

Customer Satisfaction Perception in Application Use Mobile Banking JConnect Bank East Java in Surabaya City

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Abstract

The development of information technology has encouraged banks to transform towards digital services, particularly through mobile banking applications. This study aims to examine customer satisfaction with the Bank Jatim JConnect Mobile application in Surabaya. This study uses a qualitative descriptive approach, including interviews, questionnaires, and observations of JConnect mobile banking customers. The research results show that most respondents were satisfied with the mobile banking platform Jconnect. The highest user satisfaction was in aspects of service quality (68%), feature relevance (62%), transaction security (55%), and ease of use (50%). Respondents also provided suggestions for feature development, such as adding real-time notifications, video tutorials, credit due reminders, and double security. The findings of this study are expected to provide input for application service providers, namely Bank Jatim, to improve the quality of digital services to meet customer needs and expectations, and to strengthen competitiveness in the digital banking era.

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INTRODUCTION

Technological advances and digitalization in the current era have accelerated transformation across various sectors, with banking experiencing significant growth in the use of digital technology. Banking services, which previously focused on direct interactions between customers and bank officers at branch offices, have shifted to online-based systems through mobile banking. In this era of digitalization, the level of quality of digital services plays a very important role in determining a bank's ability to compete (Meirizka Sasikirana, 2025)

The presence of digital services that make it easier for customers to carry out various transactions, such as balance checks, interbank transfers, bill payments, and purchasing or topping up phone credit or electricity tokens, all accessible anytime, anywhere (Aprilia & Rithmaya, 2025). This demonstrates the role of digital banking through mobile platforms, which are increasingly strong in supporting the trend toward non-cash financial transactions. In addition, mobile banking increases the efficiency of the banking system by reducing the volume of face-to-face, or offline, transactions at branch offices. Thus, mobile banking not only serves as a means of transaction but has also become part of a modern lifestyle that is integrated with technological progress and development (Mukhra et al., 2024).

According to Rizieq (2024), the quality of digital services is a crucial factor in increasing the competitiveness of banking services in today's digital era. This is also supported by Ardianto et al. (2025), who found that perceptions of ease, convenience, usability, and security have influenced the increased use of digital banking in Indonesia. According to the National Socioeconomic Survey, internet access among Indonesians has increased by 10.68%, from 62.10% in 2021 to 72.78% in 2024. This reflects a significant increase in the adoption of digital technology. However, based on geographic coverage, there is still a literacy gap between

urban and rural areas: 63.71% of rural residents access the internet, while 79.14% of urban residents do (Central Statistics Agency, 2025).

The development of digital services in Indonesia is experiencing quite rapid growth, particularly in the banking sector. One form of innovation that has played a significant role is mobile banking services, which make it easier for customers to access information and conduct banking transactions in a practical, convenient way, without limitations. The rapid development of information technology has also driven significant changes in banking operational systems (Wahyuningsih et al., 2021).

PT Bank Pembangunan Daerah Jawa Timur Tbk, also known as Bank Jatim, is one of the leading regional development banks in East Java, which is also carrying out digital transformation through the development of a mobile banking application with the application-based banking platform called JConnect. Bank Jatim uses the JConnect application to provide online digital banking services tailored to customer needs. The JConnect application, Mobile Banking, provides real-time facilities and services to facilitate banking access that meet the needs of customers and the community (Qholisa & Nudin, 2023).

This study aims to understand customer perceptions of digital service usage, specifically the Jconnect Bank Jatim application. The study covers the quality of service provided, the level of security in transactions, the ease of use of the application, relevant supporting features, and customer interaction with the bank. This allows for an understanding of the service's advantages and disadvantages of mobile banking at Jconnect Bank East Java.

LITERATURE REVIEW

Customer Satisfaction Perception

Perception plays a vital role in shaping a person's attitudes and influencing their actions, with behavior reflecting an individual's perceptions (Budi & Tarigan, 2025). According to Hulwatun et al. (2023), perception is the direct assessment or response a person receives when attempting to understand something through their senses. In this context, perception is the impression or interpretation that arises after a person receives and processes information about an object or situation through the five senses.

According to Tjiptono and Diana (2019), satisfaction is a consumer's emotional perception of the gap between initial expectations and actual performance after consumption. In general, satisfaction is a positive feeling that arises after someone consumes a product or service, indicating that their needs or expectations have been met (Aprilia & Rithmaya, 2025). Consumer satisfaction is a condition in which consumers feel that their needs and desires have been optimally met in line with expectations.

