

THE EFFECT OF CONVENIENCE, TRUST, SERVICE QUALITY, AND APPLICATION FEATURES ON CUSTOMER SATISFACTION AMONG GENERATION Z USERS OF LIVIN' BY MANDIRI IN SEMARANG CITY

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Abstract: This study aims to analyze the simultaneous and partial effects of convenience, trust, service quality, and application features on customer satisfaction among Generation Z users of Livin' by Mandiri in Semarang City. In today's modern era, mobile banking services have become an essential offering by banks to facilitate customers in conducting transactions. Data was collected through a questionnaire method from 100 respondents who are users of Livin' by Mandiri among Generation Z in Semarang City. The data analysis model uses the Multiple Linear Regression Analysis Model. Meanwhile, the data analysis techniques used the f test, t test, and Coefficient of Determination (R^2) test. The results indicate that convenience and trust partially have a significant impact, while service quality and app features partially do not have a significant impact on customer satisfaction among Generation Z users of Livin' by Mandiri in Semarang City. Simultaneously, convenience, trust, service quality, and app features have a significant impact on customer satisfaction among Generation Z users of Livin' by Mandiri in Semarang City.

Keywords: Convenience, Trust, Service Quality, Application Features, Customer Satisfaction

INTRODUCTION

The current era of globalization has affected people's lives at large. Information technology is developing very rapidly, including in the banking industry. With the advancement of existing technology, banks began using the internet to facilitate transactions with customers (Shafira et al., 2023). The rapid advancement of digitalization technology affects communication, media, informatics, and the growth of global data infrastructure changes the patterns and methods of business activities carried out in industry, trade, government, and socio-politics as well as banking. Banking has a function as an intermediary institution that can encourage economic growth, income, and financial system stability.

Mobile banking is a banking service application that provides online transaction service facilities using smartphones and cellular data as a network. Based on data from Bank Indonesia (BI), transactions conducted through mobile banking continue to increase every year. The features offered by mobile banking, such as interbank transfers, bill payments, credit purchases, and investments, allow users to conduct various financial transactions independently and quickly without having to visit a bank branch. Mobile banking provides easy access that is not limited by time and place. Users can perform transactions anytime and anywhere using only a smartphone.

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The rapid growth of digital banking services in Indonesia is greatly influenced by the large population of Generation Z, which is currently the largest generation in Indonesia. Born between the mid-1990s and early 2010s, Generation Z grew up amidst rapid technological development and is familiar with digital devices and the internet. With characteristics that tend to prioritize speed, efficiency, and convenience, Generation Z plays an important role in shaping digital economic trends in Indonesia. Not only are they consumers, but they are also key drivers in the adoption of new technologies including mobile banking.

Customer satisfaction for using mobile banking is one of the important components in the development of technology in the banking sector. In today's digital era, where people increasingly rely on technology to fulfill financial needs. Customer satisfaction is an important indicator to assess the success of a banking service. Service quality plays an important role in determining customer satisfaction. Responsive and effective customer service can improve the overall user experience. With good service, it will cause a sense of satisfaction to customers.

This research uses PT Bank Mandiri (Persero) Tbk as its object. PT Bank Mandiri (Persero) Tbk is an Indonesian state-owned enterprise engaged in banking. Bank Mandiri has an important role in the national banking system and the Indonesian economy. It was established in 1998 as a result of the merger of four government banks that previously operated separately, namely Bank Bumi Daya, Bank Dagang Negara, Bank Exim and Bapindo.

Livin' by Mandiri is a digital banking application from Bank Mandiri that provides various banking and financial services in one platform. Designed to provide convenience and comfort for customers in conducting various banking transactions and fulfilling financial needs digitally.

In its operational activities, Bank Mandiri is inseparable from complaints submitted by customers. The existence of customer complaints indicates that there are certain aspects of the customer experience that do not meet expectations. Frequent complaints are technically related, such as difficulties in accessing the application, slow transaction processes, login difficulties and some customers complain of errors when making transactions, especially when there is a high increase in transaction volume.

