

DO DIGITAL TRANSACTIONS IMPACT CUSTOMER SATISFACTION? (CASE STUDY AT MUAMALAT BANK, WONOSOBO, CENTRAL JAVA, INDONESIA)

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Abstract

This study aims to determine the effect of digital transactions on customer satisfaction at Muamalat Bank Wonosobo Brach. The variables used in this study are trust, security, and service quality. This is a quantitative study. The population used was all 1,200 active customers of Bank Muamalat Wonosobo Brach who have used digital banking services. The sampling technique used was random sampling, with 93 respondents through direct questionnaire distribution. Data analysis used SPSS version 25, including descriptive statistical analysis, validity testing, reliability testing, classical assumption testing, multiple linear regression analysis, t-test, F-test, and coefficient of determination (R²).

The results indicate that trust has negative effect on customer satisfaction, meanwhile security and service quality in digital transactions have a positive effect on customer satisfaction. This research is expected to provide useful information and input for banks in determining marketing strategies oriented towards customer satisfaction.

Keywords: trust, security, service quality in digital transactions, customer satisfaction

INTRODUCTION

The use of the internet nowadays has become a lifestyle that cannot be separated from daily life. One of the benefits of the internet in daily life is facilitating financial transaction activities through digital banking services such as mobile banking. One of the syariah banks that also develops digital or mobile banking services is Bank Muamalat Indonesia (BMI) through the Muamalat DIN application, as a pioneer of Islamic banking in Indonesia. This convenience allows customers to no longer need to come to the branch office to conduct transactions, thus time efficiency and comfort become the main added values.

In practice, The Muamalat DIN mobile banking application still faces various challenges. Based on observations of user reviews on Google Play and the App Store as of June 2025, several complaints were found, such as difficulty logging in, delays in OTP (One-Time Password) delivery, errors during transfers, and the Muamalat DIN application not being downloadable on the iOS platform (App Store). This information was obtained from user literature reviews accessed openly through digital reviews, thus reflecting the direct perceptions of customers using the application. This condition indicates that customer satisfaction with Bank Muamalat's digital services is not yet optimal and may affect customers' perceptions and satisfaction with the bank (Google Play Store & App Store).

Customer satisfaction is greatly influenced by several key factors, such as trust in digital services, data and transaction security, and service quality. Trust becomes a crucial aspect because digital services are indirect, so customers cannot directly verify the security or accuracy of transactions. Without trust, customers tend to be reluctant to use digital services continuously. According to (Kotler, 2016), trust is the belief that the trusted party will act with integrity and reliability. Research by (Delvi & Musfiroh, 2021) also shows that trust has a positive effect on customer satisfaction in the use of mobile banking services.

In addition, security is a key factor that determines the success of digital services in creating a safe and trustworthy transaction experience for customers. Security is a very important aspect in the use of mobile banking. Good security will provide customers with confidence to use mobile banking services. Customers expect that important information such as account numbers, TIN (Tax Identification Number), transaction passwords, transfer history, and OTP (One-Time Password) codes will be protected from the risk of leaks or misuse by irresponsible parties when using mobile banking. With security guarantees, this will increase customer trust in the bank and build a strong relationship between the bank and its customers. This is in line with the findings of (Meysa Putri, 2024) and (Amalia & Hastriana, 2022) which state that security has a positive influence on customer satisfaction in the use of mobile banking.

In addition to security, service quality also plays an important role in customer satisfaction with mobile banking. Customers expect ease of use in mobile banking services, fast transactions, and the availability of appropriate features. Good service quality also includes clarity of the information provided, customer service responsiveness, and convenience when using mobile banking. The impact of security and mobile banking service quality on customer satisfaction can be very significant. If customers feel that mobile banking is secure and the service they receive is of good quality, they will feel satisfied and may continue to use mobile banking services. Research results by (Hariansyah et al., 2020) and (Dina Nudia Ahsanah et al., 2024) support that service quality has a positive effect on customer satisfaction.

Previous research results show inconsistent findings regarding the influence of trust, security, and service quality on customer satisfaction. The study conducted by (Khafidz, 2024) found that trust does not affect the satisfaction of customers using BRI^{mo} mobile banking. Furthermore, studies by (Putri & Yayuk Sri Rahayu, 2024), (Lathifah et al., 2021) revealed that security does not affect the use of mobile banking services among students in Malang City. Meanwhile, (Rafli & Yunanto, 2024) in their research on *Livin'* by Mandiri users showed that service quality does not affect customer satisfaction.

