

## **ABSTRACT**

*With the rapid development of e-commerce, the internet, and the financial and banking sectors, customers are encouraged to use online banking. Therefore, the development and ease of access to banking services, as well as customer satisfaction, are significant achievements of the world's new banking system. One of them is Bank BJB; they created mobile banking that can make it easier for their customers to transact online.*

*The purpose of this study is to find out whether there is an influence of cloud services, security, e-learning, and service quality in using BJB Digi on customer satisfaction at Bank BJB. This research is classified as descriptive research with a quantitative methodology.*

*The research strategy used was a survey through the distribution of questionnaires as a data collection method. The unit of analysis used is an individual with a total of 400 samples. The data that has been obtained through the questionnaire is then processed using simple linear regression with SPSS software version 28 for Windows. Data is processed by carrying out several tests, namely the validity test, reliability test, normality test (Kolmogorov-Smirnov test), simple linear regression test, hypothesis test (T test), and coefficient of determination test (R<sup>2</sup>).*

*The results of the study show that all variables have a significant effect on user or customer satisfaction. As for the respondents' perceptions, the results show that the cloud service variable is included in the good category with a percentage of 82.81%, the security variable is included in the good category with a percentage of 83.57%, the e-learning users variable is included in the good category with a percentage of 81%, the service quality variable is included in the good category with a percentage of 79.13%, and the customer satisfaction variable is included in the good category with a percentage of 82.81%.*

*This study aims to determine the impact of cloud service, system security, e-learning, and mobile banking service quality on customer satisfaction among BJB Digi mobile banking users. However, there are still 52.5% of other factors that influence user satisfaction, so it is suggested that other studies use other variables not examined in this study, such as ease of use, user interface design, and others. It is suggested that future research also consider the views of people who have not used internet services so that we can try to motivate them to use and build trust in the mobile banking system.*

**Keywords:** *mobile banking, cloud service, security, e-learning, service quality, customer satisfaction*