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Digital Excellence in Action: Enhancing Satisfaction and Word of Mouth through BCA Mobile's System and User Performance

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ABSTRACT

The financial services sector has undergone a significant transformation due to the quick development of digital technology, and mobile banking has become a vital avenue for improving client convenience and interaction. This study examines how System Quality and Individual Performance affect Word of Mouth among BCA Mobile users in Jakarta, using Customer Satisfaction as a mediating variable. A five-point Likert scale, ranging from "strongly disagree" to "strongly agree," was used to quantify responses to a structured questionnaire used to collect data. Using purposive sampling, 221 respondents who satisfied the requirements were chosen. Using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method, the data were examined.

The results show that Customer Satisfaction is significantly influenced by both System Quality and Individual Performance. Additionally, the findings show that Customer Satisfaction has a considerable impact on Word of Mouth, indicating that happy consumers are more likely to tell others about their pleasant experiences and advise the mobile banking service. This study gives mobile banking providers important information on how to improve System Quality and maximize user-friendly features that lead to improved performance on an individual basis. In an increasingly digital and client-driven financial market, mobile banking providers may naturally increase Customer Satisfaction and encourage positive Word of Mouth.

KEYWORDS: Customer satisfaction, individual performance, system quality, word of mouth

1. INTRODUCTION

The usage of different digital platforms to fulfill everyday demands is growing, especially in the financial services industry, in tandem with technology advancements and behavioral shifts following the pandemic. Since they make transactions quick, easy, and efficient, digital financial services are now an essential component of contemporary economic activity. Mobile banking, which enables customers to conveniently access and manage their finances via mobile devices, is one of the most widely used types of digital financial services. In Indonesia, this issue is becoming more noticeable, especially in Jakarta, the country's economic hub and the city with the highest internet penetration rate. According to the findings of the Indonesia Internet Penetration Survey conducted by the Indonesian Internet Service Providers Association (APJII), Jakarta has a high internet penetration rate of 87.51 percent in 2024 [1].

One of the biggest private banks in the nation, Bank Central Asia (BCA), created BCA Mobile, one of the top mobile banking services in Indonesia. With a single, safe, and effective platform, the app is made to give users the ease and flexibility to perform a variety of financial tasks, including fund transfers, bill payments, and purchases. BCA Mobile is one of the most widely used mobile banking apps in Indonesia because it uses dependable technology as part of its banking digitalization strategy to guarantee consumer comfort. The popularity of BCA Mobile is demonstrated by its performance on the Top Brand Index (TBI), which continuously places it at the top of Indonesia's mobile banking market. BCA Mobile had a Top Brand Index of 51.0 percent in 2025, according to Top Brand Award data, showing consistent and strong dominance over rival mobile banking services [2]. High customer confidence in BCA Mobile's system quality, security, and simplicity is demonstrated by this trend, which also solidifies the company's standing as Indonesia's top platform for facilitating digital financial transactions.

According to data by PT Bank Central Asia Tbk., the number of transactions made through BCA's internet and mobile banking services surpassed 23 billion in the third quarter of 2024, a 24 percent increase over the previous year [3]. Because of the excellent acceptance rate and customer confidence in BCA's digital services, there are already over 31 million active BCA Mobile users. In addition, BCA maintains its status as one of Indonesia's financial institutions with the largest digital service networks by servicing over 40 million customer accounts [3].

Table 1 BCA Mobile Top Brand Index in Indonesia 2021-2025

	2021	2022	2023	2024	2025
BCA Mobile	47,5	47,4	47,9	52,2	51,0
BRImo	17	19,4	19,8	18,5	20,7
BNI Mobile	14	11,2	11,3	9,4	12,1
Livin by Mandiri	12,9	12,9	13,0	11,5	7,5
CIMB Niaga Mobile	4,1	3,8	4,2	3,3	3,4
Mega Mobile	-	-	-	1,6	-
Mobile Maslahah	-	-	-	1,5	1,9
Maybank M-Banking	-	-	-	1,3	-
M Smile	-	-	-	-	1,5
M2U	-	-	-	-	1,2

Source: Top Brand Award (July 2025)

