Analysis Level of User Satisfaction with the Neobank Application in Daerah Khusus Jakarta

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Abstract

This study aims to determine the satisfaction of Neobank application users in Daerah Khusus Jakarta and their intention to continue using it in the future. This research uses a quantitative approach with a cross-sectional survey design method. The cross-sectional survey design was used in this study to collect data on the level of satisfaction of Neobank application users in Daerah Khusus Jakarta. The population in this study includes individuals who are or have used the Neobank application. In this study, the sample was taken using purposive sampling and distributing questionnaires online via Google Form. The sample used in this study was 120 people. The sample criteria in this study consisted of individuals who live in the Daerah Khusus Jakarta area, over 18 years of age and users of the Neobank application or have used the Neobank application. This study uses validity and reliability tests as research instrument tests. This study uses four data analysis techniques, namely t-value and mean test used to process data. The results of this study indicate that there are four indicators to determine the level of satisfaction of Neobank application users in DKI Jakarta. The four indicators include ease of use and satisfaction, system information and arrangement, usefulness, and intention to use. The results of this study prove that ease of use and satisfaction have a major effect on user satisfaction in using the Neobank application. This research is expected to be used by companies as a basis for conducting Neobank user satisfaction surveys and improving or providing satisfaction for users.

Keyword: User Satisfaction; Digital Bank; Neobank; Application; Daerah Khusus Jakarta

1. Introduction

Along with the development of this modern era, the needs of society are increasing (Oktavian & Aminuddin, 2022). People really need the role of financial institutions because they help allocate capital from surplus of funds to lack of funds (Sulistiono & Boediningsih, 2024). Putra et al. (2023) stated that financial institutions in the financial world function as institutions that provide financial services to their customers and in general these institutions are regulated by financial regulations from the government. The financial institution used to save money is a bank.

Sukarno (2023) stated that according to KBBI, customers are people who usually do business with banks or become (financial) bank customers. Banking financial performance comes from customers, so the key to success in the banking world is to build and maintain relationships with customers. Banks become stronger in the face of competition with other banks if the bank has loyal customers. In a competitive environment, every bank is competing to improve its service system to meet all customer needs (Regina, 2020). The banking sector in Indonesia has taken advantage of virtual services by introducing new innovations, namely digital banks (Izzuddin & Ilahiyyah, 2022).

Digital banks have proven to be able to compete with conventional banks. Judging from the projection of people who have digital accounts in a year has increased significantly. Reporting from Databoks.katadata.co.id, according to Jayani (2021) as many as 25% of adults in Indonesia have a digital bank account by 2021, this is equivalent to 47,722,913 people. Then, in 2022 the use of digital banks is expected to reach 31% or the equivalent of 59,969,877 people. Quoted from Flip.id, according to Akbar (2023) there are several digital bank applications that have successfully captured the market, namely Bank Jago, Seabank, Neobank, Blu by BCA, Jenius, and so on. One of them is Neobank.

PT Bank Neo Commerce Tbk or referred to as Neobank is an innovative digital banking service that emphasizes the convenience of various banking transactions in one hand. Neobank's vision is to be more than a bank, which means the way banking works by creating a service system that is based on the needs and desires of customers. Supported by technological advances, they provide digital-based inclusive financial services that benefit everyone. Then, the mission of Neobank, among others, jointly presents the Neo Experience in banking and brings financial well-being to customers. Then, the Neobank application was released through the Google Play Store and App Store which offers several transaction services, such as VA transfers, e-wallet top ups, deposits, loans, neo gold, and others.

Bank Neo Commerce was previously known as Bank Yudha Bhakti which was established in accordance with the principle approval from the Minister of Finance on August 14, 1989 and began operations on January 9, 1990. After more than 30 years serving the public with conventional banking products, precisely in 2019, PT Bank Yudha Bhakti collaborated with PT Akulaku Silvrr Indonesia (Akulaku), as one of the shareholders to transform into a bank with digital services. In 2020, Bank Yudha Bhakti officially changed its name to Bank Neo Commerce or BNC with a vision of banking, above and beyond.

