

The Effects of Security and Service Quality on Customer Satisfaction: An Analysis of the Wondr by BNI Users

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Abstract

The purpose of this study is to evaluate how customer satisfaction is impacted by service security and quality with Wondr by BNI services among business administration students at the University of Lampung. Business development has experienced rapid growth. The method used was an integrative quantitative approach, with a sample of 293 respondents, business administration students who had used the Wondr by BNI application. Data collection was conducted utilizing a The Likert scale questionnaire and examined using multiple linear regression. The study's conclusions show a significant and substantial impact on satisfaction with the application. Service quality influences usage, while security provides concrete verification of the commitment to protecting user privacy. Practically, this study provides managerial implications for BNI's marketing strategy to increase the loyalty of environmentally conscious consumers in emerging markets.

keyword: Service quality, Security, Customer Satisfaction, Wondr by BNI.

INTRODUCTION

Increasingly competitive business developments place customer service as a key differentiating factor in maintaining consumer trust and loyalty. In the banking industry, competitive advantage is determined by a bank's ability to deliver added value through fast, easy, and secure services. Offering digital banking services that promote technological optimization to enhance customer experience Mutiasari (2020).



In line with this digitalization, PT Bank Negara Indonesia (BNI) is developing mobile banking services as a strategy to meet the needs of an increasingly digitalized market (Habibah et al., 2024). In July 2024, BNI launched the SuperApp Wondr by BNI as a transformation of BNI Mobile Banking, integrating financial and non-financial services into a single platform. This application recorded over two million downloads and a significant increase in active users. However, the system migration process requires technological readiness and user acceptance to avoid a decline in trust Firoso et al (2025).

Conceptually, service quality in mobile banking encompasses accessibility, reliability, security, and ease of use, which have been shown to influence customer satisfaction and loyalty Habibah et al (2024). Furthermore, security is a major concern given the increasing cyber risks such as phishing and malware, making data protection a key determinant of user trust Anita Pramadani Lubis et al (2023).

REVIEW OF LITERATURE

1. Service quality

The degree to which a website can successfully and efficiently support the buying, selling, and delivery of goods and services is known as service quality. The degree to which a website makes shopping, buying, and delivery quick and easy is another way to define service quality. (Habibah et al., 2024).

2. Security

Security as a company's capacity to regulate and maintain the security of data transfers (Amalia & Hastriana, 2022). On the other hand, they describe security as the capacity to regulate and maintain the security of data transactions conducted online. Furthermore, technical fraud techniques in mobile banking are evolving with technological advancements. Respondents' perceptions of the ease of conducting financial transactions via mobile devices with adequate security can also be considered security.

3. Customer Satisfaction

Customer satisfaction, according to Kolter & Keller (2016), is an emotion that arises when comparing a product's expectations with its performance (results). After using the actual product performance, the client's response to the level of alignment between expectations and perceived results is known as customer satisfaction or dissatisfaction. According to Daffa (2020), Customers will be happy if performance lives up to their expectations and extremely happy if it surpasses them. Regardless of price



adjustments, satisfied customers will continue to use a business's services, make more purchases, and recommend it to others.

IMPLEMENTATION METHOD

Types of Data

This study looks into how customer satisfaction with Wondr by BNI is affected by service quality and security. Primary Secondary information was the the two sources of information investigation. Primary information serves as the main source for assessing service quality and security impacts on user satisfaction. This data was obtained directly from respondents through a questionnaire designed based on research variable indicators. Simultaneously, secondary data was used to support the development of the study. Researchers used a Likert scale to assess scores. The study population included 293 respondents with the criteria of business administration students, active users of Wondr by BNI.

RESULT AND DISCUSSION

Validity Test

According to Ghozali (2023), validity is defined as the level of accuracy of an instrument in measuring the intended construct. An instrument is considered valid if it produces reliable and accurate data about the variables being studied. The Pearson product-moment correlation test is a commonly used approach to assess validity statistically. This approach assesses the correlation between the scores of each question item and the overall variable score. If the calculated r value is greater than the table r value, the item is deemed legitimate. When the sample size (n) is 100, the degrees of freedom (df) are calculated as $n - 2$, yielding $df = 98$ at the 0.05 is the significance level for the r value. The table's r -value is 0.197.

