

ABSTRACT

Sharia digital banking is experiencing rapid growth, particularly through mobile banking services. However, the BTN Syariah Mobile application still faces several challenges, especially in terms of features and ease of use, which affect customer satisfaction. This study aims to analyze the factors influencing customer satisfaction using the Technology Acceptance Model (TAM) framework, which emphasizes perceived ease of use, perceived usefulness, and incorporates external variables such as individual characteristics and religiosity.

This research employed a quantitative approach by conducting a survey of 110 customers of the BTN Syariah Semarang Branch Office. The instrument used was a Likert scale questionnaire, and the data were analyzed using multiple linear regression to examine the influence of the independent variables on customer satisfaction.

The results of the study show that perceived ease of use, perceived usefulness, individual characteristics (age and education), and religiosity have a positive and significant effect on customer satisfaction. This finding indicates that the easier and more useful the BTN Syariah Mobile application is to use, the more suitable the individual characteristics of customers (in terms of age and education level), and the higher their level of religiosity, the greater their satisfaction with the mobile banking service.

Keywords: Technology Acceptance Model, Individual Characteristics, Religiosity, Customer Satisfaction.