2. Literature Review
2.1 User Satisfaction

According to Sujatmiko dan Prismana (2022), user satisfaction is an important factor for the development and sustainability of a company because from user satisfaction it will get customer loyalty which is certainly expected by every company. Users feel satisfaction when they try a product or service and find that its performance or results match their expectations (Putra et al., 2023). Sharabati et al. (2022) stated that social interactions in various apps can result in user satisfaction, which is considered one of the most powerful and significant relationship outcomes. Increasing user satisfaction is important for apps as it influences positive relationships that will encourage word-of-mouth feedback indicating how satisfied users are with the platform. User satisfaction is not only related to the overall quality of the product or service, but also to how each feature of the product or service meets the needs and wants of the user. Users tend to choose products or services that offer added value through features that are innovative, easy to use or meet their needs better than the competition (Yang & Deng, 2023).

2.2 Dimensions of User Satisfaction

According to Alanzi (2022) stated in his research that there are several dimensions of user satisfaction with the mHealth application, including:

1. Ease of Use and Satisfaction
   User confidence in the use of an application can be done easily and understood.
2. System Information and Arrangement
   User trust in the information and system settings in the application.
3. Usefulness
   The extent to which mHealth app users believe in the usefulness and benefits that will improve their performance.
4. Intention to Use
   The user's desire or intention to use an application.

3. Material and Method
3.1 Design Study

This study used a quantitative approach with a cross-sectional survey method. The cross-sectional survey method in this study collected data through a questionnaire tool and distributed it online to all active users of the Neobank application in DKI Jakarta using the Google Form feature. Researchers chose Google Form as a medium for filling out questionnaires because it can make it easier to distribute questionnaires to research subjects. In addition, distributing questionnaires online is more effective because it is easy, saves time and costs.

3.2 Data Analysis
3.2.1 Validity Test

According to Rosita et al. (2021), validity testing is a measuring tool used to determine and test the accuracy in measuring what is measured by researchers. According to Ghozali, validity testing is used to measure whether or not a questionnaire is valid in research. A

questionnaire is said to be valid if the statements in the questionnaire are able to express something that will be measured by the researcher (Maryana & Permatasari, 2021). In measuring the validity test, researchers use a correlation formula known as the Pearson Product Moment formula. A statement item can be declared valid if the r count value> r table with a significance value of 5% (Sholihah & Abdullah, 2023). The validity test was carried out with the help of the SPSS software program version 26.

3.2.2 Reliability Test

Reliability testing is a method to assess the consistency and reliability of a measuring instrument. The measuring instrument is in the form of a test, questionnaire and so on. Therefore, the reliability test ensures that the measurement results do not change significantly even though they are carried out repeatedly on the same object (Slamet & Wahyuningsih, 2022). According to Dewi and Sudaryanto, the reliability test is used to determine whether the questionnaire used in collecting research data can be declared reliable or not (Israel et al., 2023). The reliability test was carried out using SPSS (Statistical Product and Service Solution) version 26 to determine the Cronbach's Alpha value. If the Alpha value is > 0.6 then it is declared reliable.

3.2.3 Mean Test

In this study, the mean test is applied to calculate and analyze the average value of various observed variables. The process of calculating the mean involves adding up all individual data in a group, then dividing it by the number of individuals in the group.

3.2.4 T Test

In this study, a t-test was conducted to identify whether there were significant differences in the Neobank application between participant groups regarding ease of use and satisfaction, system information and settings, system usability and intention to use (Alanzi, 2022). According to Sutton in (Putri et al., 2023) there are three types of T-tests, namely Independent Sample T Test, Dependent Sample T Test, and One Sample T Test. This study uses the Independent Sample T Test to test the difference in mean values of two unrelated sample groups. The Independent Sample T Test can be One-Tailed and Two-Tailed. One-Tailed is used when it has a certain direction in its hypothesis, while Two-Tailed is used only to see whether there is a significant difference or not. The t-test has a significance level of $\alpha = 0.05$ (5%) (Ramadhan & Tamba, 2022).