The market dominance of BCA Mobile in Indonesia's mobile banking sector does not, however, ensure that customers will always be satisfied and spread good Word of Mouth. Despite the ongoing growth in users and digital transactions, recent changes in the Top Brand Index suggest difficulties sustaining user engagement and loyalty. Perceived Benefits and Perceived Sacrifices are two variables that are typically examined within the framework of technology adoption models like TAM. Much of the prior research on mobile banking has been on general adoption aspects. However, there are still very few in-depth studies of certain elements, such as System Quality and Individual Performance, and how these affect Customer Satisfaction and Word of Mouth behavior, particularly for Indonesian mobile banking services. These two elements, however, have the power to directly affect user experiences and perceptions, which in turn affect referral and loyalty behavior. This study attempts to close this gap by investigating how System Quality and Individual Performance affect Customer Satisfaction and how that satisfaction contributes to the spread of Word of Mouth among BCA Mobile users. It is anticipated that the results of this study will yield significant theoretical and practical contributions. In terms of theory, the study contributes to the body of literature by including System Quality and Individual Performance into the Hierarchy of Effects Model framework, which explains Consumer Satisfaction and Word of Mouth behavior in mobile banking. From a practical standpoint, the knowledge acquired can help banking organizations optimize system usability and dependability to improve client experience, encourage loyalty, and generate favorable Word of Mouth. These findings can also help digital strategists and application developers create more user-centered solutions that enhance long-term consumer engagement and operational efficiency in a financial technology environment that is becoming more and more competitive.

2. LITERATURE REVIEW

The theoretical approach that underpins this study combines the processes of information transfer in uncertain times with the process of forming consumer behavior. First, according to the Hierarchy of Effects Model (HEM) theory by Lavidge and Steiner (1961) in Thuy *et al.* (2024), consumer behavior evolves in a series of steps, beginning with the cognitive stage, during which people form their first opinions and comprehensions of a good or service [4]. Customers' emotional reactions that impact their degree of satisfaction or dissatisfaction are the subject of the following stage, known as the affective stage. The conative stage is the last one, during which these feelings are converted into tangible behaviors like decisions to repurchase or recommendations from others. This model offers a foundation for comprehending how customers' thoughts and emotions consistently affect their behavior. Secondly, Signaling theory by Spence (1973) in Thuy *et al.* (2024) highlights how crucial it is to communicate signals effectively in order to alleviate the uncertainty that consumers encounter during the decision-making process [4]. In this regard, businesses or service providers need to be able to convey strong signals, like system quality, brand reputation, and service features, which consumers perceive as markers of product quality.

Word of Mouth is the outcome of how customers feel about a product or service after using it based on Thuy *et al.* (2024) [4]. These opinions include the degree of satisfaction or dissatisfaction resulting from real user experiences with the functionality of the good or service. Mensah and Mwakapesa (2022) stated when customers are happy or unhappy with a product or service, Word of Mouth communication spreads among them [5].

According to Kotler *et al.* (2024, 180), satisfied customers not only provide value to a company through repeat purchases but also through positive Word of Mouth [6]. When consumers freely tell others about their positive experiences, whether in person or online, Word of Mouth happens. This behavior has a lot of sway because satisfied customers' recommendations are frequently seen as more reliable than advertisements from businesses. Positive customer feedback boosts the brand's reputation among prospective buyers and encourages others to try the product. In contrast, Kotler *et al.* (2024, 180) also stated that dissatisfied customers often spread bad Word of Mouth that harms a business's reputation [6]. Customers complain when they're not happy, either in person or on social media, which can reach a larger audience. Negative Word of Mouth is more powerful than positive Word of Mouth because it tends to travel more quickly and is seen as more reliable by prospective buyers. Companies thus risk losing future clients as a result of the unfavorable opinions created, in addition to missing out on chances to keep their current clientele. User experience can be negatively impacted and negative Word of Mouth can spread in mobile banking when users are dissatisfied due to technical difficulties, security breaches, or unresponsive service. Fauziah *et al.* (2023) stated that positive attitudes toward BCA Mobile will increase the likelihood that users will continue to use the app, share positive experiences on digital platforms, and express positive opinions about it [7].

According to Delone and McLean (2016) in Al-Okaily *et al.* (2021), System quality refers to a system's capacity to satisfy user requirements through a number of crucial elements, including dependability, usability, flexibility, and functionality [8]. System dependability guarantees that programs can function steadily and reliably without experiencing technical hiccups that impede transaction processing. Users can access and utilize available features with ease and without trouble when they are easy to use. Additionally, users can efficiently carry out a variety of financial tasks thanks to thorough and customized functionality, and the system can be made flexible to accommodate evolving user requirements or preferences. Combining these elements is essential for improving customer satisfaction and fostering a positive user experience, particularly in mobile banking services like BCA Mobile, where users have very high expectations for dependable and user-friendly system performance. The success of technology based services is largely dependent on system quality since it has a direct impact on users' opinions of reliability and efficiency. Based on Azhari *et al.* (2022), evaluating a quality entails looking at its effectiveness, dependability, and simplicity of delivery in addition to its final results [9]. Since consumers anticipate smooth operation, stability, and security during their interactions with the platform, System Quality is crucial to this assessment in the context of mobile banking.