METHOD

This research is a quantitative applied causal study that uses questionnaires distributed to respondents. The questionnaire consists of closed-ended questions related to the influence of convenience, trust, service quality, application features, and customer satisfaction. The scale used in this study is the Likert scale, which is commonly used to measure the attitudes, opinions, and perceptions of individuals or groups toward social phenomena. Secondary data collection is supported by a literature review involving books, scientific articles, journals, articles, and websites to assist in the preparation of the research report. Data analysis in this study is processed using SPSS version 26.

The population in this study was Generation Z living in Semarang City who were users of Livin' by Mandiri. The sampling technique used was non-probability sampling in the form of purposive sampling (sampling based on assessment). Purposive sampling is a technique in which samples are selected based on certain criteria. This study used four independent variables

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and one dependent variable and obtained a total of 100 Generation Z respondents in Semarang City.

RESULTS AND ANALYSIS

In this study, the respondents were Generation Z users of Livin' by Mandiri in the city of Semarang. The method used to distribute the questionnaire was Google Forms with the link <https://bitly.PenggunaLivin'byMandiriGenerasiZdiKotaSemarang> as follows. The sample size was 100 respondents. The characteristics of the respondents in this study are divided into 7 (seven) categories: city of origin, gender, age, highest level of education, occupation, income/allowance, and length of time as a Livin' by Mandiri user. The characteristics of Livin' by Mandiri users in Generation Z in Semarang City can be seen in Table 1 below:

Table 1
Respondents Characteristics

No	City of Residence	Number of Respondents	Presentase (%)
1.	Banyumanik	30	30%
2.	Candisari	7	7%
3.	Gajahmungkur	2	2%
4.	Gayamsari	1	1%
5.	Genuk	4	4%
6.	Gunungpati	3	3%
7.	Mijen	5	5%
8.	Ngaliyan	5	5%
9.	Pedurungan	7	7%
10.	Semarang Barat	5	5%
11.	Semarang Selatan	6	6%
12.	Semarang Tengah	3	3%
13.	Semarang Timur	1	1%
14.	Semarang Utara	1	1%
15.	Tembalang	19	19%
16.	Tugu	1	1%
	Total	100	100%

Source: Processed primary data (2025)

No	Gender	Number of Respondents	Persentase (%)
1.	Male	35	35%
2.	Female	65	65%
	Total	100	100%

Source: Processed primary data (2025)

No	Age	Number of Respondents	Presentase (%)
1.	17 – 20 Year	14	14%
2.	21 – 25 Year	60	60%
3.	26 – 30 Year	18	18%

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4.	> 30 Year	8	8%
	Total	100	100%

Source: Processed primary data (2025)

No	Latest education	Number of Respondents	Presentase (%)
1.	SMA/ SMK	53	53%
2.	D3	26	26%
3.	D4 / S1	19	19%
4.	S2	1	1%
5.	SMP	1	1%
	Total	100	100%

Source: Processed primary data (2025)

No	Work	Number of Respondents	Presentase (%)
1.	Students	50	50%
2.	Entrepreneurs	22	22%
3.	Private sector employees	20	20%
4.	Civil servants/ civil service employees	5	5%
5.	State-owned enterprises	3	3%
	Total	100	100%

Source: Processed primary data (2025)

No	Income/ Pocket Money	Number of Respondents	Presentase (%)
1.	Rp. 500.000,00 – Rp. 1.000.000,00	37	37%
2.	Rp. 1.100.000,00 - Rp. 2.500.000,00	20	20%
3.	Rp.2.600.000,00 - Rp. 5.000.000,00	35	35%
4.	> Rp. 5.000.000,00	8	8%
	Total	100	100%

Source: Processed primary data (2025)

No	Long-term use	Number of Respondents	Presentase (%)
1.	< 1 Year	47	47%
2.	1 – 2 Year	36	36%
3.	3 – 4 Year	12	12%
4.	> 5 Year	5	5%
	Total	100	100%

Source: Processed primary data (2025)

Validity Test

Table 2
Validity Test Results

Variable	Indicator	r_{hitung}	r_{tabel}	Sig.	Description
Convenience (X1)	X1.1	0,822	0,196	0,00	Valid
	X1.2	0,786	0,196	0,00	Valid