Tabel 1. Summary of Validity Test Outcomes

Item	Computed r	Table r	Description
Service Quality			
The application is easy to understand when using.	0,653		Valid
I didn't experience any difficulties when making transactions.	0,779		Valid



The application's display is easy to understand.	0,723	0,197	Valid
The application functions stably without frequent interruptions.	0,593		Valid
The information displayed is accurate.	0,733		Valid
Transactions are fast.	0,754		Valid
Features respond immediately.	0,735		Valid
Information appears immediately.	0,755		Valid
I feel safe using the application.	0,678		Valid
The application's protection system is trustworthy.	0,678		Valid
The features meet my needs.	0,676		Valid
The application prioritizes user convenience.	0,844		Valid
Security			
My personal data is well protected in the Wondr by BNI app.	0,871	0,197	Valid
The transactions I make through the app are secure.	0,884		Valid
The security system meets my expectations.	0,791		Valid
The bank maintains the confidentiality of my data.	0,845		Valid
My privacy remains assured when using the BNI mobile banking app.	0,870		Valid
Customer Satisfaction			
The application meets my transaction needs.	0,732	0,197	Valid
The experience using the application was enjoyable.	0,817		Valid
The available features met my expectations.	0,710		Valid
The service was as promised.	0,838		Valid
I will continue to utilize the BNI mobile banking app later on.	0,712		Valid
I prefer the BNI mobile banking app is superior to those of other banks.	0,729		Valid
I am willing to recommend this app to others.	0,766		Valid



The application is worth using.	0,766	Valid
I will share my positive experience using this application.	0,792	Valid

Source: Research Data Processing, 2026

The validity calculation results for all items in this study had a calculated $r >$ table r , therefore affirming that all questionnaire items are valid and suitable for research purposes.

Realibility Assessment

Table 2. Outcomes of the Research Variable Reliability Assesment

Variable	Cronbach's Alpha	An explanation
Service Quality (X1)	0,912	Reliable
Security (X2)	0,905	Reliable
Customer Satisfaction (Y)	0,908	Reliable

Source: Data Processing for Research, 2026

The reliability test outcomes for all variables in this research conform to the established reliability requirements, having Cronbach's Alpha values cutoff point of >0.60 . Consequently, it can be inferred that the instruments used in this research exhibit a commendable degree of consistency, with all variables demonstrating excellent dependability.

Table 3. Outcomes of the Analysis of Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Standard Error	Beta
(constant)	3.812	1.355	
Service Quality	.532	0.37	.667
Security	.306	0.73	.190

Source: Research Data Processing, 2026

The regression equation can be used to explain the multiple linear regression analysis's results in the following ways:

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1. In this study, the multiple linear regression equation contains a constant of 3.812, demonstrating that when the independent variables security (X2) and service quality (X1) are both 0, the dependent variable customer Satisfaction (Y) equals 3.812.
2. The coefficient for service quality (X1) is 0.532. This signifies that foreach 1-unit augmentation in the service quality variable, customer satisfaction will rise by 0.532.
3. The coefficient of security (X2) is 0.306. This implies that foreach 1-unit increment in the green product variable, the green buy decision willrise by 0.306

Classic Assumption Test Assessment of Normality

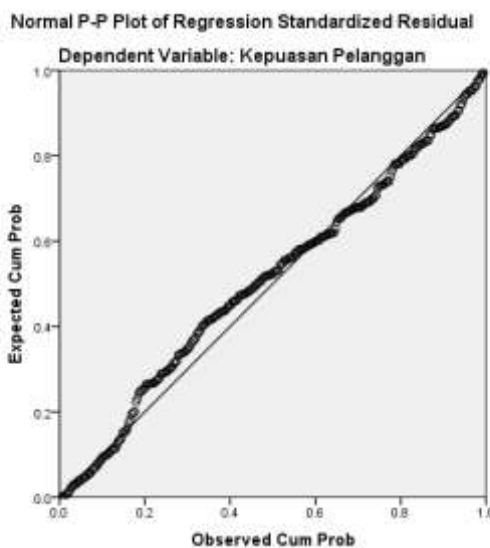


Figure 1. Outcomes of the Normality Test (P-plot)

Source: Research Data Processing, 2026

A Normal Probability Plot (P-Plot) indicates a robust regressio model if the data exhibits a normal distribution or aligns with a diagonal line pattern. The Normal P-Plot of Regression Standardized Residuals illustrates that the diagonal line signifies the optimal condition of data conforming to normal distribution. The dots dispresed along signify condition normal. In the normal probability plot (P-Plot) graph, most of the points are close

to exactly on the diagonal line, indicating that the residuals have met the normality assumption.

