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E-Service and Features on Banking Customer Satisfaction in the Tangerang City Area

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A R T I C L E I N F O

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A B S T R A C T

This research aims to determine the effect of E-Service and Features on customer satisfaction levels. The research used the probability sampling technique where calculations were by using the Bernoulli formula. partially the E-Service variable has a positive effect on Customer Satisfaction, with the result t_{count} is higher than t_{table}, namely 4.495 and 1.661. The feature has a positive effect on Customer Satisfaction, the result t_{count} is higher than t_{table}, namely 6.836 and 1.661. Simultaneously the variables E-Service, and Features have a positive effect on Customer Satisfaction with F_{count} being higher than F_{table} or 31.666 and 3.09. The value of the multiple regression equation $Y = 19.979 + .035X_1 + 0{,}468X_2$, and the coefficient of determination is 60.1 percent.

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INTRODUCTION

Digitalization in the banking industry has resulted in reduced customer activity in banking service offices. This digital transformation offers convenience and simplification for almost all transaction services (Secretary, 2022). Unfortunately, many customers are not ready to accept this transformation and are still comfortable with conventional banking services which still must be done physically. Currently, many financial services industries, including banking are offering digital bank concepts that will focus more on serving individual and retail transactions.

BCA is a banking corporation that initially carried out business and activities in the banking sector by adhering to the concept of conventional banking. At the corporate level, BCA currently has a solid position in the national banking industry. However, it cannot be denied that BCA is currently during an increasingly rapid digital revolution. Observing the role of digital technology which offers convenience, comfort, and speed for people to get various things done, BCA follows changes in ongoing trends in digital technology, consumer behavior, and the business environment (Secretary, 2022).

The trend of digital banking customers at this bank has experienced significant growth. In operation, this concept still runs in a hybrid manner. The reason is that individuals and corporations who save their funds in banks are still dominated by people over 50 years of age who are more comfortable carrying out physical transactions rather than digitalization, as can be seen in the following table.

Tabel 1. Growth of Customer

Year	Number of Customers (Millions)	Growth (%)
2020	24,5	
2021	28,5	16,3%
2022	32,4	13,7%

Source: BCA, 2023

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From the table above it can be seen that the customer growth from 2021 to 2022 can be seen that it has decreased by 2.87%. This was allegedly the result of customers' lack of satisfaction with the services provided by the bank. Over the last few years, BCA Bank has focused on continuing to improve digital banking services, including developing available features to increase customer satisfaction as users of the BCA Mobile Banking (M-BCA) application.

Currently, the number of digital transactions through this application reaches 25 million transactions per day. This transaction was carried out by approximately 15 million active customers using BCA Mobile services. One of them is the online account opening service. Other services are transactions using QRIS, cardless cash withdrawals, debit card control, and e-commerce shopping transactions. From observations made by interviewing 50 customers

as users of the M-BCA application, various responses were obtained which can be seen in the following table.

During its development, M-BCA application users can access and operate it via the Android platform (Google Play store). From this platform, the M-BCA application has a rating of 4.7 out of 5 with 1 million reviews consisting of positive and negative reviews. Apart from that, users of this application also operate via the iOS platform (Appstore). From this platform, M-BCA has a rating of 3.5 out of 5 with 21 thousand reviews. Various positive reviews express customer appreciation during transactions using this application. Meanwhile, negative reviews are allegedly based on responses to this application which still contain shortcomings in both the system and display features (Setyadi et al., 2023).

Generally, users of the M-BCA application who receive negative reviews experience problems in carrying out transactions, so this has the potential to reduce their confidence in continuing to use it. Some complaints include: not being notified of changes to BCA Mobile features and features not being optimal, resulting in transaction failure. This causes BCA customers to lower their confidence in using the BCA Mobile application and return to carrying out conventional transactions using ATMs or transactions at the nearest service office teller (Setyawan et al., 2023).

From previous research, it was stated that banks' commitment to providing Internet banking services is a promise that these services can be continuously optimized so that customers do not leave the bank providing Internet banking services. This condition must be balanced with the banking commitment to provide compensation for the gap that occurs from the use of this service (Sudirman & Suasana, 2018). In other findings, it is said that the greater and more complete the availability of mobile banking features coupled with the ease received by users, the use of mobile banking will increase which will encourage customer satisfaction (Iqbal et al., 2021).

