The Influence of Features, Convenience, and Security on Customer Satisfaction in Bank Sumut Syariah Digital Banking Services Simpang Kayu Besar

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Article Information	Abstract
	The development of information technology has changed the landscape of the banking industry by introducing digital services that facilitate services that are easier, faster and more efficient. Customer satisfaction, which is the main priority for banking, encourages improvements in existing banking services, especially digital services. This study aims to examine the influence of features, convenience, and security of digital banking services on customer satisfaction. The research employs purposive sampling, with the population being customers at Bank Sumut Syariah Simpang Kayu Besar, and the sample size is 85 individuals. Findings from the study indicate that features, convenience, and security partially have a significant positive effect on customer satisfaction. Simultaneous testing demonstrates that features, convenience, and security significantly positively influence customer satisfaction.

INTRODUCTION

The Sharia Business Unit (UUS) of Bank Sumut Syariah operates with Sharia principles under the auspices of PT Bank Sumut, which is a conventional bank. Bank Sumut Syariah tries to keep up with trends by providing digital banking services to meet client needs. The various features of digital banking include mobile banking, internet banking, and various other types of digital transactions. To increase their competitiveness, companies must prioritize consumer satisfaction. When customer satisfaction does not meet average standards, it is likely that clients will stop interacting with the business (Yafiz, 2022; Siahaan et al., 2022). Information technology is essential for the banking industry in the current era of computers and the Internet. The development of this technology allows banks to offer safe solutions and customer satisfaction through m-banking (Rahmawati, 2017; Purba et al., 2019). Customers will benefit from the convenience and new features of mobile banking.

Bank Sumut, one of the largest banks in Sumatra, also participates in developing services through the Sumut Mobile application. Bank Sumut is trying to continue updating the features in the application. Mobile banking services are superior to other e-banking services because they allow users to do various things, such as payments, purchases, transfers, and cash withdrawals without a card at an ATM. Every bank needs to make their digital banking platform easy to use and responsive to complaints.

Digital banking services focus on ease of access. All transactions can be carried out quickly, accurately, and effectively because mobile banking services reduce transaction costs at financial institutions. Customers still need to start using mobile banking services to carry out transactions (Lestari et al., 2023). Therefore, it is essential to thoroughly evaluate the effects of features, convenience, and protection on customer satisfaction in Bank Sumut Syariah Simpang Kayu Besar's digital banking services. With the presence of mobile banking services, it will undoubtedly increase the satisfaction of customers who make transactions at the bank (Lubis et al., 2023). Customers can make transactions anytime and anywhere with mobile banking, which is one of the advantages of using this service. Mobile banking allows various financial and non-financial transactions, such as fund transfers, bill settlements, balance checks, and many more (Miftahuddin & Hendarsyah, 2019; Amal et al., 2022).

Customer trust in digital banking services depends significantly on the security of their information. Financial institutions must continually update and improve their security systems to deal with new threats while providing convenience and security to their customers when using digital banking services. According to the information I obtained from my interview, Bank Sumut Simpang Kayu Besar is trying to improve the OTP password and the 3-letter code, which is constantly changing, increasing the security and trust of Bank Sumut Mobile customers. Customer satisfaction is also the basis of customer loyalty and trust because it describes customer feelings and experiences. Customer satisfaction is the best indication of loyalty (Wahyuni, 2017; Hanifah & Purba, 2021). Even though the security of this mobile Sumut has no fingerprints, customers may still be concerned about security and other crime risks.

According to Bank Sumut Simpang Kayu Besar data, 558 customers use North Sumatra mobile banking services. The data above shows that North Sumatra Bank mobile banking continues to increase. The factors causing the increase in the use of mobile banks in Sumatra are as follows: employee salary payment programs; second, the device used by the customer already uses Android; and third, low administrative costs such as PBB, electricity, and water. According to the background, researchers will examine whether features, convenience, and security influence customer satisfaction in the digital banking services of Bank Sumut Syariah in Simpang Kayu Besar.

