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ANALYSIS OF USER SATISFACTION WITH THE BANK JAGO DIGITAL BANKING APPLICATION USING THE END USER COMPUTING SATISFACTION(EUCS) METHOD

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Abstract—*The development of information technology has driven the transformation of banking services into digital systems that are more practical, efficient, and accessible. One of the digital banking applications that has developed in Indonesia is Bank Jago. This study aims to analyze user satisfaction with the Bank Jago application using the End User Computing Satisfaction (EUCS) method, which consists of five dimensions: content, accuracy, format, ease of use, and timeliness. This study employed a quantitative approach using purposive sampling. Data were collected through questionnaires distributed to 110 Bank Jago application users in the Greater Jakarta (Jabodetabek) area. The data were analyzed using IBM SPSS Statistics version 22 through validity testing, reliability testing, normality testing, multiple linear regression analysis, t-test, F-test, and coefficient of determination (R^2). The results indicate that all research instruments were valid and reliable. Partially, the ease of use and timeliness variables had a positive and significant effect on user satisfaction, while content, accuracy, and format did not have a significant effect on user satisfaction. Simultaneously, all EUCS variables had a significant effect on user satisfaction with the Bank Jago application. The coefficient of determination (R^2) of 0.867 indicates that content, accuracy, format, ease of use, and timeliness collectively explained 86.7% of the variation in user satisfaction, while the remaining 13.3% was explained by other factors outside the research model.*

Keywords: *Bank Jago, digital banking, end user computing satisfaction (EUCS), SPSS, user satisfaction.*

Abstrak— *Perkembangan teknologi informasi telah mendorong transformasi layanan perbankan menjadi sistem digital yang lebih praktis, efisien, dan mudah diakses. Salah satu aplikasi perbankan digital yang berkembang di Indonesia adalah Bank Jago. Penelitian ini bertujuan untuk menganalisis tingkat kepuasan pengguna aplikasi Bank Jago menggunakan metode End User Computing Satisfaction (EUCS), yang terdiri atas lima dimensi, yaitu content, accuracy, format, ease of use, dan timeliness. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik purposive sampling. Data dikumpulkan melalui penyebaran kuesioner kepada 110 pengguna aplikasi Bank Jago di wilayah Jabodetabek. Data dianalisis menggunakan IBM SPSS Statistics versi 22 melalui uji validitas, uji reliabilitas, uji normalitas, analisis regresi linear berganda, uji t, uji F, dan koefisien determinasi (R^2). Hasil penelitian menunjukkan bahwa seluruh instrumen penelitian valid dan reliabel. Secara parsial, variabel ease of use dan timeliness berpengaruh positif dan signifikan terhadap kepuasan pengguna, sedangkan content, accuracy, dan format tidak berpengaruh signifikan terhadap kepuasan pengguna. Secara simultan, seluruh variabel EUCS berpengaruh signifikan terhadap kepuasan pengguna aplikasi Bank Jago. Nilai koefisien determinasi (R^2) sebesar 0,867 menunjukkan bahwa content, accuracy, format, ease of use, dan timeliness secara bersama-sama mampu menjelaskan 86,7% variasi kepuasan pengguna, sedangkan 13,3% sisanya dijelaskan oleh faktor lain di luar model penelitian.*

Kata Kunci*: Bank Jago, perbankan digital, end user computing satisfaction (EUCS), SPSS, kepuasan pengguna.*

INTRODUCTION

The rapid development of information and communication technology has encouraged the banking sector to adapt by providing digital-based

services that can be easily accessed through various electronic devices. The presence of digital banking services is expected to improve efficiency, effectiveness, and service quality for customers. Along with the increasing use of the internet and mobile devices, people have gradually shifted from conventional banking services to digital banking services, which are considered more practical, faster, and more flexible. This phenomenon is reflected in the continuous growth of digital banking transactions in Indonesia. According to (Faizah et al., 2026), digital banking transactions in Indonesia reached 5.36 billion transactions in the second quarter of 2024, representing a 34.49% increase compared to the same period in the previous year (year on year). One of the rapidly growing digital banks in Indonesia is Bank Jago.