From other research, it is stated that E-Service Quality has a positive impact on Customer Satisfaction of Mobile Banking users. Meanwhile, Customer Satisfaction will encourage the formation of Customer Loyalty for Mobile Banking application users. However, e-Service Quality does not directly form Customer Loyalty for Mobile Banking users (Haetami & Widodo, 2021). In another view, it is said that feature integrity and service quality have a positive impact on Mobile banking user satisfaction. This shows that the better the provision of useful features and the quality of services provided by banks, the trigger for maximum customer satisfaction (Setyadi et al., 2023).

LITERATURE REVIEW

Banking

The Law UU no. 10 of 1998 concerning banking has stated that banks can be defined as financial institutions whose main business is providing credit and services in payment traffic and money distribution. Thus, it can be concluded that the definition of a bank includes collecting funds, distributing funds, and providing other banking services (Kementrian Keuangan, 1998). The main

activity of a bank is collecting funds and distributing them, while its supporting activities are providing other banking services. From this review, it can be said that combining public funds in the form of savings and channeling them to the community in the form of credit and/or other forms improves the standard of living of many people. However, as a business institution, a bank needs to carry out its functional role by interacting with the community. Thus, banks also absolutely carry out marketing functions to achieve their business goals (Kementrian Keuangan, 1998).

Marketing and Service

Generally, marketing is a system of various interconnected activities to plan, determine prices, promote, and distribute products to buyers. In many business cases, it is often revealed that marketing is seen as an effort to achieve the desired exchange results in building relationships with consumers but providing benefits for the company. Marketing can also be seen as a combination of various interconnected activities to explore what consumers need so that companies can develop product concepts and adjust the marketing mix to meet consumer needs (Sasongko et al., 2022).

One of the important elements that is formed as a marketing excess is service. Many experts state that the success of the entire series of marketing strategy concepts comes down to the concept and service processes provided by the company. In its development, the concept of excellent service has elaborated the concept of conventional service with the development of digital technology, thus encouraging the creation of the concept of electronic-based service (Rauf et al., 2021). Regarding service, if consumers experience discrepancies, then this can be a boomerang for the company. That's why customer satisfaction will have short-term and long-term impacts. If the services, facilities and infrastructure provided by the bank exceed customer expectations, then customer satisfaction tends to be loyal to the bank (Setyadi et al., 2023).

E-Service

E-service base is a concept that is most popular in the financial service industry. This concept is formatted to optimize and personalized serving for simple service. This concept was expected to solve some problems and accordance with customer needs by concern with security aspects. Many e-service base kinds have been implemented by banking, such as ATMs (Automated Teller Machines) as pioneers of e-banking innovation, EDC (Electronic Data Capture), SMS Banking, and Phone Banking (Ardiansyah, Tri Endi, Priyatna. H, 2023). Nowadays, people's enthusiasm for gadget belonging has pushed banking to optimize e-service for banking through the mobile banking concept (Iqbal et al., 2021). E-services are provided to consumers through website-based technology by prioritizing efficiency, meeting needs, system availability or reliability, as well as privacy and security in transactions. Thus, it can be said that electronic-based services were created to facilitate transaction activities effectively and efficiently (Pranitasari & Sidqi, 2021).

Feature

Features are product displays that act as functions with different characteristics. It is hoped that this feature will add to the experience for customers in choosing the product they want. In reviewing digital marketing strategies, features are often considered an important key cause it convey informative entities. In this way, customers can compare with products offered by other competitors (Aprilia & Susanti, 2022).

In the banking industry features have evolved with various digital concepts and following various approaches. The development of digital technology is felt to be very helpful in responding to challenges by adopting new style strategies with an emphasis on efficient resource allocation but with a large perceived beneficial impact for consumers. Providing mobile banking services is widely used, and understanding the customer adoption process is critical for bankers and other customers (Haetami & Widodo, 2021). Features are often used as an effective way to compete, where companies can generate main buyers who create and introduce new features that have value in their market. This feature can be measured from several indicators, such as Feature Diversity, Feature Quality, Feature Importance, and Feature Completeness (Aliyah et al., 2021).

Customer Satisfaction

Nowadays, customer satisfaction is assumed to be the customer's feelings as a response to the goods or services consumed. Customer satisfaction can also interpreted as a summary of psychological conditions that arise when an emotional situation is formed due to the meeting of expectations and reality experienced by customers and shapes the experience of using the product (Riza & Sutopo, 2017).