LITERATURE REVIEW
A. Techonology Acceptance Model (TAM)

According to the Technology Acceptance Model (TAM), it is a framework that can be used to evaluate elements that impact the acceptance of a system or information system. According to TAM, perceptions about the benefits obtained and the ease of use of technology will impact the desire to use the technology, which in turn influences the actual practice of using technology. Cashless payments and information technology generate the digital economy. According to Islamic financial technology, Money is a means of exchanging business transactions and determining the value of goods and services to facilitate economic activities (Seputri et al., 2022; Ingtyas et al., 2021). The Technology Acceptance Model (TAM) is a theoretical framework in data mechanisms that explains how users can accept and use technology. Mobile banking is the newest method that does not require clients and

banks to meet in person. The Technology Acceptance Model (TAM) approach is appropriate because the bank service paradigm is changing from tangible to intangible.

B. Convenience

Agnu et al. (2020) stated that perceived ease evaluates a person's confidence in using technology. If people believe that information media is easy to use, they tend to use it (Purba et al., 2018). Conversely, if someone believes information media are difficult to use, they may not use the technology. Based on the previous definition, *convenience* can be defined as someone who trusts and is confident in using information media that is easy to use. Perceived usefulness is crucial because it determines whether ease of use will lead to greater use. The likelihood of a platform being used increases with the technology's comfort level.

C. Security

According to Kristianti and Pambudi (2019), security protects user data from illegal actions in the digital banking system. Security includes customers' perceptions of the bank's ability to protect their data from unauthorized persons. Electronic transaction security gives customers confidence that their data will be safe when they use Mobile Banking facilities. Data protection is critical when using Mobile Banking. In the case of online purchases, the risk of confidentiality leaks significantly impacts trust and use of the service.

However, some clients may encounter technical or security issues when using banking services via mobile devices. Technology performance, clarity of information, and user comfort in utilizing special features can influence the success of this platform. Therefore, improved services and a better educational approach for students can enhance their understanding of banking services on Sharia Bank mobile devices. Security marks are banking privacy principles that aim to safeguard bank customers' personal and financial interests by maintaining the confidentiality of their personal and financial data. Data confidentiality is paramount because if someone owns information, it can hurt those who own it. So customer data remains safe. The principle of data confidentiality stipulates that other unauthorized parties must not access information.

RESEARCH METHOD

This study uses a quantitative approach based on the philosophy of positivism. This method investigates a population or sample, uses research tools to collect information, and then analyzes the data using statistical techniques to test hypotheses (Sugiyono, 2013). This study will investigate three independent variables: feature influence as an independent variable (X1), convenience (X2), and security (X3). The dependent variable is customer satisfaction with digital services as the dependent variable. The measurement tool used in this research is a Likert scale, which assesses the views, opinions, and thoughts of individuals and their communities about social phenomena. Each response to the tested variable will be evaluated with a relevant score.

Sample and population, according to Sugiyono (2006), refer to areas of generalization that involve entities or individuals with specific characteristics and traits that have been determined by researchers to be investigated. Then, conclusions

are made based on this. As a result, this research involved all Bank Sumut Syariah Simpang Kayu Besar customers who met specific criteria, namely 558 customers still using savings services. This research uses a purposive sampling method: a deliberately chosen sample. In this method, the sample selected is Bank Sumut Syariah Simpang Kayu Besar clients who have been customers or service users for over three months. The Slovin formula was used to select samples (Umar 2004).

In this research, the number of respondents was 85. Researchers applied a purposive sampling method in selecting respondents, a sampling method based on specific criteria, namely customers of Bank Sumut Syariah Simpang Kayu Besar who have been members for more than three months. The information used in this research is primary data, which includes information obtained from sources by individuals or institutions from their sources. The original information collected in this research was obtained through distributing surveys to Bank Sumut Syariah Simpang Kayu Besar clients. The information acquisition method applied was the distribution of questionnaires. Data analysis is done through several procedures, including checking validity, reliability, and classical assumptions and applying multiple linear checks using SPSS 20 software. The equation for multiple linear regression is detailed as follows:

$$Y = a + b1X1 + b2X2 + b3X3 + e$$

Where:
Y   = Customer Satisfaction
A, b1, b2, b3   = Regression Coefficients
X1   = Feature
X2   = Convenience
X3   = Security
E   = Error

