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Financial Service Digitalization, Digital Literacy, And Customer Trust As Determinants Of User Satisfaction In Islamic Microfinance Institutions: Evidence From BMT UGT Besuki, Indonesia

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Abstract

The rapid advancement of digital technology has accelerated the transformation of financial services, compelling Islamic microfinance institutions to adopt digital innovations to enhance service quality and strengthen customer satisfaction. Nevertheless, the effectiveness of digital financial services depends not only on technological advancement but also on customers' digital competencies and their trust in the institution. This study investigates the influence of financial service digitalization, digital literacy, and customer trust on user satisfaction among customers of BMT UGT Besuki, East Java, Indonesia. A quantitative explanatory research design was employed using purposive sampling to collect data from 200 respondents who actively utilized the institution's digital financial services. Primary data were gathered through a structured questionnaire based on a five-point Likert scale and analyzed using multiple linear regression with the assistance of SPSS. The analytical procedures included validity and reliability testing, classical assumption tests, partial (t-test) and simultaneous (F-test) hypothesis testing, as well as the coefficient of determination (R^2). The empirical findings demonstrate that financial service digitalization, digital literacy, and customer trust each exert a positive and statistically significant effect on user satisfaction. Furthermore, the three independent variables collectively explain a substantial proportion of the variation in customer satisfaction, indicating that the successful implementation of digital financial services in Islamic microfinance institutions relies on the integration of technological innovation, users' digital capabilities, and sustained customer trust. These findings contribute to the

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growing body of knowledge on digital transformation in Islamic microfinance and provide practical insights for improving digital service strategies to achieve higher levels of customer satisfaction.

Keywords: Financial Service Digitalization; Digital Literacy; Customer Trust; User Satisfaction; Islamic Microfinance Institution.

INTRODUCTION

The rapid evolution of digital technology has fundamentally transformed the financial services industry, reshaping how financial institutions interact with customers and deliver value. Digital transformation has become a strategic priority for financial service providers seeking to improve operational efficiency, service accessibility, and customer experience. The integration of digital platforms, including mobile banking, internet banking, and other technology-based financial services, has significantly altered customers' expectations by enabling faster, more convenient, and more flexible financial transactions. Consequently, financial institutions are increasingly required to adopt digital innovations to remain competitive in an evolving financial ecosystem (Salama, Ardyansyah and Kurniawan, 2025).

The digital transformation trend has extended beyond conventional banking to include Islamic financial institutions. Islamic microfinance institutions, particularly *Baitul Maal wat Tamwil* (BMT), have gradually incorporated digital technologies into their service delivery to strengthen operational performance and improve customer engagement. As community-based Islamic financial institutions, BMTs play an essential role in expanding financial inclusion while adhering to Sharia principles. Therefore, successful digital transformation is expected not only to improve service efficiency but also to enhance customer satisfaction and institutional competitiveness (Aisyah, no date).

Despite continuous investment in digital financial services, technology adoption does not automatically guarantee positive customer experiences. The availability of digital platforms alone is insufficient to ensure effective utilization if customers experience difficulties in accessing or operating the services provided. In many Islamic microfinance institutions, including BMT UGT Besuki, some customers continue to rely on traditional face-to-face transactions despite the availability of digital service facilities. This situation indicates that the success of financial service digitalization depends not only on technological infrastructure but also on customers' readiness to adopt digital innovations (Sari, Qolbina and Ustanti, 2025).

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Digital literacy represents one of the critical determinants influencing customers' ability to utilize digital financial services effectively. Individuals possessing higher levels of digital literacy are generally more capable of accessing, understanding, evaluating, and utilizing digital technologies efficiently. Such competencies reduce operational difficulties, increase confidence in using digital platforms, and improve customers' overall service experience. Conversely, limited digital literacy may hinder technology adoption, increase transaction errors, and reduce customers' willingness to engage with digital financial services.

Another important factor influencing customers' responses to digital financial services is trust. Financial transactions inherently involve uncertainty, making trust a fundamental prerequisite for the successful implementation of digital financial systems. Customers who perceive digital services as secure, reliable, and transparent are more likely to maintain long-term relationships with financial institutions and demonstrate higher satisfaction levels. In contrast, concerns regarding data security, privacy, or system reliability may discourage customers from utilizing digital services regardless of the technological sophistication offered by the institution (Mansyur and Putra, 2024).