Bank Jago offers various digital features that support practical financial management, including pockets (financial allocation accounts), fund transfers, bill payments, integration with digital services, and customizable financial management features tailored to user needs. These features provide users with convenience and flexibility in conducting financial transactions. However, user satisfaction remains an important aspect in evaluating the quality of digital banking services. One issue that has attracted public attention is a security incident involving a former Bank Jago employee, which affected 112 customer accounts and resulted in losses amounting to IDR 1.39 billion (Safitri & Palupi, 2026). This incident provides a relevant context for evaluating user satisfaction with the Bank Jago application. However, security and trust are not directly measured in this study, as the analysis focuses on the five dimensions of the End User Computing Satisfaction (EUCS) model: content, accuracy, format, ease of use, and timeliness. Therefore, evaluating user satisfaction is important to determine the extent to which the Bank Jago application meets users' needs and expectations from the users' perspective.

The End User Computing Satisfaction (EUCS) method is one approach that can be used to evaluate user satisfaction with information systems. The method assesses user satisfaction through five dimensions: content, accuracy, format, ease of use, and timeliness. The application of EUCS has been used in previous studies to evaluate user satisfaction with various digital banking applications. Research on the myBCA application found that the five EUCS dimensions simultaneously influenced user satisfaction (Ferdiyanto & Risyani, 2026). Meanwhile, research on the BSI Mobile application found that content, format, and ease of use significantly influenced user satisfaction, whereas accuracy and timeliness did not have significant effects. Simultaneously, all five EUCS dimensions significantly influenced user satisfaction (Nurhaeda & Hasbi, 2022). Research on the Jenius application also identified service aspects that required improvement to enhance user satisfaction (Trisya et al., 2024).

These previous studies show differences in the findings and analytical approaches used to evaluate user satisfaction in digital banking applications. The differences indicate that the influence of EUCS dimensions may vary depending on the application and user context. Therefore, further evaluation of user satisfaction with the Bank Jago application is needed using the five EUCS dimensions. This study focuses on 110 Bank Jago users in the Greater Jakarta (Jabodetabek) area and examines the influence of content, accuracy, format, ease of use, and timeliness on user satisfaction, both partially and simultaneously, using multiple linear regression analysis. Based on this research gap, this study aims to examine the influence of the content, accuracy, format, ease of use, and timeliness dimensions on user satisfaction with the Bank Jago application, both partially and simultaneously. The findings are expected to provide an overview of user satisfaction with the Bank Jago application based on the five EUCS dimensions and provide input for improving service quality and user experience.

MATERIALS AND METHODS

This study employed a quantitative approach using a survey method to analyze the level of user satisfaction with the Bank Jago application as a digital banking service through the End User Computing Satisfaction (EUCS) method. Digital banks refer to financial institutions that provide banking services through digital platforms without requiring a physical branch presence. In the context of digitalization, different types of channels can be identified, including digital channels. These channels are based on internet technology and represent an extension of online banking services. Furthermore, digital communication channels can serve as an integrated platform for various other forms of communication, including mobile channels through the internet and physical channels at banking facilities (Putra et al., 2025).

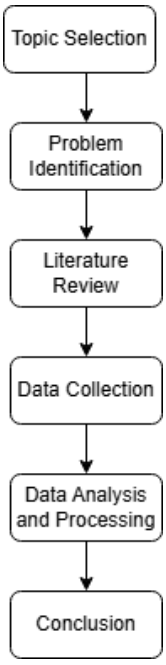
The EUCS method was used to measure user satisfaction with an information system based on several dimensions, namely content, accuracy, format, ease of use, and timeliness. The research data were collected through questionnaires distributed to Bank Jago application users. Furthermore, the collected data were processed using the *Statistical Package for the Social Sciences* (SPSS) software. SPSS (*Statistical Product and Service Solutions*) is a widely used statistical data processing software program for various types of

research, including general research, undergraduate theses, master's theses, doctoral dissertations, and other academic studies. SPSS was developed in 1968 by Norman Nie, a graduate student in political science at Stanford University. (Sanny et al., 2023). The data analysis included validity testing to determine whether the questionnaire items were valid, reliability testing to assess the consistency of the data, and descriptive analysis to evaluate the level of user satisfaction with the Bank Jago application based on the EUCS method. The results of the data processing were then analyzed to draw conclusions regarding the level of user satisfaction with the Bank Jago application as a digital banking service.

