ABSTRACT

The use of digital financial services in Indonesia is still relatively low, including the utilization of mobile banking applications. According to an APJII survey, only 7.39% of internet users utilize banking applications, despite the large market potential. One of the widely used mobile banking applications is BCA Mobile, which offers simplicity and transaction speed. However, user reviews on the Google Play Store indicate issues with the interface and user experience aspects, such as a less appealing visual appearance, navigation that is not intuitive enough, and feature disruptions after app updates. This condition underscores the importance of evaluating user satisfaction from both a User Interface (UI) and User Experience (UX) perspective. This study aims to analyze the level of user satisfaction with the BCA Mobile application using the End-User Computing Satisfaction (EUCS) method. This method was chosen because it can provide a comprehensive overview thru five main dimensions: Content, Accuracy, Format, Ease of Use, and Timeliness, as well as an additional Support dimension that assesses user support services. Data were analyzed using descriptive statistics to describe the satisfaction level for each dimension. The research results indicate that user satisfaction is in the good to high category. The Content dimension received the highest score (3.68), reflecting the quality of relevant and adequate information, while Format received the lowest score (3.36) with weaknesses in visual layout. The Accuracy (3.62), Ease of Use (3.54), Timeliness (3.52), and Support (3.69) dimensions showed positive ratings, although there were variations in user experience. In conclusion, the BCA Mobile application has met most user needs, but still requires improvements in visual aspects and navigation to ensure more consistent satisfaction across all dimensions.

Keywords: BCA Mobile, End-User Computing Satisfaction, Mobile Banking, User Experience, User Interface

ABSTRAK

Penggunaan layanan keuangan digital di Indonesia masih relatif rendah, termasuk pemanfaatan aplikasi *mobile banking*. Berdasarkan survei APJII, hanya 7,39% pengguna internet yang memanfaatkan aplikasi perbankan, meskipun potensi pasarnya besar. Salah satu aplikasi *mobile banking* yang banyak digunakan adalah BCA *Mobile*, yang menawarkan kesederhanaan dan kecepatan transaksi. Namun, ulasan pengguna di *Google Play Store* menunjukkan adanya masalah pada aspek antarmuka dan pengalaman pengguna, seperti tampilan visual yang kurang menarik, navigasi yang belum cukup intuitif, serta gangguan fitur setelah pembaruan aplikasi. Kondisi ini menegaskan pentingnya evaluasi kepuasan pengguna dari perspektif *User Interface* (UI) dan *User Experience* (UX). Penelitian ini bertujuan untuk menganalisis tingkat kepuasan pengguna aplikasi BCA *Mobile* menggunakan metode *End-User Computing Satisfaction* (EUCS). Metode ini dipilih karena mampu memberikan gambaran komprehensif melalui lima dimensi utama, yaitu *Content, Accuracy, Format, Ease of Use,* dan *Timeliness*, serta tambahan dimensi *Support* yang menilai layanan dukungan pengguna. Data dianalisis secara statistik deskriptif untuk menggambarkan tingkat kepuasan pada tiap dimensi. Hasil penelitian menunjukkan bahwa kepuasan pengguna berada pada kategori cukup baik hingga tinggi. Dimensi *Content* memperoleh skor tertinggi (3,68), mencerminkan kualitas informasi yang relevan dan memadai, sementara *Format* memperoleh skor terendah (3,36) dengan kelemahan pada tata letak visual. Dimensi *Accuracy* (3,62), *Ease of Use* (3,54), *Timeliness* (3,52), serta *Support* (3,69) menunjukkan penilaian positif, meskipun terdapat variasi pengalaman antar pengguna. Kesimpulannya, aplikasi BCA *Mobile* telah memenuhi sebagian besar kebutuhan pengguna, tetapi masih memerlukan perbaikan pada aspek visual dan navigasi agar kepuasan lebih konsisten di seluruh dimensi.

Kata Kunci: BCA *Mobile, End-User Computing Satisfaction, Mobile Banking, User Experience, User Interface*