Customer satisfaction remains one of the most widely accepted indicators for evaluating service performance in financial institutions. Within the context of digital financial services, satisfaction is shaped not only by technological convenience but also by users' ability to operate digital applications effectively and their confidence in the security and reliability of the service. Therefore, understanding the interaction between financial service digitalization, digital literacy, customer trust, and user satisfaction has become increasingly important for Islamic financial institutions attempting to optimize digital transformation strategies.

Previous empirical studies have consistently reported positive relationships between digital financial services and customer satisfaction, particularly within the banking industry. Other studies have also highlighted the contribution of digital literacy to technology adoption and emphasized customer trust as an essential determinant of satisfaction and continued service usage. Nevertheless, most existing investigations have concentrated on commercial banking institutions or digital banking platforms. Empirical evidence focusing specifically on Islamic microfinance institutions remains relatively limited, despite their distinctive organizational characteristics, customer profiles, and operational models (Agusetiawati, Askandar and Nandiroh, 2024).

This limitation represents an important research gap. Customers of Islamic microfinance institutions often exhibit diverse educational backgrounds, varying levels of

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digital competence, and different perceptions regarding financial technology compared with customers of commercial banks. These characteristics may generate different behavioral responses toward digital financial services, making empirical findings obtained from conventional banking institutions difficult to generalize directly to the Islamic microfinance sector. Consequently, additional empirical investigation is necessary to provide a more comprehensive understanding of the determinants of user satisfaction within this specific institutional context.

Drawing upon the Technology Acceptance Model (TAM), this study assumes that customers' acceptance of digital financial services is influenced by their perception of technology usefulness and ease of use, which are closely associated with digital literacy and trust. Integrating these perspectives, the present study examines the effects of financial service digitalization, digital literacy, and customer trust on user satisfaction among customers of BMT UGT Besuki, Indonesia. The findings are expected to enrich the literature on digital transformation in Islamic microfinance institutions while providing practical recommendations for improving digital service strategies and strengthening customer satisfaction in the era of financial digitalization (Khairani *et al.*, 2025).

RESEARCH METHODS

This study adopted a quantitative research design with an explanatory approach to investigate the relationships among financial service digitalization, digital literacy, customer trust, and user satisfaction in the context of Islamic microfinance institutions. The research was conducted at BMT UGT Besuki, East Java, Indonesia. The study population comprised customers who actively utilized the institution's digital financial services. A purposive sampling technique was employed to ensure that respondents possessed relevant experience with the digital platforms provided by the institution. Based on the established selection criteria, a total of 200 respondents participated in the study.

Data were collected through a structured questionnaire developed from validated constructs reported in previous studies. Each construct was measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Prior to hypothesis testing, the measurement instrument underwent validity and reliability assessments to confirm its psychometric adequacy. The proposed research model was evaluated using multiple linear regression analysis with IBM SPSS Statistics. The analytical procedure consisted of descriptive statistical analysis, instrument validation, reliability assessment, and classical assumption tests, including normality, multicollinearity, and

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heteroscedasticity diagnostics. The research hypotheses were subsequently examined through partial significance (*t*-test) and simultaneous significance (*F*-test), while the coefficient of determination (R^2) was employed to assess the explanatory power of the regression model. These analytical procedures enabled a comprehensive evaluation of both the individual and combined effects of financial service digitalization, digital literacy, and customer trust on user satisfaction.

RESULTS AND DISCUSSION

The Effect Of Financial Service Digitalization On User Satisfaction

Financial service digitalization has become an essential strategic initiative for financial institutions seeking to improve service quality and strengthen customer relationships in the digital era. In Islamic microfinance institutions, digital transformation facilitates more efficient service delivery by enabling customers to perform financial transactions without geographical or temporal constraints. Through digital platforms, customers can conveniently access various financial services, including balance inquiries, fund transfers, financing payments, and other financial transactions. Consequently, digitalization not only improves operational efficiency but also enhances customers' overall service experience by providing faster, more secure, and more accessible financial services (Aksenta *et al.*, 2023).

