

## **The Effect of Service Quality and Digital Promotional Strategies on Gen Z Customers' Satisfaction with Mobile Banking (Case Study of BTN Syariah Kudus)**

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**Putri Aria Kinanti,<sup>✉</sup> Ahmad Fauzan Mubarak, Miswan Ansori**

Universitas Islam Nahdlatul Ulama, Jepara, Indonesia  
221420000646@unisnu.ac.id,<sup>✉</sup> fauzan@unisnu.ac.id, miswan@unisnu.ac.id

### **Abstract**

The rapid digital transformation in the banking sector requires Islamic banks to continuously optimize their services to meet the preferences of younger generations. This study aims to analyse the influence of mobile banking service quality and digital promotion strategies on user satisfaction with BTN Syariah Mobile among Gen Z customers at the BTN Syariah Kudus Sub-Branch Office (KCP). The research adopts a quantitative approach with an associative type of study. The population consists of Gen Z customers who are active users of BTN Syariah Mobile in Kudus, with a sample of 90 respondents selected using the purposive sampling method. Data analysis techniques include instrument testing, classical assumption testing, and multiple linear regression analysis conducted via SPSS. The partial results of the study indicate that service quality has a positive and significant effect on user satisfaction (t-count 2.258 > 1.987; Sig 0.026 < 0.05). Digital promotion strategy also has a positive and significant effect on user satisfaction (t-count 3.846 > 1.987; Sig 0.000 < 0.05). Simultaneously, both variables significantly influence user satisfaction with an F-value of 30.432 and a significance value of 0.000. The Adjusted R Square value of 0.398 indicates that service quality and digital promotion contribute 39.8% to the satisfaction of using BTN Syariah Mobile, while the remaining percentage is influenced by other factors outside this research model.

**Keywords:** *Service Quality; Digital Promotion Strategy; User Satisfaction; Mobile Banking; Gen Z*

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## Introduction

In this era of globalization, the development of information technology, communication, and the internet is advancing rapidly across all aspects of human life, including the banking industry.<sup>1</sup> A bank is a business entity that collects funds from the public in the form of deposits and channels them back to the public in the form of loans or other means to improve the standard of living of the people. According to Article 21 of Law No. 21 of 2008 on Sharia Banks, a Sharia Bank is a bank that conducts its business activities based on Sharia principles and, by type, consists of Sharia commercial banks and Sharia microfinance banks. Today, banking transactions are shifting from manual methods where customers could only transact at a physical bank branch to digital platforms.<sup>2</sup>

Digital transformation in Indonesia's banking sector over the past decade has driven fundamental changes in customer behaviour and expectations, particularly among the younger generation.<sup>3</sup> This development not only reflects a need for efficiency but also a shift in orientation from branch-based services toward mobile services, which is altering consumer decision-making patterns from information-seeking to evaluating service benefits.<sup>4</sup> In Indonesia, this phenomenon is particularly pronounced among Generation Z, who have grown up alongside the digital ecosystem and have a strong preference for fast, simple, and practical services.<sup>5</sup>

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<sup>1</sup> Luiz Antonio Bueno et al., "Impacts of Digitization on Operational Efficiency in the Banking Sector: Thematic Analysis and Research Agenda Proposal," *International Journal of Information Management Data Insights*, 4, No. 1 (2024): 100230, <https://doi.org/10.1016/j.jjime.2024.100230>.

<sup>2</sup> Xiandeng Xiang and Lan Jiang, "Digitalisation and Commercial Bank Performance: A Test of Heterogeneity from Chinese Commercial Banks," *Finance Research Letters*, 58, no. A (2025), <https://doi.org/10.1016/j.frl.2023.104303>.

<sup>3</sup> Fandy Tjiptono and Anastasia Diana, *Manajemen dan Strategi Kepuasan Pelanggan*, 1st ed., Vol. 1 (Yogyakarta: CV. Andy Offset, 2022).

<sup>4</sup> Philip Kotler and Kevin Lane Keller, *Marketing Management*, 16th ed. (Global Edition, 2022).

<sup>5</sup> Luthfia Sabrina, Nurul Inayah, and Muhammad Syahbudi, "QRIS dan Fenomena Cashless Society: Efisiensi Pembayaran Digital Terhadap Perspektif Gen Z," *Owner: Riset & Jurnal Akuntansi*, 10, No. 1 (January 6, 2026): 509–26, <https://doi.org/10.33395/owner.v10i1.3042>.