End User Computing Satisfaction (EUCS) to measure user satisfaction with the application, this study employed the End User Computing Satisfaction (EUCS) method developed by Doll and Torkzadeh. EUCS is a method for measuring end-user satisfaction with an information system based on users' experiences in using the system. The method consists of five dimensions*: content (completeness of information), accuracy (accuracy of information), format (system presentation), ease of use (ease of system use), and timeliness (timeliness of information presentation*) (Sihotang & Putri, 2023).

Research Stages

This study was carried out through several systematic stages to achieve its objectives. The research stages are illustrated in Figure 1.

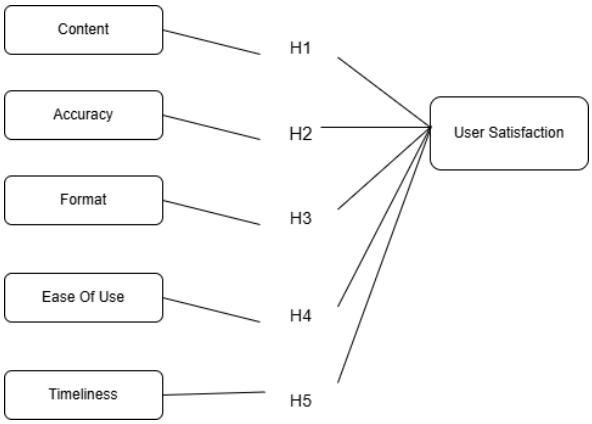


Source: (Research Result, 2026)

Figure 1. Research Stages

Research Hypotheses

A hypothesis is a tentative statement proposed to explain the relationship between variables and requires empirical evidence to be accepted or rejected (Amruddin et al., 2022). Therefore, the hypotheses in this study were formulated to examine whether each dimension of the End User Computing Satisfaction (EUCS) model influences user satisfaction with the Bank Jago application. Based on the research problem, the hypotheses were developed as illustrated in Figure 2.



Source: (Research Result, 2026)

Figure 2. Research Hypotheses

Data Collection Techniques

The data collection techniques used in this study consisted of observation, questionnaires, and literature review. Observation was conducted by examining the use of the Bank Jago application as a basis for developing the research instrument. (Sahir, 2021). A questionnaire was used as a data collection instrument containing written questions that were answered by the respondents based on their experience using the Bank Jago application. In addition, a literature review was conducted by collecting relevant information and references from journals, books, and previous studies related to the *End User Computing Satisfaction* (EUCS) method and user satisfaction (Marwati & Krisbiantoro, 2023).

Data were collected through an online questionnaire distributed via *Google Forms* to users of the Bank Jago application. The research instrument was developed based on the five dimensions of the *End User Computing Satisfaction* (EUCS) method, namely *content*, *accuracy*, *format*, *ease of use*, and *timeliness*, which were used as indicators in developing the questionnaire items. The questionnaire was designed to obtain information relevant to the research objectives and to collect data with the highest possible levels of validity and reliability (Widodo et al., 2023).

Table 1. Likert scale

Context	Value
Strongly Disagree (SD)	1
Disagree (D)	2
Neutral (N))	3
Agree (A)	4
Strongly Agree (SA)	5

Source: (Research Result, 2026)

The population refers to all objects that are the subjects of a study or observation and share similar characteristics (Nuryadi et al., 2017). In this study, the population consisted of Bank Jago application users in the Greater Jakarta (Jabodetabek) area. A sample is a subset of the population selected using a particular method to represent the characteristics of the population as a whole (Nopitasari & Suyatno, 2023). The sampling process used a *non-probability sampling* technique with a *purposive sampling* method. Respondents were selected based on specific criteria, namely active users of the Bank Jago application (Suwanti et al., 2022).

