An Analysis of User Satisfaction With The Jconnect Mobile Application in Terms Of Content, Accuracy, Format, Ease Of Use, and Timeliness in Kediri City

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Research aim: This research aims to analyze user satisfaction with the JConnect Mobile application in terms of content, accuracy, format, Ease of Use, and timeliness in Kediri City.

Methode: This study applies a quantitative methodology. The sampling technique utilizes a mixed sampling method. The sample consists of 60 users of the JConnect Mobile application. Data measurement in this research uses Statistical Package for the Social Sciences (SPSS) as the analytical tool.

Research Finding: The t-Test results reveal that the variables of content, accuracy, format, Ease of Use, and timeliness significantly affect purchasing decisions. Meanwhile, the F-test results show that price, content, accuracy, format, Ease of Use, and timeliness collectively have a significant impact on purchasing decisions.

Theoretical contribution: This research provides a theoretical contribution by examining the impact of five dimensions of digital service quality (Content, Accuracy, Format, Ease of Use, and Timeliness) on user satisfaction within the context of the JConnect Mobile digital banking application. Contrasted to previous studies that primarily addressed the technical aspects of applications, this study adopts a managerial approach to analyze user experiences.

Practitionel: This research recommends that Bank Jatim prioritize on improving Ease of Use as a primary factor of user satisfaction by developing an intuitive interface design and straightforward navigation. Furthermore, optimizing the dimensions of Content, Accuracy, Format, and Timeliness is crucial to strengthen digital service quality and advancing a more competitive digital banking transformation.

Research limitation: This study is limited to a sample of 60 respondents and only covers to the area of Kediri City, which means the findings cannot be widely generalized. Additionally, the research focuses only on five dimensions of service quality, without considering other factors that may also affect user satisfaction.

Keywords : Management, Content, Accuracy, Format, Ease of Use, Timeliness, User Satisfaction, JConnect Mobile.

1. Introduction

Digital banking applications have emerged as a significant innovation in addressing the modern society's demand for practical, fast, and secure financial services. Through the JConnect Mobile application, Bank Jatim provides digital banking services that enable customers to perform various transactions, including fund transfers, and QRIS-based payments. This digital transformation not only improves service efficiency but also creates a more personalized and accessible banking experience [1]. In the area of Kediri City, JConnect Mobile has attracted public attention with various prominent features that support daily transaction needs. However, despite its numerous advantages, the application still faces challenges concerning user satisfaction. Reviews on platforms such as Google Play Store highlight several issues, including technical disruptions, inaccurate information, and delays in data updates. These issues indicate the necessity for a more comprehensive evaluation to understand the factors affecting user satisfaction.

User satisfaction is a crucial factor in determining the success of a digital application. Management experts, in their books, define satisfaction as the feeling of pleasure or disappointment that arises after users compare their expectations with actual experiences [2]. In the case of the JConnect Mobile application, user satisfaction is influenced by several service dimensions, such as the quality of information (content), data accuracy (accuracy), interface appearance (format), accessibility (Ease of Use), and timeliness of service (timeliness) [3].

Previous studies have emphasized the importance of service quality dimensions in shaping user satisfaction with digital applications. Accuracy and service speed are key factors affecting technology adoption [4]. Moreover, earlier studies has revealed that relevant content and an intuitive interface design have a significant influence on user satisfaction levels [3]. This study further underscores the importance of evaluating these dimensions in the context of digital banking applications in The JConnect Mobile application.

In contrast to previous studies, This research mostly derived from Information Technology and Information Systems, emphasizes software and system enhancements while introducing a fresh value viewpoint through a managerial lens. It emphasizes the analysis of how application performance affects user satisfaction. This study is expected to provide a deeper understanding of user experiences within this specific context. The objective of this research is to analyze the impact of five key dimensions (content, accuracy, format, Ease of Use, and timeliness) on user satisfaction with the JConnect Mobile application in Kediri City. Additionally, this study also seeks to identify the dimension with the most significant impact on satisfaction levels, providing valuable insights for Bank Jatim to improve the quality of its application services.