RESULTS AND DISCUSSION
Validity and Reliability Test
Validity test

By contrasting the estimated r value with the table r value, a significant test was carried out to determine the level of validity. The degrees of freedom (df) in this situation are equal to n-k, where k is the number of constructs and n is the number of samples. Suppose the calculated r (for each question item that can be observed in the overall correlation of the corrected question item collection) is higher than the r table, and the r value is positive. In that case, the question item is declared accurate. In this case, the df value can be calculated as 85-1 or df = 84 with alpha 0.05 to get r table.

Table 1. Validation Test

Variable	Question Item	Total Correlation	R table	Information
Feature (X1)	X1.1	0.749	0.1191	Valid
	X1.2	0.722	0.1191	Valid
	X1.3	0.807	0.1191	Valid
	X1.4	0.835	0.1191	Valid
Convenience (X2)	X2.1	0.552	0.1191	Valid
	X2.2	0.857	0.1191	Valid
	X2.3	0.814	0.1191	Valid

Variable	Question Item	Total Correlation	R table	Information
	X2.4	0.803	0.1191	Valid
Security (X3)	X3.1	0.909	0.1191	Valid
	X3.2	0.894	0.1191	Valid
	X3.3	0.913	0.1191	Valid
Satisfaction (Y)	Y.1	0.851	0.1191	Valid
	Y.2	0.888	0.1191	Valid
	Y.3	0.857	0.1191	Valid
	Y.4	0.861	0.1191	Valid

Each question item has a positive calculated r value > from the r table (0.1191), as in the table above. As a result, the questionnaire was considered valid.

Reliability Test

The reliability test aims to assess the reliability and dependability of respondents in providing answers to questions presented in the form. Based on the precision and stability of a measuring instrument, the test results will show whether a learning instrument can be trusted. Criteria used to assess the dependability or unreliability of a research instrument. One way is to compare the calculated values with a table at a transparency level of 95% (5% significance). The calculation will show the Alpha value in the following table if the test uses the Alpha Cronbachl method:

Table 2. Reliability Test Results

Reliability Test	Reabilitas Coefecient	Cronbrach Alpha	Information
Feature Indicator	4 Question items	0.782	Reliable
Convenience Indicator	4 Question items	0.760	Reliable
Security Indicator	3 Question items	0.889	Reliable
Customer Satisfaction Indicators	4 Question items	0.887	Reliable

Each variable shows a Cronbach Alpha value of > 0.60, as seen in the summary table above. various variables (Features, Convenience, Security, and Customer Satisfaction) can be said to be reliable.

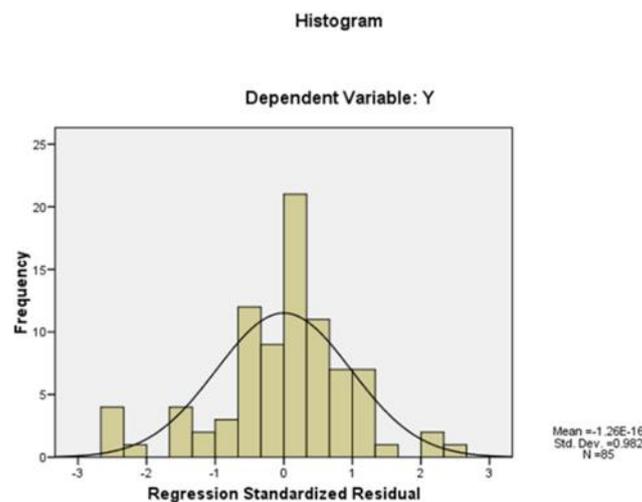**Classic assumption test**
Descriptive Analysis Statistical Test
Table 3. Descriptive Analysis Statistical Test