RESULTS AND DISCUSSION

Respondent Characteristics

This section presents pie charts illustrating the frequency distribution of respondents based on several characteristics, including gender, domicile, occupation, and the purpose of using the Bank Jago application. The presentation of these frequency data aims to provide an overview of the demographic profile and characteristics of the respondents involved in the study. Thus, the data obtained can be assessed as relevant and sufficient to support the research conducted.

Table 2. Respondents Gender Distribution.

No	Gender	Frequency	Percentage
1	Male	41	37.27%
2	Female	69	62.73%
	Total	110	100%

Source: (Research Result, 2026)

Based on Table 2, it can be seen that out of the 110 respondents involved in this study, 41 respondents (37%) were male, while 69 respondents (63%) were female.

Table 3. Distribution of Respondents by Age

No.	Age Category	Frequency	Percentage
1	Under 20 years old	5	4.55%
2	20–30 years old	8	7.27%
3	31–40 years old	77	70.00%
4	Over 40 years old	20	18.18%
	Total	110	100%

Source: (Research Result, 2026)

Based on Table 3, it can be seen that the majority of respondents were aged 20–30 years, accounting for 77 respondents (70.00%). Respondents aged 31–40 years totaled 20 respondents (18.18%), followed by respondents aged over 40 years with 8 respondents (7.27%). Meanwhile, respondents aged under 20 years represented the smallest group, with 5 respondents (4.55%).

Table 4. Distribution of Respondents by Domicile

No	Domicile	Frequency	Percentage
1	Bekasi	16	14.55%
2	Bogor	14	12.73%
3	Depok	17	15.45%
4	DKI Jakarta	46	41.82%
5	Tangerang	17	15.45%
	Total	110	100%

Source: (Research Result, 2026)

Based on Table 4, the respondents' domicile distribution shows that the majority of respondents were from DKI Jakarta, totaling 46 respondents (41.82%). This was followed by respondents from Depok and Tangerang, with 17 respondents each (15.45%). Meanwhile, 16 respondents (14.55%) were from Bekasi, and 14 respondents (12.73%) were from Bogor.

Table 5. Distribution of Respondents by Occupation

No	Occupation	Frequency	Percentage
1	Government/Private Employee	48	43.64%
2	Student	50	45.45%
3	Entrepreneur	12	10.91%
	Total	110	100%

Source: (Research Result, 2026)

Based on Table 5, it can be seen that, out of the 110 respondents in this study, the majority were students, totaling 50 respondents (45%). This was followed by government/private employees, with 48 respondents (44%), while 12 respondents (11%) were entrepreneurs.

Table 6. Purpose of Use

No	Purpose of Use	Frequency	Percentage
1	Investment	15	13.64%
2	Saving	29	26.36%
3	E-Wallet Top-Up	36	32.73%
4	Transfers and Payments	30	27.27%
	Total	110	100%

Source: (Research Result, 2026)

Based on Table 6, it can be seen that, out of the 110 respondents in this study, the most common purpose for using the Bank Jago application was to make e-wallet top-ups, with 36 respondents (33%). This was followed by 30 respondents (27%) who used the application for transfers and payments, 29 respondents (26%) for

saving, and 15 respondents (14%) for investment purposes.

Table 7. Frequency of Bank Jago Application Usage

No	User Frequency	Frequency	Percentage
1	1–2 times a week	25	22.73%
2	3–5 times a week	29	26.36%
3	Several times a month	18	16.36%
4	Rarely Used	7	6.36%
5	Every Day	31	28.18%
	Total	110	100%

Source: (Research Result, 2026)

Based on Table 7, the frequency of Bank Jago application usage shows that daily usage was the category with the highest number of respondents, totaling 31 respondents (28%). The category of 3–5 times a week accounted for 29 respondents (27%), followed by 1–2 times a week with 25 respondents (23%). Meanwhile, the category of several times a month consisted of 18 respondents (16%), while the rarely used category had the fewest respondents, totaling 7 respondents (6%).