By understanding the factors that affect user satisfaction, the findings of this study are expected to contribute both theoretically to the field of digital service quality management and practically to developers of banking applications. This is crucial to ensure that the services provided continue to meet user needs, enhance customer loyalty, and support the successful digital transformation of Bank Jatim.

Based on the theoretical background and prior empirical studies, it can be assumed that content, accuracy, format, ease of use, and timeliness are interrelated variables that influence user satisfaction in a digital banking application. Relevant and accurate content ensures that users obtain information that meets their expectations. A well-designed and clear format improves user engagement, while ease of use enhances user interaction and reduces effort in navigation. Timeliness ensures the delivery of services and information at the right moment, strengthening user trust. These variables work synergistically to shape the user's perception and satisfaction.

Grounded in this theoretical linkage and prior research, the following hypotheses are proposed H1: Content affects JConnect Mobile application user satisfaction, H2: Accuracy affects JConnect Mobile application user satisfaction, H3: Format affects JConnect Mobile application user satisfaction, H4: Ease to Use affects JConnect Mobile application user satisfaction, H5: Timeliness affects JConnect Mobile application user satisfaction, and H6: Content, Accuracy, Format, Ease to Use, and Timeliness simultaneously affect JConnect Mobile application user satisfaction of the JConnect Mobile app.

Based on the phenomenon and research gap presented by the researchers, regarding the content, accuracy, format, Ease of Use, and timeliness in relation to user satisfaction with the JConnect Mobile application, the authors are interested in conducting research with the title **"An Analysis of User Satisfaction with the Jconnect Mobile Application In terms of Content, Accuracy, Format, Ease of Use, and Timeliness In Kediri City".**

1.1. Statement of Problem

The use of digital banking applications such as JConnect Mobile has become one of the solutions to enhance the efficiency and convenience of customer transactions. However, its implementation in Kediri City still encounters various issues that affect user satisfaction. Common complaints include recurring technical problems a less intuitive user interface, and delays in information updates.

These complaints not only affect users' perceptions of service quality but also potentially reduce their loyalty to the application. Despite Bank Jatim has made various efforts to improve the performance of the JConnect Mobile application, there remains a gap between user expectations and their actual experience. Therefore, more in-depth research is required to assess the extent to which the dimensions of Content, Accuracy, Format, Ease of Use, and Timeliness affect user satisfaction, and to identify the most influential dimension in shaping this satisfaction.

Based on the issues presented, the following research questions are formulated:
1. Does Content significantly affect user satisfaction with JConnect Mobile in Kediri City?
2. Does Accuracy significantly affect user satisfaction with JConnect Mobile in Kediri City?
3. Does Format significantly affect user satisfaction with JConnect Mobile in Kediri City?

4. Does Ease of Use significantly affect user satisfaction with JConnect Mobile in Kediri City?
5. Does Timeliness significantly affect user satisfaction with JConnect Mobile in Kediri City?
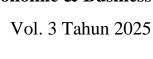6. Do all variables collectively have a significant impact on user satisfaction with JConnect Mobile in Kediri City?

1.2. Research Objectives

Based on the formulation of the problem, the objectives of this study are:
1. To analyze user satisfaction with the JConnect Mobile application based on Content of Kediri City.
2. To analyze user satisfaction with the JConnect Mobile application based on Accuracy in Kediri City.
3. To analyze user satisfaction with the JConnect Mobile application based on Format in Kediri City.
4. To analyze user satisfaction with the JConnect Mobile application based on Ease of Use in Kediri City.
5. To analyze user satisfaction with the JConnect Mobile application based on Timeliness in Kediri City.
6. To analyze user satisfaction with the JConnect Mobile application based on the five dimensions (Content, Accuracy, Format, Ease of Use, and Timeliness) in Kediri City.