On the other hand, there are also several studies that support the positive influence of trust, security, and service quality on customer satisfaction. They found that trust and service quality affect the satisfaction of mobile banking customers at BRI Syariah KCP Weleri. Research by (Dina Nudia Ahsanah et al., 2024) also shows that service quality and trust influence customer satisfaction at Muamalat DIN in KCU Medan Baru. Meanwhile, (Meysa Putri, 2024) proves that security and service quality significantly increase the satisfaction of mobile banking customers at Bank Syariah Indonesia KCP Magetan. These results reinforce the important role of these three variables in creating a satisfying customer experience in digital banking services.

This research becomes significant to conduct considering the existence of several customer complaints regarding the Muamalat DIN application services at Muamalat Bank, Wonosobo Branch, such as login difficulties, OTP delays, and the unavailability of the application on the IOS platform, as revealed through public reviews on Google Play Store and App Store. These inconveniences reflect the potential mismatch between expectations and the reality of the service, which impacts customer satisfaction.

Empirical findings from various previous studies show differences in the findings regarding the influence of trust, security, and service quality on customer satisfaction. This inconsistency indicates a research gap that is still relevant and needs to be further examined, particularly in

Muamalat Bank's digital services at Wonosobo Branch. Therefore, this study is important to provide a deeper understanding of how trust, security, and service quality factors affect customer satisfaction, especially in the context of Islamic banking and the use of mobile banking applications. Based on this background, the author is interested in conducting research entitled: Do Digital Transactions Impact Customer Satisfaction?

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Customer Satisfaction

Customer satisfaction is a crucial element in maintaining and enhancing customer loyalty in the banking sector. Generally, customer satisfaction is defined as the feeling of satisfaction or dissatisfaction experienced by customers after using a bank's products or services. This level of satisfaction is influenced by customers' perceptions of service quality, ease of access, speed of service, and the bank's ability to meet customer expectations (Galvin, 2024). Customer satisfaction is a positive or negative emotion experienced by a person after comparing expected results with product performance (Atmaja, 2018).

According to the Expectation Disconfirmation Theory (EDT), developed by Richard L. Oliver in 1980, if a product's performance meets or exceeds consumer expectations, consumers will feel that their expectations have been met or confirmed, resulting in satisfaction. However, if the product's performance fails to meet the expected utility, expectations will be perceived as unmet, or Expectation Disconfirmation (ED), which can lead to switching behavior or disloyalty (Fahmi, 2023).

From these definitions, it can be concluded that customer satisfaction is the feeling they experience after using a bank's services or products, whether they meet their expectations or not. This sense of satisfaction can arise if customers perceive the services provided as easily accessible, fast, high-quality, and able to meet their needs. Customer satisfaction can generally be measured using the following indicators: ease of platform access and use, speed and accuracy of delivery and customer service (Rahayu, N. K., & Sumadji, 2019)

The Effect of Digital Transaction Trust

Trust is an individual's belief in another person within a relationship, based on the assumption that the trusted person will carry out all responsibilities according to expectations (Anafiah Rumuar, 2024). Trust is a belief that one party in a relationship will fulfill all obligations that have been agreed upon in the context of a partnership involving two or more people (Dina Nudia Ahsanah et al., 2024). This is reinforced by previous research by (Delvi & Musfiroh, 2021), which stated that trust has a positive effect on customer satisfaction. And supported by research from (Tyanisa & Hasanah, 2022) and (Nugraheni et al., 2022) which each stated that trust has a positive effect on customer satisfaction. Therefore, based on the above theories and previous research, the hypothesis being tested is

H1: Trust in digital transactions has a positive effect on customer satisfaction.

The Effect of Security in Digital Transactions on

Security in the world of digital banking is related to the system's ability to protect information and financial transactions from various types of cyber threats. Customers' perceptions of application security have a significant influence on their comfort and loyalty in using these services (Azhara et al., 2024). Information security can be understood as a function of a system that involves all types of mechanisms aimed at protecting the system from various threats that can negatively impact the security of information data and the safety of the actors within the system (Dianta & Zusrony, 2019).