Validity Test

This study employed the Product-Moment correlation by correlating each statement item with the total score of each variable. An item is considered valid if the calculated $r_{value} > r_{table}$ is greater than the table *r* value and the significance value is lower than the significance level. In this study, the Pearson correlation significance level was set at 0.05. A question item is considered valid if its significance value is less than 0.05 and invalid if its significance value is greater than 0.05. The formula commonly used to determine the degrees of freedom (df) is the total number of observations (n) minus the number of estimated parameters (k).

Table 8. Validity Test Results

No	Question Item	r value	r table	Description
1	C1	0.711	0.187	Valid
2	C2	0.740	0.187	Valid
3	C3	0.810	0.187	Valid
4	C4	0.809	0.187	Valid
5	C5	0.799	0.187	Valid
6	AC1	0.800	0.187	Valid
7	AC2	0.728	0.187	Valid
8	AC3	0.761	0.187	Valid
9	AC4	0.738	0.187	Valid
10	AC5	0.742	0.187	Valid
11	F1	0.774	0.187	Valid
12	F2	0.785	0.187	Valid
13	F3	0.746	0.187	Valid
14	F4	0.842	0.187	Valid
15	F5	0.795	0.187	Valid
16	EU1	0.805	0.187	Valid
17	EU2	0.693	0.187	Valid
18	EU3	0.744	0.187	Valid
19	EU4	0.768	0.187	Valid
20	EU5	0.774	0.187	Valid
21	T1	0.781	0.187	Valid
22	T2	0.729	0.187	Valid
23	T3	0.772	0.187	Valid
24	T4	0.728	0.187	Valid
25	T5	0.781	0.187	Valid
26	US1	0.765	0.187	Valid
27	US2	0.746	0.187	Valid
28	US3	0.747	0.187	Valid
29	US4	0.728	0.187	Valid
30	US5	0.671	0.187	Valid
31	US6	0.750	0.187	Valid
32	US7	0.733	0.187	**Valid**

Source: (Research Result, 2026)

The validity test results for the *Format* variable show that all questionnaire items have calculated *r* values greater than the table *r* value of 0.187. Therefore, item F4, which has the highest calculated *r* value of 0.842, is declared valid.

Reliability Test

The reliability test was conducted using Cronbach's alpha method, with the criterion that a variable is considered reliable if its Cronbach's alpha value is greater than 0.70. The results of the reliability test for each EUCS dimension are presented as follows.

Table 9. Reliability Test Results

Variable	*Cronbach's Alpha*	*N of Items*	Description
Content	0.832	5	*reliable*
Accuracy	0.810	5	*reliable*
Format	0.848	5	*reliable*
Ease of Use	0.813	5	*reliable*
Timeliness	0.815	5	*reliable*
User Satisfaction	0.857	7	*reliable*

Source: (Research Result, 2026)

The reliability test results showed that all variables obtained Cronbach's alpha values above 0.70, namely *content* (0.832), *accuracy* (0.810), *format* (0.848), *ease of use* (0.813), *timeliness* (0.815), and *user satisfaction* (0.857). Therefore, all dimensions of *End User Computing Satisfaction* (EUCS) and *user satisfaction* were considered reliable, indicating that the research instrument had good internal consistency.

Normality Test

In this study, the normality test was conducted using the *One-Sample Kolmogorov-Smirnov (K-S) Test* with the assistance of SPSS software. The results of the normality test are presented as follows.

Table 10. Normality Test Results

No	Description	Value
1	Jumlah Sampel (*n*)	110
2	*Mean* Residual	0.0000000
3	*Std. Deviation*	1.27204870
4	*Test Statistic*	0.043

5	*Asymp. Sig.* (2-*tailed*)	0.200

Source: (Research Result, 2026)

Based on Table 10, the results of the normality test using the *Kolmogorov-Smirnov* method showed a sample size (*n*) of 110 respondents. The mean residual value of 0.0000000 indicates that the average residual is close to zero. The residual standard deviation of 1.27204870 indicates the degree of dispersion of the residuals around their mean. The *Test Statistic* value of 0.043 indicates that the smaller the statistic value, the closer the residual distribution is to a normal distribution.

The *Asymp. Sig.* (2-tailed) value was 0.200, which is greater than the significance level of 0.05 (0.200 > 0.05). Therefore, the regression model meets the normality assumption and is suitable for multiple linear regression analysis and subsequent hypothesis testing.