H_1: There is an influence of System Quality on Customer Satisfaction among BCA Mobile users in Jakarta.

Individual performance is the perceived enhancement in someone ability to carry out personal tasks as a result of utilizing mobile banking technology. It focuses on how digital platforms let users conduct transactions fast, accurately, and with minimal effort by facilitating ease and operational efficiency. In the context of mobile banking, user experience is seen to be greatly influenced by Individual Performance. This characteristic pertains to both a person's proficiency with technology and the degree to which it can increase a user's efficacy and efficiency. Individual performance, according to Delone and McLean (1992) in Thuy *et al.* (2024), shows the observable advantages that users feel, such as reduced transaction time, enhanced productivity, and simpler decision-making [4]. To put it another way, users are directly assisted in working more quickly, managing their money more effectively, and making better decisions when services like BCA Mobile offer simple access, quick transactions, and features that support their financial needs. The perceived value of the service and total customer satisfaction may rise as a result of this beneficial effect on Individual Performance.

H_2: There is an influence of Individual Performance on Customer Satisfaction among BCA Mobile users in Jakarta.

Customer Satisfaction is a thorough assessment based on the total experience of buying and using a good or service over a given length of time according to Khadka and Maharjan (2017) in Mubarok *et al.* (2023) [10]. Nurcholis and Ferdianto (2020) in Nathalie and Indriyanti (2025) assert that because they use the internet for communication, customer satisfaction affects their post-purchase behavior [11]. The process of evaluating a product in relation to the expectations of the consumer results in customer satisfaction, according to Sanjaya *et al.* (2020) in Sauqi and Hidayat (2023) [12]. This implies that a product or service will be seen as more satisfying when it meets or even surpasses the expectations of the user. Dissatisfaction, on the other hand, usually occurs when product performance falls short of expectations. The degree to which an application meets users' expectations for speed, convenience, and security before they use it has a significant impact on customer satisfaction in the context of digital banking services like BCA Mobile. Sampaio *et al.* (2017) in Thuy *et al.* (2024) claim that customers' recommendations of the services they use are not just an act of impulse but rather a way for them to express how

happy they are with the advantages they receive [4]. When consumers enjoy a favorable experience with mobile banking, they are more likely to tell others about it, both in person and online. Customers' readiness to promote goods or services based on their own experiences is known as Word of Mouth (WOM). Word of Mouth has a big impact since it might affect how potential consumers think and behave. High user satisfaction will motivate BCA Mobile users to voluntarily become promotional agents through Word of Mouth, which eventually improves the brand's reputation and helps the user base grow naturally.

H_3: There is an influence of Customer Satisfaction on Word of Mouth among BCA Mobile users in Jakarta.

3. RESEARCH DESIGN AND METHODS

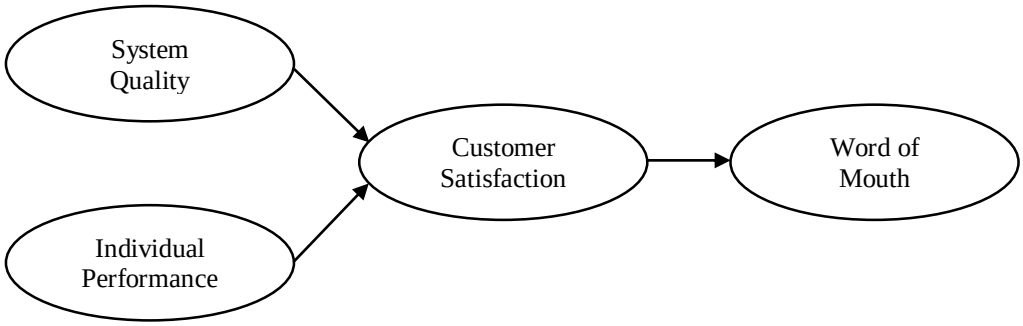

Figure 1
Research Model

According to Hair et al. (2021, 5), a measurement model is one that illustrates the connection between a construct and its indication [13]. The following data is produced by SEM-PLS data processing:

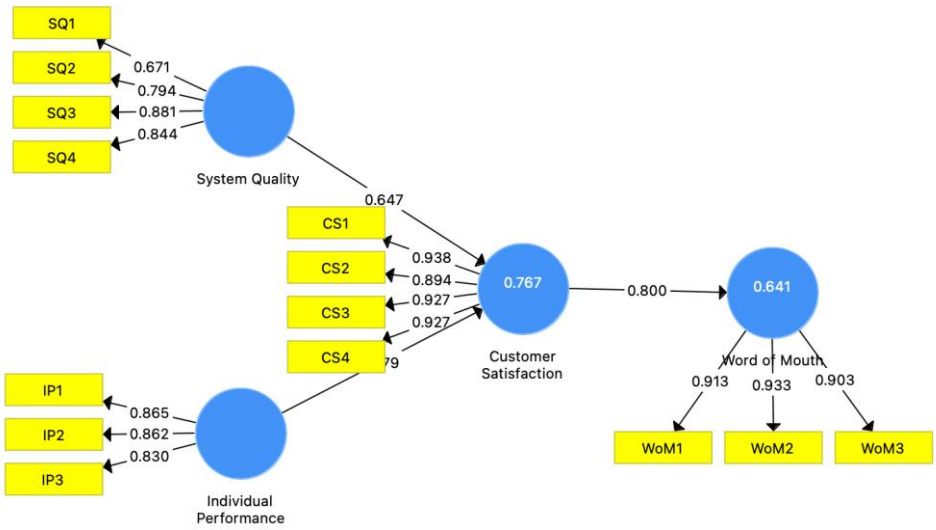

Figure 2
Outer Model Results

Customer satisfaction is positioned as a mediating variable in the study framework, which looks at the relationship between the endogenous latent variable, Word of Mouth, and the exogenous latent variables, System Quality and Individual Performance. Descriptive and causal research methodologies, which are suitable for examining interactions among several constructs within a structured model, were combined in the study to accomplish this goal. A structured questionnaire was used to gather primary data, and a five-point Likert scale, with 1 denoting "strongly disagree" and 5 denoting "strongly agree," was used to score replies. Purposive sampling was the sampling method used in this investigation. Data analysis was conducted using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method with the aid of SmartPLS software. Validity and reliability tests were

performed before hypothesis testing to make sure the research instrument complied with the necessary standards. It was found that one of the indicators in the System Quality variable, SQ5, did not satisfy validity requirements during the outer model testing stage. As a result, this indicator was eliminated from the model to guarantee that the results of the validity and reliability tests satisfied requirements. The research model satisfied the requirements after this indicator was eliminated, and inner model testing was then conducted. Using a critical value of 1.96 and a 5 percent significance threshold, the two-tailed t-test was used for inferential analysis. According to this approach, when t-values > 1.96 and p-values < 0.05, which show support for the alternative hypothesis, the null hypothesis is rejected. Among the requirements for choosing respondents for the sample are:

1) Respondents need to be at least 17 years old.
2) Respondents must be residents of Jakarta and possess an ID card.
3) Respondents must have an income.
4) Respondents must be active BCA Mobile users and have been BCA clients for at least one month.
5) In the previous month, the respondents had to have used BCA Mobile at least twice.
6) The choice to utilize BCA Mobile and become BCA clients must have been made by the respondents.

221 BCA Mobile customers in Jakarta who satisfied the respondent requirements participated in this survey. The younger age group was more prevalent, with 47.1 percent of all respondents being between the ages of 17 and 24. Every respondent lived in Jakarta and had an ID card there. The majority of those surveyed, 114 of whom were students and most of them earned between Rp1,000,000 and Rp3,999,999 on average each month. Every participant in this study was a customer of BCA Bank, had completed at least two transactions via BCA Mobile within the previous month, and had been actively using the BCA Mobile for at least a month. Furthermore, every respondents contributed to the choice to open an account with BCA Bank and conduct financial transactions via the BCA Mobile.