According to Oktaviana Vivi et al. (2021), satisfaction levels can be determined by considering factors such as product quality, service quality, emotional aspects, affordability, and ease of access. Meanwhile, in digital banking services, customer satisfaction is influenced by information availability, system performance, customer service, innovation, consistency, the availability of relevant features, and transaction security (Manthofani, 2022).

The Role of Technological Innovation in The Financial Technology Era

The development of information technology has given rise to a variety of changes in telecommunications devices. The use of increasingly sophisticated telecommunications devices no longer serves solely as a medium for exchanging information via telephone or SMS; now, mobile phones can operate applications with a wide variety of uses.

The development of information technology has demonstrated a powerful influence and has become integrated into various dimensions of human life. The increasing number of smartphone users running Android and iOS also shows a rapid growth trend, in line with the expanding access and use of the internet globally. The presence of information technology provides convenience in various sectors, including the banking industry. Therefore, service providers are required to continuously innovate to face increasingly fierce market competition (Pradini & Susanti, 2021).

The increasing trend of internet users in Indonesia from 2020 to 2025 is shown in the Table 1.

Table 1. Development of the Number of Internet Users in Indonesia in the Period 2021–2024

Year	Number of Internet Users (Million)	Penetration Percentage (%)	Annual Growth (%)
2021	190,0	69,0	8,3
2022	204,7	74,0	7,7
2023	212,9	77,0	4,0
2024	220,0	79,5	3,3

Source: Herco Digital (2025)

In recent years, advances in information and communication technology in Indonesia have been rapid. This is reflected in data on internet users from 2021 to 2024, which show a continuous upward trend. The number of internet users in Indonesia continues to grow, reaching 220 million by 2024, a 3.3% growth rate (Herco Digital, 2025).

In the financial sector, information technology is adopted to improve service quality and meet customer expectations for effectiveness and efficiency (Ayu & Fasa, 2025). With the availability of an application-based digital banking platform (mobile banking), customers can conduct financial activities online more efficiently, concisely, and easily, thereby providing a more comfortable transaction experience and supporting more efficient financial management (Daiva, 2023). According to Gustin et al. (2024), using mobile banking provides many benefits for customers, including practical and efficient access and convenience, as transactions can be conducted anytime and anywhere without the need to visit a branch. In addition, mobile banking generally provides real-time notifications, biometric authentication, and additional services, including investments, loans, and financial planning. Mobile banking offers an effective and efficient way to increase convenience and expand financial inclusion for the public.

Banking Services

Based on research conducted by Niken Agnesia et al. (2022), several digital transaction services via the platform, *mobile banking*, provided by banks include:

1. Transfer

A transfer is the process of moving money from one account to another, either within the same region or to a different location. Bank Jatim offers several facilities to support this transaction, including:

- a. SKNBI (Bank Indonesia National Clearing System) is a national interbank fund transfer service that does not require physical documents, enabling customers to make transfers throughout Indonesia.
- b. The BI-RTGS (Bank Indonesia Real-Time Gross Settlement) system is an electronic Rupiah fund transfer system that is processed directly and individually in real time. This facility provides a fast and efficient interbank transfer solution.

2. Collection Services: the process of sending valuable documents, such as checks, giro bills, and money orders, between banks that cannot be settled through the clearing system, to obtain funds disbursement from the interested bank.

3. Clearing Facility: Clearing is a method of transferring money between accounts, used for transfers between personal accounts and to other people's accounts. Clearing is an alternative for financial transactions, with two main methods: Real Time Online (RTO) and Real Time Gross Settlement (RTGS).

4. Giralization: An automated payment system in which the bank directly debits a customer's account based on a power of attorney approved and signed by the customer. Transactions that can be processed through Giro include payments for Land and Building Tax (PBB), PDAM (Water Utility), electricity, telephone, SWDKLLJ (Land Transportation Tax), BBNKB (Vehicle Ownership Tax), and PKB (Vehicle Ownership Tax).

5. Tax Services, an online tax payment service that has been integrated with the central Directorate General of Taxes system and is officially recognized as legal.

6. Pick Up Service (Deposit Pickup Service) is a service for collecting large cash deposits from customers, with a Bank officer picking up the deposit directly at the customer's location.