Examination of Multicollinearity

Table 4. Outcomes of the Multicollinearity Assesment

Model		Collinearity Metrics	
		Tolerance	VIF
	(Constant)		
	Service Quality	.587	.1704
	Security	.587	.1704

Source: Research Data Processing, 2026

The heteroscedasticity test for the two independent variables indicates a tolerance value greater than 0.1 and a VIF rating less than 10. Consequently, it can be deduced that variables X1 and X2 showing that there is no relationship between the independent variables utilized to each other, meaning that no symptoms occur multicollinearity.

Test for Heteroscedasticity

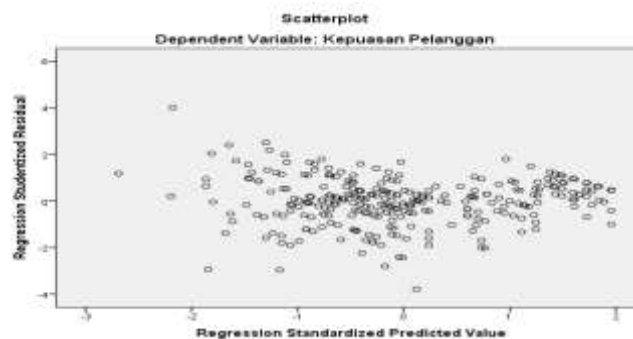


Figure 2. Outcomes of the Heteroscedasticity Examination

Source: Research Data Processing, 2026

According to the results of the heteroscedasticity test, the study's regression model shows no signs of heteroscedasticity. The uniform and random distribution of dots above and below the Y-axis zero line illustrates this. Thus, the necessary presumptions have been met by the heteroscedasticity test in this study.

Hypothesis Test Result

Partial Test (t-test)

The t-test determines if the dependent variable is partially influenced by the independent variable. This research used a significance threshold of $\alpha = 0.05$ a 95% confidence level. In this study, the table value is 1.968. H_a is rejected and H_0 is accepted if the predicted t is less than the calculated t.

Table 5. Outcomes of the Partial Test (T-test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.812	1.355		2.812	.000
Service Quality	.532	0.37	.667	14.572	.000
Security	.306	0.73	.190	4.159	.000

Source: Research Data Processing, 2026

The service quality variable's computed t value is greater than the tabulated t value, according to the comparison of the two values, specifically $14.572 > 1.968$, with a significance level of $0.000 < 0.05$, demonstrating that, in isolation, service quality (X1) significantly influences customer satisfaction (Y). Consequently, it may be inferred that H_{a1} is accepted and H_{01} is rejected. Simultaneously, the t-value for customer satisfaction variable exceeds the t-table value, namely $4.159 > 1.968$, with a significance level of $0.000 < 0.05$, signifying that the security (X2) has a substantial partial influence on the customer satisfaction (Y). Consequently, it may be inferred that H_{a2} is accepted whereas H_{02} is rejected.

Concurrent Examination (F Test)**Table 6. Outcomes of the Simultaneous Test (F Test)**

Analysis of Variance (ANOVA)						
Model		Summation of Square	dataframe	Mean Square	F	Significant.
1	Regression	6187.100	2	3093.550	262.091	<, 000 ^b
	Residual	3422.975	290	11.803		
	Total	9610.075	292			
a. Dependent Variabel: Customer satisfaction						
b. Predictors: (Constant), Security, Costumer quality						

Source: Research Data Processing, 2026



Determination Coefficient Assessment (R² Assessment)

The degree to which independent factors explain changes in dependent variables is measured by the coefficient of determination. The degree to which independent factors affect dependent variables is shown by the coefficient of determination. A higher coefficient of determination indicates a stronger capacity of the independent factors to elucidate the variance in the dependent variables.