Strengthened by previous research results by (Meysa Putri, 2024) which stated that security has a positive effect on customer satisfaction. And supported by research (Amalia & Hastriana,

2022) and (Heldin Anugerah Lase, Nalom Siagian, 2024), which each stated that security has a positive effect on customer satisfaction. Therefore, based on the above theories and previous research, the hypothesis being tested is

H2: Security in digital transactions has a positive effect on customer satisfaction

The Effect of Service Quality

Service quality is the process of fulfilling customer expectations based on agreed service standards. After receiving the service, customers will evaluate whether the service meets their expectations. This evaluation serves as a basis for assessing the quality of the service provided. If the service meets or even exceeds expectations, customer satisfaction will be created. This satisfaction is persuasive because it can encourage customers to make repeat purchases and increase the likelihood of becoming loyal customers in the long term (Dina Nudia Ahsanah et al., 2024).

The quality of digital transaction services is determined by comparing the services actually experienced by customers with their initial expectations of those services. In the context of mobile banking, a service is considered high-quality if the application system can provide a transaction experience that is easy, fast, secure, and in line with user expectations. If the reality exceeds expectations, for example, the transfer process runs smoothly, balance information is accurate, and digital features function optimally, customers will feel satisfied. Conversely, if the application experiences disruptions, is slow, or provides unclear information, the service quality is considered low and may potentially cause disappointment for users (Meysa Putri, 2024). Strengthened by previous research results by (Delvi & Musfiroh, 2021) which stated that service quality has a positive effect on customer satisfaction. And supported research by (Dina Nudia Ahsanah et al., 2024); (Hariansyah et al., 2020); (Wiyaldo, Harvis Aravik, 2024); (Heldin Anugerah Lase, Nalom Siagian, 2024); and (Jubaidi, Darmawan Setiawan, Bintang Firdaus, Beinda Desita Zalasias Fitri, 2024), each of which stated that service quality is positive toward customer satisfaction. Therefore, based on the theory and previous research above, the hypothesis to be tested is

H3: Service quality has a positive effect on customer satisfaction

Research Model

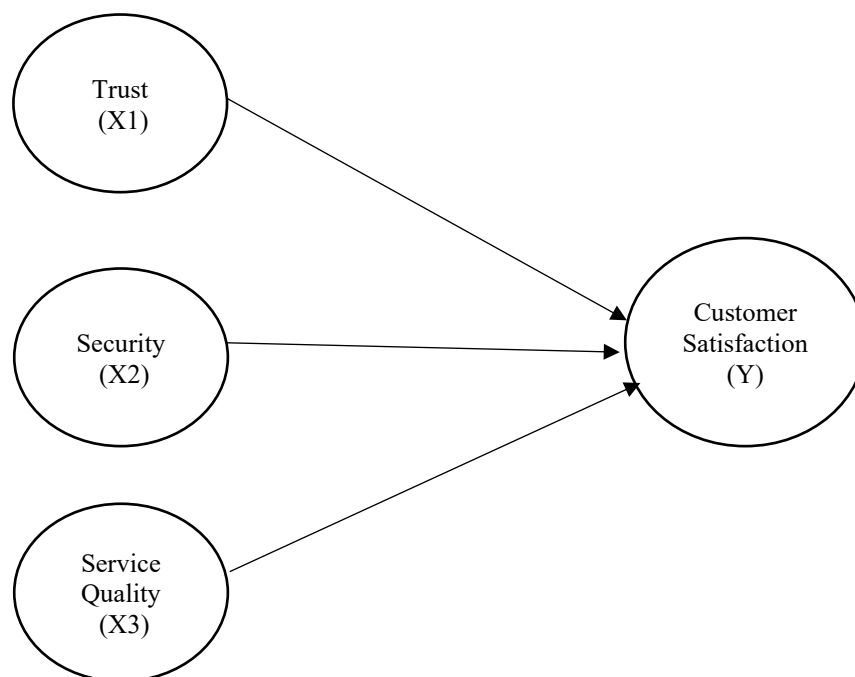


Figure 1. Research Model

RESEARCH METHODS

This research uses a quantitative approach with an associative nature. The population in this study consists of all active customers of Bank Muamalat KCP Wonosobo who have used digital banking services, totaling 1,200 customers. The data on the number of active customers was obtained from Bank Muamalat KCP Wonosobo based on records from the last year. The determination of the sample size in this study used the Slovin formula with a margin of error of 10% (0.1), so the number of samples taken can be calculated as follows:

$$n = \frac{N}{1+N(e)^2} = \frac{1.200}{1+1.200(0,1)^2} = \frac{1.200}{1+12} = \frac{1.200}{13} = 92,31$$

explanation:

n: number of samples required

N: population size

e: Margin of error / tolerance limit of error (10%)