Digital Services Mobile Banking

Mobile banking app-based digital services are not only a manifestation of the digital transformation of banking but also part of the banking strategy to improve service quality and deliver a user experience that meets

customer financial transaction needs. The presence of a mobile-based digital banking platform enables users to conduct various online financial activities more efficiently, practically, and easily, thereby increasing transaction convenience and supporting more optimal financial management (Daiva, 2023).

According to Paniroi et al. (2024), several aspects still require attention in the development of mobile banking services, including system security, user interface design, user experience, and the alignment of service features with customer needs. Romualdus (2021) also confirmed that, while mobile banking offers many advantages, it carries several risks that require attention. These include data security and privacy risks, which are a major concern because this service involves the exchange of sensitive data that is vulnerable to misuse, hacking, digital identity theft, and phishing (Pratama & Harsono, 2025). Furthermore, this service is also potentially susceptible to technical disruptions such as network outages or system failures, which can hinder transactions.

RESEARCH METHOD

The study used a qualitative descriptive approach to describe and explain customers' perceptions of their satisfaction with the mobile banking application at Bank Jatim. This qualitative descriptive research approach was chosen because it can reveal the meaning, perceptions, and experiences of customers in greater depth and context, specifically regarding their experiences with the mobile banking application and the factors that influence their level of satisfaction. Through this approach, researchers examine phenomena using data collected through interviews, surveys, and observations, aiming to produce a comprehensive picture of customer satisfaction with the features, services, convenience, and effectiveness of the mobile banking application. The study focused on the use of the JConnect Mobile mobile banking application by Bank Jatim customers, especially those in the Surabaya area. Therefore, all data collected will relate to customer perceptions and levels of satisfaction with the application's services, without covering other banking services such as tellers, ATMs, internet banking, or SMS banking.

Data collection methods in this study included interviews, surveys, and observations. Interviews were used to obtain in-depth information on customer experiences, opinions, and perceptions of the JConnect Mobile application. The survey was conducted by distributing questionnaires to JConnect Mobile users to describe their level of satisfaction, perceptions, and expectations regarding the available services. Meanwhile, observations were conducted by directly observing customer behavior and activities while using the application, both at branch offices and in their daily digital activities. These three methods were chosen to obtain more complete, factual data and to align with the research objectives.

The collected data will be analyzed using descriptive techniques, including calculating the minimum and maximum values and the percentage of customer responses to various aspects of Jconnect Mobile services. The results of the data analysis are interpreted to produce objective conclusions on the level of customer satisfaction with Bank Jatim's Jconnect mobile services in Surabaya, and these conclusions are explained in detail, including implications and recommendations for further implementation to improve services.

RESULTS AND DISCUSSION

Bank Jatim offers a variety of products and services tailored to the community's financial needs. Some of the products offered by Bank Jatim include Tabunganku (My Savings), time deposits, checking accounts, micro-credit, home ownership loans (KPR), motor vehicle loans (KKB), and people's business loans (KUR).

The respondents of this study were Bank Jatim customers domiciled in Surabaya and actively using the JConnect Mobile application. In addition, the selection of respondents accounted for diversity in age, gender, and work background to provide a more comprehensive picture of customer perceptions and experiences with the JConnect Mobile application. Respondent responses to questions regarding respondent profiles were presented in a closed-ended format. Based on the responses of 210 respondents to the questionnaire questions submitted, Table 2 is data were obtained.

By gender, most respondents were male (65%), while 35% were female. This shows that male respondents dominated participation in this study. Age: Many respondents were in the 21–30 age group (44%), followed by the 31–40 age group (35%). Respondents aged 41–50 years accounted for 15%, while those aged under 20 accounted for only 6%.

Table 2. Respondent Profile

No	Question	Variables	Part
1.	Gender	Man	65% / 137 people
		Woman	35% / 73 people
2.	Age	< 20 years	6% / 13 people
		21 – 30 years old	44% / 92 people
		31 – 40 years old	35% / 73 people
		41 – 50 years old	15% / 32 people
3.	Professional Field	Student	32%/ 67 people
		Self-employed	18% / 38 people
		civil servant	26% / 55 people
		Private sector employee	12% / 25 people
		Others	12% / 25 people

Source: Processed data

Based on the respondent response data regarding aspects of digital service satisfaction, mobile banking JConnect in the JConnect application, descriptive analysis can be carried out. In terms of service quality, the results showed that many respondents (68%) felt satisfied with the quality of JConnect services, while (23%) stated that they were very satisfied. A small number of respondents (9%) stated that they were quite satisfied, and none stated that they were less satisfied or dissatisfied.