4. Result
4.1 Validity Test Results

Based on the explanation above, where each questionnaire must be tested for validity to determine whether each statement item is valid or not. Validity testing was carried out on 120 respondents using Pearson Product Moment through the SPSS version 26 program to calculate validity. Each statement in the questionnaire is said to be valid if r count > r table. Then the number of df can use the formula df = n-2, so that the results are found df = 120 - 2 = 118 with a significance of 5% (0.05) so that r table 0.1793 is obtained.

Table 4.1 Validity Test

Dimensions	Statement	N	R count	R table	Information
Users Perceptions of Ease of Use and Satisfaction	Item 1	120	0.558	0.1793	Valid
	Item 2	120	0.616	0.1793	Valid
	Item 3	120	0.535	0.1793	Valid
	Item 4	120	0.520	0.1793	Valid
	Item 5	120	0.625	0.1793	Valid
	Item 6	120	0.610	0.1793	Valid
Users Perceptions of System Information and Arrangement	Item 1	120	0.546	0.1793	Valid
	Item 2	120	0.738	0.1793	Valid
	Item 3	120	0.556	0.1793	Valid
	Item 4	120	0.701	0.1793	Valid
	Item 5	120	0.577	0.1793	Valid
	Item 6	120	0.741	0.1793	Valid
Users Perceptions of Usefulness	Item 1	120	0.740	0.1793	Valid
	Item 2	120	0.614	0.1793	Valid
	Item 3	120	0.564	0.1793	Valid
	Item 4	120	0.577	0.1793	Valid
	Item 5	120	0.706	0.1793	Valid
Users Perceptions of Intention to Use	Item 1	120	0.868	0.1793	Valid
	Item 2	120	0.669	0.1793	Valid
	Item 3	120	0.878	0.1793	Valid

Source: Data processed by researchers (2024)

After conducting validity testing using SPSS version 26 software, it is proven that all calculated r values always exceed the 5% significance level, with an r table value of 0.1793. Table 4.1 shows that each item, such as users' perceptions of ease of use and satisfaction, users' perceptions of system information and arrangement, users' perceptions of usefulness, and users' perceptions of intention to use, has met the requirements for use in research or the data is considered valid.

4.2 Reliability Test Results

The calculation of reliability in this study by calculating the Cronbach's Alpha coefficient with the SPSS version 26 program. It is said to be reliable if the alpha value is greater than 0.60, and vice versa if the alpha value is less than 0.60 it is considered unreliable. The results of the reliability test in this study are listed in Table 4.2.

Table 4.2 Reliability Test

Dimensions	N	Alpha Value	Condition	Information
Users Perceptions of Ease of Use and Satisfaction	120	0.682	> 0.60	Reliabel
Users Perceptions of System Information and Arrangement	120	0.719	> 0.60	Reliabel
Users Perceptions of Usefulness	120	0.643	> 0.60	Reliabel
Users Perceptions of Intention to Use	120	0.731	> 0.60	Reliabel

Source: Data processed by researchers (2024)

The results of Table 4.2 show that the Cronbach's Alpha value of each dimension exceeds 0.60. Cronbach's Alpha for the dimensions of users' perceptions of ease of use and satisfaction is 0.682, for the dimensions of users' perceptions of system information and arrangement is 0.719, for the dimensions of users' perceptions of usefulness is 0.643, and for the dimensions of users' perceptions of intention to use is 0.731, which indicates that each item in the questionnaire is considered reliable. Thus, the questionnaire can be considered for further analysis.