The ease of access to these mobile services has even significantly reshaped Generation Z's transactional and consumption behaviours.<sup>6</sup> Bank Tabungan Negara (BTN) Syariah is responding to this by launching the BTN Syariah Mobile app, which provides practical sharia-compliant transaction services, making it easier for customers to access flagship savings products such as the BTN Batara iB Savings Account, the BTN Prima iB Savings Account, and the iB Time Deposit. Additionally, this app is equipped with various transaction features relevant to a digital lifestyle, including: Real-time account balance and transaction history. Transfers between BTN accounts and to other banks. Bill payments (*Payment*), such as electricity, water, and education. Purchases (*Purchase*), including phone credit and data packages. *E-Wallet top-up* and QRIS features for convenient cashless transactions.

Theoretically, the success of a mobile banking app heavily depends on the quality of its features, ease of navigation, transaction security, and the perceived value received by users.<sup>7,8</sup> However, field findings and previous research indicate that some Islamic banking apps, including BTN Syariah Mobile, still face various user complaints, such as slow app performance, system errors, and authentication processes that Gen Z finds cumbersome.<sup>9</sup>

A clear indication of these issues is evident in the data on customer fluctuations at BTN Syariah Kudus. Based on internal data, although there was a surge in customers in 2023 and 2024, a decline occurred in 2025, as shown in the following table:

Table 1. Data on the Development of BTN Syariah Kudus Savings Account Customer Numbers (2022–2025)

Year	Number of Customers	Growth/Decline
2022	44	-

<sup>6</sup> Khikam Ali Majid and Lilik Rahmawati, "Fenomena dan Perilaku Belanja Online Melalui Tiktok Shop pada Generasi Z Perspektif Konsumsi Islam," *Jurnal Ilmiah Ekonomi Islam*, 10, No. 2 (July 15, 2024): 1796–1806, <https://doi.org/10.29040/jiei.v10i2.13383>.

<sup>7</sup> Leon G. Schiffman and Joe Wisenblit, *Consumer Behavior* (Lomdon: Pearson Education, 2019).

<sup>8</sup> Khaled Hasan Irfan et al., "Adaptive User Interface for Mobile Banking Apps: Enhancing UX through Machine Learning," *Array*, 2025, 1–33, <https://doi.org/10.1016/j.array.2026.100901>.

<sup>9</sup> Alfa Khair et al., "Penerapan Sistem Informasi pada Perbankan Syariah: Keterbatasan Masyarakat dalam Menggunakan Mobile Banking," *Economist: Jurnal Ekonomi dan Bisnis*, 2, No. 1 (2025): 40–49, <https://doi.org/10.63545/economist.v2i1.77>.

2023	806	Rapidly Increasing
2024	1.150	Increasing
2025	1.050	Decreasing

Source: Internal Data from BTN Syariah Kudus Branch (2025)

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This decline in the number of customers is in line with the decline in active mobile banking app users at that branch, as shown in the following table:

Table 2. Data on Active Gen Z Customers of BTN Syariah Mobile (Kudus Branch)

Year	Number of Active Users	Status
2023	560	Increasing
2024	920	Increasing
2025	810	Decreasing

Source: Internal Data from BTN Syariah Kudus Branch Office (2025)

This decline serves as a strong signal that current service quality is not yet sufficient to maintain Gen Z customer loyalty. In line with the findings of Fianto et al., *service quality* is a key determinant of customer satisfaction.<sup>10</sup> Optimal service quality has consistently proven capable of maintaining customer loyalty in using banking apps across various regions.<sup>11</sup> In addition to technical quality, modern marketing theory emphasizes that digital promotion strategies are a crucial variable. Kotler & Keller assert that digital promotion plays a role in shaping value perceptions and influencing consumer decisions.<sup>12</sup> Unfortunately, there is often a gap where digital promotions by Islamic banks tend to be passive and less adaptive to Generation Z's communication style compared to conventional banks.<sup>13</sup> Ineffective promotions result in low perceived value and failed customer retention.<sup>14</sup>

<sup>10</sup> Bayu Arie Fianto, Indri Supriani, and Charissa Kezia Rahmawati, "Mobile Banking Services Quality and Its Impact on Customer Satisfaction of Indonesian Islamic Banks," *Jurnal Ekonomi dan Keuangan Islam*, 7, No. 1 (2021): 59–76, <https://doi.org/10.20885/jeki.vol7.iss1.art5>.

<sup>11</sup> Jhon Fernos and Gwen Gietricen, "Pengaruh Kualitas Layanan Terhadap Kepuasan Nasabah Mobile Banking pada Bank Pembangunan Daerah Provinsi Sumatera Barat," *Jurnal Pundi: Research of Management Accounting and Economics*, 3, No. 2 (2019): 137–50, <https://doi.org/10.31575/jp.v3i2.157>.