Multiple Linear Regression

Multiple linear regression analysis was conducted to determine the magnitude of the influence of the independent variables, namely *Content* (C), *Accuracy* (AC), *Format* (F), *Ease of Use* (EU), and *Timeliness* (T), on the dependent variable, *User Satisfaction* (US).

Table 11. Multiple Linear Regression Results

Model	Coefficient (β)	Beta	t	Sig.
Constant	1.359	–	1.194	0.235
Content	0.204	0.154	1.712	0.090
Accuracy	0.198	0.145	1.514	0.133
Format	-0.032	-0.024	-0.293	0.770
Ease of Use	0.545	0.393	5.014	0.000
Timeliness	0.428	0.314	3.608	0.000

Source: (Research Result, 2026)

Table 11 presents the results of the multiple linear regression analysis. The coefficient (B) represents the unstandardized regression coefficient, while Beta represents the standardized regression coefficient. The t-value and significance value (Sig.) are used to evaluate the partial effect of each independent variable on User Satisfaction.

The results show that Content has a positive coefficient (B = 0.204) with a standardized Beta of 0.154, a t-value of 1.712, and a significance value of 0.090. Since the significance value is greater than 0.05, Content does not have a significant partial effect on User Satisfaction. Accuracy has a positive coefficient (B = 0.198) and a standardized Beta of 0.145, with a t-value of 1.514 and a significance value of 0.133. Thus, Accuracy does not have a significant partial effect on User Satisfaction. Format has a negative coefficient (B = -0.032) and a standardized Beta of -0.024, with a t-value of -0.293 and a significance value of 0.770, indicating that Format does not have a significant partial effect on User Satisfaction.

In contrast, Ease of Use has a positive coefficient (B = 0.545) and a standardized Beta of 0.393, with a t-value of 5.014 and a significance value of 0.000. Timeliness also has a positive coefficient (B = 0.428) and a standardized Beta of 0.314, with a t-value of 3.608 and a significance value of 0.000. Since both significance values are below 0.05, Ease of Use and Timeliness have positive and significant partial effects on User Satisfaction. These results indicate that Ease of Use and Timeliness are the two EUCS dimensions that significantly contribute to user satisfaction in the multiple regression model.

t-Test

The t-test was conducted to determine the partial effect of each independent variable on the dependent variable. The results of the t-test are presented in the following table:

Table 12. t-Test Results

Variable	Koefisien (β)	*Std. Error*	t_{value}	t_{table}	Conclusion
constant (α)	1.359	1.139	1.194	1.983	-
Content	0.204	0.119	1.712	1.983	Not Significant
Accuracy	0.198	0.131	1.514	1.983	Not Significant
Format	-0.032	0.109	-0.293	1.983	Not Significant
Ease of Use	0.545	0.109	5.014	1.983	Signifikan
Timeliness	0.28	0.119	3.608	1.983	Signifikan

Source: (Research Result, 2026)

By comparing the t_{value} with the t_{table} (1.983) at a 5% significance level, the *ease of use* t_{value} = 5.014 and *timeliness* t_{value} = 3.608 variables were found to have a significant effect on *user satisfaction*, as $t_{hitung} > t_{tabel}$ Meanwhile, the *content*, *accuracy*, and *format* variables $t_{hitung} < t_{tabel}$, indicating that they were not found to have a significant partial effect in this model.

F-Test

The F-test is used to determine whether the *content, accuracy, format, ease of use,* and *timeliness* variables simultaneously have a significant effect on *user satisfaction*. The results of the simultaneous F-test are presented as follows:

Table 13. F-Test Results (Simultaneous Test)

No	Source of Variation	Sum of Squares	Degreeo f Freedo m (df)	Mean Square	⍰ value
1	Regresi *Error*	1149.999 (JKR)	5	230.000	135.621
2	Residual (Sisa)	176.374 (JKS)	104	1.696	
	Total	1326.373 (JKT)	109		

Source: (Research Result, 2026)

The value of F_{value} indicates that the regression model has a significant ability to explain the effects of the *content, accuracy, format, ease of use,* and *timeliness* variables on *user satisfaction*. Thus, the five dimensions of *End User Computing Satisfaction* (EUCS) simultaneously have a significant effect on user satisfaction with the Bank Jago application. Therefore, the proposed hypothesis is accepted.