Another theory revealed that customer satisfaction is the customer's perception that their expectations have been met or exceeded. Customer satisfaction means a comparison between what consumers expect and what consumers feel when using a product. If consumers feel the product's performance is the same or exceeds their expectations, it means that the consumer is satisfied. Conversely, if the product performance is less than expected, consumers will feel dissatisfied (Haetami & Widodo, 2021). Customer satisfaction can be measured based on several indicators, such as service quality, product quality, emotion, price, cost, and comfort (Ardiansyah, T.E.; Rauf, Abdul, 2023).

Hypothesis

In research conducted by (Aliyah et al., 2021) it's stated that there is an influence of E-Service on customer satisfaction of BCA Mobile Banking users. This is reinforced by research results (Setyadi et al., 2023) which state that the quality of electronic services has a positive influence on user satisfaction of the BCA Mobile Application in Samarinda City. Then, it can be formulated:

H1 = There is an influence of E-Service on customer satisfaction among BCA Mobile Banking User.

Research (Meileny, 2020) states that service features have a positive and significant effect on customer satisfaction. This is confirmed by research results (Iqbal et al., 2021) which state that feature availability has a significant effect on mobile banking usage variables. Then, it can be formulated:

H2 = There is an influence of features on customer satisfaction among customers who use BCA Mobile Banking.

From Research by (Rahmawati et al., 2022) states that e-banking quality and product features have a significant influence on customer satisfaction for BRImo customers in Jombang Regency. Then, it can be formulated:

H3 = There is an influence of E-Service and Features on customer satisfaction among BCA Mobile Banking User.

From the hypothesis formulation above, a conceptual framework was formulated as shown in the following figure:

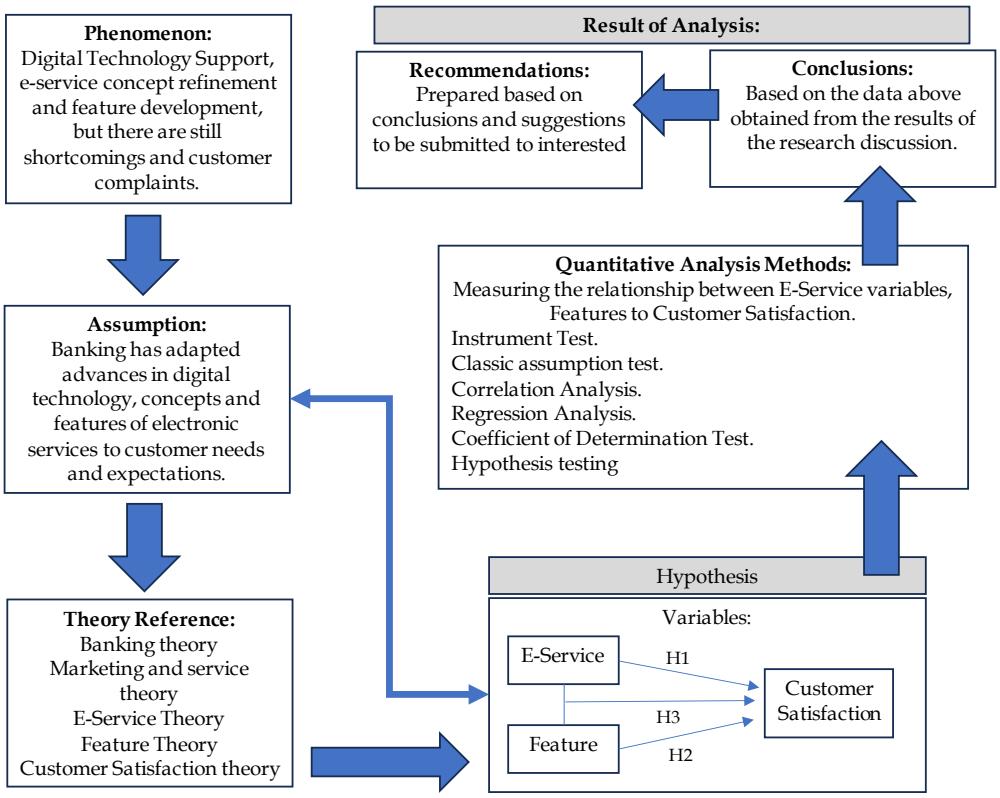

Figure 1: Analytical Framework

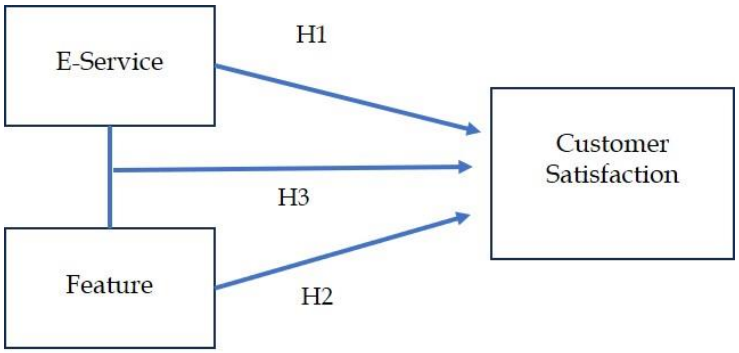

Figure 2: Conceptual Framework

METHODOLOGY

In this research, the Independent Variables are E-Service and Features. The dependent variable is BCA Mobile Customer Satisfaction in Tangerang City. The method used to measure each variable is a Likert scale. The answer to each instrument item using a Likert scale has a gradation from very positive to very negative. The counting scale used is 1 to 5. The Operational variables can be seen in the below table.

Table 2. Operational Variables

Variables	Defenition	Indicator
E-Service (X1)	electronic services provided to consumers through website-based technology by prioritizing efficiency, meeting needs, system availability or reliability, as well as privacy and security, in purchasing and delivering service products.	Efficient *Performance* *Responsibility* *Assurance* *Fulfillment*
Feature (X2)	Features are elements of a product that are considered important by consumers and are used as a basis for making purchasing decisions.	Feature Diversity. Feature Quality Feature Importance Completeness of Features
Customer satisfaction (Y)	Satisfaction is a function of perceived performance and expectations. If the performance of a product or service is lower than expectations, consumers will feel satisfied, if performance exceeds expectations, consumers will feel delighted.	Service quality Product quality Emotional Price Cost and Convenience

In this research, the population is BCA Mobile customers in Tangerang City. The sample taken in this research was using the Bernoulli formula. Where

the exact population number is not known (Arikunto, 2016). The following is Bernoulli's formula:

$$n = \frac{Z\alpha^2 xPxQ}{L^2} \quad \text{..... (1)}$$

Note: *n* is the minimum number of samples required. *Zα* is the standard value of the distribution according to the value α is 5% or 1.96. *P* is the prevalence of the outcome, because data has not yet been obtained, 50% is used. Q is 1 – P and L is 10% level of accuracy.
Based on the formula above, the number of samples can be calculated as follows:
n is (1.96)2 x 0.5 x 0.5. So, *n* is 0,9604: 0.1². *n* is 96,04 and rounded to be 96.

The data used in this research are primary and secondary. Data collection was carried out using questionnaires, interviews, and literature studies. The data used in this research are primary and secondary. Data collection was carried out using questionnaires, interviews, and literature studies. The data processing in this research by using SPSS v,25. The analysis used in this research is descriptive statistical analysis, instruments test, Classic assumption test, Correlation test, Regression analysis, Determinant Coefficient test, and Hypothesis test.

RESULT AND DISCUSSION

Descriptive Analytical Test

The results of data and sample collection revealed that of the 96 respondents, 56 respondents were female or 56.0%, and the other 40 respondents were male or 40.0%. A total of 82 respondents or 85.4% were aged 21-30 years and this was the largest number of respondents. There were 59 respondents with high school education (61.5%), 35 people with a bachelor's degree (36.5%), and 2 people with a master's degree (2.1%). Descriptively, the data collected is processed and grouped so that it describes the characteristics of the respondents.

Table 3. E-Service Variable

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
E-Service	96	38	48	42.74	2.109
Valid N (listwise)	96				

Source: Data Processed

The table above shows that the average (mean) of the E-Service variable is 42.74, the frequency is 48 and the lowest score is 38 and the standard deviation is 2,109.

Table 4. Feature Variable

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Feature	96	37	48	42.84	2.079
Valid N (listwise)	96				

Source: Data Processed

The table above shows that the average (mean) of the Feature variable is 42.84, the frequency is 48 and the lowest score is 37 and the standard deviation is 2,079.

Table 5. Customer Satisfaction Variable

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Customer Satisfaction	96	36	48	42.73	2.319
Valid N (listwise)	96				

Source: Data Processed

The table above shows that the mean of the Customer Satisfaction variable is 42.73, the frequency is 48 and the lowest score is 36 and the standard deviation is 2,319.