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1	85	8,00	20,00	15,6941	3,00009
X2	85	5,00	20,00	13,8941	3,33104
X3	85	6,00	15,00	11,9765	2,48316
Y	85	7,00	20,00	16,0118	3,15660
Valid N (listwise)	85				

Referring to Table 2 above, it can be seen that the Feature variable (X1) has a top value of 20.00 and a lowest value of 8.00, with an average of 15.69 from a total of 85 observations. Convenience (X2) has a maximum value of 20.00 and a minimum of 5.00, with an average of 13.89 from 85 observations. Security (X3) has a top of 15.00 and a bottom of 6.00, with an average of 11.97 from 85 observations. Customer Satisfaction (Y) has the highest value of 20.00 and the lowest, 7.00 with an average of 16.01 from a total of 85 observations.

Normality test

Normality testing aims to determine whether the dependent and independent indicators in the regression model follow a standard distribution. Utilizing the Normal P-P Plot and checking the spread of the data will allow you to determine whether the data is standard. Data is considered normal if its distribution on the graph shows a straight-line pattern. The normality test table can follow a normal distribution if the Kolmogorov-Smirnov sig value exceeds 0.05. Below is a check for normality in research :

Figure 1. Normality Test Results

From graph one above, which is used to test normality, it can be concluded that all variables are normally distributed because the histogram curve shows a parabolic pattern. Then, the Kolmogorov-Smirnov solution is applied. If the significance value of the variable data (2-tailed) exceeds 0.05, it is concluded that the variable data has a normal distribution. The following are the results of the Kolmogrov-Smirnov calculations carried out by SPSS to assess the normality of all variables.
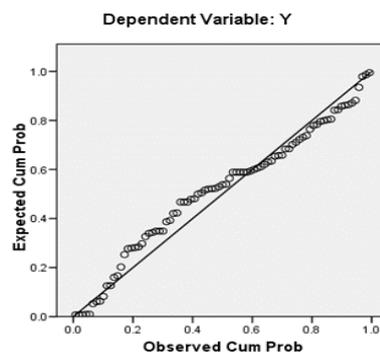
Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Standardized Residual
N		85
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,98198051
Most Extreme Differences	Absolute	,114
	Positive	,067
	Negative	-,114
Kolmogorov-Smirnov Z		1,049
Asymp. Sig. (2-tailed)		,221

a. Test distribution is Normal.

b. Calculated from data.

According to the results of assessing the normality of all factors applying the Kolmogorov-Smirnov calculation above, the significance value is 0.221, which exceeds 0.05. Therefore, it can be suggested that variable information has a universal portion.

Normal P-P Plot of Regression Standardized Residual

Figure 2. Normality Test Results

The findings from the normality test, as seen in Figure 2 above, state that the information is distributed around the diagonal trajectory and obeys its direction, indicating that the regression analysis complies with the normality assumption.

Multicollinearity Test

The multicollinearity test aims to determine whether there is a significant relationship between the independent variables. This test was carried out using SPSS, and the results are displayed in the coefficient table. The tolerance column shows the degree of variation of one independent variable that cannot be transmitted through other independent variables. If the tolerance is more than 0.10 and the VIF is less than 10.00, then it can be considered that there is no multicollinearity problem.
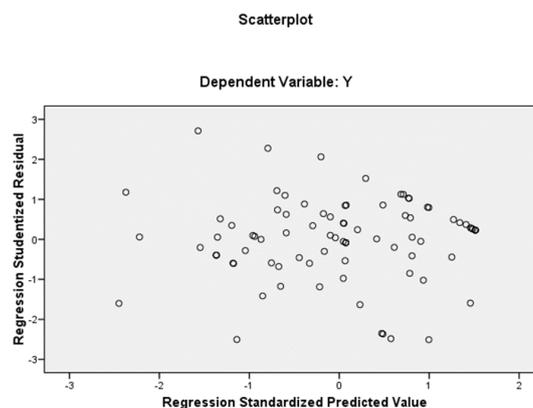
Table 5. Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	2,864	1,459		1,963	,053					
	X1	,397	,100	,378	3,973	,000	,636	,404	,300	,633	1,580
	X2	,016	,079	,017	2,005	,001	,313	,022	,015	,831	1,204
	X3	,559	,119	,440	4,689	,000	,662	,462	,355	,651	1,536

a. Dependent Variable: Y

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The results of the multicollinearity evaluation show that the variable inflation (VIF) values for Features (X1), Convenience (X2), and Security (X3) are 1,580, 1,204, and 1,536, respectively. All VIF values obtained from these variables are below 10, so it is concluded that there is no indication of multiple collinearity between the independent variables in the regression model.