2. Method

This study employs a quantitative methodology utilizing a causal approach to examine the link between independent and dependent variables. Kediri City was chosen as the research location because it has been recognized as a sustainable city by Universitas Indonesia, as stated on the official website of the Kediri City Government. This designation reflects the city's commitment to innovation, digitalization, and sustainable urban development, making it a relevant context for studying user satisfaction with a digital banking service [5]. The primary objective of this research is to analyze the impact of five key dimensions (content, accuracy, format, Ease of Use, and timeliness) on user satisfaction with the JConnect Mobile application in Kediri City. The population of the study consists of active users of the JConnect Mobile application in Kediri City. The sampling technique applied is mixed sampling method using accidental sampling, where participants are selected based on their availability and willingness to complete the research questionnaire. The sample size used is 60 individuals, in accordance with the minimum sample formula for quantitative research, which is ten times the number of research variables [6]. This study employs a structured questionnaire utilizing a Likert Scale. The Likert Scale is utilized to measure attitudes, opinions, and perceptions of individuals or groups regarding social phenomena. The validity and reliability of the instrument will be assessed using Statistical Package for the Social Sciences (SPSS) analysis tools. Data analysis techniques will involve classical assumption testing (Normality Test, Multicollinearity Test, and Heteroscedasticity Test), multiple linear regression analysis, coefficient of determination (R^2), and hypothesis testing (t-test and F-test).

Validity Test

The validity calculation is assisted using the SPSS program. Based on the calculation of the Pearson product-moment correlation coefficient with SPSS, the results obtained are listed in table 1 below:

Table 1. Validity Test of the Research Instrument

Variable	Item	r calculated	r table	Description
Content (X1)	1	0,673	0,430	Valid
	2	0,718	0,430	Valid
	3	0,594	0,430	Valid
	4	0,758	0,430	Valid
	5	0.741	0,430	Valid
	6	0,706	0,430	Valid
	7	0,530	0,430	Valid
	8	0,598	0,430	Valid
Accuracy (X2)	1	0,706	0,430	Valid
	2	0,821	0,430	Valid
	3	0,773	0,430	Valid
	4	0,791	0,430	Valid
	5	0,744	0,430	Valid
	6	0,746	0,430	Valid
Format (X3)	1	0,873	0,430	Valid
	2	0,830	0,430	Valid
	3	0,879	0,430	Valid
	4	0,794	0,430	Valid
	5	0,740	0,430	Valid
	6	0,681	0,430	Valid
Ease of Use (X4)	1	0,687	0,430	Valid
	2	0,776	0,430	Valid
	3	0,806	0,430	Valid
	4	0,756	0,430	Valid
	5	0,774	0,430	Valid
	6	0,769	0,430	Valid
Timeliness (X5)	1	0,855	0,430	Valid
	2	0,787	0,430	Valid
	3	0,886	0,430	Valid
	4	0,853	0,430	Valid
User Satisfaction (Y)	1	0,830	0,430	Valid
	2	0,775	0,430	Valid
	3	0,877	0,430	Valid
	4	0,886	0,430	Valid
	5	0,812	0,430	Valid
	6	0,733	0,430	Valid

Source: processed data

Based on Table 1, the validity level of the instrument used is considered adequate. The r calculated values for all statement items exceed the r table value. Therefore, all statement items in the research instrument are considered valid.

Reliability Test

The reliability analysis was conducted with the assistance of the SPSS program. The results of the reliability analysis for the research instrument are presented in table 2 below:

Table 2. Research Instrument Reliability

Variable	Cronbach's Alpha	Description
(X1) Content	0,825	Reliability
(X2) Accuracy	0,856	Reliability
(X3) Format	0,881	Reliability
(X4) Ease of Use	0,854	Reliability
(X5) Timeliness	0,867	Reliability
(Y) User Satisfaction	0,897	Reliability

Source: processed data

Based on table 2, it shows that the Cronbach's Alpha value for all variables is > 0.6, indicating that all variables can be considered reliable.

3. Results and Discussion
Data Analysis

This study involved 60 respondents who are active users of the JConnect Mobile application in Kediri City. The characteristics of respondents are described based on gender and age categories. Based on gender, 38 respondents (63.3%) were male and 22 respondents (36.7%) were female. This indicates that the majority of users of the JConnect Mobile application are male. In terms of age distribution, the respondents ranged from 18 to over 27 years old. The majority were between 21 and 23 years old, accounting for 56.7% of the total sample. Specifically, 10% of respondents were aged 18–20 years, 20% were aged 24–26 years, and 13.3% were aged 27 years and above. These findings suggest that most users of the JConnect Mobile application in Kediri City belong to the younger, productive age group, particularly among students and young professionals who actively use digital banking services.

