

# **The Influence of Digital Public Service Innovation Through the BSB Mobile Application on Community Satisfaction in Palembang City**

**Putri Lianti<sup>1</sup>, Annada Nasyaya\*<sup>2</sup>**

<sup>1,2</sup> Administrasi Publik, Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Sriwijaya  
e-mail: [1plianti24@gmail.com](mailto:1plianti24@gmail.com), [2\\*annadanasyaya@fisip.unsri.ac.id](mailto:2*annadanasyaya@fisip.unsri.ac.id)

## **Abstract**

The Indonesian government is committed to accelerating the digital transformation of the public service sector as part of the bureaucratic reform agenda thru PERMENPAN RB Number 91 of 2021. Bank Sumsel Babel, as one of the providers of public service innovations, offers digital banking services in the form of the bsb mobile application. Although the BSB Mobile application is presented as a digital public service innovation to facilitate banking transactions, various user complaints have been found regarding system disruptions, service access issues, and application usage experiences that could potentially affect public satisfaction levels. This study aims to determine and analyze the effect of digital public service innovation through the BSB Mobile application on community satisfaction in Palembang. The research method employed is a quantitative approach, with data collected through questionnaires distributed to users of the BSB Mobile application in Palembang via Google Forms. The data were analyzed using multiple linear regression with the assistance of SPSS version 27 software. The results indicate that digital public service innovation through the BSB Mobile application has a positive and significant effect on community satisfaction. This is evidenced by the t-count value being greater than the t-table value ( $14.392 > 1.985$ ) and the significance value being lower than 0.05 ( $<0.001 < 0.05$ ). Furthermore, the coefficient of determination ( $R^2$ ) value of 0.693 indicates that digital public service innovation, along with the control variables of age, duration of application usage, and frequency of application usage within one month, explains 69.3% of community satisfaction, while the remaining 30.7% is influenced by other factors outside the scope of this study. These findings confirm that digital public service innovation plays an important role in enhancing community satisfaction, particularly in the use of application-based services such as BSB Mobile.

**Keywords :** Digital Public Service Innovation, Community Satisfaction, BSB Mobile.

## **INTRODUCTION**

The paradigm of public service delivery in several countries, including Indonesia, has been transformed by the development of information and communication technology in the digital era. Since the concept of e-government emerged in the last two decades, the digitization of public services has become an important part of using internet technology to improve the performance of the public sector. The government has taken steps by introducing various innovations in public services in response to the increasing demand for fast, efficient, and transparent services, making it a crucial strategy to build more effective, flexible governance that focuses on the needs of the community (Juniasih et al., 2025). Therefore, public service innovations need to utilize information, communication, and internet technology to enhance the efficiency and effectiveness of services, while also meeting the public's expectations for more modern public services (Alfidyah, 2025).

The Indonesian government is committed to accelerating the digital transformation of the public service sector as part of the bureaucratic reform agenda. This commitment is realized thru PERMENPAN RB Number 91 of 2021, which emphasizes that public service innovation is the main strategy for improving the quality and performance of government services. Bank Sumsel Babel, as a regional-owned enterprise (BUMD) of South Sumatra and the Bangka Belitung Islands, is one of the organizers of public service innovations. As a provider of public services, BUMD plays a role in paying

attention to the quality of services provided to the public, and is not limited to economic aspects alone (Hardani, 2025). Bank Sumsel Babel, as a regional public company (BUMD), has the responsibility to continuously innovate in serving the community. One of the service innovations introduced by Bank Sumsel Babel is mobile banking thru the BSB Mobile application. BSB Mobile is a digital application-based innovation aimed at enhancing public services in the regional banking sector.

**Table 1 Growth of BSB Mobile Users and Transaction Volume, 2021–2025**

No	Year	Users	Transactions
1	2021	110.268	7.621.161
2	2022	198.017	10.659.701
3	2023	233.459	14.941.674
4	2024	278.837	19.581.837
5	2025	355.902	25.083.561

Source: Processed by the Author from Bank Sumsel Babel. 2026

Table 1 shows that the number of users increased from 110,268 in 2021 to 355,902 in 2025, although it experienced a decrease of 35,442 people in 2023. In addition to the number of users, the transaction volume also increased from 7,621,161 to 25,083,561 during the same period. This increase indicates that the digital services offered by Bank Sumsel Babel are increasingly being accepted by the public and are in line with the government's efforts to promote digital transformation in public services. Since its launch on November 4, 2018, the BSB Mobile application has had over 500 thousand downloads on the Google Play Store and received a rating of 3.9 out of 5 stars with more than 12,200 reviews, featuring various positive and negative responses. However, even tho it shows a fairly good level of acceptance. This does not fully indicate the level of public satisfaction with the available digital services.