<sup>12</sup> Philip Kotler and Kevin Lane Keller, *Marketing Management*.

<sup>13</sup> Dewi Fatihatun Fathiyah, Wahidullah, and Zahrotun Nafisah, "Peran Promosi Melalui Influencer dalam Meningkatkan Minat Generasi Z Menggunakan Produk Perbankan Syariah," *Wahana Islamika: Jurnal Studi Keislaman*, 11, No. 1 (2025): 1–11, <https://doi.org/10.61136/10rcy650>.

<sup>14</sup> Misael Gaharu Emmanuelle and Sofiati, "Upaya Memikat Kesetiaan Nasabah Melalui Kualitas Pelayanan dan Promosi Kredit (Perumda BPR Bank Kulon Progo)," *Value: Jurnal Ilmiah*

A literature review demonstrates that most previous researchers focused on a single exogenous variable namely, the Service Quality dimension regarding user satisfaction as in the study by Akob & Sukarno.<sup>15</sup> This study identifies an academic gap: customer satisfaction among the digital generation is shaped not only by technical performance (*service gap*) but also by the emotional perceptions built by the bank's digital campaigns (*promotion gap*). Therefore, this study includes the Digital Promotion Strategy variable alongside Service Quality.

This study aims to analyse the influence of mobile banking service quality on Gen Z customers' satisfaction with the use of BTN Syariah Mobile. To analyse the influence of digital promotions on Gen Z customers' satisfaction with the use of BTN Syariah Mobile. To analyse the simultaneous influence of mobile banking service quality and digital promotions on Gen Z customers' satisfaction with the use of BTN Syariah Mobile.

## Literature Review

### Service Quality

*Service quality* is a customer's perception of a service, which is the cumulative result of satisfaction derived from the service experience provided. A high-quality service provider is one that is able to consistently deliver a satisfying service experience over an extended period of time. In the Islamic banking sector, service quality plays a crucial role in influencing customers to conduct transactions and in determining a bank's competitiveness.<sup>16</sup> Based on an empirical study Fianto et al., *Service Quality in mobile banking* applications is

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*Akuntansi Keuangan dan Bisnis*, 6, No. 2 (2026): 351–69, <https://doi.org/10.36490/value.v6i2.2063>.

<sup>15</sup> Rezki Arianty Akob and Zulfikry Sukarno, "Pengaruh Kualitas Layanan Mobile Banking Terhadap Kepuasan dan Loyalitas Nasabah Bank BUMN di Makassar," *Jurnal Maksipreneur: Manajemen, Koperasi, dan Entrepreneurship*, 11, No. 2 (2022): 269–283, <https://doi.org/10.30588/jmp.v11i2.889>.

<sup>16</sup> Sri Ismulyaty, Nurmaini, and May Roni, "The Effect of Service Quality And Internet Banking User Satisfaction on Customer Loyalty of Bank Syariah Indonesia (BSI Kalirejo)," *Nisbah: Jurnal Perbankan Syariah*, 8, No. 1 (2022): 66–75, <https://doi.org/10.30997/jn.v8i1.6117>.

measured through five main indicators: *Convenience, Security, Ease of Use, Design, and Application System*.<sup>17</sup>

### **Digital Promotion Strategies**

*Digital promotion* is a form of marketing communication that utilizes digital technology and online media to introduce, influence, and encourage consumers to use products or services. Digital promotion not only serves to increase *brand awareness* but, in the context of Islamic banking, must also ensure compliance with Sharia principles.<sup>18</sup> According to Aryani, the measurement of digital promotion variables is defined through the following five indicators: Digital Content Quality, Promotion Frequency, Visual and Message Appeal, Promotion Relevance, and Social Media Influence.<sup>19</sup>

### **Usage Satisfaction**

User satisfaction is defined as consumers' evaluation of a service based on a comparison between pre-purchase expectations (*expectation*) and post-service perception (*perceived performance*). If the perception meets or exceeds expectations, consumers will feel satisfied. Satisfaction encompasses emotional and cognitive aspects where consumers assess the experience, ease of use, trust, and value after use.<sup>20</sup> According to Fianto et al., the variable of *customer satisfaction* is defined through three indicators: *General Satisfaction, Service Satisfaction, and Expectation Confirmation*.

### **The Influence of Service Quality on User Satisfaction**

Based on empirical research tested by Akob and Sukarno, mobile banking service quality has a high level of significance in shaping customer satisfaction

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<sup>17</sup> Fianto, Supriani, and Rahmawati, "Mobile Banking Services Quality and Its Impact on Customer Satisfaction of Indonesian Islamic Banks."