Validity Test

Result if validity test of each variable is below:

Table 6. E- Service (X1) Validity Test

No	Variable Construct	Pearson Correlation	Sig. (2-tailed)	N	Note
1	X1.1	0, 556**	0	30	Valid
2	X1.2	0, 571**	0	30	Valid
3	X1.3	0, 638**	0	30	Valid
4	X1.4	0, 776**	0	30	Valid
5	X1.5	0, 774**	0	30	Valid
6	X1.6	0, 756**	0	30	Valid
7	X1.7	0, 784**	0	30	Valid
8	X1.8	0, 679**	0	30	Valid
9	X1.9	0,519**	0	30	Valid
10	X1.10	0.493**	0	30	Valid

Source: Data Processed

From the data above it can be seen that all statement items have a significant value below 0.05 and the calculated *r*-value is greater than the r-table value of 0.361. So, it can be concluded that all statement items for the E-Service variable are valid.

From the validity test of the feature variables, all statement items have a significant value below 0.05 and the calculated r-value is greater than the r-table value of 0.361. So, it can be concluded that all statement items in the Feature variable are valid.

Table 7. Feature Validity Test

No	Variable Construct	Pearson Correlation	Sig. (2-tailed)	N	Note
1	X2.1	0,423	0	30	Valid
2	X2.2	0,586	0	30	Valid
3	X2.3	0,785	0	30	Valid
4	X2.4	0,695	0	30	Valid
5	X2.5	0,663	0	30	Valid
6	X2.6	0,773	0	30	Valid
7	X2.7	0,513	0	30	Valid
8	X2.8	0,532	0	30	Valid
9	X2.9	0,71	0	30	Valid
10	X2.10	0,59	0	30	Valid

Source: Data Processed

Table 8. Customer Satisfaction Validity Test

No	Variable Construct	Pearson Correlation	Sig. (2-tailed)	N	Note
1	Y.1	0, 697**	0	30	Valid
2	Y.2	0,593**	0	30	Valid
3	Y.3	0,705**	0	30	Valid
4	Y.4	0,631**	0	30	Valid
5	Y.5	0,776**	0	30	Valid
6	Y.6	0,553**	0	30	Valid
7	Y.7	0,520**	0	30	Valid
8	Y.8	0,734**	0	30	Valid
9	Y.9	0,493**	0	30	Valid
10	Y.10	0,340**	0	30	Valid

Source: Data Processed

From the table above it can be seen that all statement items have a significant value below 0.05 and the calculated r-value is greater than the r-table value of 0.361. So, it can be concluded that all statement items for the Customer Satisfaction variable are valid.

Reliability Test

From the reliability test it is known that all variables (E-Service, Features and Customer Satisfaction) in the questionnaire are said to be reliable. This could be seen from the positive Cronbach's Alpha values, respectively 0.878, 0.851 and 0.799 or greater than 0.60, thus it can be said that all statements in this research have a good level of reliability and can be used in the analysis in this research.

Table 9. Reliability test

Variables	*Cronbach's Alpha*	Note
E-Service	0,878	*Reliable*
Feature	0, 851	*Reliable*
Customer Satisfaction	0, 799	*Reliable*

Source: Data Processed

Normality Test

Based on the display of the normal probability plot (P-Plot) graph and the histogram graph above, it can be concluded that on the normal P-Plot graph the dots are visible spread around the diagonal line. Likewise, the histogram graph provides a normal distribution pattern (no skew). The two graphs above show that the regression model is suitable for use because it meets the normality assumption criteria.