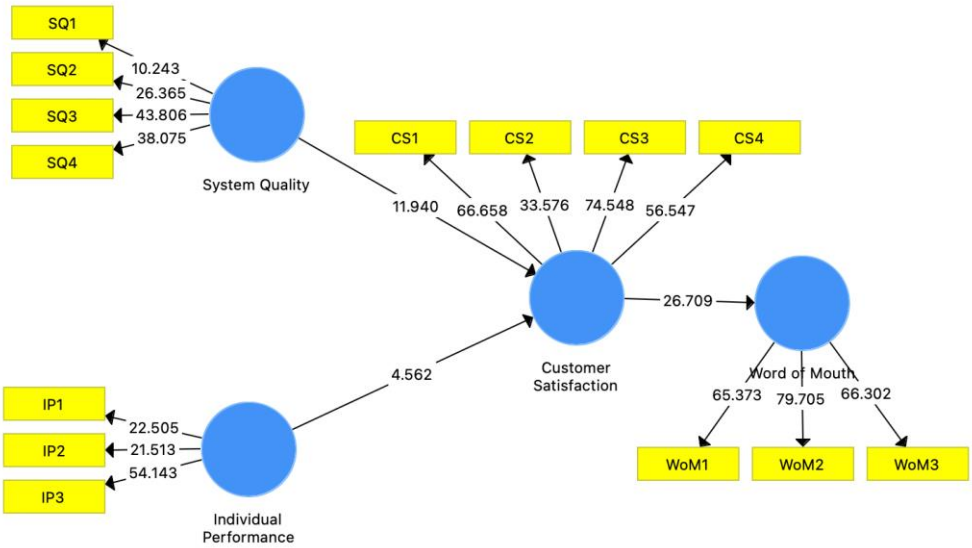

Figure 3
Inner Model Results

In order to ascertain whether the coefficients are substantially different from zero, Hair et al. (2021, 94) state that the bootstrapping process yields t-values for indicator weights, which are then compared with the critical values of the conventional normal distribution [13]. SEM-PLS data processing generates the following data:

Table 2 Results of the structural model

	Path	Original Sample (O)	T Statistics	P Value	Supported
H1	SQ → CS	0,647	11,940	0,000	YES
H2	IP → CS	0,279	4,562	0,000	YES
H3	CS → WoM	0,800	26,709	0,000	YES

4. DISCUSSIONS AND CONCLUSIONS

The following conclusions can be made considering the data analysis results: 1) There is an influence of System Quality on Customer Satisfaction among BCA Mobile users in Jakarta. The influence of System Quality on Customer Satisfaction implies that customers regard the dependability, security, and efficiency of the BCA Mobile system as key components in defining their overall experience. A mobile banking application with fast reaction time, intuitive navigation, minimum technical problems, and robust security features boosts users' trust and convenience, leading to better satisfaction levels. This result is in line with study by Thuy *et al.* (2024) which discovered that System Quality positively impacts Customer Satisfaction [4]. 2) There is an influence of Individual Performance on Customer Satisfaction among BCA Mobile users in Jakarta. This finding is consistent with a study by Thuy *et al.* (2024) which found that Individual Performance has a positive impact on Customer Satisfaction [4]. Technology, such as mobile banking, can enhance human effectiveness and performance when used properly to streamline and assist user tasks. The positive experience that results from this enhanced performance therefore helps to increase customer satisfaction. 3) There is an influence of Customer Satisfaction on Word of Mouth among BCA Mobile users in Jakarta. Customer satisfaction has a favorable impact on word-of-mouth because happy consumers are more inclined to tell others about their great experiences and suggest the service. This outcome is in line with study by Thuy *et al.* (2024) which found that Customer Satisfaction has a positive impact on Word of Mouth [4].

There are various limitations to this study that should be taken into account. First off, there is no way to control outside variables such BCA Mobile app updates, the state of the economy at the time of data collection, and unanticipated special events, which may have an impact on user reactions. Therefore, in order to obtain more reliable results, it is advised that future studies collect data over a more steady time period or adjust for these external variables. Second, the accuracy of responses may be impacted by respondent bias, including social desirability bias and recollection bias. In order to counteract this, future studies should use different techniques for gathering data, such in-depth interviews or direct observation, to get more impartial information. Third, the results cannot be applied to BCA Mobile user demographics in other areas due to the study's restricted reach in Jakarta. In order to improve the representativeness of the findings, future research should broaden the geographic scope by including participants from different parts of Indonesia. Additionally, other demographic factors that might serve as moderating factors in the relationships between the primary variables were not taken into account in this study, including employment status, education level, and technological literacy level. Future studies are advised to incorporate these demographic variables in order to offer a more thorough and in-depth comprehension of the elements influencing the behavior and satisfaction of mobile banking users.

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