Heteroscedasticity Test

The heteroscedasticity test is used to determine whether the regression scheme has a non-uniformity of variance. The situation where the variance of the error disturbance is not consistent for each value of the independent variable is known as heteroscedasticity; the purpose of this test is to find out whether there is non-uniformity of the variance of the residuals or other things observed in the regression model. The distribution pattern of points above and below the 0 line on the Y axis in the Scatterplot is observed to detect this. The results of this study's heteroscedasticity statistical test are as follows:

Figure 3. Heteroscedasticity test

Heteroscedasticity analysis indicates no clearly defined format for the data points. It is observed that the points are spread along the Y-axis, both above and below the value 0 (zero). Thus, the conclusion is that there is no inconsistent variance variation in the regression model. That way, it can be ensured that the assumptions of normal distribution, multicollinearity, and heteroscedasticity in the scheme have been met.

Multiple Linear Regression Model Test

Table 6. Multiple Linear Regression Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	2,864	1,459		1,963	,053					
	X1	,397	,100	,378	3,973	,000	,636	,404	,300	,633	1,580
	X2	,016	,079	,017	2,005	,001	,313	,022	,015	,831	1,204
	X3	,559	,119	,440	4,689	,000	,662	,462	,355	,651	1,536

a. Dependent Variable: Y

From the attached table 6, it can be seen that the results of the equation model for the variables Influence of Features, Convenience, and Security on Customer Satisfaction in Bank Sumut Syariah Simpang Kayu Besar's Digital Banking Services are as follows :

$$Kn = 2.864 + 0.397 \ (Ft) + 0.016 \ (Km) + 0.559 \ (Kn) + \varepsilon$$

Based on the results of the agreement listed, the meaning and implications of the Feature, Convenience, and Security coefficients on Customer Satisfaction in the Digital Banking Services of Bank Sumut Syariah Simpang Kayu Besar can be analyzed as follows :

1. The fixed coefficient (c) of 864 indicates that if the Features, Convenience, and Security variables have a value of zero, then Customer Satisfaction in the Digital Banking Services of Bank Sumut Syariah Simpang Kayu Besar will have a value of 2,864, provided that the other variables are consistent.
2. Feature Fluency (X1) of 0.397 indicates that every 1% increase in the independent variable Feature will result in an increase of 0.797% in Customer Satisfaction in Bank Sumut Syariah Simpang Kayu Besar's Digital Banking Services.
3. The Convenience Coefficient (X2) of 0.016 states that every 1% increase in the independent variable Convenience will have an impact on an increase of 0.016% in Customer Satisfaction in Bank Sumut Syariah Simpang Kayu Besar's Digital Banking Services.
4. The Security Coefficient (X3) of 0.669 illustrates that every 1% increase in the independent variable Security will cause an increase of 0.559% in User Satisfaction with Bank Sumut Syariah Simpang Kayu Besar's Digital Banking Services.

Hypothesis testing
Statistical T Test

The t-test carried out will determine whether each independent variable, namely Features, Convenience, and Security, has a significant impact as a part or individually on the dependent variable, namely Customer Satisfaction in Bank Sumut Syariah Simpang Kayu Besar's Digital Banking Services (Y).

