

## ABSTRACT

*The development of information technology has driven the transformation of banking services toward digitalization, particularly through the adoption of mobile banking services in Islamic banking. Although banking digitalization in Indonesia has grown rapidly, the performance of BTN Syariah mobile banking remains relatively lower compared to other Islamic banks. This condition indicates a gap between the strong asset position of BTN Syariah and the quality of digital services perceived by customers. Therefore, this study aims to analyze the effects of service quality, perceived ease of use, application features, and security on customer satisfaction in using BTN Syariah mobile banking services in Semarang City.*

*This study employs a quantitative research method with a survey approach. Primary data were collected through the distribution of questionnaires to BTN Syariah customers who use mobile banking services in Semarang City. A total of 121 respondents were selected using purposive sampling techniques. The collected data were analyzed using the SPSS program with multiple linear regression analysis, supported by validity and reliability tests, classical assumption tests, t-tests, F-tests, and coefficient of determination analysis.*

*The results indicate that service quality, perceived ease of use, application features, and security each have a positive and significant effect on customer satisfaction. Simultaneously, all four variables are also proven to have a significant effect on customer satisfaction in using BTN Syariah mobile banking services. These findings suggest that improving digital service quality, enhancing application usability, providing comprehensive application features, and ensuring transaction security are crucial factors in shaping customer satisfaction. This study is expected to provide practical insights for BTN Syariah in formulating strategies to optimize the development of its mobile banking services.*

**Keywords:** *Service Quality, Perceived Ease of Use, Application Features, Security, Customer Satisfaction, Mobile Banking, Islamic Banking.*