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	X _{1.3}	0,775	0,196	0,00	Valid
	X _{1.4}	0,705	0,196	0,00	Valid
	X _{1.5}	0,679	0,196	0,00	Valid
	X _{1.6}	0,731	0,196	0,00	Valid
Trust (X ₂)	X _{2.1}	0,808	0,196	0,00	Valid
	X _{2.2}	0,733	0,196	0,00	Valid
	X _{2.3}	0,807	0,196	0,00	Valid
	X _{2.4}	0,759	0,196	0,00	Valid
Service Quality (X ₃)	X _{3.1}	0,824	0,196	0,00	Valid
	X _{3.2}	0,743	0,196	0,00	Valid
	X _{3.3}	0,790	0,196	0,00	Valid
	X _{3.4}	0,753	0,196	0,00	Valid
Application Features (X ₄)	X _{4.1}	0,734	0,196	0,00	Valid
	X _{4.2}	0,773	0,196	0,00	Valid
	X _{4.3}	0,719	0,196	0,00	Valid
	X _{4.4}	0,179	0,196	0,00	Valid
Customer Satisfaction (Y)	Y1	0,727	0,196	0,00	Valid
	Y2	0,775	0,196	0,00	Valid
	Y3	0,711	0,196	0,00	Valid
	Y4	0,711	0,196	0,00	Valid
	Y5	0,698	0,196	0,00	Valid

Source: Processed primary data (2025)

Based on the table, it can be seen that all indicators in the variables have a significance of < 0.05 and a *t* value $> r_{table}$, which has a value of 0.196. Therefore, it can be concluded that all indicators in all variables are valid.

Reliability Test

Tabel 3
Reliability Test Results

Variable	<i>Cronbach's Alpha</i>	Criteria	N of Items	Description
Kemudahan (X ₁)	0,844	0,70	6	Reliabel
Trust (X ₂)	0,781	0,70	4	Reliabel
Service Quality (X ₃)	0,781	0,70	4	Reliabel
Application Features (X ₄)	0,714	0,70	4	Reliabel
Customer Satisfaction (Y)	0,773	0,70	5	Reliabel

Source: Processed primary data (2025)

Based on the table, it can be seen that the Cronbach's Alpha value for all variables exceeds the Cronbach's Alpha standard of 0.70, so it can be concluded that the data is reliable.

Classical Assumption Test

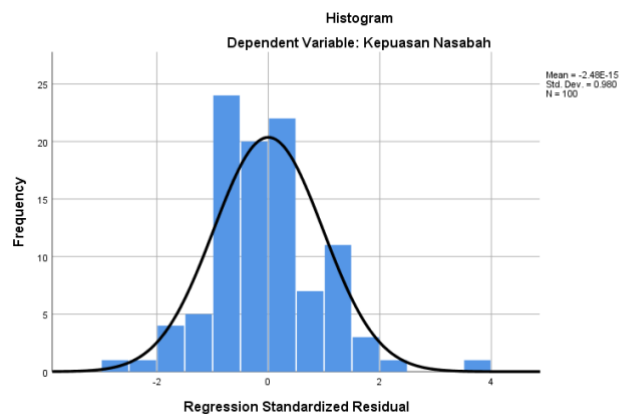
The classical assumption test in this study consists of a normality test, multicollinearity test, and heteroscedasticity test.

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Normality Test

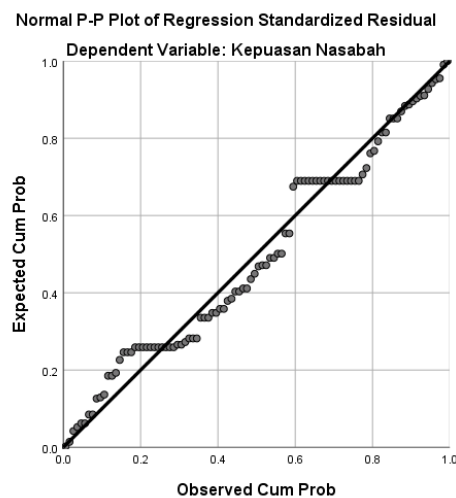
According to Ghozali (2018), the normality test aims to test whether the disturbance variables or residuals in the regression model have a normal distribution. The normality test in this study was conducted using two approaches, namely the histogram and P-Plot graph approaches, as well as the Kolmogorov-Smirnov test. The results of the normality test using the histogram graph test can be seen in Figure 1 below:



Picture 1
Histogram Chart

Source: Processed primary data (2025)

Based on Figure 1, it can be seen that the residuals are normally distributed, symmetrical, and do not skew to the right or left, with a significance of 0.980. The results of the normality test using a normal probability plot graph can be seen in Figure 2 below:



Picture 2
Normal Probability Plot

Source: Processed primary data (2025)

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Based on Figure 2, it can be seen that the points are scattered around the diagonal line and follow the direction of the diagonal line. This indicates that the residuals are normally distributed or fulfill the assumption of normality.

