisfaction. Future theoretical models should therefore incorporate additional technological, organizational, and behavioral factors to achieve a more comprehensive understanding of digital service adoption in Islamic microfinance institutions.

This study also offers important implications for future research. Since the empirical investigation was conducted within a single BMT using a relatively limited sample size, the findings cannot be generalized to all Islamic microfinance institutions in Indonesia, which differ considerably in organizational characteristics, members' digital literacy, technological infrastructure, and regional contexts. Future studies should employ larger and more diverse samples by involving multiple BMTs across different regions to enhance external validity. Furthermore, researchers are encouraged to develop more comprehensive analytical models by incorporating mediating or moderating variables, such as trust, digital literacy, service quality, perceived usefulness, and member loyalty. Comparative studies between Islamic microfinance institutions and Islamic commercial banks may also provide valuable insights into the determinants of digital service satisfaction across different institutional settings. Such research would contribute to a more robust theoretical framework for understanding digital transformation and customer satisfaction within the Islamic financial ecosystem.

CONCLUSION

This study demonstrates that digital transformation plays a strategic role in enhancing member satisfaction within Islamic microfinance institutions, particularly at BMT Maslahah Surabaya. The empirical findings confirm that the research instrument is both valid and highly reliable, while the regression model satisfies the classical assumptions, indicating that the statistical model is robust and appropriate for hypothesis testing. Furthermore, the overall regression model is statistically significant, confirming that perceptions of ease of use and security jointly contribute to explaining member satisfaction. The partial hypothesis testing reveals that both perceived ease of use and perceived security of the BMT digital application have positive and significant effects on member satisfaction. These findings indicate that members are more satisfied when digital financial services are accessible, user-friendly, efficient, and capable of protecting personal and financial information. The coefficient of determination ($R^2 = 0.610$) further indicates that these two variables explain 61.0% of the variance in member satisfaction, suggesting that digital service quality constitutes one of the primary determinants of customer experience in Islamic microfinance institutions.

From a theoretical perspective, this study extends the digital transformation literature by providing empirical evidence that technology adoption in Islamic microfinance should not merely focus on digitalization itself, but also on improving user-centered attributes, particularly ease of use and perceived security. The findings support technology acceptance and service quality perspectives, emphasizing that successful digital transformation is closely associated with positive user perceptions that ultimately enhance satisfaction. Practically, the results imply that BMT managers should prioritize continuous investment in digital infrastructure, application usability, cybersecurity, and digital literacy programs to strengthen member engagement and long-term institutional competitiveness. Digital transformation in Islamic financial institutions should therefore be viewed not only as technological innovation but also as a strategic approach to improving service quality, expanding financial inclusion, and reinforcing the values of transparency, trust, and maslahah in accordance with Sharia principles.

Despite these contributions, this study has several limitations. The research was conducted in a single BMT with a relatively limited sample size, thereby restricting the generalizability of the findings. Future research is encouraged to involve multiple Islamic microfinance institutions across different regions and to incorporate additional variables such as member trust, service quality, perceived usefulness, digital literacy, user experience, and Sharia compliance. Employing longitudinal or mixed-method approaches would also provide a deeper understanding of how digital transformation influences member behavior and organizational sustainability over time.

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