In terms of transaction security, information was obtained that many respondents (55%) stated that they were satisfied with transaction security on the JConnect application, (39%) stated that they were very satisfied. In comparison (6%) felt quite satisfied, and there were no respondents who stated that they were dissatisfied. Regarding ease of use, some respondents stated that the application was easy to use. This was reflected in the statement: Very Satisfied (50%), Satisfied (44%), and Quite Satisfied (6%), with none stating Less Satisfied or Dissatisfied.

Meanwhile, regarding feature relevance, the majority of respondents (62%) stated they were satisfied with the features available in the Jconnect application. In comparison, 23% stated that they were quite satisfied, and only (12%) stated that they were very satisfied; a small portion (3%) stated that they were less satisfied, and no respondents stated that they were dissatisfied. In general, the descriptive analysis shows that many respondents were satisfied with JConnect's mobile banking services. The highest aspect of satisfaction was ease of use, followed by transaction security, service quality, and feature relevance. All aspects received positive assessments, with a very low level of dissatisfaction.

Some hopes and customer input can serve as guidelines for future improvements to JConnect's mobile banking. Several specific expectations were raised by the respondents, including a feature to download transaction history in PDF format, a menu to watch video tutorials on using JConnect mobile banking, a dark mode display to save battery power, and additional ticket purchase menus (train, plane, etc.), as well as credit payment due date reminders. This indicates that although most customers are satisfied with the existing features, there are still needs that the Jconnect Bank Jatim mobile banking application has not accommodated. According to interviewees, there are still crucial issues related to application performance, including complaints that the application sometimes feels slow and the need for double security. Overall, this data suggests that performance, feature, and visual improvements could be top priorities for meeting customer expectations for the JConnect application.

Based on the findings, several suggestions can serve as strategic considerations and input for Bank Jatim management in efforts to improve the quality of digital services, including mobile banking JConnect, to meet customer expectations and needs, as follows: First, increasing focus on service quality. Service quality has been proven to be a major factor influencing customer satisfaction. Therefore, Bank Jatim needs to conduct regular evaluations of system performance, application speed, and transaction processing accuracy. In addition, regular training for service personnel is important for strengthening the quality of customer interactions and improving security and trust. Security aspects are a key concern for customers. Bank Jatim needs to ensure the implementation of advanced security protocols, protect personal data, and openly communicate security measures to customers to build trust. Third, improving the application interface and navigation. To simplify the user experience, the JConnect application interface must be continuously refined. Conducting regular user testing and collecting customer feedback can help identify and improve aspects that are not yet optimal.

Improving Customer Service and Responsiveness: Management can optimize customer service by expanding communication channels and increasing responsiveness to customer questions and issues. This will strengthen positive customer interactions and help resolve problems quickly.

Fourth, continuous innovation. Bank Jatim should continue to follow technological developments and digital banking trends to introduce new, relevant, and useful features. Regular service updates will increase competitiveness and customer engagement. Fifth, develop reward or incentive programs. To encourage active use of JConnect services, management can consider implementing reward or incentive programs. This strategy is believed to increase customer engagement and loyalty. Sixth, collaborate with external parties. Collaboration with fintech companies can provide opportunities to develop innovative features, such as integration with popular digital payment systems. This can make it easier for customers to conduct various daily transactions within a single, integrated application. By implementing these strategic steps, it is hoped that the mobile banking provider, in this case Bank Jatim, will be able to strengthen the quality of JConnect services, increase customer satisfaction, and maintain its competitive position in the increasingly dynamic digital banking era.

CONCLUSION

Based on the study on customer perceptions and expectations of Bank Jatim Surabaya's JConnect Mobile service, it can be concluded that customer satisfaction is quite high across service quality, feature relevance, transaction security, and ease of use. Overall, customer satisfaction with the JConnect Mobile Banking application is in the high category, with 30-34 people (88% - 100%) reporting satisfaction to very satisfied across the four satisfaction aspects. In addition, customer perceptions indicate that Jconnect Bank Jatim's mobile banking still needs improvement, especially in adding features and improving application stability. With these enhancements, it is hoped that service quality will continue to improve and strengthen customer loyalty in the future. In addition, banks need to increase customer understanding of features and security through educational programs and technical support as service providers to ensure services can be used effectively, safely, and responsibly.

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