In addition to using the histogram and Normal Probability Plot tests, the Kolmogorov-Smirnov test was also used in this study to determine whether the residual values were normally distributed. The results of the Kolmogorov-Smirnov test can be seen in Table 4.

Table 4
Kolmogorov-Smirnov Test Results

One-Sample Kolmogorov-Smirnov Test			
		Unstandardized Residual	
N		100	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	1.42231772	
Most Extreme Differences	Absolute	.093	
	Positive	.077	
	Negative	-.093	
Test Statistic		.093	
Asymp. Sig. (2-tailed)		.032 ^c	
Monte Carlo Sig. (2-tailed)	Sig.	.329 ^d	
	99% Confidence Interval	Lower Bound	.317
		Upper Bound	.341

Source: Processed primary data (2025)

Based on Table 4, it can be seen that the One Sample Kolmogorov-Smirnov test resulted in a significance value of $0.329 > 0.05$. It can be concluded that the data in this study is normally distributed.

Multicollinearity Test

The multicollinearity test aims to test whether there is a correlation between independent variables in the regression model. The results of the multicollinearity test can be seen in Table 5 below:

Table 5
Multicollinearity Test Results

Coefficients			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1 CONVENIENCE	0,322	3,106
	X2 TRUST	0,213	4,692
	X3 SERVICE QUALITY	0,207	4,828

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	X4 APPLICATION FEATURES	0,421	2,374
a. Dependent Variable: Y CUSTOMER SATISFACTION			

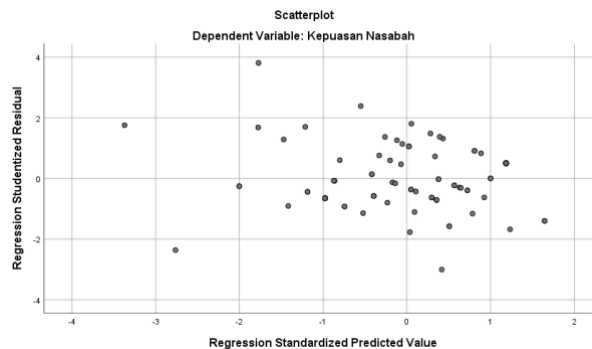
Source: Processed primary data (2025)

Based on Table 5, it shows that the Tolerance value is ≥ 0.10 and in the VIF calculation, there are no variables with a VIF value ≤ 10 . Therefore, it can be concluded that all independent variables, consisting of ease of use, trust, service quality, and application features, are not correlated with the dependent variable, meaning there is no multicollinearity among the independent variables in the regression model, thus indicating the absence of multicollinearity.

Heteroscedasticity Test

Ghozali, (2018) The heteroscedasticity test aims to test whether there is inequality in the variance of the residuals from one observation to another. In this study, the heteroscedasticity test was conducted using a scatterplot graph test and a Glejser test.

The results of the heteroscedasticity test from the scatterplot graph can be seen in Figure 3 below:



Picture 3
Scatterplot Graph

Source: Processed primary data (2025)

Based on Figure 3, the scatterplot graph shows that the points do not have a clear pattern, are scattered randomly, and are spread below and above the number 0 (zero) on the Y-axis. It can be concluded that there is no heteroscedasticity in this regression model. Additionally, heteroscedasticity testing can also be performed using the Glejser test, as shown in Table 6 below:

Table 6
Glejser Test Results

Coefficients						
Model		Unstandardized coefficients		Standardized coefficients	t	Sig.
		B	Std. Error	Beta		
1.	(Constant)	1.665	.648		2.570	.012
	Convenience	-.008	.042	-.034	-.192	.848
	Trust	.095	.085	.244	1.120	.265

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	Service Quality	-.074	.084	-.196	-.886	.378
	Application Features	-.078	.068	-.179	-1.150	.253
a Dependent Variable: Abs RES						

Based on Table 6, it can be seen that all significant values (Sig.) of the independent variables, namely ease, trust, service quality, and application features, are > 0.05. This indicates that there is no heteroscedasticity in this study.