To examine the first research hypothesis, a simple linear regression analysis and a partial (t) test were performed to evaluate the effect of Financial Service Digitalization (X_1) on User Satisfaction (Y). The statistical analysis produced a regression constant of 12.605, indicating that the predicted value of user satisfaction would remain at 12.605 when the financial service digitalization variable is assumed to be constant. Furthermore, the regression coefficient for Financial Service Digitalization was 0.500, suggesting a positive association between the independent and dependent variables. This coefficient implies that every one-unit increase in financial service digitalization contributes to a 0.500-unit increase in user satisfaction, assuming that other explanatory variables remain unchanged (Nurdien and Galuh, 2023).

The estimated regression equation can therefore be expressed as:

$$Y = 12.605 + 0.500X1$$

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The positive regression coefficient indicates that improvements in digital financial services are associated with higher levels of customer satisfaction. In practical terms, customers who perceive digital financial services as efficient, convenient, and reliable are more likely to report positive experiences when interacting with BMT UGT. This finding demonstrates that digitalization serves as an important determinant of service quality by enabling customers to access financial services more quickly while minimizing transaction costs and processing time.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	12,605	1,785		7,063	<,001
	X1	,500	,069	,457	7,234	<,001

a. Dependent Variable: Y1

The hypothesis testing results further confirmed the significance of this relationship. The calculated t-value of 7.234 exceeded the critical threshold, while the significance value was 0.000, which is substantially lower than the acceptable significance level of 0.05. Accordingly, the first hypothesis was accepted, indicating that Financial Service Digitalization exerts a positive and statistically significant influence on User Satisfaction at BMT UGT in Besuki District. These statistical findings provide empirical evidence that the implementation of digital financial services contributes meaningfully to customers' perceptions of service quality and overall satisfaction.

From a theoretical perspective, these findings support the Technology Acceptance Model (TAM) proposed by Davis (1989), which argues that users' acceptance of technology is primarily determined by perceived usefulness and perceived ease of use. The digital financial services implemented by BMT UGT appear to improve both dimensions. Customers perceive the digital system as beneficial because it enables transactions to be completed more efficiently, while the simplicity of the digital platform enhances its ease of use. As a result, positive perceptions of digital services ultimately translate into higher levels of user satisfaction (Kartikasari, 2025).

The findings are also consistent with previous empirical studies reporting that digital transformation in financial institutions positively influences customer satisfaction. Earlier research has demonstrated that the adoption of digital financial technologies enables institutions to improve service responsiveness, reduce operational complexity,

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and deliver more customer-oriented services. These advantages encourage customers to engage more actively with digital platforms and strengthen their overall satisfaction with financial institutions. The consistency between the present findings and previous studies reinforces the argument that digital financial innovation has become an important competitive advantage within the financial services industry.

Within the context of Islamic microfinance institutions, the results further indicate that digital transformation should not be viewed solely as technological modernization but also as a strategic approach to improving customer experience. Unlike conventional banking institutions, Islamic microfinance institutions often serve customers with diverse socioeconomic and educational backgrounds. Therefore, the successful implementation of digital financial services requires systems that are not only technologically advanced but also simple, secure, and accessible to various customer segments. A user-friendly digital platform can strengthen customers' confidence in the institution and encourage continued utilization of digital services.

From a managerial perspective, these findings suggest that BMT UGT should continue investing in digital infrastructure while continuously improving the quality of its digital services. Enhancing application usability, strengthening cybersecurity, increasing system reliability, and expanding digital service features are expected to further improve customer satisfaction. Moreover, continuous evaluation of customers' digital experiences should become an integral component of the institution's digital transformation strategy to ensure that technological innovation remains aligned with customers' evolving needs and expectations (Tiffani, 2023).

Overall, the empirical evidence demonstrates that financial service digitalization represents a significant driver of user satisfaction within Islamic microfinance institutions. As digital technology continues to reshape the financial sector, institutions capable of delivering accessible, reliable, and customer-centered digital services are more likely to achieve higher customer satisfaction and sustain their competitive position in an increasingly digital financial environment.

The Effect of Digital Literacy on User Satisfaction

Digital literacy has become a fundamental competency in the era of financial digitalization, particularly within the financial services sector, where customers are increasingly required to interact with technology-based platforms. In the context of Islamic microfinance institutions, digital literacy refers to customers' ability to access, understand, evaluate, and effectively utilize digital technologies when conducting financial

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transactions. Adequate digital literacy enables customers to navigate digital financial services more efficiently, minimizes operational errors, and enhances confidence in using various digital applications, including mobile banking, online payment systems, and other electronic financial services. Consequently, digital literacy is considered an essential determinant of customer satisfaction in the adoption of digital financial services.