Classical Assumption Test

a. Normality Test

In this study, the normality test was conducted using skewness and kurtosis, as this method is more sensitive to the characteristics of the data distribution. Skewness and kurtosis directly measure the distribution properties in terms of asymmetry (skewness) and peakedness (kurtosis). This method is appropriate for data with a moderate sample size, such as the 60 respondents in this research [7]. The results of the normality test using skewness and kurtosis are shown in Table 3 below:

Tabel 3. Normality Test

Variable	Variable	Statistic	Std. Error	Value	Category
Content	Sweaknes	-0,257	0,309	-0,257	Normal
(X1)	Kurtosis	0,678	0,608	1,115	Normal
Accuracy	Sweaknes	0,115	0,309	0,372	Normal
(X2)	Kurtosis	-0,047	0,608	-0,077	Normal

Format	Sweaknes	0,007	0,309	0,022	Normal
(X3)	Kurtosis	-0,554	0,608	-0,911	Normal
Ease of Use	Sweaknes	-0,219	0,309	-0,708	Normal
(X4)	Kurtosis	0,314	0,608	0,516	Normal
Timeliness	Sweaknes	-0,119	0,309	-0,385	Normal
(X5)	Kurtosis	0,089	0,608	0,146	Normal
User Satisfaction	Sweaknes	0,008	0,309	0,025	Normal
(Y)	Kurtosis	-0,608	0,608	-1	Normal

Source: SPSS Output

Notes:
1. The data is normally distributed when the ratio of skewness and kurtosis falls between -1.96 and +1.96 (with a 95% confidence level or alpha of 0.05).
2. Skewness formula: skewness statistic value divided by Std. Error.
3. Kurtosis formula: kurtosis statistic value divided by Std. Error.

b. Multicollinearity Test

      Based on the research results analyzed using SPSS, the following values were obtained:

Table 4. Multicollinearity Test

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1.250	2.718		.460	.647		
Content	.155	.121	.148	1.277	.207	.521	1.920
Accuracy	.127	.188	.117	.679	.500	.238	4.203
Format	.238	.158	.248	1.505	.138	.257	3.884
Ease of Use	.371	.177	.334	2.096	.041	.276	3.620
Timeliness	.063	.214	.044	.296	.768	.315	3.171

a. Dependent Variable: User Satisfaction

      If the tolerance value is > 0.100 and the VIF is < 10.00, then no multicollinearity occurs. This indicates that there is no multicollinearity or perfect correlation between the independent variables in the regression model.

c. Heteroscedasticity Test

      In the SPSS coefficient output table, it can be observed that none of the significance values are less than 0.05, indicating that heteroscedasticity does not occur.

Multiple Linear Regression Analysis

The results of the multiple linear regression analysis are presented in the following table:

Table 5. Multiple Linear Regression Analysis Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.250	2.718		.460	.647
Content	.155	.121	.148	1.277	.207
Accuracy	.127	.188	.117	.679	.500
Format	.238	.158	.248	1.505	.138
Ease of Use	.371	.177	.334	2.096	.041
Timeliness	.063	.214	.044	.296	.768

a. Dependent Variable: Kepuasan Pengguna

Source: SPSS Output

Based on the calculations in Table 4, the regression equation is formulated as follows:

$$Y = 1{,}250 + 0{,}155\ X_1 + 0{,}127\ X_2 + 0{,}238\ X_3 + 0{,}371\ X_4 + 0{,}063\ X_5$$

Explanation:
a. a = 1.250, If all independent variables are assumed to have no effect (value = 0), the user satisfaction level is estimated to be 1.250.

b. b_1 = 0.155, This means that for every one-unit increase in the Content variable, user satisfaction will increase by 0.155 units, assuming all other variables remain constant.

c. b_2 = 0.127, This means that for every one-unit increase in the Accuracy variable, user satisfaction will increase by 0.127 units, assuming all other variables remain constant.

d. b_3 = 0.238, This means that for every one-unit increase in the Format variable, user satisfaction will increase by 0.238 units, assuming all other variables remain constant.

e. b_4 = 0.371, This means that for every one-unit increase in the Ease of Use variable, user satisfaction will increase by 0.371 units, assuming all other variables remain constant.

f. b_5 = 0.063, This means that for every one-unit increase in the Timeliness variable, user satisfaction will increase by 0.063 units, assuming all other variables remain constant.