Data Analysis

From the results of the classical assumption test that has been carried out, it can be seen that the data used in this regression equation is normally distributed, there is no multicollinearity, and it is free from heteroscedasticity, thus fulfilling the requirements for performing multiple linear regression analysis. The results of the multiple linear regression analysis can be seen in Table 7 below:

Table 7
Results of Multiple Linear Regression Analysis

Coefficients		
Model		Unstandardized Coefficients
		B
1	(Constant),	5,313
	X1 CONVENIENCE	0,239
	X2 TRUST	0,304
	X3 SERVICE QUALITY	0,165
	X4 APPLICATION FEATURES	0,049
a Dependent Variable : Y CUSTOMER SATISFACTION		

Source: Processed primary data (2025)

Based on Table 7, it can be concluded that the dependent variable of customer satisfaction is influenced by the independent variables of convenience, trust, service quality, and application features with the following multiple linear regression equation:

$$\text{Customer satisfaction (Y)} = 5.313 + 0.239 \text{ Ease of Use} + 0.304 \text{ Trust} + 0.165 \text{ Service Quality} + 0.049 \text{ Application Features} + e$$

Hypothesis testing

Hypothesis testing in this study used the F-statistic test, t-statistic test, and coefficient of determination (R²).

F Statistical Test

Ghozali, (2018) The F statistical test aims to show whether the independent variables, namely ease, trust, service quality, and application features included in the model, have a simultaneous effect on the dependent variable, namely customer satisfaction. The testing mechanism in the F-statistic test is that if Fcount > Ftable, then the alternative hypothesis (Ha)

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is accepted and (H0) is rejected. Ftable in this study is 2.70, where the determined α is 5%. The results of the F-statistic test from the data analysis in this study can be seen in Table 8 below:

Table 8
F-test results

ANOVA						
Model		Sum of Squares	df	Mean Square	f	Sig.
1	Regression	236,474	4	59,119	28,043	0,000b
	Residual	200,276	95	2,108		
	Total	436,750	99			
A Dependent Variable : Kepuasan Nasabah						
B Predictors: (Constant), Convenience, Trust, Service Quality, Application Features						

Source: Processed primary data (2025)

Hypothesis 1 (one) was tested using the F-statistic test. Based on Table 4.14, $F_{count} = 28.043 > F_{table} = 2.70$ or $significance = 0.000 < 0.05$, which means that there is a significant influence between the variables of convenience, trust, service quality, and application features simultaneously on customer satisfaction. Therefore, Hypothesis 1 (one), which states, "It is hypothesized that the variables of ease of use, trust, service quality, and application features simultaneously have a significant effect on customer satisfaction among users of Livin' by Mandiri among Generation Z in the city of Semarang," is accepted.

Determination Coefficient Test (R^2)

Ghozali, (2018) The determination coefficient (R^2) essentially aims to measure the extent to which the model is able to contribute to the influence of independent variables on dependent variables. The value of the coefficient of determination (R^2) ranges from zero to one, or $0 < R^2 < 1$. The results of the coefficient of determination (R^2) test in this study can be seen in Table 9 below:

Table 9
Results of the Coefficient of Determination Test (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,736	0,541	0,522	1,452
a. Predictors: (Constant), Convenience, Trust, Service Quality, Application Features				
b. Dependent Variable: Customer Satisfaction				

Source: Processed primary data (2025)

Based on the results of the coefficient of determination (R^2) test in Table 9, it can be seen that the Adjusted R Square value is 0.522 or 52.2%. This means that the variables of

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Convenience, Trust, Service Quality, and Application Features contribute 52.2% to customer satisfaction. The remaining 47.8% is influenced by other variables not examined in this study.

t-test

Ghozali, (2018) The t-test aims to determine the magnitude of the influence of each independent variable (free or X) in partially explaining the variation of the dependent variable (bound or Y). The testing mechanism in the t-test is as follows: if the calculated t-value (thitung) is greater than the critical t-value (ttabel), then the alternative hypothesis (Ha) stating that an independent variable partially influences the dependent variable is accepted. In other words, the alternative hypothesis (Ha) is accepted, and the null hypothesis (H0) is rejected.