To examine the second research hypothesis, a partial (*t*) test was conducted to determine whether Digital Literacy (X_2) significantly influences User Satisfaction (Y) among customers of BMT UGT in Besuki District. The statistical results revealed a t-value of 6.022 with a significance level of 0.000, which is considerably lower than the accepted significance threshold of 0.05. These findings indicate that the null hypothesis was rejected, while the alternative hypothesis was accepted, confirming that digital literacy has a positive and statistically significant effect on user satisfaction (Zakiah, 2025).

The regression analysis further demonstrated that the unstandardized regression coefficient (B) for Digital Literacy was 0.413. This positive coefficient indicates that every one-unit increase in customers' digital literacy is expected to increase user satisfaction by 0.413 units, assuming that the other independent variables remain constant. The positive direction of the coefficient suggests that improvements in customers' digital competencies contribute directly to higher levels of satisfaction with the digital financial services provided by BMT UGT. Furthermore, the standardized regression coefficient (Beta = 0.393) indicates that Digital Literacy exerts a moderate positive influence on User Satisfaction. Although its contribution is not the strongest among the explanatory variables, the coefficient demonstrates that customers' ability to understand and effectively utilize digital technologies remains an important factor influencing their overall satisfaction. Customers with higher digital literacy are generally more capable of operating digital financial platforms independently, understanding available service features, and completing financial transactions accurately and efficiently. These competencies ultimately enhance their overall service experience and strengthen satisfaction with the institution's digital services.

The findings of this study support the Technology Acceptance Model (TAM) proposed by Davis (1989), which posits that individuals are more likely to accept and utilize technology when they perceive it as useful and easy to operate. Digital literacy enhances customers' ability to recognize these benefits by reducing technological barriers and increasing confidence in interacting with digital systems. As customers become more familiar with digital applications, they tend to perceive digital financial

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services as more convenient, reliable, and valuable, which subsequently leads to greater satisfaction (Anwari, 2025).

The empirical evidence is also consistent with previous studies reporting that digital literacy plays a significant role in improving customers' experiences with digital financial services. Earlier research has shown that individuals possessing higher levels of digital competence are more likely to adopt financial technologies, experience fewer difficulties during digital transactions, and express higher levels of satisfaction than customers with limited digital capabilities. These findings reinforce the argument that digital literacy serves as an important prerequisite for the successful implementation of digital transformation initiatives within financial institutions. From a managerial perspective, the findings imply that technological innovation alone is insufficient to maximize customer satisfaction. Financial institutions should simultaneously invest in initiatives aimed at improving customers' digital competencies. Educational programs, digital financial literacy campaigns, user-friendly application interfaces, and continuous technical assistance may encourage customers to utilize digital financial services more confidently and effectively. Such initiatives are expected to increase customer engagement while strengthening long-term satisfaction and loyalty.

Overall, the findings demonstrate that Digital Literacy has a positive and statistically significant effect on User Satisfaction at BMT UGT in Besuki District. The results suggest that improving customers' digital capabilities is an essential component of digital transformation strategies within Islamic microfinance institutions. Accordingly, efforts to enhance digital literacy should complement technological innovation to ensure that customers are able to fully utilize digital financial services and experience greater satisfaction.

DISCUSSION

The findings of this study demonstrate that digital literacy has a positive and statistically significant effect on user satisfaction among customers of BMT UGT in Besuki District. The positive regression coefficient and significant *t*-test indicate that customers with higher levels of digital literacy are more likely to experience greater satisfaction when using digital financial services. This finding suggests that the ability to understand, evaluate, and utilize digital technologies effectively plays an essential role in shaping customers' perceptions of service quality and overall satisfaction. Customers who possess adequate digital competencies tend to encounter fewer difficulties during digital

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transactions, allowing them to complete financial activities more efficiently and with greater confidence (Sari, 2024).