Coefficient of Determination

The coefficient of determination is used to determine the extent to which independent variables influence the dependent variable. The value of the coefficient of determination is determined by the adjusted R square (R^2), as shown in Table 5:

Table 6. Results of the Determination Test

Model Summary			
Model	R	R Square	Adjusted R Square
1	.789a	.622	.587

a Predictors: (Constant), Timeliness, Content, Format, Ease of Use, Accuracy

Source: SPSS Output

Based on Table 5, the adjusted R square value is 0.622. This indicates that the influence of content, accuracy, format, Ease of Use, and timeliness on user satisfaction is 62%. It means that there are other variables affecting the purchasing decision by 38%. However, these variables are not examined in this study, as the analysis is adjusted to the number of independent variables.

Hypothesis Testing

a. t-Test (Partial / Individual Effect Test)

Based on the results of the t-test conducted, the following values were obtained:

Table 7. Results of the t-Test

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.250	2.718		.460	.647
Content	.155	.121	.148	1.277	.207
Accuracy	.127	.188	.117	.679	.500
Format	.238	.158	.248	1.505	.138
Ease of Use	.371	.177	.334	2.096	.041
Timeliness	.063	.214	.044	.296	.768

a. Dependent Variable: User Satisfaction

Source: SPSS Output

Based on the calculations in Table 6, the following conclusions can be made:

1. The Content variable has a significance value of 0.207 > 0.05 and a t-calculated of 1.277, which is smaller than the t-table value of 2.00. This means that H0 (Content does not affect user satisfaction) is accepted, while H1 (Content affects user satisfaction) is rejected. Therefore, the Content variable (X1) does not significantly affect user satisfaction partially.

2. The Accuracy variable has a significance value of $0.500 > 0.05$ and a t-calculated of 0.679, which is smaller than the t-table value of 2.00. This means that H0 (Accuracy does not affect user satisfaction) is accepted, while H2 (Accuracy affects user satisfaction) is rejected. Therefore, the Accuracy variable (X2) does not significantly affect user satisfaction partially.

3. The Format variable has a significance value of $0.138 > 0.05$ and a t-calculated of 1.505, which is smaller than the t-table value of 2.00. This means that H0 (Format does not affect user satisfaction) is accepted, while H3 (Format affects user satisfaction) is rejected. Therefore, the Format variable (X3) does not significantly affect user satisfaction partially.

4. The Ease of Use variable has a significance value of $0.041 < 0.05$ and a t-calculated of 2.096, which is greater than the t-table value of 2.00. This means that H0 (Ease of Use does not affect user satisfaction) is rejected, while H4 (Ease of Use affects user satisfaction) is accepted. Therefore, the Ease of Use variable (X4) significantly affects user satisfaction partially.

5. The Timeliness variable has a significance value of $0.768 > 0.05$ and a t-calculated of 0.296, which is smaller than the t-table value of 2.00. This means that H0 (Timeliness does not affect user satisfaction) is accepted, while H5 (Timeliness affects user satisfaction) is rejected. Therefore, the Timeliness variable (X5) does not significantly affect user satisfaction partially.

b. F-Test (Simultaneous/Joint Influence Test)

Based on the results of the F-test that has been conducted, the values obtained are as follows:

Table 8. F-Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	414.689	5	82.938	17.761	.000[b]
1	Residual	252.161	54	4.670		
	Total	666.850	59			

a. Dependent Variable: User Satisfaction

b. Predictors: (Constant), Timeliness, Content, Format, Ease of Use, Accuracy

Source: SPSS Output

Based on the calculation above, the sig. value is $0.000 < 0.05$ and the F-calculated is $17.761 >$ the F-table of 2.386, meaning that H0 (the independent variables do not have a significant simultaneous effect on the dependent variable) is rejected, and H6 (the independent variables have a significant simultaneous effect on the dependent variable) is accepted.

