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The Effect of Mobile Banking Ease of Use and Service Quality on Customer Satisfaction at Bank Mandiri Taspen KCP Subang

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Abstract

The transformation of banking services through mobile banking has increased transactional convenience; however, its utilization among customers with varying levels of digital proficiency remains suboptimal, underscoring the importance of understanding the factors that shape customer satisfaction. This study aims to analyze the partial and simultaneous effects of mobile banking ease of use and service quality on customer satisfaction at Bank Mandiri Taspen KCP Subang. A quantitative approach with a descriptive-verificative design was employed. Data were collected through questionnaires administered to 95 customers selected using purposive sampling and analyzed using descriptive statistics, classical assumption tests, multiple linear regression, t-tests, F-tests, and the coefficient of determination. The findings indicate that mobile banking ease of use and service quality have positive and significant effects on customer satisfaction, both partially and simultaneously. These results demonstrate that ease of use and service quality are important determinants of customer satisfaction in mobile banking services. The study concludes that improving customers' digital service experiences and overall service quality is essential for strengthening customer satisfaction. The findings contribute to understanding the combined role of digital usability and service quality in shaping customer satisfaction and imply that banks should strengthen customer education and assistance, improve application usability, and enhance the quality of service interactions.

Keywords: Customer Experience; Customer Satisfaction; Digital Banking; Mobile Banking Ease of Use; Service Quality

INTRODUCTION

The banking sector plays a strategic role in Indonesia's economy by performing a financial intermediation function through the mobilization and distribution of public funds. This position makes banks not merely financial institutions but also agents of development that support economic activities, including the financing of small and medium-sized enterprises and national development programs (Nugroho & Tamala, 2018). At the same time, the banking industry has undergone substantial transformation as digital technologies increasingly reshape interactions between banks and customers (Irsyad et al., 2024). The Financial Services Authority reported that digital banking transactions have continued to increase alongside customers' growing preference for services that are fast, convenient, and accessible regardless of time and location (Otoritas Jasa Keuangan, 2024). This transformation requires banks not only to provide digital channels but also to ensure that these channels are actually adopted and continuously utilized by customers.

Within this transformation, mobile banking has become an important digital channel that enables customers to conduct banking activities independently (Lestari & Fasa, 2025). The effectiveness of digital transformation, however, cannot be assessed solely from the availability of digital applications. It should also be examined through the extent to which customers actually use the technology in their daily activities. Jeyaraj (2020) explains that information system use can be reflected through usage frequency, interaction intensity, feature diversity, and continuity of use over time. This perspective indicates that the availability of a mobile banking application does not necessarily generate meaningful benefits when customers do not actively utilize it. Farzin et al. (2021) further describe financial technology usage behavior as the actual utilization of digital services in individuals' daily activities. Accordingly, actual mobile banking usage represents an important dimension for understanding customers' experiences with digital banking services (Theresa et al., 2025).

The issue of actual usage is particularly relevant to Bank Mandiri Taspen KCP Subang, whose customer base is largely composed of pensioners. This segment may have specific service requirements because banking transactions involve not only efficiency but also simplicity, clarity, security, and adequate assistance when interacting with digital technologies (Sari et al., 2025). Preliminary findings at Bank Mandiri Taspen KCP Subang indicate a discrepancy between the availability of digital services and their actual utilization. A preliminary survey involving 40 customers found that only 14 customers were categorized as active mobile banking users, while 26 customers were classified as inactive users, resulting in an average usage index of 3.30 on a five-point scale. These findings suggest that technological availability alone does not necessarily lead to optimal utilization. Alalwan et al. (2017) demonstrated that mobile banking usage is associated with several technology-acceptance factors, including trust and UTAUT2 constructs, while Farzin et al. (2021) emphasized usage behavior as an expression of actual financial technology utilization.

The pattern of mobile banking usage is also closely associated with customer satisfaction. Customer satisfaction represents consumers' emotional responses that emerge after comparing perceived performance with their expectations (Kotler & Keller, 2022). In service industries, satisfaction is an important indicator because it reflects the extent to which a company is able to deliver value that corresponds to customer needs. Zeithaml et al. (2024) conceptualize satisfaction as a response to need fulfillment that occurs when a product or service provides a satisfying level of consumption-related fulfillment. At Bank Mandiri Taspen KCP Subang, the preliminary survey showed an average customer satisfaction index of 3.84 out of 5.00. Although this figure indicates a relatively positive evaluation, it also suggests that opportunities remain to improve the overall customer experience, particularly in light of the relatively limited use of digital banking services.