With the formula above, the sample taken for this study is rounded to 93 respondents

The type of data used in this study is data in the form of numbers or figures. The source of data used in this study is primary data. The primary data in this study was obtained by distributing questionnaires to respondents. The questionnaire is used to obtain personal information such as attitudes and opinions. The following are the measurement scales of the questionnaire that will be used:

Table 1. Likert scale

Answer	Score
1. Strongly Agree (SA)	5
2. Agree (A)	4
3. Neutral (N)	3
4. Disagree (D)	2
5. Strongly Disagree (SD)	1

Research variables are any subjects/objects that are determined by the researcher to be studied and then conclusions are drawn. In research, variables are divided into Independent Variable (X1 = Digital Transaction Trust, X2 = Digital Transaction Security, X3 = Digital Transaction Service Quality) and Dependent Variable (Y = Customer Satisfaction).

The quantitative analysis in this study tests the proposed hypotheses using the SPSS (Statistical Package for Social Science) version 25 for Windows. There are several steps involved in processing data for quantitative analysis, namely Data Quality Tests (Validity Test and Reliability Test), F Test (Goodness of Fit Model), Classical Assumption Tests (Normality Test, Multicollinearity Test, Heteroscedasticity Test), and Hypothesis Testing.

RESULTS AND DISCUSSION

Descriptive Statistics

Overview of Respondents

Characteristics Based on Gender

Table 2. Respondent Gender

Gender	Total	Percentage
Male	28	28%
Female	65	65%

Source: Processed Primary Data, 2025

Table 2 shows the gender of respondents using the digital application (Muamalat DIN) in Wonosobo Regency in this study. Of the 93 respondents who participated, 28 were male (28%) and

65 were female (65%). This means that the respondents in this study were dominated by women, with 65 respondents. This dominance of female respondents may reflect that women are more active in using digital banking services, including Muamalat DIN, for both personal and social transaction needs. This is in line with the finding that mobile banking usage behavior is not only influenced by technological factors, but also by gender preferences for the convenience and efficiency of digital services, which in this context is relevant to measuring customer satisfaction with the Muamalat application.

Characteristics Based on Age

Table 3. Age

Age	Total	Percentage
< 20 Year	2	2%
21–30 Year	65	65%
31–40 Year	25	25%
41–50 Year	1	1%
>50 Year	-	-

Source: Processed Primary Data, 2025.

Based on Table 3, it can be seen that the majority of respondents in this study were in the 21–30 year age range, namely 65 people with a percentage of 65%. Furthermore, there were 25 respondents with a percentage of 25% who were in the 31–40 year age range, while only 2 respondents with a percentage of 2% were under 20 years old, and 1 respondent with a percentage of 1% was between 41–50 years old. There were no respondents over 50 years old. These findings indicate that users of the Muamalat DIN mobile banking service at Bank Muamalat KCP Wonosobo are dominated by the productive age group, especially the young adult generation. This age group tends to have a higher level of technology adaptation and a greater need for fast, secure, and easily accessible digital services. Therefore, their perceptions of trust, security, and quality of digital transaction services are very relevant in measuring the level of customer satisfaction with the Muamalat DIN application.

Characteristics Based on Length of Being a Customer

Table 4. Length of Being Customer

Length of Being Customer	Total	Percentage
< 1 Year	3	3%
1–3 Year	75	75 %
4–5 Year	15	15%
>5 Year	-	-

Source: Processed Primary Data, 2025

Based on Table 4, it can be seen that the majority of respondents in this study have been customers of Bank Muamalat KCP Wonosobo for 1–3 years, namely 75 people (75%). A total of 15 respondents, representing 15%, have been customers for 4–5 years, while only 3 respondents, representing 3%, were customers with a membership period of less than 1 year. No respondents had been customers for more than 5 years. These data indicate that the majority of Muamalat DIN application users are relatively new to intermediate customers in terms of length of subscription to banking services. This is relevant in the context of the study because levels of trust, perceived security, and assessments of digital service quality generally begin to form and be tested over this period. Thus, length of customer service can influence the level of satisfaction in using Muamalat DIN digital transaction services.