DISCUSSION

The results of the tests conducted by the researcher indicate that only the Ease of Use variable has a significant effect on user satisfaction. The explanation of each variable is as follows:

The Partial Effect of the Content Variable on User Satisfaction for the JConnect Mobile Application

Based on the t-test, the significance value of 0.207 > 0.05 and the t-calculated = 1.277, which is smaller than the t-table = 2.00, indicate that the Content variable does not have a significant effect on user satisfaction on a partial basis. The measured indicators include the relevance of the Content to user needs, information completeness, information transparency, and ease of information access. Users may perceive the Content in the JConnect Mobile application as sufficiently relevant and complete but not strong enough to significantly enhance satisfaction.

Therefore, the hypothesis stating that the Content variable significantly affects user satisfaction is rejected. This finding contrasts with the theory proposed by experts, who suggest that customer satisfaction is achieved when their expectations regarding Content quality are fulfilled. Quality content should provide relevant, comprehensive, and easily understandable information, ultimately contributing to increased user satisfaction [2].

Moreover, according to management experts, the quality of clear and well-structured Content plays a crucial role in helping users comprehend the main functions of an application [8]. However, in the context of this study, users may consider the Content provided by the JConnect Mobile application to be adequate, but it does not significantly impact their overall satisfaction. The implications to improve Content relevance, Bank Jatim must ensure the Content is more personalized and aligned with specific user needs while also addressing on the completeness of the information provided.

The Partial Effect of the Accuracy Variable on User Satisfaction in the JConnect Mobile Application

The results of the t-test show a significance value of 0.500 > 0.05 and a t-calculated = 0.679, which is smaller than the t-table = 2.00. This indicates that the Accuracy variable does not have a significant partial effect on user satisfaction. In this study, the measured indicators include information accuracy, input-output data consistency, and minimal system errors.

Therefore, the hypothesis stating that the Accuracy variable significantly impacts user satisfaction is rejected. This finding indicates that although the accuracy of information, consistency of input-output data, and minimal system errors are crucial aspects of digital banking systems [4], users of the JConnect Mobile application may perceive these aspects as sufficiently meeting their basic expectations and no longer serve as factors that can significantly enhance their satisfaction.

It is possible that the JConnect Mobile application already meets adequate accuracy standards, causing users to view this aspect as sufficient without it being a major factor affecting their satisfaction. However, Bank Jatim should consider enhancing system validation to maintain information accuracy and improving system stability to better meet user expectations.

The Partial Influence of the Format Variable on User Satisfaction in the JConnect Mobile Application

Based on the t-test, the significance value of $0.138 > 0.05$ and the t-calculated $= 1.505$, which is lower than the t-table $= 2.00$, it can be concluded that the Format variable does not have a significant effect on user satisfaction on a partial basis. In this study, the indicators assessed include the visual appeal of the application, the neatness of the interface layout, and the clarity of information displayed. Consequently, the hypothesis that the Format variable significantly affects user satisfaction is rejected. Previous studies have indicated that poor formatting, such as small text size, lack of contrast, or confusing navigation, can be major obstacles to enhancing user satisfaction [9]. However, in this study, users of the JConnect Mobile application may perceive that this aspect has already met their basic expectations nd is no longer a factor that significantly increases their overall satisfaction.

Users may have become accustomed to the application's format, so the format aspect does not contribute significantly to influencing their satisfaction. However, following this research. Bank Jatim can optimize the visual aspects of the application and make the menu layout more intuitive for users.