Beyond digital usage, service quality constitutes another important determinant of customer satisfaction (Marlina & Bimo, 2018). Service quality reflects an organization's ability to deliver services that correspond to customers' needs and expectations (Tjiptono & Chandra, 2019). Within the SERVQUAL perspective, service quality is commonly assessed through tangibles, reliability, responsiveness, assurance, and empathy (Zeithaml et al., 2024). Herlina & Mulyeni (2023) likewise operationalized service quality through these five dimensions and found a positive and significant relationship between service quality and consumer satisfaction. At Bank Mandiri Taspen KCP Subang, the preliminary survey produced an average service quality index of 4.10, which was higher than the overall customer satisfaction index of 3.84. This condition suggests that although conventional face-to-face services were positively evaluated, such performance had not necessarily been accompanied by equally optimal utilization of digital services.

This discrepancy is important because contemporary banking experiences are increasingly shaped by the combination of direct interpersonal interactions and technology-mediated interactions. Wirtz & Lovelock (2022) argue that service marketing involves managing customer touchpoints to create meaningful and valuable service experiences. In banking, service quality therefore extends beyond employee-customer interactions and increasingly involves the ability of digital systems to provide convenient, reliable, and accessible services. Raza et al. (2020) further emphasize that service quality in digital contexts involves the integration of interpersonal service interactions and electronic system performance. Consequently, mobile banking usage and conventional service quality should not be examined independently when explaining customer satisfaction.

The research gap identified in this study concerns the dominant focus of previous studies on perceived ease of use, mobile banking service quality, technology-adoption factors, or digital product features as determinants of customer satisfaction. Wijatmoko et al. (2025), for instance, examined perceived usefulness, perceived ease of use, and mobile banking service quality in relation to customer satisfaction. Anggiana (2023) specifically investigated the effect of mobile banking ease of use on bank customer satisfaction, whereas Rininda & Nurmalina (2023) focused on mobile banking service quality and customer satisfaction. Hasibuan et al. (2023) examined service quality and mobile banking products, while Hidayah et al. (2022) incorporated service quality, transaction convenience, and product features as independent variables. These studies leave an opportunity to examine actual mobile banking usage, represented by frequency, intensity, feature diversity, and continuity of use, together with conventional service quality in explaining customer satisfaction.

The novelty of this study lies in positioning actual mobile banking usage as an independent variable rather than relying solely on perceived ease of use or behavioral intention. This approach is grounded in the information systems success perspective, which recognizes system use as an important component in generating system benefits (Jeyaraj, 2020). Farzin et al. (2021) likewise highlight the relevance of actual usage behavior in the context of financial technology. Furthermore, the present study focuses on Bank Mandiri Taspen KCP Subang, where pensioners constitute an important customer segment, thereby providing an empirical context that differs from studies examining mobile banking users in the general banking population. This setting allows the study to examine how digital technology utilization and interpersonal service quality jointly contribute to customer satisfaction.

Based on these considerations, this study adopts a service marketing management perspective to examine customer value creation through the integration of digital and conventional banking channels. Robbins et al. (2016) conceptualize management as the process of coordinating organizational resources effectively and efficiently to achieve predetermined objectives. In banking services, the management of technology and service delivery therefore constitutes an important component of value creation for customers. Customer satisfaction is subsequently positioned as the dependent variable reflecting customers' overall evaluation of their service experience (Kotler & Keller, 2022). Accordingly, this study aims to analyze the effects of mobile banking usage and service quality on customer satisfaction at Bank Mandiri Taspen KCP Subang, both partially and simultaneously.

METHODS

This study employed a quantitative approach using a descriptive-verificative research design. The quantitative approach was selected because the study examined measurable variables through numerical data collected using a structured questionnaire and subsequently analyzed using statistical procedures. Sugiyono (2022) defines quantitative research as a systematic and objective approach for examining specific populations or samples using measurable research instruments and numerical data. The descriptive component was intended to characterize the research variables based on respondents' assessments, whereas the verificative component was employed to test the proposed hypotheses concerning the effects of mobile banking use and service quality on customer satisfaction.