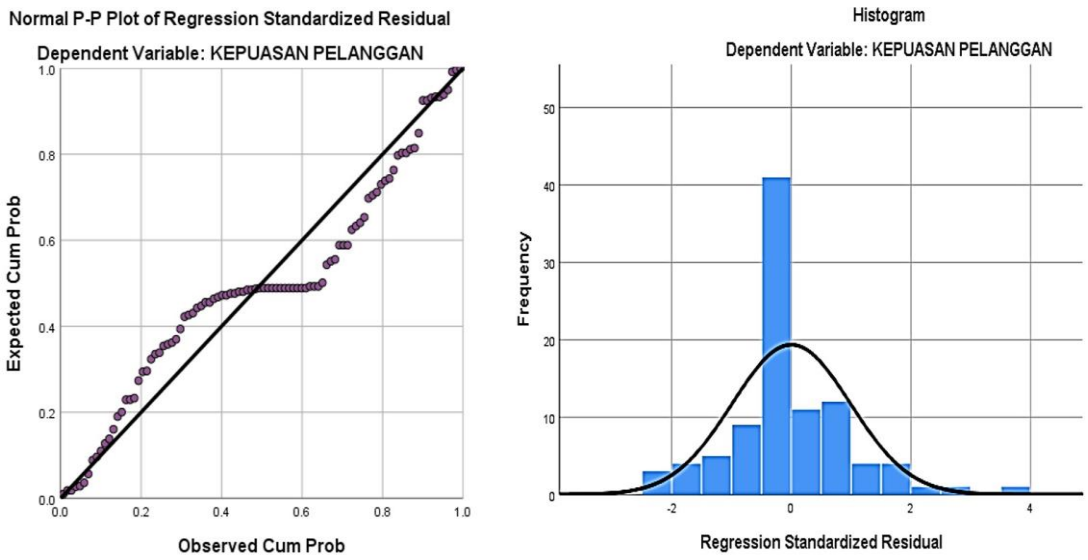

Figure 3. Normal P-Plot Graphic and Dependent Variabel Histogram
Source: Data Processed

Multicollinearity Test

From the table of tolerance and VIF (Variance Inflation Factor) values for each research variable can be seen as follows:

a) The Tolerance value for the E-Service variable is 0.925, more than 0.1 and the VIF value is 1.081 or smaller than 10, so that the E-Service variable is declared to have no symptoms of multicollinearity.
b) The Tolerance value for the Feature variable is 0.925, more than 0.1 and the VIF value is 1.081 or smaller than 10, so that the Feature variable does not experience symptoms of multicollinearity.

From the description above it can be stated that there is no multicollinearity between independent variables in the regression model.

Table 10. Multicollinearity Test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	*Std. Error*	*Beta*			*Tolerance*	*VIF*
(Constant)	19.979	4.122		4.847	.000		
E-Service	.035	.080	.040	.442	.660	.925	1.081
Feature	.468	.082	.520	5.703	.000	.925	1.081

a. Dependent Variable: Customer Satisfaction

Source: Data Processed

Heteroscedasticity Test

Based on the scatterplot histogram graph, the points are spread randomly both above and below the number 0 on the Y axis. This shows that heteroscedasticity does not occur in the regression model. Thus, this regression model is suitable for use for the E-Service, Features and Customer Satisfaction variables.

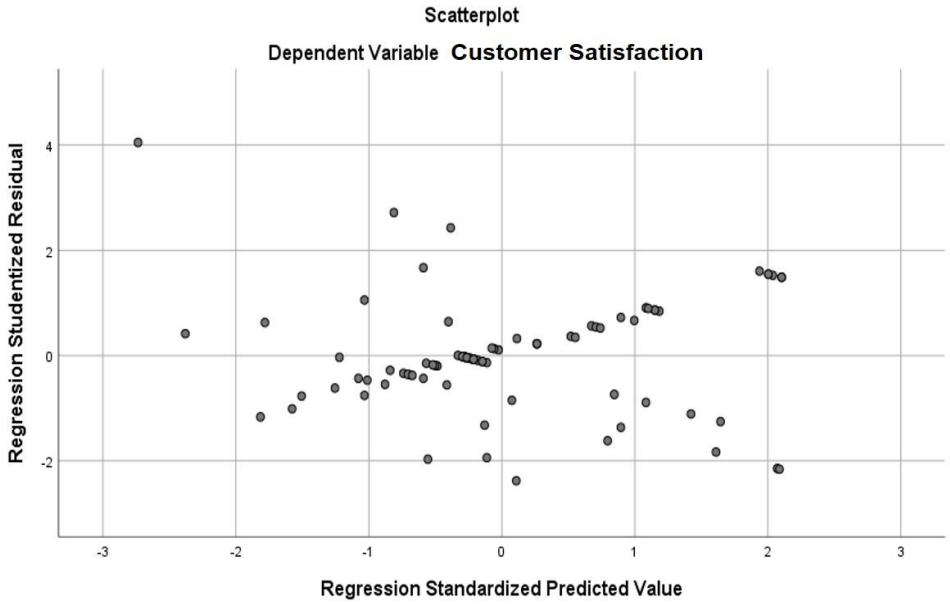

Figure 4. Scatterplot Histogram
Source: Data Processed

Multiple Correlation Analysis

Based on the results of calculations and interpretation of the correlation coefficient, the relationship between E-Service, Features and Customer Satisfaction has a strong relationship level (0.755).