Descriptive Variables

Table 5. Likert Scale

Variabel	SA	A	N	D	SD	Total	Percentage
Satisfaction 1	28	65	0	0	0	93	93%
Satisfaction 2	23	70	0	0	0	93	93%
Satisfaction 3	24	69	0	0	0	93	93%
Trust 1	44	39	10	10	0	93	93%
Trust 2	43	40	10	10	0	93	93%
Trust 3	36	51	6	6	0	93	93%
Trust 4	30	52	11	11	0	93	93%
Trust 5	41	38	14	14	0	93	93%
Trust 6	41	51	11	11	0	93	93%
Security 1	47	44	2	2	0	93	93%
Security 2	43	48	2	2	0	93	93%
Security 3	32	59	2	2	0	93	93%
Quality 1	16	42	26	26	0	93	93%
Quality 2	15	42	27	27	0	93	93%
Quality 3	8	43	36	36	4	93	93%
Quality 4	8	35	38	38	6	93	93%
Quality 5	8	35	38	38	6	93	93%

source: processed primary data, 2025

Data Quality Testing**Validity Test**

Table 6. Validity Test Results

Variable	Range of Correlation	Significance	Description
Customer Satisfaction	0,606** - 0,904**	0,000	Valid
Trust	0,598** - 0,747**	0,000	Valid
Security	0,603** - 0,917**	0,000	Valid
Quality of Service	0,804**-0,889**	0,000	Valid

Source: Processed primary data, 2025

From the results of Table 6, it can be stated that the variables of trust, security, and service quality towards customer satisfaction are valid.

Reliability Test

Table 7. Reliability Test Results

Variable	Cronbach's Alpha (a)	Alpha limit (a)	Description
Customer Satisfaction	0,715	0,7	Reliabel
Trust	0,770	0,7	Reliabel
Security	0,722	0,7	Reliabel
Quality of Service	0,905	0,7	Reliabel

Source: Processed primary data, 2025

Overall, the reliability tests conducted in this study indicate that the variables of trust, security, and service quality in relation to customer satisfaction are reliable.

Uji Goodness Of Fit Models (F Statistical Test)

Table 8. Results of the Goodness of Fit Models Test (F Statistical Test)

ANOVA ^a						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	75,470	3	25,157	77,081	,000 ^b
	Residual	29,046	89	,326		
	Total	104,516	92			

a. Dependent Variable: Total Satisfaction

b. Predictors: (Constant), Total Quality, Total Security, Total Trust

Source: Processed primary data, 2025

From Table 8, the results of the F-test obtained an F significance level of 0.000 where the significance value is less than 0.05, and it is known that the calculated F value of 77.801 is greater than the F table of 2.70, so H_0 is rejected or H_a is accepted, meaning that the influence of digital transaction trust (X1), digital transaction security (X2), and digital transaction service quality (X3) on the service quality variable (Y) is already good or already meets the Good of Fit criteria.

Classical Assumption Test

Normality Test

The normality test aims to determine whether the analysis between independent and dependent variables is normally distributed or not. This test can be conducted using the Kolmogorov-Smirnov test. The results of the normality test can be seen in the table below:

Table 9. Results of the Normality Test with Kolmogorov Smirnov
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		93
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,56189169
Most Extreme Differences	Absolute	,089
	Positive	,089
	Negative	-,063
Test Statistic		,089
Asymp. Sig. (2-tailed)		,068 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Processed primary data, 2025

Based on Table 9, it can be seen that the results of the normality calculation using the one-sample Kolmogorov-Smirnov Test have a significance probability above the level of $\alpha = 0.05$, which is 0.068. This means that in the regression model there are residual value variables or disturbance variables that are normally distributed.

Multicollinearity Test

Table 10. Multicollinearity Test Results

Variable	Tolerance	VIF	Information
Trust	0,922	1,084	No Multicollinearity
Security	0,973	1,027	No Multicollinearity
Service Quality	0,941	1,063	No Multicollinearity

Source: Processed primary data, 2025

Based on table 10, it can be concluded that there is no multicollinearity between the independent variables in the regression model.