The research design incorporated three variables: ease of mobile banking use (X1), service quality (X2), and customer satisfaction (Y). Variable X1 was operationalized through ease of accessing the application, understanding its features, conducting transactions, and resolving problems. The measurement of mobile banking use incorporated frequency of use, interaction intensity, feature diversity, and continuity of use, as proposed by Farzin et al. (2021) and Jeyaraj (2020). Service quality (X2) was assessed using five dimensions: tangibles, reliability, responsiveness, assurance, and empathy (Tjiptono & Chandra, 2019). Customer satisfaction (Y) was measured through expectation conformity, overall satisfaction, confirmation of expectations, recommendation, and loyalty (Kotler & Keller, 2022).

The study population comprised 1,600 customers of Bank Mandiri Taspen KCP Subang, based on population data collected by the researcher during the Field Work Practice. Respondents were selected through non-probability sampling using purposive sampling. The inclusion criteria required respondents to be customers of Bank Mandiri Taspen KCP Subang, to have used Mandiri Taspen's mobile banking application and previously conducted transactions through the application, to be at least 20 years old, and to be willing to complete the questionnaire. Using the Slovin formula with a 10% margin of error, the minimum sample size was determined to be 95 respondents (Umar, 2019)

The primary research instrument was a structured questionnaire employing a five-point Likert scale ranging from strongly agree to strongly disagree (Pranatawijaya et al., 2019). The questionnaire items were developed from the theoretical framework and supplemented by preliminary interviews with several Bank Mandiri Taspen customers. Before the main data collection, a pilot test was conducted to assess the validity and reliability of the instrument. Data were primarily collected through direct questionnaire distribution to respondents at Bank Mandiri Taspen KCP Subang. Brief guided interviews were also conducted to assist respondents, particularly those requiring clarification of questionnaire items. Observation and documentary study were employed as supporting data-collection techniques. The Likert scale was used to measure respondents' attitudes, perceptions, and views concerning the investigated phenomenon (Wibowo et al., 2025).

The collected data were analyzed using IBM SPSS through descriptive statistics, classical assumption testing, and multiple linear regression. The classical assumption tests consisted of normality, multicollinearity, and heteroscedasticity tests (Ghozali, 2021). The analysis was subsequently complemented by the coefficient of determination, the F-test to examine the simultaneous effect of the independent variables, and the t-test to assess their partial effects on customer satisfaction. The study was conducted in 2026; the available thesis material does not specify the particular months or total duration of the research.

RESULTS

Before testing the hypotheses, this study conducted classical assumption tests consisting of normality, multicollinearity, and heteroscedasticity tests. These tests were performed to ensure that the regression model met the required assumptions before multiple linear regression analysis was conducted.

Normality Test

The normality test was performed using the One-Sample Kolmogorov-Smirnov test on the residual values of the regression model. The results are presented in Table 1.

Table 1. Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
		Unstandardized Residual	
N		95	
Normal Parameters[a,b]	Mean	.0000000	
	Std. Deviation	5.40149794	
Most Extreme Differences	Absolute	.043	
	Positive	.043	
	Negative	-.034	
Test Statistic		.043	
Asymp. Sig. (2-tailed)[c]		.200[d]	
Monte Carlo Sig. (2-tailed)[e]	Sig.	.940	
	99% Confidence Interval	Lower Bound	.934
		Upper Bound	.946
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lillie fors Significance Correction.			
d. This is a lower bound of the true significance.			
e. Lillie fors' method based on 10000 Monte Carlo samples with starting seed 1535910591.			

source: Compiled by the researcher (2026)

Table 1. Normality Test Results shows that the Asymp. Sig. (2-tailed) value is 0.200, exceeding the 0.05 significance threshold. Therefore, the regression residuals are normally distributed, indicating that the normality assumption is satisfied.

Multicollinearity Test

The multicollinearity test was conducted to determine whether correlations existed among the independent variables in the regression model. A model is considered free from multicollinearity when the Tolerance value exceeds 0.10 and the VIF value is below 10. The results are presented in Table 2.