Based on the results of the user reviews on the Google Play Store for the BSB Mobile application, many complaints were still found indicating that there are still obstacles in the implementation of the innovation. Researchers found that many users still complain about various technical issues in using the application, such as the application frequently experiencing errors and causing accounts to be blocked repeatedly, requiring users to reactivate at the branch office, as well as each time users switch devices. The available features are still limited and outdated, such as the user interface that is not modern, transaction history that is not detailed, and the absence of biometric security features like fingerprint or face recognition. In fact, the utilization of technology such as innovation in society should enhance the efficiency and effectiveness of public services, so that the community can receive faster and higher-quality services (Saputra & Frinaldi, 2023).

Previous research has proven a close relationship between public service innovation and community satisfaction. Wahyuningsih and Prabhata (2024) found that service innovation thru the Jakevo Website has a positive and significant impact on public satisfaction. Similar findings were shown by Pritami and Syamsir (2023) that the public service innovation Si Rancak has a positive effect on community satisfaction. Next, research on innovation thru mobile banking was conducted by Marsya and Hambalah (2024), where the Livin' by Mandiri service innovation had a positive and significant impact on user satisfaction. Although previous studies have proven the influence of innovation on public satisfaction, there are still some gaps that have not been filled. Most previous studies focused on innovations in local government administrative services, such as the Jakevo and Si Rancak websites. Previous research on mobile banking service innovation was also conducted on Bank Mandiri as a state-owned enterprise (BUMN), whereas this study discusses the service innovation of Bank Sumsel Babel as a regional-owned enterprise (BUMD). Additionally, no studies have specifically examined the impact of digital public service innovation thru the BSB Mobile application on community satisfaction in the city of Palembang. Thus, there is still a gap that needs to be filled by this research.

**METHODS**

This research uses an explanatory research type, with a quantitative approach. Explanatory research also aims to explain the position of the variables being studied and the causal relationships between one variable and another (Agung et al., 2022). The population in this study consists of all users of the BSB Mobile application in the year 2025, totaling 355,902 users. The research sample consisted of 100 respondents determined using the Yamane formula with a 10% margin of error. The sampling technique used was non-probability sampling with a purposive sampling method. The criteria required for filling out this questionnaire are (1) residing in the city of Palembang and (2) being an active user of the BSB Mobile application.

Primary data were collected thru the distribution of questionnaires using an instrument in the form of Google Forms to users of the BSB Mobile application with the specified criteria, and using a Likert scale with four response components ranging from strongly agree to strongly disagree. The data analysis techniques employed include validity and reliability tests, classical assumption tests (normality, heteroscedasticity, and multicollinearity), multiple linear regression analysis, and hypothesis testing using SPSS software version 27.

**RESULTS AND DISCUSSION**

**Results**

**Validity Test**

**Table 2 Validity Test Results of the Digital Public Service Innovation Variable**

Items	r count	r table	Interpretation
X1	0,697	0,196	Valid
X2	0,699	0,196	Valid
X3	0,605	0,196	Valid
X4	0,731	0,196	Valid
X5	0,805	0,196	Valid
X6	0,726	0,196	Valid
X7	0,710	0,196	Valid
X8	0,769	0,196	Valid
X9	0,594	0,196	Valid
X10	0,771	0,196	Valid

Source: Author's Calculation. 2026

**Table 3 Validity Test Results of the Community Satisfaction Variable**

Items	r count	r table	Interpretation
Y1	0,700	0,196	Valid
Y2	0,693	0,196	Valid
Y3	0,687	0,196	Valid
Y4	0,575	0,196	Valid
Y5	0,783	0,196	Valid
Y6	0,720	0,196	Valid

Source: Author's Calculation. 2026

The r table value is determined based on a significance level of 0.05 with degrees of freedom (df) = n – 2, which is 100 – 2 = 98, resulting in an r table value of 0.196. Based on the test results, all statement items on variables X and Y have a calculated r value greater than the table r value (calculated r > 0.196). It can be concluded that all statement items in the questionnaire are declared valid and suitable for use as instruments in the research.

**Reliability Test**

**Table 4 Reliability Test Results**

Variable	Items	Cronbach's Alpha	Criterion	Interpretation
X	10	0,891	0,60	Reliable
Y	6	0,775	0,60	Reliable

Source: Author's Calculation. 2026

The Cronbach's Alpha value for the digital public service innovation variable (X) is 0.891, while for the community satisfaction variable (Y) it is 0.775. The Cronbach's Alpha values for both variables indicate figures greater than 0.60 ( $0.891 > 0.60$  and  $0.775 > 0.60$ ), thus all statement items in this study are declared reliable. Thus, the research instrument used has a good level of consistency and is suitable for use as a measurement tool in the study.