4.3 Mean Test Results
4.3.1 Users Perceptions of Ease of Use and Satisfaction

Table 4.3 Mean Test Dimensions of
Users Perceptions of Ease of Use and Satisfaction

No	Statements	Average
1.	I find the Neobank app easy to use	2.98
2.	It was easy for me to learn to use the Neobank app	2.92
3.	I really like the User Interface (UI) on the Neobank application	2.50
4.	I think the information in the Neobank application is well organized, so I can easily find the information I need	2.86
5.	I feel comfortable using the Neobank app (User Friendly)	2.87
6.	Overall, I am satisfied with the service of Neobank app	2.90
	Total Average	**2.84**

Source: Data processed by researchers (2024)

In this table related to the dimension of users perceptions of ease of use and satisfaction in the Neobank application, items included in the Satisfied category (2.51-3.25) (Ramadanti et al., 2023), namely "the application is easy to use" obtained an average value of 2.98, the item "easy to learn to use the application" obtained an average value of 2.92, the item "information in the application is well organized" obtained an average value of 2.86, the item "comfortable using the application" obtained an average value of 2.87, and the item "satisfied with application services" obtained an average value of 2.90. However, those in the Unsatisfied category (1.76-2.50) (Ramadanti et al., 2023), namely the item "user interface on the application" obtained an average value of 2.50.

It can be concluded that the dimension of users perceptions of ease of use and satisfaction obtained a total average of 2.84 which is included in the Satisfied category (2.51-3.25). This means that users are satisfied with the ease of use in using the Neobank application. In addition, users are satisfied with the information contained in the Neobank application is well organized.

4.3.2 Users Perceptions of System Information and Arrangement

Table 4.4 Mean Test Dimensions of Users Perceptions of System Information and Arrangement

No	Statements	Averange
1.	Whenever the app has a BUG, the Neobank app is able to restore it quickly	2.76
2.	Neobank app provides an acceptable way to get transaction services	2.88
3.	The Neobank app always provides information to inform me about the progress of my actions	2.47
4.	Navigation on Neobank app is consistent when switching screens (other apps)	2.80
5.	The display of the Neobank application allows me to use the use of promo codes offered by the application	2.84
6.	The Neobank app has the functionality I expect	2.85
	Total Averange	**2.77**

Source: Data processed by researchers (2024)

In this table related to the dimension of users perceptions of system information and arrangement in the Neobank application, items that are in the Satisfied category (2.51-3.25) (Ramadanti et al, 2023), namely the item "every time the application experiences problems, it can recover quickly" obtained an average value of 2.76, the item "provides an acceptable way to get services in the application" obtained an average value of 2.88, the item "application navigation is consistent when switching screens to other applications" obtained an average value of 2.80, the item "promo code usage" obtained an average value of 2.84, and the item "has the expected function" obtained an average value of 2.85. However, those in the Unsatisfied category (1.76-2.50) (Ramadanti et al., 2023), namely the item "the application always provides information about the progress of actions" obtained an average value of 2.47.

It can be concluded that the dimension of users perceptions of system information and arrangement obtained a total average of 2.77 which is included in the Satisfied category (2.51-3.25). This means that users are satisfied with applications that provide ways to get transaction services, consistent navigation, and the use of promo codes offered by the Neobank application.

4.3.3 Users Perceptions of Usefulness

Table 4.5 Mean Test Dimensions of Users Perceptions of Usefulness

No	Statements	Averange
1.	Neobank application will be useful for me in making transactions	3.00
2.	Neobank application helps me to facilitate all transaction services effectively	2.82
3.	Neobank app helps me to communicate with customer service	2.45
4.	I feel confident that any action I take is in accordance with the information provided in the Neobank application	2.91
5.	I feel safe when saving money in the Neobank app	2.79
	Total Averange	**2.79**

Source: Data processed by researchers (2024)

In this table related to the dimension of users perceptions of usefulness in the Neobank application, items included in the Satisfied category (2.51-3.25) (Ramadanti et al., 2023), namely the item "the application is useful in transactions" obtained an average value of 3.00, the item "the application helps facilitate all transaction services effectively" obtained an average value of 2.82, the item "any action taken is in accordance with the information stated in the application" obtained an average value of 2.91, and the item "safe when saving money in the application" obtained an average value of 2.79. However, those in the Unsatisfied category (1.76-2.50) (Ramadanti et al., 2023), namely the item "communicating with customer service" obtained an average value of 2.45.