Table 2. Multicollinearity Test Results

Coefficients[a]							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	10.610	3.578		2.966	.004		
Total_X1	.294	.083	.314	3.517	.001	.920	1.086
Total_X2	.397	.090	.393	4.400	.000	.920	1.086
a. Dependent Variable: Total_Y							

source: Compiled by the researcher (2026)

Table 2. Multicollinearity Test Results shows that both independent variables have a Tolerance value of 0.920 and a VIF value of 1.086. Since the Tolerance value is greater than 0.10 and the VIF value is below 10, the regression model does not exhibit multicollinearity between Mobile Banking Ease of Use (X1) and Service Quality (X2).

Heteroscedasticity Test

The heteroscedasticity test was conducted using the Glejser test by regressing the absolute residual values against the independent variables. The results are presented in Table 3.

Table 3. Heteroscedasticity Test Results

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.733	2.195		2.156	.034
Total_X1	.007	.051	.016	.144	.886
Total_X2	-.022	.055	-.043	-.392	.696
a. Dependent Variable: ABS_RES					

source: Compiled by the researcher (2026)

Table 3. Heteroscedasticity Test Results shows that the significance values for Mobile Banking Ease of Use and Service Quality are 0.886 and 0.696, respectively. Both values exceed 0.05, indicating that the regression model does not exhibit heteroscedasticity. Overall, the normality, multicollinearity, and heteroscedasticity tests demonstrate that the regression model satisfies the classical assumptions and is suitable for further multiple linear regression analysis.

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to determine the direction and magnitude of the effects of Mobile Banking Ease of Use (X1) and Service Quality (X2) on Customer Satisfaction (Y). The results are presented in Table 4.

Table 4. Multiple Linear Regression Analysis Results

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	10.610	3.578		2.966	.004
Total_X1	.294	.083	.314	3.517	.001
Total_X2	.397	.090	.393	4.400	.000
a. Dependent Variable: Total_Y					

source: Compiled by the researcher (2026)

Table 4. Multiple Linear Regression Analysis Results shows that the multiple linear regression equation is $Y = 10.610 + 0.294X1 + 0.397X2 + e$. The regression coefficient for Mobile Banking Ease of Use is 0.294, indicating a positive effect on Customer Satisfaction. Service Quality has a regression coefficient of 0.397, also indicating a positive effect. Based on the standardized coefficients, Service Quality has a relatively greater contribution (Beta = 0.393) than Mobile Banking Ease of Use (Beta = 0.314).

Coefficient of Determination

The coefficient of determination was used to assess the extent to which the independent variables explain variations in the dependent variable. The results are presented in Table 5.

Table 5. Coefficient of Determination Results

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.569[a]	.323	.309	5.460	1.798
a. Predictors: (Constant), Total_X2, Total_X1					
b. Dependent Variable: Total_Y					

source: Compiled by the researcher (2026)

Table 5. Coefficient of Determination Results shows an Adjusted R Square value of 0.309, indicating that Mobile Banking Ease of Use and Service Quality jointly explain 30.9% of the variation in Customer Satisfaction. The remaining 69.1% is attributable to other factors outside the research model.

Hypothesis Testing

Hypothesis testing was conducted using the t-test to examine the partial effects of the independent variables and the F-test to examine their simultaneous effect on Customer Satisfaction.

Table 6. Partial t-Test Results

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	10.610	3.578		2.966	.004
Total_X1	.294	.083	.314	3.517	.001
Total_X2	.397	.090	.393	4.400	.000
a. Dependent Variable: Total_Y					

source: Compiled by the researcher (2026)

Table 6. Partial t-Test Results shows that Mobile Banking Ease of Use has a t-value of 3.517, exceeding the t-table value of 1.986, with a significance value of 0.001 < 0.05. Therefore, H1 is accepted, indicating that Mobile Banking Ease of Use has a positive and significant effect on Customer Satisfaction. Service Quality has a t-value of 4.400 > 1.986 and a significance value of 0.000 < 0.05. Thus, H2 is accepted, indicating that Service Quality has a positive and significant effect on Customer Satisfaction.

Table 7. Simultaneous F-Test Results

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1310.344	2	655.172	21.978	.000[b]
	Residual	2742.561	92	29.810		
	Total	4052.905	94			
a. Dependent Variable: Total_Y						
b. Predictors: (Constant), Total_X2, Total_X1						

source: Compiled by the researcher (2026)

Table 7. Simultaneous F-Test Results shows that the calculated F-value is 21.978, exceeding the F-table value of 3.10, with a significance value of 0.000 < 0.05. Therefore, H3 is accepted, indicating that Mobile Banking Ease of Use and Service Quality simultaneously have a significant effect on Customer Satisfaction at Bank Mandiri Taspen KCP Subang.