Table 7. T Statistics Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	2,864	1,459		1,963	,053					
	X1	,397	,100	,378	3,973	,000	,636	,404	,300	,633	1,580
	X2	,016	,079	,017	2,005	,001	,313	,022	,015	,831	1,204
	X3	,559	,119	,440	4,689	,000	,662	,462	,355	,651	1,536

a. Dependent Variable: Y

Formula to find t-table $= \square : n - k - 1$
                            $= 0.05: 85 - 3 - 1$
                            $= 0.05: 81$
          T – table $= 1.65291$

1. Feature (X1) has a calculated t value of 3,973. This figure exceeds the t table value (1.65291) with t sig (0.000) < 0.05. Therefore, the experimental results confirm that Ha is accepted and H0 is rejected. This indicates that individual features have a significant and positive implication on customer convenience in the banking services of Bank Sumut Syariah Simpang Kayu Besar.
2. Convenience (X2) has a calculated t value of 2.005. This figure exceeds the t table value (1.65291) at t sig (0.001) < 0.05. Therefore, the results of the hypothesis examination indicate that Ha is accepted and H0 is rejected. This suggests that convenience significantly and positively impacts customer

satisfaction with the Digital Banking Services of Bank Sumut Syariah Simpang Kayu Besar for individuals.

3. Security (X3) has a calculated t value of 4,689. This figure exceeds the t table value (1.65291) with t sig (0.000) < 0.05. Therefore, the results of hypothesis testing show that Ha is accepted and H0 is rejected. This illustrates that individually, Security has a significant and positive influence on Customer Satisfaction in Bank Sumut Syariah Simpang Kayu Besar's Digital Banking Services.

Statistical F Test

The F test is used to evaluate the impact of the independent variable on the overall or simultaneous dependent variable. This is done to assess the significance of the regression between the independent variables (X) collectively on the dependent variable (Y) :

1. If the accepted if the calculated F value < F table or significance > 0.05. This indicates that, simultaneously, the independent variables do not significantly affect the dependent variable.
2. If the rejected if the calculated F value > F table or significance < 0.05. This shows that together, the independent variables have an important influence on the dependent variable.

Table 8. F Statistics Results

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	449,192	3	149,731	31,275	,000[a]
	Residual	387,796	81	4,788		
	Total	836,988	84			

[a.] Predictors: (Constant), X3, X2, X1

[b.] Dependent Variable: Y

Formula to get F-table   = K: n –k
                                = 3: 85 – 4
                                = 3: 81
          F- Table   = 2.26

Referring to the calculations, it can be concluded that the calculated F value reaches 31,275. This figure exceeds the F table value (2.26) with an F sig value (0.000) < 0.05. Thus, the results of the hypothesis evaluation show that Ha is accepted and H0 is rejected. This indicates that simultaneously, Features, Convenience, and Security have an influence on Customer Satisfaction in Bank Sumut Syariah Simpang Kayu Besar's Digital Banking Services.

R Square Test

Testing the coefficient of determination or R2 is intended to evaluate whether the independent variable (Features, Convenience, Security) explains the variation in the dependent variable (Satisfaction) or to identify the proportion of variation in the dependent variable that is explained by the independent variable.

Table 9. R Square Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,733[a]	,537	,520	2,18806	,537	31,275	3	81	,000	1,645

a. Predictors: (Constant), X3, X2, X1
b. Dependent Variable: Y

The results of the analysis of the coefficient of determination show that as much as 53.7% of the variability in the variable Customer Satisfaction in the Digital Banking Services of Bank Sumut Syariah Simpang Kayu Besar can be explained by the variables Features, Convenience, and Security.

Research Discussion
The Influence of Features on Customer Satisfaction in Digitil Banking Services
Feature (X1) has a calculated t value of 3.973, which is greater than the t table (1.65291), with t sig (0.000) less than 0.05. Therefore, the alternative hypothesis (Ha) is accepted, and the null hypothesis (H0) is rejected. This shows that these features can significantly and positively influence customer satisfaction with Bank Sumut Syariah Simpang Kayu Besar's digital banking services. A positive coefficient indicates a correlation between m-banking features and customer convenience. Previous studies show that features are supportive and essential for comfortable banking services. This finding aligns with these findings (Damayanti, 2021; Ade Galih et al., 2018).