<sup>18</sup> Didip Diandra, Adrian A. Wijanarko, and Henky Ade Moerales, "Understanding the Definition of Digital Marketing Communication in Theory and Practice," *Journal of Technopreneurship on Economics and Business Review*, 6, No. 1 (2024): 34–43, <https://doi.org/10.37195/jtebr.v6i1.174>.

<sup>19</sup> Menik Aryani, "Analisis Digital Marketing Pada Hotel Kila di Kabupaten Lombok Barat Terhadap Kepuasan Konsumen," *Jurnal Visionary: Penelitian dan Pengembangan dibidang Administrasi Pendidikan*, 9, No. 1 (2021): 22–32, <https://doi.org/10.33394/vis.v6i1.4085>.

<sup>20</sup> Vanessa Leviane Suwanto et al., "Peran Mediasi Kepercayaan Pelanggan di E-Commerce: Kepuasan Pembayaran, Kepuasan Setelah Pengiriman dan Sikap Pelanggan," *Nobel Management Review*, 6, No. 1 (2025): 16–32, <https://doi.org/10.37476/nmar.v6i1.5080>.

and loyalty.<sup>21</sup> Secure system performance and an easy-to-learn design are the main pillars of consumer expectations.

H1: Mobile banking service quality has a positive and significant effect on Gen Z customers' satisfaction with using BTN Syariah Mobile.

### **The Impact of Digital Promotion Strategies on User Satisfaction**

In line with research conducted by Mesquita and Jaya, promotional activities in the digital realm have a major influence on the understanding and formation of product value, which can ultimately boost the satisfaction of younger generations.<sup>22</sup>

H2: Digital promotion strategies have a positive and significant effect on Gen Z customers' satisfaction with BTN Syariah Mobile.

### **The Simultaneous Impact of Service Quality and Promotional Strategies**

Excellent technical support for the app, when combined with massive educational and persuasive communication via digital marketing, will create a cumulative positive perception among customers.

H3: Mobile banking service quality and digital promotion strategies have a significant simultaneous effect on Gen Z customers' satisfaction with BTN Syariah Mobile.

### **Research Method**

This study employs a quantitative approach using an associative research design.<sup>23</sup> An associative study was chosen because it aims to determine the influence of mobile banking services (X1) and digital promotion strategies (X2) on Gen Z customers' (Y) satisfaction with using BTN Syariah Mobile, both partially and simultaneously.<sup>24</sup> This type of research aligns with the research

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<sup>21</sup> Akob and Sukarno, "Pengaruh Kualitas Layanan Mobile Banking Terhadap Kepuasan dan Loyalitas Nasabah Bank BUMN di Makassar."

<sup>22</sup> Flavio Do Rosario Mesquita and Rama Chandra Jaya, "Pengaruh Digital Marketing dan Kualitas Pelayanan Terhadap Kepuasan Konsumen dan Dampaknya Terhadap Loyalitas Tais Market Dili," *Jurnal Ekonomi Bisnis, Manajemen dan Akuntansi (Jebma)*, 4, No. 2 (2024): 1134–1146, <https://doi.org/10.47709/jebma.v4i2.4186>.

<sup>23</sup> Sanaa Kadi, "Research Methods for Islamic Banking and Finance Law: Interdisciplinary Research Method," *European Journal of Islamic Finance*, 9, No. 2 (2022): 1–8.

<sup>24</sup> Hernawaty Manalu et al., "Metode Penelitian Ekonomi: Konsep, Metode, dan Implementasi," *Penerbit Mifandi Mandiri Digital*, 1, No. 1 (2024), <https://jurnal.mifandimandiri.com/index.php/penerbitmmd/article/view/26>.

question, which emphasizes the extent to which independent variables influence the dependent variable; thus, this method allows for hypothesis testing through statistical analysis.

The study population consists of 810 Gen Z customers in Kudus town. The sample was selected using *non-probability sampling* with a *purposive sampling* approach targeting customers aged 18–27 who have actively used BTN Syariah Mobile. Using the Slovin formula with a 10% margin of error, a fixed sample of 90 respondents was drawn. Primary data was collected using a questionnaire with a Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The indicator instruments were directly aligned with the operational definitions of each of the three variables. Data analysis was conducted using SPSS software. Classical assumption tests were performed, including tests for normality, multicollinearity, and heteroscedasticity. The next step involved multiple linear regression analysis to determine the influence of Service Quality and Digital Promotion Strategy on user satisfaction with BTN Syariah Mobile. Subsequently, hypothesis testing was performed, including t-tests, F-tests, and tests of the coefficient of determination ( $R^2$ ).