Table 7. Outcomes of the Determination Coefficient Assessment (R² Test)

Model Summary^b				
Model	R	R Square	Adjusted R Squared	Standard Estimation Error
1	.802	.644	.641	3.43560
a. Predictors: (Constant), Security, Service Quality				
b. Dependent Variable: Customer Satisfaction				

Source: Research Data Processing, 2026

The coefficient of determination reveals a R value of 0.802, indicating a robust link customer satisfaction and the two independent variables: service quality and security. The Adjusted R Square means that the determination coefficient (R²) is 64.1%, or 0.641. In other words, 64.1% of the variance in customer satisfaction choices is affected by the independent factors examined in this research. Conversely, the remaining 35.9% is affected by characteristics not analyzed in this research.

DELIBERATION**The Influence of Service Quality on Customer Satisfaction**

According to the costumer, BNI users' satisfaction with Wondr is greatly influenced by service quality. This result demonstrates that customer satisfaction ratings are significantly influenced by the quality of mobile banking services. People have a tendency to trust the services that the application offers. The findings of this investigation align with the service quality objectives proposed by Kolter & Keller (2016), who stated that good service quality directly impacts customer satisfaction.

The correlation between research findings and baseline conditions indicates that increasingly fierce competition in service delivery and rising customer expectations for speed, specificity, and convenience have led customers to become more critical of the



service they receive. Under these conditions, Customer satisfaction levels are significantly influenced by service quality.

The researchers concluded that well-maintained service quality, responsiveness, and the ability to meet customer expectations will positively influence customer satisfaction and potentially build long-term loyalty.

The Influence of Security on Customer Satisfaction

The hypothesis test findings indicate that security significantly influences customer satisfaction when using Wonder by BNI. The results indicate that security attributes, such as guaranteed user privacy and trust in the services provided, are key factors influencing customer satisfaction.

The investigation's conclusions are in line those suggested by Arsita et al. (2025), who stated that a good level of security plays a role in increasing user trust in the protection of their personal data, which ultimately encourages continued use of the service.

This study, which emphasizes the importance of security in services, strongly aligns with these findings. The researchers found that the higher the level of security and privacy provided, the greater the perceived level of satisfaction, especially for individuals who have high expectations for professional and excellent service in terms of security.

The Influence of Security and Service Quality on Customer Satisfaction

According to research, Wondr by BNI consumers' Security and service quality both. These results indicate level of security customers perceive when using a service impacts their level of satisfaction with the service quality itself. Guaranteed security demonstrates a company's dedication to safeguarding customer data, privacy, and comfort, while good service quality demonstrates the company's ability to meet customer desires and expectations. A reliable security system and excellent service quality are essential components that work together to enhance customer satisfaction.

These research findings align with the customer satisfaction theory proposed by Kotler & Keller (2016) in their book, "Marketing Management," It asserts that customer pleasure is significantly influenced by high-quality services. This is because customers always seek products or services that provide good service quality, responsiveness, and satisfactory security. All three contribute to a positive customer experience and influence user satisfaction.



The relationship between these results and the research context suggests that consumers are increasingly selective in their assessment of services due to increasing demands for high-quality services and concerns about data and transaction security. Consumers now consider security offerings to ensure their comfort, in addition to service quality. Thus, providing high-quality services without adequate security measures, or vice versa, is insufficient to achieve the highest levels of customer satisfaction.

Researchers claim that a key element influencing customer satisfaction is the interaction between security and service quality. While security ensures the protection of data, privacy, and risks associated with service use, service quality contributes to meeting customer expectations and needs through fast, accurate, and responsive service. Achieved levels of customer satisfaction increase with a better balance between security and service quality.

CONCLUSION AND RECOMMENDATIONS

According to the study's findings, client satisfaction with Wondr by BNI is significantly improved by both service quality and security. Guaranteed security whether in terms of data protection, privacy, or transaction security serves as tangible evidence of the company's commitment to providing customers with a sense of security and comfort. Good service quality also helps build customer trust and establish initial expectations about the service they will receive.

Statistically, these two factors can explain up to 64.1% of the change in customer satisfaction levels, indicating that aligning good service quality with a reliable security system is a crucial element in increasing customer satisfaction.

Based on these results, BNI management is recommended to develop a better strategy for considering service quality to ensure that the service provided meets expectations. Furthermore, it is recommended that the mobile banking system provide reliable information, which is expected to increase customer needs and increase user loyalty.

Given that 35.9% of factors influencing customer satisfaction are still outside the purview of this study, future researchers are urged to look into other variables not covered in this one, such as customer loyalty.

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