According to research results, features have an impact on customer satisfaction levels. This shows that the features in the application help users, making them satisfied when using the system. Customers can optimize scheme utilization and minimize its hassle thanks to the easy-to-understand user interface and extensive range of service facilities. This update supports previous research, which shows that service facilities significantly influence the desire to use mobile banking services (Juliansya, 2018). A better understanding of mobile banking options increases people's likelihood of using it.

The Effect of Convenience on Customer Satisfaction in Digital Banking Services
The calculated t value of Ease (X2) of 2.005 exceeds the t table value (1.65291), with a t sig value (0.001) < 0.05. Therefore, the alternative hypothesis (Ha) is acknowledged, while the null hypothesis (H0) is rejected. This shows that customer satisfaction with Bank Sumut Syariah Simpang Kayu Besar's digital banking services has increased significantly with several conveniences. A positive coefficient indicates a positive correlation between customer satisfaction and the ease of using m-banking. Previous studies show that the element of suitability of use in the application helps users be satisfied when using the system (Hilmy, 2019).

A person's trust in the ease of use of technology is determined by how easy it is to understand and use (Wibowo, 2020). In contrast, ease of use means people believe digital technology is accessible and does not require much effort. Davis, 1984 Previous studies show that perceptions of facilities influence the desire to use digital banking at Bank Syariah Mandiri Surabaya (Ramadhan & Herianingrum, 2017), as well as customers' interest in using BSM digital banking at Bank Syariah Mandiri KCP Payakumbuh (Dewi et al., 2018). In addition, other research shows that the

ease of using PT Bank BNI Syariah KCP Mangelang e-banking services is essential (Kholid & Soemarso, 2019).

The Effect of Security on Customer Satisfaction in Digital Banking Services

Security (X3) has a calculated t value of 4.689, which outperforms the t table value (1.65291) with a t sig value (0.000) < 0.05. So, the research hypothesis Ha is accepted, and the hypothesis H0 is rejected. This indicates that security has a significant and positive impact on Customer Satisfaction in Bank Sumut Syariah Simpang Kayu Besar's Digital Banking Services. Positive coefficient figures reflect a positive relationship between m-banking security and customer satisfaction.

This finding is in line with previous research, which confirms that M-Banking security has a positive and significant influence on customer satisfaction at Bank BRI Syariah Kediri Branch in part (Sukmawati, 2020). From this study, the Security aspect positively and significantly impacts Customer Satisfaction Levels. This reflects the importance of security in infrastructure, where with a trusted and up-to-date security system, customers can have peace of mind regarding the integrity of the data in their m-banking use. Underlining information security is related to efforts to avoid or at least reveal fraud in a data system because the data does not have a clear physical form (Rahardjo, 2019). Security involves maintaining data or protecting mechanisms for users from fraudulent activities. It has been empirically confirmed that the level of security affects digital banking adoption.

This explanation is in line with previous findings, which confirm that security factors have a positive and significant impact on the application of m-banking among students in DKI Jakarta. (Kristianti and Pambudi 2019). Research also confirms that security influences customer interest in using e-banking services at PT. Bank BNI Syariah KCP Magelang (Kholid and Soemarso 2019). Other research states that perceptions of protection do not significantly influence the adoption of e-banking services (Faqih et al., 2019). Therefore, although the level of security of e-banking services has increased, more is needed to guarantee that bank clients will use electronic banking services.

CONCLUSION

In accordance with the research results, there are several conclusions, including:

1. Feature (X1) partially significantly and positively influences Customer Satisfaction in the Digital Banking Services of Bank Sumut Syariah Simpang Kayu Besar.
2. Convenience (X2) partially Convenience has a significant and positive influence on Customer Satisfaction in the Digital Banking Services of Bank Sumut Syariah Simpang Kayu Besar
3. Security (X3) partially Security significantly and positively influences Customer Satisfaction in Bank Sumut Syariah Simpang Kayu Besar's Digital Banking Services.
4. Simultaneously, Features, Convenience, and Security influence Customer Satisfaction in Bank Sumut Syariah Simpang Kayu Besar's Digital Banking Services.

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