Heteroscedasticity Test

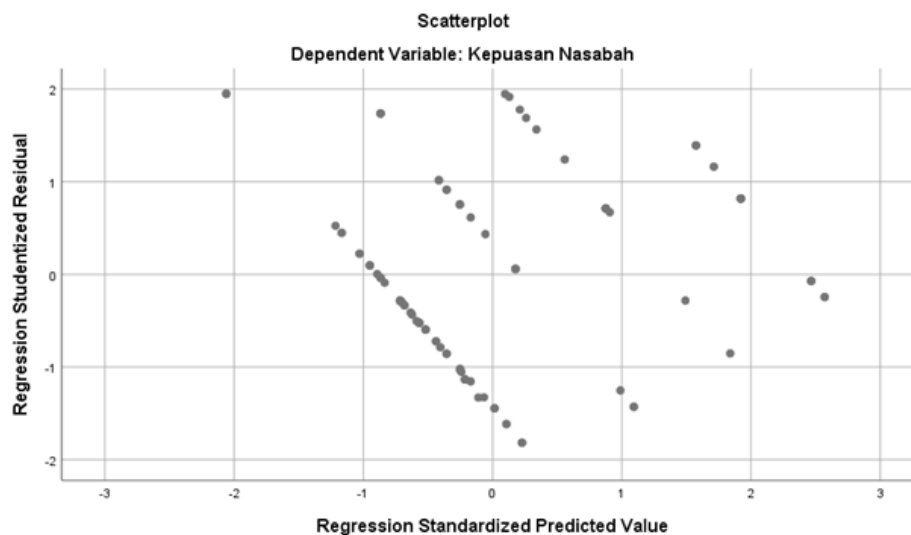


Figure 2 .Results of Testing Customer Satisfaction Factors

Source: Processed primary data, 2025

Based on figure 2 of the scatterplot graph, it can be seen that the points are scattered randomly and spread both above and below the number 0 (zero) on the Y-axis (Customer Satisfaction), so it can be concluded that the regression model used does not exhibit heteroscedasticity.

Hypothesis Testing

Multiple Linear Regression Analysis

Table 11. Results of Testing Customer Satisfaction Factors
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	15,151	,809		18,721	,000
Trust	-,316	,023	-,794	-13,653	,000
Security	,241	,047	,291	5,130	,000
Quality	,147	,016	,530	9,203	,000

a. Dependent Variable: Customer Satisfaction

Source: Processed primary data, 2025

Based on Table 11, the multiple linear regression equation can be obtained as follows:

$$Y = 15.151 - 0.316 \text{ trust} + 0.241 \text{ security} + 0.147 \text{ service quality} + e$$

Table 11 shows the following conclusion:

The Effect of Trust in Digital Transactions on Customer Satisfaction

Based on the data processing results in Table 4.11, it can be seen that the calculated t-value is -13.653. If this coefficient is tested by comparing the calculated t with the table t ($\alpha = 5\% = 0.05$, $df = 93-3 = 90$), it is found that the calculated t of -13.653 > table t (1.987), which means H0 is rejected and H1 is accepted, and the calculated t-value is negative. This means that the trust variable has a negative effect on customer satisfaction.

The Effect of Digital Transaction Security on Customer Satisfaction

Based on the data processing results in Table 4.11, it can be seen that the calculated t value is 5.130. If this coefficient is tested by comparing the calculated t with the table t ($\alpha = 5\% = 0.05$, $df = 93-3 = 90$), it is found that the calculated t 5.130 > table t (1.987), which means H0 is rejected and H2 is accepted, and the calculated t value is positive. This means that the security variable has a positive effect on customer satisfaction.

The Effect of Digital Transaction Service Quality on Customer Satisfaction

Based on the data processing results in Table 4.11, it can be seen that the calculated t-value is 9.203. If this coefficient is tested by comparing the calculated t with the table t ($\alpha = 5\% = 0.05$, $df = 93-3 = 90$), it is found that the calculated t 9.203 > table t (1.987), which means H0 is rejected and H3 is accepted, and the calculated t-value is positive. This means that the service quality variable has a positive effect on customer satisfaction.

Coefficient of Determination

Tabel 12. Coefficient of Determination Test (Adjusted R Square)
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,850 ^a	,722	,713	,571

a. Predictors: (Constant), trust, security, and service quality

b. Dependent Variable: Customer Satisfaction

Sumber: Data primer diolah, 2025

From table 12, it can be seen that the Adjusted R Square result is 0.713. This indicates that the customer satisfaction variable (Y) can be influenced by the trust variable (X1), security (X2), and service quality (X3) by 71.3%, the remaining 28.7% is influenced by other variables.

