ABSTRACT

Mobile banking (m-banking) applications have become essential for banks to remain competitive in the financial industry. However, the financial sector is highly vulnerable to cyberattacks, making it one of the most frequently targeted industries. Regional banks, with their limited operational scope, often face challenges in managing m-banking applications, potentially affecting user satisfaction. In addition to service quality and usability, attention to personal data security is critical to comply with regulatory standards. This study examines the influence of service quality (information quality, system quality, interface design quality), usability (usefulness and ease of use), and security of personal data on customer satisfaction in the context of the Bank Jambi Mobile application. Using a quantitative approach, data were collected from 160 respondents and analyzed through descriptive analysis and Structural Equation Modeling-Partial Least Squares (SEM-PLS). Results reveal that ease of use has the strongest influence on customer satisfaction, followed by information quality, interface design quality, and usefulness. In contrast, system quality and security of personal data have no significant impact. These findings highlight that users prioritize interactive and user-centered features over technical performance or perceived security. This study offers practical insights for regional banks in developing applications that better meet user expectations.

Keywords*: Mobile banking, Service quality, Usability, Security of personal data, Customer satisfaction.*