The critical t-value (ttabel) in this study is 1.984. The significance level (α) is set at 5%. The results of the t-test can be seen in Table 10 below:

Table 10
Results of t-Statistic Test

Model		Coefficients				
		Unstandardized coefficients		Standardize d coefficients	t	Sig.
		B	Std. Error	Beta		
1.	(Constant)	5,313	1,308		4,061	0,000
	Kemudahan	0,239	0,085	0,344	2,812	0,006
	Kepercayaan	0,304	0,171	0,267	1,777	0,079
	Kualitas Layanan	0,165	0,169	0,149	0,976	0,331
	Fitur Aplikasi	0,049	0,137	0,038	0,357	0,722

a. Dependent Variable: Kepuasan Nasabah

Source: Processed primary data (2025)

With a significance level of 0.05 and a degree of freedom (df) of 95 derived from ($n-k-1 = 100 - 4 - 1$), the t-table value is 1.984. Based on the t-test results table, hypothesis testing can be conducted for each variable as follows:

1. Hypothesis Testing 2

Hypothesis 2 (two) is tested using the t-test. Based on the calculated t-value for the ease variable = $2.812 > t\text{-table} = 1.984$ or significance = $0.006 < 0.05$, which means that there is a significant partial effect between ease and customer satisfaction. Thus, Hypothesis 2 (two), which states, "It is hypothesized that the ease variable partially has a significant effect on customer satisfaction among Livin' by Mandiri users in Generation Z in Semarang City," is accepted.

2. Hypothesis Testing 3

Hypothesis 3 (three) was tested using a t-test. Based on the table, the calculated t-value for the trust variable = $1.777 < t\text{-table} = 1.984$ or significance = $0.079 > 0.05$, which means that there is no significant partial effect between trust and customer satisfaction. Therefore, Hypothesis 3 (three), which states, "It is hypothesized that the variable of trust partially has a

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significant effect on customer satisfaction among users of Livin' by Mandiri among Generation Z in the city of Semarang,” is rejected.

3. Hypothesis 4 Testing

Hypothesis 4 (four) was tested using a t-test. Based on the table, the calculated t-value for the Service Quality variable was $0.976 < t\text{-table} = 1.984$ or significance = $0.331 > 0.05$, which means that there is no significant partial effect between service quality and customer satisfaction. Therefore, Hypothesis 4 (four), which states, “It is hypothesized that the service quality variable partially has a significant effect on customer satisfaction among Livin' by Mandiri users in Generation Z in the city of Semarang,” is rejected.

4. Hypothesis Testing 5

Hypothesis 5 (five) was tested using a t-test. Based on the table, the calculated t-value for the Application Features variable is $0.357 < t\text{-table} = 1.984$, or significance = $0.722 > 0.05$, indicating that there is no significant partial effect between application features and customer satisfaction. Therefore, hypothesis 5 (five), which states that “It is hypothesized that the application feature variable partially has a significant effect on customer satisfaction among Livin' by Mandiri users in Generation Z in the city of Semarang,” is rejected.

CONCLUSION

Based on the results of the analysis and discussion conducted in this study entitled “The Influence of Convenience, Trust, Service Quality, and Application Features on Customer Satisfaction of Livin' by Mandiri Users in Generation Z in Semarang City.” It can be concluded that customer satisfaction among Livin' by Mandiri users in Generation Z in Semarang City can be influenced by the variables of convenience, trust, service quality, and application features. This can be seen from the results of the simultaneous and partial hypothesis tests, which state that:

1. The variables of convenience, trust, service quality, and application features simultaneously have a significant effect on customer satisfaction among Generation Z users of Livin' by Mandiri in Semarang City.
2. The convenience variable partially has a significant influence on customer satisfaction among Livin' by Mandiri users in Generation Z in Semarang City.
3. The trust variable partially does not have a significant influence on customer satisfaction among Livin' by Mandiri users in Generation Z in Semarang City.
4. The service quality variable does not significantly influence customer satisfaction among Generation Z users of Livin' by Mandiri in Semarang City.
5. The app feature variable does not significantly influence customer satisfaction among Generation Z users of Livin' by Mandiri in Semarang City.

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