## Results and Discussion

### Description of Respondents by Gender

Table 3. Respondents by Gender

No	Gender	Number	Percentage
1	Male	42	47%
2	Women	48	53%
	Total	90	100%

Source: Processed data (2026)

Based on Table 3, it can be seen that the total number of respondents in this study was 90 people (100%). There were 42 male respondents, accounting for 47%, while there were 48 female respondents, accounting for 53%. This indicates that female respondents are slightly more dominant than male respondents. Nevertheless, with a relatively small percentage difference, this composition reflects the perspectives of both genders in a fairly balanced manner.

### Description of Respondents by Age

Table 4. Respondents by Age

No	Age	Number	Percentage
1	18–22 Years	53	59%
2	23–27 years	37	41%
	Total	90	100%

Source: Processed data (2026)

Based on age characteristics, the respondents in this study were divided into two groups. The 18–22 age group consisted of 53 people (59%), while the 23–27 age group consisted of 37 people (41%). These results indicate that the majority of respondents were in the 18–22 age range, accounting for 59%. This age dominance indicates that the respondents in this study are predominantly young adults who are relatively active in using digital services.

### Descriptive Analysis

Table 5. Descriptive Analysis

Variable	N	Minimum	Max	Mean	Standard Deviation
Service Quality	90	13	25	20.42	2,253
Digital Promotion Strategies	90	12	25	19.76	2,943
User Satisfaction	90	9	15	12.42	1,357
Valid N (listwise)	90				

Source: Processed data (2026)

Based on the results of a descriptive analysis using SPSS software on 90 respondents, a picture of the data distribution for the three research variables was obtained. For the Service Quality variable, the minimum score was 13 and the maximum score was 25. The mean for this variable was 20.42 with a standard deviation of 2.253. This indicates that, in general, respondents' perceptions of service quality were relatively good, and the distribution of responses was fairly homogeneous as they did not deviate significantly from the mean. Next, for the Digital Promotion Strategy variable, the minimum score was 12 and the maximum score was 25. The average score for this variable was 19.76, indicating that digital promotion strategies were rated as fairly effective to good by respondents. However, the standard deviation of 2.943 suggests a wider variation in responses compared to perceptions of service quality. Finally, for the Usage Satisfaction variable, the minimum score obtained was 9 and the maximum was 15. The average score of 12.42 indicates that the level of user

satisfaction falls into the fairly high category. Additionally, this variable has the lowest standard deviation value of 1.357, meaning respondents' responses regarding their satisfaction tend to be highly consistent and uniform.

## Validity Test

Table 6. Validity Test Results

Variable	Indicator	Calculated r	Sig. (2-tailed)	Description
Service Quality (X1)	X1.1	0.702	0.000	Valid
	X1.2	0.608	0.000	
	X1.3	0.765	0.000	
	X1.4	0.722	0.000	
	X1.5	0.670	0.000	
Digital Promotion Strategy (X2)	X2.1	0.742	0.000	
	X2.2	0.718	0.000	
	X2.3	0.721	0.000	
	X2.4	0.660	0.000	
	X2.5	0.800	0.000	
User Satisfaction (Y)	Y1	0.736	0.000	
	Y2	0.656	0.000	
	Y3	0.827	0.000	

Source: Processed data (2026)

Based on the validity test results using *Pearson Correlation* analysis on 90 respondents, all items in the Service Quality, Digital Promotion Strategy, and Usage Satisfaction variables were deemed valid because they had a calculated *r* value greater to which is higher than the table *r* value (0.207) and a significance value of 0.000, which is less than 0.05. The correlation values for the Service Quality variable ranged from 0.608 to 0.765, for the Digital Promotion Strategy variable from 0.660 to 0.800, and for the Usage Satisfaction variable from 0.656 to 0.827. These results indicate that all items have a strong relationship with their respective variable constructs, thereby validating the research instrument and deeming it suitable for reliability testing and subsequent hypothesis testing.

## Reliability Test

Table 7. Reliability Test Results

Variable	Cronbach's Alpha	Criteria	Description
Service Quality (X1)	0.725	> 0.70	Reliable
Digital Promotion Strategy (X2)	0.784	> 0.70	
User Satisfaction (Y)	0.770	> 0.70	

Source: Processed data (2026)

A reliability test was conducted to determine the level of consistency of the research instrument in measuring the variables used. Reliability criteria were

determined based on *Cronbach's Alpha* values, where a variable is considered reliable if its *Cronbach's Alpha* value is greater than 0.70. Based on the test results using SPSS, *Cronbach's Alpha* values were obtained for the service quality variable at 0.725, the digital promotion strategy variable at 0.784, and the user satisfaction variable at 0.770. Since all *Cronbach's Alpha* values are greater than 0.70, it can be concluded that all items in the questionnaire are reliable and the instrument is suitable for further analysis.