It can be concluded that the dimension of users perception of usefulness obtained a total average of 2.79 which is included in the Satisfied category (2.51-3.25). This means that users are satisfied because the Neobank application helps facilitate all transaction services effectively. In addition, the Neobank application is also useful for users in making transactions.

4.3.4 Users Perceptions of Intention to Use

Table 4.6 Mean Test Dimensions of Users Perceptions of Intention to Use

No	Statements	Averange
1.	I will keep using the Neobank app even if I find a similar one	2.83
2.	I would recommend the Neobank app to others	2.94
3.	I will often transact through the Neobank application	2.81
	Total Averange	**2.86**

Source: Data processed by researchers (2024)

In this table related to the dimension of users perceptions of intention to use the Neobank application, items that are included in the Satisfied category (2.51-3.25) (Ramadanti et al., 2023), namely the item "keep using the Neobank application even if you find a similar application" obtains an average value of 2.83, the item "recommendations to others" obtains an average value of 2.94, and the item "will often transact through the Neobank application" obtains an average value of 2.81.

It can be concluded that the dimension of users perceptions of intention to use obtained a total average of 2.86 which is included in the Satisfied category (3.41-4.20). This means that users are satisfied with the Neobank application service which makes users continue to use the Neobank application even though they find similar applications.

4.4 T Test Results
4.4.1 Users Perceptions of Ease of Use and Satisfaction

Table 4.7 T Test Dimensions of
Users Perceptions of Ease of Use and Satisfaction

Groups	Statements	N	df	T-value	P-value
Gender	Male	44	118	-0.050	0.960
	Female	76			
Age	18-25 years	69	118	1.793	0.076
	26-35 years	51			
Education	High School/Equivalent	32	118	-1.025	0.307
	Diploma/Bachelor's/Academic	88			
Jobs	Student	51	118	0.827	0.410
	Employees	69			

Source: Data processed by researchers (2024)

This study uses the Independent Sample T Test to determine the average difference from each different sample group. In the ease of use and satisfaction dimension, there are several groups, such as gender, age, education and occupation with a P-value <0.05. The data of this study shows that gender, education, and occupation found no significant differences between the available answers, because the P-value is more than 0.05. However, there is a significant difference between the age group of 18-25 years old and 26-35 years old which has a P-value of 0.076.

4.4.2 Users Perceptions of System Information and Arrangement

Table 4.8 T Test Dimensions of
Users Perceptions of System Information and Arrangement

Groups	Statements	N	df	T-value	P-value
Gender	Male	44	118	0.023	0.982
	Female	76			
Age	18-25 years	69	118	0.973	0.332
	26-35 years	51			
Education	High School/Equivalent	32	118	-1.738	0.085
	Diploma/Bachelor's/Academic	88			
Jobs	Student	51	118	1.216	0.226
	Employees	69			

Source: Data processed by researchers (2024)

This study uses the Independent Sample T Test to determine the average difference from each different sample group. In the dimension of system information and arrangement, there are several groups, such as gender, age, education and occupation with a P-value <0.05. The data of this study shows that gender, age, and occupation found no significant differences between the available answers, because the P-value is more than 0.05. However, there was a significant difference between the high school education and diploma/graduate education groups with a P-value of 0.085.

4.4.3 Users Perceptions of Usefulness

Table 4.9 T Test Dimensions of Users Perceptions of Usefulness

Groups	Statements	N	df	T-value	P-value
Gender	Male	44	118	-0.213	0.832
	Female	76			
Age	18-25 years	69	118	-0.279	0.781
	26-35 years	51			
Education	High School/Equivalent	32	118	-0.373	0.710
	Diploma/Bachelor's/Academic	88			
Jobs	Student	51	118	-0.181	0.856
	Employees	69			

Source: Data processed by researchers (2024)

This study uses the Independent Sample T Test to determine the average difference from each different sample group. In the usefulness dimension, there are several groups, such as gender, age, education and occupation with a P-value <0.05. This research data shows that all types of groups (gender, age, education, occupation) found no significant differences between the answers available, because the P-value is more than 0.05.