DISCUSSION

The findings demonstrate that Mobile Banking Ease of Use has a positive and significant effect on Customer Satisfaction among customers of Bank Mandiri Taspen KCP Subang. This relationship is supported by a regression coefficient of 0.294, a t-value of 3.517 exceeding the critical value of 1.986, and a significance level of 0.001 < 0.05. The finding indicates that a more favorable experience in accessing and utilizing mobile banking is associated with higher customer satisfaction. This relationship can be understood through the indicators employed in the study, namely ease of accessing the application, understanding its features, conducting transactions, and resolving problems. Greater ease across these aspects enables customers to obtain banking services more efficiently without having to rely exclusively on face-to-face assistance at the branch. Mobile banking therefore functions not merely as an alternative transaction channel, but also as an integral component of the service experience through which customers evaluate the banking services they receive.

This finding is consistent with the information systems success model discussed by Jeyaraj (2020), which explains the relationship between system use and the net benefits perceived by users. In the present study, mobile banking use is reflected in usage frequency, interaction intensity, feature diversity, and continuity of use. More active utilization allows customers to obtain broader benefits from digital services, which may subsequently contribute to greater satisfaction. The finding also supports the UTAUT2 perspective described by Farzin et al. (2021), particularly the role of habit and previous experience in shaping financial technology use behavior. As customers become increasingly familiar with digital services, interaction with the system can become incorporated into their routine banking activities and provide practical benefits. Empirically, the result is consistent with Anggiana (2023) and Wijatmoko et al. (2025), both of which reported a positive and significant relationship between mobile banking-related ease of use and customer satisfaction. The consistency of these findings strengthens the evidence that the quality of digital service use represents an important component of customer satisfaction.

However, the descriptive results provide an important qualification to this relationship. The mean score for Mobile Banking Ease of Use was 3.36, which remained within the moderate category and was lower than the corresponding scores for Service Quality and Customer Satisfaction. This indicates that a statistically significant relationship does not necessarily mean that mobile banking utilization has reached an optimal level.

Within Bank Mandiri Taspen KCP Subang, the characteristics of customers, many of whom are pensioners and civil servants, suggest that improvements in digital service utilization need to account for differences in customers' technological experience and ability to interact with digital systems. Ease of use therefore cannot be reduced to the availability of an application. It also involves creating an experience that enables customers to understand features, conduct transactions, and address difficulties with greater independence (Devi et al., 2025). The finding consequently implies that digital service development should be accompanied by appropriate assistance and direct customer support so that digital transformation remains responsive to customers with diverse levels of technological familiarity.

Service Quality was likewise found to have a positive and significant effect on Customer Satisfaction. The regression coefficient of 0.397, t-value of 4.400 exceeding the critical value of 1.986, and significance level of $0.000 < 0.05$ indicate that improvements in service quality are associated with higher customer satisfaction. This finding demonstrates that satisfaction is shaped not only by the convenience of technology but also by the quality of the service experience surrounding customers' interactions with the bank. The five SERVQUAL dimensions—tangibles, reliability, responsiveness, assurance, and empathy—illustrate that customers evaluate service through physical facilities, service reliability, staff responsiveness, security assurance, and attention to individual needs (Zeithaml et al., 2024). Service quality therefore encompasses a broader experience than the successful completion of a transaction. This finding is consistent with Tjiptono & Chandra (2019), who emphasize the role of service quality in shaping customers' perceptions of service delivery. It also corresponds with the findings of Rininda & Nurmalina (2023) and Hasibuan et al. (2023), which demonstrate that service quality has a positive and significant effect on satisfaction among mobile banking users.

The beta coefficients reported in Table 5. further indicate that Service Quality makes a relatively greater contribution to Customer Satisfaction than Mobile Banking Ease of Use, with beta coefficients of 0.393 and 0.314, respectively. This finding suggests that direct service interactions remain an important component of customers' overall experience at Bank Mandiri Taspen KCP Subang. Continued reliance on conventional service channels can be understood from the fact that not all customer needs can be addressed through digital services. Staff empathy, responsiveness, and assurance of security remain important elements through which customers develop perceptions of trust and satisfaction (Sophia et al., 2025). The development of mobile banking therefore does not eliminate the relevance of conventional service delivery; rather, it creates a need to integrate the two service channels. This finding also reinforces the preliminary survey indicating that customers, particularly pensioners, continue to require direct assistance when interacting with the bank.