### Normality Test

Table 8. Normality Test Results

Test Name	Value Asymp. Sig (2-tailed)	Description
One-Sample Kolmogorov-Smirnov Test	0.070	Data Follows a Normal Distribution

Source: Processed data (2026)

The normality test was conducted using *the One-Sample Kolmogorov-Smirnov Test*, yielding an *Asymp. Sig (2-tailed)* value of 0.070. Since the significance value of  $0.070 > 0.05$ , the residual data is normally distributed. This means the regression model satisfies the normality assumption and is therefore suitable for further analysis.

### Multicollinearity Test

Table 9. Results of the Multicollinearity Test

Variable	Tolerance	VIF	Conclusion
Service Quality	0.524	1.909	No multicollinearity
Digital Promotion Strategy	0.524	1.909	

Source: Processed data (2026)

Based on the Coefficients table, the *Tolerance* value is 0.524 and the VIF is 1.909 for both variables (service quality and digital promotion strategy). The multicollinearity test criteria state that if the *Tolerance* value is  $> 0.10$  and VIF is  $< 10$ , then the model does not exhibit multicollinearity. Thus, the regression model in this study is free from multicollinearity.

### Heteroscedasticity Test

Table 10. Heteroscedasticity Test Results (White's Test)

Model	R	R Square	Adjusted R-Square	Standard Error of the Estimate
1	0.544	0.296	0.254	1.59659

Source: Processed data (2026)

The heteroscedasticity test in this study was conducted using the White test method. This method aims to determine whether there is unequal variance of residuals from one observation to another in the regression model. Decision-making in the White Test is based on a comparison of the *Chi-Square* ( $\chi^2$ ) values. The test criteria state that if the calculated *Chi-Square* value is less than the table *Chi-Square* value, then there is no heteroscedasticity issue. Conversely, if the calculated *Chi-Square* value is greater than the table *Chi-Square* value, then heteroscedasticity is indicated. Based on Table 4.10 above, the coefficient of determination (*R-Square*) is 0.296. The results of the heteroscedasticity test show that the calculated *Chi-Square* value, obtained from the formula  $n(90) \times R\text{-Square}$ , is 26.64. Meanwhile, the specified table *Chi-Square* value is 113.145. Since the calculated *Chi-Square* value of 26.64 is less than the table *Chi-Square* value (113.145), it can be concluded that there is no heteroscedasticity issue in this regression model, so the model is suitable for further analysis.

### Multiple Linear Regression Analysis

Table 11. Results of Multiple Linear Regression Analysis

Variable	Coefficient (B)	Calculated t	Sig.
(Constant)	5.283	5.179	0.000
Service Quality	0.155	2.258	0.026
Digital Promotion Strategy	0.202	3.846	0.000

Source: Processed data (2026)

Based on the results of data processing using SPSS, the following multiple linear regression equation was obtained:

$$Y = 5,283 + 0,155X_1 + 0,202X_2$$

Based on this regression equation, it can be interpreted that the constant ( $\alpha$ ) value of 5.283 indicates that when Service Quality ( $X_1$ ) and Digital Promotion Strategy ( $X_2$ ) are zero, the baseline value of Usage Satisfaction ( $Y$ ) is 5.283 units. The  $\beta_1$  coefficient of 0.155 indicates that a one-unit increase in Service Quality will increase User Satisfaction by 0.155 units, assuming the Digital Promotion Strategy variable remains constant. Meanwhile, the  $\beta_2$  coefficient of 0.202 indicates that a one-unit increase in Digital Promotion Strategy will increase User Satisfaction by 0.202 units, assuming Service Quality remains constant.

**Coefficient of Determination (*Adjusted R-Square*)**

Table 12. Coefficient of Determination (*Adjusted R-Square*) Results

Model	R	R-Square	Adjusted R-Square	Standard Error of the Estimate
1	0.642	0.412	0.398	1.053

Source: Processed data (2026)

The co-efficient of determination test aims to determine the extent to which the independent variables can explain the dependent variable. Based on the results of the test using SPSS in Table 12, an *Adjusted R-Square* value of 0.398 was obtained. This means that 39.8% of the variation in the User Satisfaction variable (Y) can be explained by two independent variables, namely Service Quality (X1) and Digital Promotion Strategy (X2). Meanwhile, the remaining 60.2% is explained by other factors outside this research model.