Table 11. Multiple Correlation Test Results E-Service, Features on Customer Satisfaction

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.775[a]	.601	.582	2.502	.601	31.666	2	93	.000

a. Predictors: (Constant), E-Service, Feature
b. Dependent Variable: Customer_Satisfaction

Source: Data Processed

Multiple Linear Regression Analysis

To find out the value of the multiple regression equation, it can be seen from the results of data processing using the SPSS computerized method, so that the following values are obtained:

Table 12. Multiple Regression Test Results of E-Service, Features on Customer Satisfaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	*Std. Error*	*Beta*		
1	(Constant)	19.979	4.122		4.874	.000
	E-Service	.035	.080	.040	.442	.660
	Feature	.468	.082	.520	5.703	.000

a. Dependent Variable: Customer_Satisfaction

Source: Data Processed

Based on the table above, the multiple regression equation in this study is as follows:

$$\mathbf{Y = 19.979 + .035X_1 + 0{,}468X_2} \quad \text{..... (2)}$$

a) Obtained a coefficient of 19,979, meaning that if the E-Service and Features are zero then the Customer Satisfaction level value is 19,979.
b) The regression coefficient for the E-Service variable is 0.035, which is positive, meaning that if E-Service experiences an increase in unit value, then Customer Satisfaction will experience a positive change of 0.035 units, assuming the other independent variables have a fixed value.
c) The regression coefficient for the Feature variable was found to be 0.468 which is positive, meaning that if the Feature experiences an increase in unit value, then Customer Satisfaction will experience a positive change of 0.468 units assuming the other independent variables have a fixed value.

Coefficient of Determination Test

To obtain the coefficient of determination value, it can be calculated using the following formula:

$$\mathbf{DC = (r)^2 \times 100\% \quad \text{..... (3)}}$$

Note: DC is determinant coefficient. *R* is relation on restriction between variables tested.

Based on calculations using SPSS, calculation results were obtained where the combined R value for the independent and dependent variables was 0.775. So that coefficient of determination can be calculated as follow:

DC is $(0{,}775)^2$ multiplied by100 percent or 0,601 multiplied by 100 percent. So, result of calculation is 60,1 percent. Further calculation results can be seen in the table as follow:

Table 13. Coefficient of Determination Test Results for E-Service, Features and Customer Satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.775[a]	.601	.582	2.502

a. Predictors: (Constant), E-Service, Feature
b. Dependent Variable: Customer Satisfaction

Source: Data Processed

Based on the data in the table above, the contribution of E-Service and Features is 60.1% and the remaining 39.9% is influenced by other factors.

Hypothesis Test

a. Partial test (t-Test)

The t-test is carried out with a two-sided test by comparing the t_{count} with the t_{table} at a significance level of 5 percent (α). While ttable can be define as 1,99. Based on the calculation between the e-service variable and customer satisfaction, t_{count} 4.495 or higher than t_{table} 1.99, this shows that Ha is accepted and Ho is rejected. This proves that there is a significant influence between E-Service on Customer Satisfaction of BCA Mobile users in the Tangerang City Area. The calculation results can be seen in the following table:

Table 14. t-Test Results of E-Service to Customer Satisfaction

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	*Std. Error*	*Beta*		
(Constant)	22.561	4.160		5.423	.000
E-Service	.436	.097	.487	4.495	.000

a. Dependent Variable: Customer Satisfaction

Source: Data Processed

Based on calculations features on customer satisfaction, t_{count} is 6.836 or higher than t_{table} 1.99. This shows that H_a is accepted and H_o is rejected. This proves that there is a significant influence between features on customer satisfaction for BCA Mobile users in the Tangerang City area. The calculation results can be seen in the following table:

Table 15. t-Test Results of Features to Customer Satisfaction

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	*Std. Error*	*Beta*		
(Constant)	17.120	3.536		4.842	.000
Features	.729	.107	.647	6.836	.000
a. Dependent Variable: Customer Satisfaction					

Source: Data Processed

b. Simultaneous test (F-test)

The F-test is carried out with a two-sided test by comparing the F_{count} with the F_{table} at a significance level of 10 percent. While F_{table} can be define as 3,09. Based on calculations, F_{count} is 31.666 or higher than F_{table} 3.09. This shows H_a is accepted and H_o is rejected. It is suspected that there is a contribution of E-Service, Features to Customer Satisfaction of BCA Mobile Users in the Tangerang City Area. The calculation results can be seen in the following table:

Table 16. F-Test Results of E-Service, Features to Customer Satisfaction

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	594.765	2	198.255	31.666	.000[b]
	Residual	394.429	93	6.261		
	Total	989.194	95			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), E-Service, Features

Source: Data Processed

Based on the previous explanation, the following is a discussion of the findings obtained from all the tests carried out in this research.

a) The t-test results for the E-Service variable produced a t_{count} of 4.495 or higher than the t_{table} of 1.661. With a constant coefficient in the Simple Regression equation of 22.56. This means that the hypothesis in this study accepts Ha and accepts H1, this test statistically proves that E-Service has a significant and significant effect on Customer Satisfaction, meaning that there is a positive and significant influence between E-Service on Customer Satisfaction of BCA Mobile Users.

This research is in line with the results of research conducted by (Haetami & Widodo, 2021) which states that there is a significant influence of E-Service Quality on Customer Satisfaction among BNI Mobile Banking application users.

In many banking cases, electronic services are a favourite for bank customers to get easy access to information, communication, and transactions. Banks have responded to this by optimizing the use of customer data to serve customers more quickly, easily, and according to their needs or customer experience (Aliyah et al., 2021). This allows customers or prospective customers to carry out various types of transactions carried out electronically, such as: opening accounts, cash withdrawals, transfers, payments, printing account mutations, closing accounts, and other information services. It is even expanding to information about investment, property, and trade. This service package emerged as a response from commercial banks to the pressures of developments in information technology and people's lifestyles in the digital era. In Indonesia, commercial banks which previously focused their services offline are starting to innovate to improve self-service services by utilizing online media (Otoritas Jasa Keuangan, 2018).

b) The Influence of Feature Variables on Customer Satisfaction.

The calculated t_{count} of Features produces a t of 6.836, this value is higher than the t_{table} of 1.669. With a constant coefficient in the Simple Regression equation of 17.12. This means that the hypothesis in this study rejects H_0 and accepts H_2. This test statistically proves that features have a significant and influential effect on customer satisfaction, meaning that there is a positive and significant influence between features on customer satisfaction for BCA Mobile users in the Tangerang area.

This research is in line with the results of research conducted by (Setyadi et al., 2023) which states that the integrity of the features in digital banking services has an influence on user satisfaction of the BCA Mobile Application in Samarinda City.

Digital transformation is not only the transition of banking activities to newest devices but also a complete revision of the entire corporate culture, customer service and all related approaches. The feature as a media of communication between customers and banks is expected to be attractive and encourage customers to use the services provided it. The presence of good features will create several things, including: better customer experience, process automation and optimization, security, and trust. From a banking perspective, this will encourage the creation of: Open Banking, proper data analysis and data optimization, and regulatory compliance (Wina Almayanti & Chaerudin, 2022).

CONCLUSIONS AND RECOMMENDATIONS

From the results of the analysis, it was found that the influence of E-Service on Customer Satisfaction had a positive influence. This is proven by the variable coefficient value of 0.436 in the simple regression equation, and the calculated t_{count} obtained is 4.495 which is higher than the t_{table} of 1.661 with a significant value of 0.000 below 0.05, so it can be concluded that E-Service has a positive and significant influence on Customer satisfaction.

The analysis found that features had a positive influence on customer satisfaction. This is proven by the variable coefficient value of 0.729 in the simple regression equation. This shows a positive value with a calculated t_{count} of 6.836 or higher than t_{table} of 1.661 and a significant value of 0.000 below 0.05, so it can be concluded that the Feature has a positive and significant influence on Customer Satisfaction.

Based on the analysis results, it was stated that E-Service and Features simultaneously have a positive influence on Customer Satisfaction. This is proven by the calculated F_{count} result of 31.666 or higher than F_{table} of 3.09 with a significance level of 0.000 below 0.05, so H3 is accepted.

For banking companies, it is hoped that they can improve the quality of E-Service and features by adapting to the customer's perspective. It is necessary to immediately replace or upgrade the existence of features that cannot be used optimally or are in the process of maintenance. Banking needs to maintain discipline and communication between the Bank and customers to increase customer satisfaction and maximize the results obtained.

ADVANCED RESEARCH

Further research needs to be carried out on factors other than E-Service, Features that influence Customer Satisfaction. It is hoped that future researchers will further research this problem in depth in a more focused and adaptive way. This research has not included variables for other aspects that might influence and improve the results of this research. The deepening of this research will be more accurate and optimal if the sample taken is expanded by referring to the indicators of each variable.

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