When examined simultaneously, Mobile Banking Ease of Use and Service Quality were found to have a positive and significant joint effect on Customer Satisfaction. The F-value of 21.978 exceeds the critical value of 3.10, with a significance level of $0.000 < 0.05$, indicating that the two variables collectively have a significant relationship with customer satisfaction. The Adjusted R Square of 0.309 indicates that the two independent variables explain 30.9% of the variation in Customer Satisfaction, whereas the remaining 69.1% is associated with factors outside the research model. This result demonstrates that customer satisfaction is a complex construct that cannot be fully explained by one or two service dimensions. In contemporary banking, customer experience develops through multiple touchpoints with service providers, encompassing both digital channels and face-to-face interactions (Wirtz & Lovelock, 2022). Mobile service convenience and conventional service quality can therefore be understood as complementary components of the broader customer experience.

The simultaneous finding is consistent with Hidayah et al. (2022), who reported that service quality and transaction convenience significantly affect satisfaction among mobile banking users when considered jointly. This consistency reinforces the understanding that customer satisfaction depends not only on the technological capacity to facilitate transactions but also on the quality of the service accompanying technology use. Theoretically, this study extends the understanding of service experience by demonstrating the relevance of both digital and direct service interactions within the specific context of Bank Mandiri Taspen KCP Subang. Practically, the findings highlight the importance of maintaining conventional service quality while simultaneously improving mobile banking utilization through user-friendly experiences, customer assistance, transaction reliability, responsiveness, security assurance, and empathy. Digital transformation can therefore be pursued without disregarding the characteristics and service needs of the bank's customers.

The interpretation of these findings should nevertheless consider several limitations. The study involved 95 respondents from a single branch and employed purposive sampling; consequently, the findings are most appropriately interpreted within the context of Bank Mandiri Taspen KCP Subang and the characteristics of respondents who met the established criteria. The questionnaire-based measurement also means that the empirical data depend substantially on respondents' perceptions and self-reported responses. In addition, the Adjusted R Square of 30.9% indicates that a substantial proportion of the variation in customer satisfaction remains associated with factors outside the proposed model. These limitations do not diminish the relevance of the findings within the research setting, but they indicate that the relationships among digital service use, service quality, and customer satisfaction remain open to examination across broader contexts and research settings. Overall, the findings provide empirical evidence that improving both the mobile banking experience and the quality of direct service represents an important basis for strengthening customer satisfaction at Bank Mandiri Taspen KCP Subang.

CONCLUSION

This study demonstrates that Mobile Banking Ease of Use and Service Quality are important factors associated with Customer Satisfaction at Bank Mandiri Taspen KCP Subang. Mobile Banking Ease of Use has a positive and significant effect on Customer Satisfaction, indicating that customers tend to experience greater satisfaction when digital banking services can be accessed and utilized more easily and consistently. Service Quality also has a positive and significant effect on Customer Satisfaction, with a relatively greater contribution than Mobile Banking Ease of Use. When examined simultaneously, both variables have a positive and significant effect on Customer Satisfaction and explain 30.9% of its variation, while the remaining proportion is associated with factors outside the research model.

These findings address the research objectives by demonstrating that customer satisfaction is shaped not only by the utilization of digital banking channels but also by the quality of the overall service experience. The study contributes to the understanding of contemporary banking services by emphasizing the complementary relationship between digital service utilization and conventional service delivery, particularly within the context of Bank Mandiri Taspen customers who have varying levels of technological familiarity. From a practical perspective, the findings highlight the need to strengthen mobile banking education and customer assistance while maintaining consistent face-to-face service quality, particularly in terms of responsiveness, empathy, and assurance. Digital service development should also accommodate customers with different levels of technological proficiency so that digital transformation remains accessible across the customer base. Future research should broaden the number of respondents and research settings and examine additional factors that may explain customer satisfaction, thereby providing a more comprehensive understanding of the determinants of satisfaction in banking services.

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