DISCUSSION

The Effect Trust in Digital Transactions on Customer Satisfaction

Based on the test results that have been conducted, it was found that the trust variable has a negative effect on customer satisfaction. These results indicate that the higher the level of customer trust in the institution, the level of satisfaction felt tends to decrease. These findings are not in line with the research conducted by (Delvi & Musfiroh, 2021), (Tyanisa & Hasanah, 2022), and (Nugraheni et al., 2022) which stated that trust has a positive effect on customer satisfaction. Nevertheless, the results of this study can be explained through the Expectation-Disconfirmation Theory proposed by Oliver (1980).

According to the Expectation-Disconfirmation Theory, the level of consumer satisfaction is influenced by the comparison between expectations and the actual performance of a product or service. If the performance received by consumers is lower than the previously formed expectations, negative disconfirmation occurs, which impacts a decrease in satisfaction.

Conversely, if the perceived performance exceeds expectations, positive disconfirmation occurs, which increases consumer satisfaction.

In the context of this research, a high level of trust in Islamic banking digital transaction services can generate high expectations regarding system security, technological reliability, ease of access, and transparency in every transaction process. However, when digital services do not meet expectations, such as system disruptions, transaction delays, or concerns about data security, consumers tend to become disappointed, which in turn leads to a decrease in consumer satisfaction. In other words, consumer trust in digital transaction services increases without being matched by consistent system performance and service.

The results of the statistical test show that the calculated t-value is greater than the table t-value, which means that the digital transaction trust variable has a negative effect on customer satisfaction. This indicates that the higher the level of customer trust in digital transaction systems, the level of satisfaction experienced actually decreases. Customers who have high trust in financial institutions' digital services, such as mobile banking applications or online transaction systems, tend to have high expectations regarding the speed, security, and reliability of these systems. However, if the performance of the digital system does not run as expected, for example frequent disruptions (errors), process delays, or suboptimal responses, then the disappointment experienced by customers will increase and impact the decrease in satisfaction.

Thus, it can be concluded that excessive trust without being balanced by stable, secure, and reliable digital service performance can lead to customer dissatisfaction. Therefore, financial institutions need to manage customer trust proportionally through improving the reliability of digital systems, monitoring service quality, and providing clear and transparent information so that customer trust can be balanced with an optimal level of satisfaction.

The Effect of Digital Transaction Security on Customer Satisfaction

Based on the test results that have been conducted, it was found that the security variable has a positive effect on customer satisfaction. This finding is reinforced by previous research conducted by (Meysa Putri, 2024) which stated that security has a positive effect on customer satisfaction. The results are also in line with studies conducted by (Amalia & Hastriana, 2022) and (Heldin Anugerah Lase, Nalom Siagian, 2024) which each indicate that the higher the level of security in transactions, the higher the level of satisfaction experienced by customers.

According to (Anafiah Rumuar, 2024), trust is an individual's belief in another party within a social relationship based on the assumption that the trusted party will fulfill their responsibilities according to expectations. (Dina Nudia Ahsanah et al., 2024) explains that trust is the belief that one party in a relationship will fulfill all obligations that have been agreed upon in the context of a partnership involving two or more parties.

Based on the test results on the effect of digital transaction security on customer satisfaction, the calculated t-value is greater than the t-table value. Thus, it can be concluded that digital transaction security has a positive effect on customer satisfaction. This means that the higher the level of security perceived by customers when conducting digital transactions, the higher the level of satisfaction with financial institution services. This indicates that security guarantees such as protection of personal data, reliable authentication systems, and minimal risk of fraud and information leaks can provide a sense of safety, comfort, and trust for customers in transactions.

The Effect of Digital Transaction Service Quality on Customer Satisfaction

Based on the test results that have been conducted, it was found that the service quality variable has a positive effect on customer satisfaction. This finding is reinforced by previous research conducted by (Delvi & Musfiroh, 2021) which stated that service quality has a positive effect on customer satisfaction. The results are also in line with research conducted by (Dina Nudia Ahsanah et al., 2024), (Meysa Putri, 2024), (Hariansyah et al., 2020), (Wiyaldo, Harvis Aravik, 2024),

(Heldin Anugerah Lase, Nalom Siagian, 2024), and (Jubaidi, Darmawan Setiawan, Bintang Firdaus, Beinda Desita Zalasias Fitri, 2024), which each show that service quality has a positive effect on customer satisfaction.