From a theoretical perspective, these findings are consistent with the Technology Acceptance Model (TAM) proposed by Davis (1989), which emphasizes that perceived ease of use and perceived usefulness are the primary determinants of technology acceptance. Digital literacy enhances users' ability to understand and operate digital financial platforms, thereby increasing the perceived ease of use of the technology. As customers become more familiar with digital systems, they are better able to recognize the practical benefits offered by digital financial services, such as transaction efficiency, accessibility, and convenience. Consequently, positive perceptions of these services contribute directly to higher levels of user satisfaction.

The results also indicate that digital literacy serves as an important supporting factor in the successful implementation of digital transformation within Islamic microfinance institutions. Although financial service providers may invest substantially in technological innovation, the effectiveness of these investments ultimately depends on customers' ability to utilize the available digital services. Customers with limited digital skills may experience difficulties in navigating digital applications, understanding transaction procedures, or resolving technical issues, which can reduce their overall satisfaction. Conversely, customers who possess adequate digital competencies are more likely to utilize digital services confidently and efficiently, resulting in more positive service experiences.\

Furthermore, the present findings support previous empirical studies that have consistently identified digital literacy as an important determinant of customer satisfaction in digital financial services. Earlier studies have reported that individuals with higher levels of digital competence generally demonstrate greater confidence in adopting financial technologies, experience fewer operational challenges, and perceive digital financial services more positively than users with limited technological knowledge. The consistency between the current findings and previous research suggests that digital literacy has become an increasingly important factor in determining customer satisfaction as financial institutions continue to expand their digital service offerings.

Within the context of Islamic microfinance institutions, the role of digital literacy may be even more significant because customers often represent diverse educational, socioeconomic, and technological backgrounds. Unlike customers of commercial banks, many users of Islamic microfinance institutions are first-time adopters of digital fina ncial services and may require additional guidance in utilizing technology-

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based applications. Therefore, improving customers' digital competencies should be considered an integral component of digital transformation strategies rather than merely a complementary initiative. Educational programs, digital literacy campaigns, and user-friendly application interfaces may substantially improve customers' confidence and encourage greater utilization of digital financial services.

The managerial implications of these findings are particularly relevant for BMT UGT. The institution should complement technological innovation with continuous customer education to ensure that digital services can be utilized effectively by all customer segments. Regular training sessions, instructional videos, simplified user manuals, and responsive customer support services may help customers overcome technological barriers and improve their overall digital experience. Such initiatives are expected not only to increase customer satisfaction but also to strengthen customer loyalty and encourage the long-term adoption of digital financial services.

Overall, this study confirms that digital literacy is not merely an individual competency but also a strategic organizational resource that contributes to the success of digital transformation. Strengthening customers' digital capabilities enables Islamic microfinance institutions to maximize the benefits of technological innovation while simultaneously improving service quality, customer satisfaction, and institutional competitiveness in an increasingly digital financial environment.

CONCLUSION

This study investigated the effects of financial service digitalization, digital literacy, and customer trust on user satisfaction at BMT UGT in Besuki District. The findings demonstrate that all three independent variables positively and significantly influence user satisfaction. Financial service digitalization improves customer satisfaction by providing more accessible, efficient, and convenient financial services, while digital literacy enables customers to utilize digital financial platforms more effectively. In addition, customer trust strengthens users' confidence in digital financial services, thereby enhancing their overall satisfaction. Collectively, these findings indicate that successful digital transformation within Islamic microfinance institutions depends not only on technological advancement but also on customers' digital competencies and trust in the institution.

The findings contribute to the growing literature on digital transformation in Islamic microfinance by providing empirical evidence from the context of BMT UGT in Indonesia. Unlike many previous studies that primarily focus on commercial banking institutions, this research demonstrates that financial service digitalization, digital literacy, and customer

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trust are also critical determinants of user satisfaction within Islamic microfinance institutions. These findings provide valuable insights for managers and policymakers seeking to strengthen customer-oriented digital transformation strategies while maintaining the distinctive characteristics of Islamic financial services.

From a practical perspective, BMT UGT should continue enhancing the quality of its digital financial services while simultaneously improving customers' digital literacy through education and technical assistance. Strengthening cybersecurity, expanding digital service features, and maintaining transparency in digital transactions are also essential for fostering customer trust and sustaining long-term satisfaction. Future studies are encouraged to incorporate additional variables, such as perceived service quality, technology readiness, user experience, or customer loyalty, and to examine broader geographical settings in order to provide a more comprehensive understanding of digital financial service adoption within Islamic microfinance institutions.

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