4.4.4 Users Perceptions of Intention to Use

Table 4.10 T Test Dimensions of
Users Perceptions of Intention to Use

Groups	Statements	N	df	T-value	P-value
Gender	Male	44	118	-0.698	0.486
	Female	76			
Age	18-25 years	69	118	1.022	0.309
	26-35 years	51			
Education	High School/Equivalent	32	118	-2.148	0.034
	Diploma/Bachelor's/Academic	88			
Jobs	Student	51	118	2.104	0.037
	Employees	69			

Source: Data processed by researchers (2024)

This study uses the Independent Sample T Test to determine the average difference from each different sample group. In the intention to use dimension, there are several groups, such as gender, age, education and occupation with a P-value <0.05. The data of this study shows that gender and age found no significant difference between the answers available,

because the P-value is more than 0.05. However, there was a significant difference between the high school/equivalent education and diploma/graduate education groups with a P-value of 0.034. There was also a significant difference between the student and employee groups with a P-value of 0.037.

5. Conclusion, Implication, and Recommendation
5.1 Conclusion
1. **Users Perceptions of Ease of Use and Satisfaction**

    User confidence in the use of an application is easy and understandable. The conclusion that can be drawn from this dimension, namely getting a total average of 2.84 which is included in the Satisfied category (2.51-3.25). These results indicate that users are satisfied with the ease of use in the Neobank application, the information in the Neobank application is well organized, users feel comfortable using the Neobank application, and are satisfied with the Neobank application service.

2. **Users Perceptions of System Information and Arrangement**

    User perception of system information and settings refers to how users understand the information and settings provided by an application. The conclusion that can be drawn from this dimension, namely getting a total average of 2.77 which is included in the Satisfied category (2.51-3.25). These results indicate that users are satisfied with the Neobank application which provides ways to get transaction services, use promo codes offered by the Neobank application, has the expected functions, and consistent navigation.

3. **Users Perceptions of Usefulness**

    The extent to which application users believe in the usefulness and benefits that will improve their performance. The conclusion that can be drawn from this dimension, namely getting a total average of 2.79 which is included in the Satisfied category (2.51-3.25). These results indicate that users are satisfied with the Neobank application which helps facilitate all transaction services, users feel safe when saving money in the application, and the Neobank application will be useful for transactions.

4. **Users Perceptions of Intention to Use**

    User intention to use an application. The conclusion that can be drawn from this dimension, namely getting a total average of 2.86 which is included in the Satisfied category (2.51-3.25). These results indicate that users are satisfied with the transaction services offered by the Neobank application so that users continue to use the Neobank application even though they find similar applications.

5.2 Implication
1. **Theoretical Implications**

    This study shows that the dimensions of ease of use and satisfaction, system information and arrangement, usefulness, and intention to use proposed by Alanzi (2022), are proven to have strong relevance in influencing application user satisfaction. The results of this study can serve as a basis for further research in the future, and provide an opportunity to better understand the dimensions that affect application user satisfaction.

2. **Practical Implications**

   a. The ease of use and satisfaction dimension on the indicator "like the user interface on the application" gets the number of percentage of answers agreeing and strongly agreeing lower than the percentage of answers strongly disagreeing and disagreeing which obtained 48.3%. This shows that there is dissatisfaction with the user interface in the Neobank application. Therefore, it needs to be improved in order to increase effectiveness when using the Neobank application, such as using typography that is easy to read, then use controls that are easy to use, and use a neat and consistent layout.

   b. The dimensions of the system information and arrangement on the indicator "Neobank application always provides information to inform about the progress of actions" get the number of percentages of answers agreeing and strongly agreeing lower than the percentage of answers strongly disagreeing and disagreeing which obtained 46.7%. This shows that there is dissatisfaction with the information in the Neobank application. Therefore, it needs to be improved in order to increase effectiveness when using the Neobank application, such as always providing notifications to users regarding transaction activities carried out by users.

5.3 Recommendation

   a. It is hoped that future research can utilize the potential of other social media in finding research respondents.

   b. It is hoped that future research can involve samples from the population in JABODETABEK so that the findings may represent the entire population in the region.

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