According to (Dina Nudia Ahsanah et al., 2024), service quality is the process of fulfilling customer expectations based on agreed service standards. After receiving the service, customers will evaluate the conformity between the service received and their initial expectations. This evaluation becomes the basis for assessing the quality of the service provided. If the service provided meets or even exceeds customer expectations, it will create persuasive satisfaction, which in turn can encourage customers to make repeat purchases and increase loyalty to the institution in the long term.

Furthermore, (Meysa Putri, 2024) explains that the quality of digital transaction services is determined by comparing the services actually experienced by customers with their initial expectations of those services. In the context of mobile banking services, a service can be categorized as high-quality if the application system is able to provide an easy, fast, secure transaction experience that meets user expectations. If the reality experienced by customers exceeds their expectations, for example, smooth transfer processes, accurate balance information, and all digital features functioning optimally, then customers will feel satisfied. Conversely, if the service experiences issues such as system disturbances, slow processes, or inaccurate information, the service quality is considered low and has the potential to cause customer dissatisfaction.

Based on the results of testing the effect of digital transaction quality on customer satisfaction, the calculated t-value was found to be greater than the t-table value. Thus, it can be concluded that digital transaction quality has a positive effect on customer satisfaction. This means that the better the quality of digital transaction services provided by financial institutions, the higher the level of satisfaction experienced by customers. This indicates that customers assess service quality based on aspects of convenience, speed, accuracy, and system reliability in facilitating digital transactions. Optimal service quality can create a comfortable, efficient, and trustworthy transaction experience, thereby fostering satisfaction and increasing customer trust in financial institutions.

CONCLUSION

1. The Effect of Trust in Digital Transactions on Customer Satisfaction

Trust in digital transactions has a negative effect on customer satisfaction. This indicates that the higher the level of customer trust in digital transaction systems, the more the perceived satisfaction actually decreases. Customers who have high trust in financial institutions' digital services, such as mobile banking applications or online transaction systems, tend to have high expectations regarding the speed, security, and reliability of these systems. However, if the performance of the digital system does not meet expectations, for example if there are frequent errors, process delays, or suboptimal responses, the disappointment experienced by customers will increase, impacting decreased satisfaction. Thus, it can be concluded that excessive trust without being balanced by stable, secure, and expected digital service performance can lead to customer dissatisfaction.

2. The Effect of Digital Transaction security on Customer Satisfaction

Digital transaction security has a positive effect on customer satisfaction. This means that the higher the level of security felt by customers in carrying out digital transactions, the higher the level of satisfaction with the financial institution's services.

3. The Effect of Digital Transaction Service Quality on Customer Satisfaction

The quality of digital transactions has a positive impact on customer satisfaction. This means that the better the quality of digital transaction services provided by financial institutions, the higher the level of satisfaction experienced by customers. This indicates that customers assess service quality based on aspects of convenience, speed, accuracy, and reliability of the system

in facilitating digital transactions. Optimal service quality can create a comfortable, efficient, and trustworthy transaction experience, thereby fostering satisfaction and increasing customers' trust in financial institutions.

Suggestion

1. Improving understanding and vigilance in digital transactions. Customers are advised to better understand the systems and features of digital transactions they use, including how to protect personal data, recognize official bank websites and applications, and avoid suspicious links or messages that may pose fraud risks. By increasing vigilance and digital literacy, customers can conduct transactions safely and comfortably, and avoid losses due to negligence or cyber attacks.

2. Managing expectations and providing constructive feedback.

Based on research results, excessive trust in digital systems without being balanced by realistic understanding can lead to dissatisfaction when disruptions occur. Therefore, customers are expected to manage their expectations by understanding that digital systems still have technical limitations. In addition, customers are expected to actively provide feedback or complaints through official channels so that the issues they experience can be promptly addressed and become the basis for service improvements in the future. Thus, it is hoped that customers can actively play a role in maintaining security, enhancing convenience, and supporting the improvement of digital transaction service quality through conscious, wise, and participative behavior.

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