**Hypothesis Testing (t-Test)**

The t-test is used to determine the partial effect of each independent variable on the dependent variable, namely user satisfaction (Y). Decision-making criteria: If the Sig. value is < 0.05, the independent variable has a significant effect on the dependent variable. If the Sig. value is > 0.05, the independent variable does not have a significant effect. Based on the regression test results, the following data were obtained:

Table 13. Hypothesis Test Results (t-Test)

Variable	t-value	Sig.	Criteria	Conclusion
Service Quality (X1)	2.258	0.026	< 0.05	Positive and significant effect
Digital Promotion Strategy (X2)	3.846	0.000	< 0.05	Positive and significant

Source: Processed data (2026)

The t-test was used to determine the partial effect of each independent variable on the dependent variable, namely Usage Satisfaction (Y). Based on the analysis results using SPSS, the calculated t-value for Service Quality (X1) was 2.258 with Sig. = 0.026 < 0.05, and the calculated t-value for Digital Promotion Strategy (X2) was 3.846 with Sig. = 0.000 < 0.05. Since all significance values are less than 0.05, it can be concluded that both independent variables have a positive and significant effect on the dependent variable. This means that the better the service quality and digital promotion strategies implemented, the

higher the level of satisfaction with the use of BTN Syariah Mobile among Gen Z customers. Thus, hypotheses H1 and H2 are accepted as they have been proven to have a positive and significant effect.

### Hypothesis Testing (F-Test)

Table 14. Hypothesis Test Results (F-Test)

Model	Calculated F	Sig	Criteria	Conclusion
1	30.432	0.000	Sig. < 0.05	The model is valid and has a significant effect

Source: Processed data (2026)

The F-test was conducted to determine whether the independent variables simultaneously have a significant effect on the dependent variable. Based on the analysis results using SPSS in Table 14, the calculated F-value was 30.432 with a significance level (Sig.) of 0.000. The testing criteria state that if the Sig. value is < 0.05, the regression model is deemed valid (fit) for use. Since the significance value of 0.000 is less than 0.05, it can be concluded that the regression model used is valid and has a significant simultaneous effect. This means that the variables Service Quality (X1) and Digital Promotion Strategy (X2) together have a significant effect on Usage Satisfaction (Y). Thus, the regression model can be used to adequately explain the relationships between variables in this study.

## Discussion

### The Effect of Service Quality on User Satisfaction

The research results indicate that service quality has a positive and significant effect on satisfaction with the use of the BTN Syariah Mobile app, with a t-value of 2.258 and a significance level of  $0.026 < 0.05$ . This demonstrates that the better the service quality perceived by Gen Z customers, the higher their level of satisfaction with using the app. Empirically, a regression coefficient of 0.155 indicates that a one-unit increase in service quality will increase satisfaction by 0.155 units. Logically, satisfaction arises when service performance meets or exceeds user expectations. In the context of BTN Syariah Mobile, service quality encompasses aspects of transaction security, ease of navigation, system reliability, and interface design. If the app system runs stably with minimal disruptions (such as slow app performance or system errors

previously reported), customers will feel comfortable and confident, thereby driving satisfaction.

This study aligns with findings Fianto et al., stating that service quality dimensions such as *the application system* are crucial factors for customer satisfaction in Islamic banking. This is further supported by research Subiyakto, which identified a similar relationship in other Islamic banking services. For Generation Z, who have a strong preference for fast and practical services, the technical quality of the app serves as the primary foundation of their digital experience.<sup>25</sup> This robust system and service quality ultimately provides *a net benefit* directly felt by app users.<sup>26</sup>

### **The Impact of Digital Promotion Strategies on User Satisfaction**

Based on the results of the partial test, digital promotion strategies were proven to have a positive and significant effect on user satisfaction with a t-value of 3.846 and a significance level of  $0.000 < 0.05$ . This finding indicates that the effectiveness of digital promotions carried out by BTN Syariah plays an important role in increasing customer satisfaction. The regression coefficient for this variable is 0.202, meaning its influence is greater than that of the service quality variable in this model. Digital promotion strategies function to shape users' perceptions and expectations through engaging and easily understandable information across various media channels. When promotional promises align with the tangible benefits experienced, customer expectations are met, leading to satisfaction. For Gen Z, who have grown up in a digital ecosystem, an adaptive communication style and relevant content are crucial in determining how they assess the value of a service.