Coefficient of Determination (R^2)

The coefficient of determination is used to determine the extent to which the independent variables are able to explain the dependent variable. The results of the coefficient of determination are presented in the following table:

Table 14. Coefficient of Determination Results

Variable	*R Square*	Coefficient of Determination (R^2)
Content on User Satisfaction	0.764	76.4%
Accuracy on User Satisfaction	0.747	74.7%
Format on User Satisfaction	0.679	67.90%
Ease of use on User Satisfaction.	0.789	78.9%
Timeliness on User Satisfaction	0.778	77.8%

Source: (Research Result, 2026)

Based on the simple regression analysis conducted for each independent variable, the R^2 values were 0.764 for Content, 0.747 for Accuracy, 0.679 for Format, 0.789 for Ease of Use, and 0.778 for Timeliness. These values indicate the proportion of variance in User Satisfaction explained by each independent variable when examined individually. Ease of Use had the highest R^2 value (0.789), indicating that it individually explained 78.9% of the variance in User Satisfaction. Meanwhile, the multiple regression analysis shows an R^2 value of 0.867, indicating that *Content, Accuracy, Format, Ease of Use, and Timeliness* jointly explain 86.7% of the variance in *User Satisfaction*. The remaining 13.3% may be explained by other factors that are not included in the research model.

Discussion

The hypothesis testing results are discussed by examining the effects of each EUCS dimension on user satisfaction with the Bank Jago application. The discussion covers the partial effects of Content, Accuracy, Format, Ease of Use, and Timeliness, as well as their simultaneous effect on user satisfaction. The findings are compared with previous studies to identify similarities and differences in the results.

1. H1: The results show that Content does not significantly affect user satisfaction, with a t-value of 1.712 < 1.983; therefore, H1 is rejected. This finding is consistent with (Rahmania et al., 2026) on BSB Mobile, but differs from (Nurhaeda & Hasbi, 2022) on BSI Mobile and (Rahmawati & Widayanti, 2025) on SeaBank, which found a significant effect of Content. (Sakinah & Oktadini, 2023) also reported positive satisfaction with the Content dimension in DANA.
2. H2: Accuracy does not significantly affect user satisfaction, with a t-value of 1.514 < 1.983; therefore, H2 is rejected. This result is consistent with (Rahmania et al., 2026) and (Nurhaeda & Hasbi, 2022), but differs from (Rahmawati & Widayanti, 2025), who found a significant effect on SeaBank. (Sakinah & Oktadini, 2023) also reported positive satisfaction with Accuracy in DANA.
3. H3: Format does not significantly affect user satisfaction, with a t-value of -0.293, which is lower than the t-table value of 1.983 therefore, H3 is rejected. This finding is consistent with (Rahmania et al., 2026) and (Rahmawati & Widayanti, 2025), but differs from significant effect on BSI Mobile and DANA
4. H4: Ease of Use has a positive and significant effect on user satisfaction, with a t-value of 5.014 > 1.983 therefore, H4 is accepted. This finding is consistent with (Rahmania et al., 2026) and (Nurhaeda & Hasbi, 2022), on BSB Mobile and BSI Mobile, but differs from (Rahmawati & Widayanti, 2025). (Sakinah & Oktadini, 2023) also reported positive satisfaction with Ease of Use in DANA.
5. H5: Timeliness has a positive and significant effect on user satisfaction, with a t-value of 3.608 > 1.983 therefore, H5 is accepted. This result is consistent with (Rahmania et al., 2026) and (Rahmawati & Widayanti, 2025), but differs from (Nurhaeda & Hasbi, 2022). (Umar et al., 2023) found that Timeliness in Livin' by Mandiri had the lowest mean score (4.12), although it remained in the satisfied category.
6. H6 Simultaneous Effect: The F-test results show an F-value of 135.621, indicating that

Content, Accuracy, Format, Ease of Use, and Timeliness simultaneously affect user satisfaction. Therefore, H6 is accepted. This finding is consistent with Nurhaeda and Hasbi (2022), which found that all EUCS dimensions simultaneously affected user satisfaction with BSI Mobile. Studies on DANA and Livin' by Mandiri also support the application of the EUCS model in evaluating user satisfaction with digital financial applications.