The Partial Influence of the Ease of Use Variable on User Satisfaction in the JConnect Mobile Application

The t-test indicates a significant value of 0.041, which is less than 0.05, and a calculated t-value of 2.096, exceeding the t-table value of 2.00. This indicates that the Ease of Use variable has a significant partial effect on user satisfaction. Therefore, the hypothesis asserting that the Accuracy variable significantly influences user satisfaction is accepted. This finding aligns with the theory proposed by previous researchers, which suggests that applications that are easy to use have a greater potential to be adopted by users compared to applications with complicated interfaces [10]. The indicators measured in this study include application accessibility, suitability for novice users, user-friendliness, and intuitive design. Ease of Use is the primary factor influencing user satisfaction with the JConnect Mobile application. Users value intuitive and easy-to-understand features that do not require extensive guidance. Following this research, Bank Jatim should focus on simplifying processes, ensuring features are accessible even to new users, and conducting regular usability testing to identify and address user challenges.

The Partial Influence of the Timeliness Variable on User Satisfaction in the JConnect Mobile Application

Based on the t-test results, the significance value of 0.768 > 0.05, and the t-calculated = 0.296 is smaller than the t-table = 2.00, indicating that the Timeliness variable does not have a significant partial effect on user satisfaction. The indicators measured for this variable include the timeliness of information and the frequency of updates. Users may feel that the response time and the frequency of information updates in the application are satisfactory, so this variable does not stand out as a major factor influencing their satisfaction. However, following this study, Bank Jatim can still improve the speed of the application.

In contrast to previous studies that emphasized the importance of Timeliness indicators such as service speed, real-time updates, and system availability in creating a satisfying user experience [10], the results of this study show that while the JConnect Mobile application provides services within a reasonably acceptable timeframe, this factor is not strong enough to significantly influence user satisfactions. Similar studies also highlight that the timeliness of service creates an impression of professionalism and enhances user trust [11]. However, in the context of this research, it is likely that users of the JConnect Mobile application already have moderate expectations regarding timeliness, which is why this factor does not emerge as a primary determinant of user satisfaction.

The Simultaneous Impact of the Content, Accuracy, Format, Ease of Use, and Timeliness Variables on User Satisfaction in the JConnect Mobile Application

According to the results of the F-test, the significance value of 0.000 < 0.05, and the F-calculated = 17.761 exceeds the F-table = 2.386. This indicates that, simultaneously, all the independent variables (Content, Accuracy, Format, Ease of Use, and Timeliness) have a significant effect on user satisfaction with the JConnect Mobile application. The F-test results also reveal that although not all independent variables have a significant partial effect, the simultaneous influence of these five variables is strong enough to affect user satisfaction. This suggests that user satisfaction is the outcome of the combined effect of these factors.

These results align with the theory proposed by experts, which states that customer satisfaction is influenced by various service quality elements that work synergistically [2]. Satisfaction is not solely determined by one dimension, but rather by a combination of factors such as relevant content, data accuracy, an intuitive interface, Ease of Use, and service speed. Previous research also supports this finding, where the combination of the five service quality variables in digital applications simultaneously has a significant impact on user satisfaction levels [3].

This suggests that each dimension plays a crucial role in shaping a positive user experience with the application. Therefore, following this study, the implication is that each variable plays an important role in building a positive user experience. However, despite the significant simultaneous effect, it is necessary to identify the dominant variables to be enhanced (such as Ease of Use).

4. Conclusion

This study reveals that among the five dimensions analyzed (Content, Accuracy, Format, Ease of Use, and Timeliness), only the Ease of Use variable has a significant partial effect on user satisfaction with the JConnect Mobile application. When considered simultaneously, all five dimensions significantly affect user satisfaction, as evidenced by an adjusted R² value of 0.622, indicating that 62% of the variation in user satisfaction can be explained by these five dimensions.

Theoretically, this study contributes by confirming that the accessibility (Ease of Use) dimension is the primary factor affecting user satisfaction in digital banking applications. Practically, the study provides recommendations for Bank Jatim to prioritize optimizing Ease of Use, followed by improvements in other dimensions such as relevant content, data accuracy, appealing user interface design, and the timeliness of information updates.

This study is limited by the number of respondents (60 individuals) and the research location, which is restricted to the city of Kediri. Future research could expand the geographical scope, increase the sample size, and introduce other variables such as data security and customer support to provide a more comprehensive understanding of the factors that affect user satisfaction with digital banking applications.

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