These findings align with research Mesquita & Jaya, indicating that digital promotional activities significantly influence how younger generations perceive product value. Although Islamic bank promotions are often perceived as passive, these findings underscore that optimizing educational digital communication

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<sup>25</sup> Sentot Heru Subiyakto, "Literasi Keuangan Syariah di Kalangan Generasi Z: Studi Kasus Mahasiswa Muslim," *Jurnal Ekonomi Islam*, 1, No. 1 (2024): 125–50.

<sup>26</sup> Rahayu Saputri, Mellya Embun Baining, and Khairiyani, "Pengaruh Kualitas Sistem dan Kualitas Pelayanan Terhadap Manfaat Bersih Aplikasi Mobile Banking dengan Variabel Intervening Kepuasan Pengguna," *E-Bisnis: Jurnal Ilmiah Ekonomi dan Bisnis*, 17, No. 1 (2024): 126–38, <https://doi.org/10.51903/e-bisnis.v17i1.1801>.

can bridge the promotion gap and enhance customer retention amid fluctuations in active user numbers. Additionally, positive responses and sentiment on social media regarding banking app campaigns serve as a strong indicator of high satisfaction among these users.<sup>27</sup>

### **The Simultaneous Effect of Service Quality and Digital Promotion Strategies**

The F-test results indicate that service quality and digital promotion strategies together (simultaneously) have a significant effect on satisfaction with the use of BTN Syariah Mobile. This is evidenced by a calculated F-value of 30.432 and a significance level of  $0.000 < 0.05$ . *The Adjusted R-Square value* of 0.398 indicates that the combination of these two variables explains 39.8% of the variation in Gen Z customers' satisfaction levels, while the remainder is influenced by other factors outside the model. Theoretically, user satisfaction is the result of the integration between direct technical experience and emotional perceptions built through marketing communication. Digital promotion strategies play a role in building expectations, while service quality ensures those expectations are met during transactions. The synergy between a reliable app and educational promotions creates a cumulative positive perception among customers. This reinforces that the combination of superior service features and the quality of the Islamic banking products offered is crucial in determining the customer's final satisfaction.<sup>28</sup>

This finding supports the research Akob & Sukarno which emphasizes that customer satisfaction is influenced by various complementary factors. The decline in the number of active customers by 2025 at BTN Syariah Kudus signals that the bank needs to adopt a comprehensive approach. By enhancing the quality of technical features while refining promotional strategies that are more

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<sup>27</sup> Symisius Lintang Ranataru and Nurvita Trianasari, "Analisis Sentimen Media Sosial Terhadap Aplikasi Perbankan untuk Mengetahui Kepuasan Pengguna Aplikasi: Studi Kasus pada Livin by Mandiri dan BCA Mobile," *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6, No. 9 (2024): 6818–38.

<sup>28</sup> Zakilah Yusuf et al., "Strategi Perbankan Syariah dalam Meningkatkan Aktivasi Penggunaan Produk," *Multiplier: Jurnal Magister Manajemen*, 6, No. 2 (2026): 3416–40, <https://doi.org/10.24905/mlt.v6i2.422>.

adaptable to Gen Z, BTN Syariah can optimally boost user loyalty and satisfaction.

## **Conclusion**

Based on the research findings and discussion regarding the influence of service quality and digital promotional strategies on Gen Z customers' satisfaction with the BTN Syariah Mobile app at BTN Syariah Kudus, the following conclusions can be drawn: Service quality has a positive and significant impact on satisfaction with the BTN Syariah Mobile app. This indicates that the better the technical quality, system reliability, and user interface comfort, the higher the level of satisfaction felt by Gen Z customers will be. Digital promotional strategies have a positive and significant impact on satisfaction with the use of BTN Syariah Mobile. These findings demonstrate that effective marketing communication through digital media can foster positive perceptions and meet customer expectations, ultimately impacting user satisfaction. Simultaneously, service quality and digital promotion strategies have a significant impact on satisfaction with the use of BTN Syariah Mobile. Together, these two variables act as key determinants in determining customer satisfaction levels, with a combined explanatory power of 39.8%.

Recommendations Based on these findings, the system stability of the application should be optimized to minimize technical glitches (*errors*), and features should be updated regularly to remain relevant to the dynamic needs of Generation Z. Additionally, the intensity of digital promotions via social media should be increased with more educational and interactive content. Given that the *R-Square* value in this study is still relatively low (39.8%), future researchers are encouraged to include additional independent variables that have not yet been studied, such as security perceptions, trust, or other Sharia-compliant features, to provide a broader understanding of the factors influencing user satisfaction with Sharia mobile banking.

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