Ease of Use had a positive and significant effect on user satisfaction, as indicated by a *regression coefficient* of 0.545 and a *t-value* of 5.014, which was greater than *the t-table value of 1.983*. This result indicates that *ease of use* contributed *to user satisfaction* with the Bank Jago application. Meanwhile, *Timeliness* also had a positive and significant effect on *user satisfaction*, with *a regression coefficient of 0.428 and a t-value of 3.608 > 1.983.* This finding indicates that the timeliness of information and service delivery was an important aspect associated with user satisfaction.

The predominance of respondents aged 20–30 years and university students may have influenced the findings because this group is generally familiar with digital technology and mobile-based services. Since this study employed purposive sampling and the respondents were predominantly from this age and educational group, the findings may reflect the usage characteristics and experiences of younger users who are accustomed to using digital applications. This respondent profile may help explain why Ease of Use and Timeliness had significant effects on user satisfaction, as these users may pay greater attention to the convenience, accessibility, and timeliness of digital banking services. However, age and educational status were not tested as independent variables in this study; therefore, they should not be interpreted as direct causes of the significant results. The findings should also be interpreted with consideration of the respondent characteristics when being generalized to Bank Jago users from different age and educational groups.

The findings provide practical implications for improving the user experience of the Bank Jago application. The significant effects of Ease of Use and Timeliness highlight the importance of simple navigation, efficient transaction processes, and responsive application performance. Simple and intuitive navigation can make it easier for users to find and access the required features, while efficient transaction processes can reduce unnecessary steps during transactions. In terms of Timeliness, fast information updates, particularly regarding transaction status and account information, may support users in obtaining accurate and up-to-date information. In addition, responsive application performance when opening features, processing transactions, and displaying information can contribute to a smoother user experience. These aspects represent practical considerations that may support the maintenance and improvement of user satisfaction with the Bank Jago application.

CONCLUSION

Based on the results of the research on user satisfaction with the Bank Jago application using the *End User Computing Satisfaction* (EUCS) method. This study aimed to analyze user satisfaction with the Bank Jago application using the End User Computing Satisfaction (EUCS) model, which consists of Content, Accuracy, Format, Ease of Use, and Timeliness. Based on the hypothesis testing results, Ease of Use and Timeliness have a positive and significant effect on user satisfaction, while Content, Accuracy, and Format do not have a significant partial effect. Ease of Use has a standardized beta coefficient of 0.393, while Timeliness has a standardized beta coefficient of 0.314, indicating that both variables contribute positively to user satisfaction in the regression model. Furthermore, the five EUCS dimensions simultaneously have a significant effect on user satisfaction. Thus, the research objective of identifying the EUCS dimensions associated with user satisfaction with the Bank Jago application has been achieved.

The findings also provide practical implications for the management and development of the Bank Jago application. Since Ease of Use and Timeliness were found to have significant effects on user satisfaction, maintaining simple and intuitive navigation, efficient transaction processes, fast information updates, and responsive application performance is important to support a smooth user experience. These aspects can be considered in efforts to maintain and improve user satisfaction with digital banking services.

This study has several limitations. First, the respondents were limited to Bank Jago users in the Jabodetabek area, which may limit the generalizability of the findings to users in other geographical regions. Second, the use of purposive sampling and the predominance of respondents aged 20–30 years and university students may not fully represent users with different demographic characteristics. Third, this study focused only on the five EUCS dimensions and did not examine other factors that may contribute to user satisfaction.

Future research is recommended to expand the geographical coverage and involve respondents with more diverse demographic characteristics. In addition, future studies may incorporate other

relevant variables, such as security, trust, service quality, and continuance intention, to provide a more comprehensive understanding of the factors associated with user satisfaction and continued use of digital banking applications.

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