**Normality Test**

**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual	
N		100	
Normal Parameters <sup>a,b</sup>	Mean	.0000000	
	Std. Deviation	1.46344409	
Most Extreme Differences	Absolute	.058	
	Positive	.046	
	Negative	-.058	
Test Statistic		.058	
Asymp. Sig. (2-tailed) <sup>c</sup>		.200 <sup>d</sup>	
Monte Carlo Sig. (2-tailed) <sup>e</sup>	Sig.	.554	
	99% Confidence Interval	Lower Bound	.541
		Upper Bound	.567

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.
- e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 299883525.

**Figure 1 Normality Test Results**

The test results show that the Asymp. Sig. (2-tailed) value of 0.200 is greater than 0.05 ( $0.200 > 0.05$ ), so it can be concluded that the data in this study are normally distributed.

**Heteroscedasticity Test**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.380	.670		2.059	.042
	Inovasi Pelayanan Publik Digital	-.009	.018	-.049	-.485	.629
	Usia	.111	.127	.096	.877	.383
	Lama Menggunakan Aplikasi BSB Mobile	.088	.114	.088	.779	.438
	Frekuensi Penggunaan Aplikasi BSB Mobile (dalam 1 bulan)	-.189	.126	-.164	-1.501	.137

a. Dependent Variable: ABS\_RES

**Figure 2 Heteroscedasticity Test Results**

The test results show that all variables have significance values greater than 0.05 ( $0.629, 0.383, 0.438, 0.137 > 0.05$ ), so it can be concluded that there are no signs of heteroscedasticity in the regression model.

**Multicollinearity Test**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.436	1.187		2.895	.005		
	Inovasi Pelayanan Publik Digital	.467	.032	.821	14.392	<.001	.992	1.008
	Usia	.265	.224	.073	1.182	.240	.842	1.187
	Lama Menggunakan Aplikasi BSB Mobile	-.198	.201	-.062	-.984	.328	.803	1.245
	Frekuensi Penggunaan Aplikasi BSB Mobile (dalam 1 bulan)	.184	.224	.051	.822	.413	.848	1.179

a. Dependent Variable: Kepuasan Masyarakat

**Figure 3 Multicollinearity Test Results**

The test results show that all variables have a tolerance value greater than 0.10 (0.992, 0.842, 0.803, 0.848 > 0.10) and a Variance Inflation Factor (VIF) value less than 10 (1.008, 1.187, 1.245, 1.179 < 10). It can be concluded that the regression model in this study does not exhibit symptoms of multicollinearity.

**Multiple Linear Regression Test**

Multiple linear regression is an analysis that consists of two or more independent variables and one dependent variable (Sahir, 2021). Multiple linear regression analysis is used to determine the impact of digital public service innovation on community satisfaction by controlling for the variables of age, duration of BSB Mobile app usage, and frequency of BSB Mobile app usage (within 1 month).

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.436	1.187		2.895	.005
	Inovasi Pelayanan Publik Digital	.467	.032	.821	14.392	<.001
	Usia	.265	.224	.073	1.182	.240
	Lama Menggunakan Aplikasi BSB Mobile	-.198	.201	-.062	-.984	.328
	Frekuensi Penggunaan Aplikasi BSB Mobile (dalam 1 bulan)	.184	.224	.051	.822	.413

a. Dependent Variable: Kepuasan Masyarakat

**Figure 4 Multiple Linear Regression Test Results**

Based on the data processing results, the following regression equation was obtained:

$$Y = a + b_1X + b_2C_1 + b_3C_2 + b_4C_3 + e$$

$$Y = 3.436 + 0.467X + 0.265C_1 - 0.198C_2 + 0.184C_3 + e$$

It can be explained that the constant value of 3.436 indicates that if the variables of digital public service innovation (X), age (C1), duration of using the BSB Mobile application (C2), and frequency of using the BSB Mobile application (C3) are considered constant or zero, the value of public satisfaction (Y) is 3.436. The regression coefficient value of the digital public service innovation variable (X) of 0.467 (positive value) indicates that each one-unit increase in the digital public service innovation variable (X) will increase public satisfaction by 0.467 units, assuming other variables are considered constant, which means that digital public service innovation (X) has a positive effect on public satisfaction (Y). This means that the better the digital public service innovation provided thru the BSB Mobile application, the more public satisfaction tends to increase. Meanwhile, each increase in the age category (C1) will increase public satisfaction (Y) by 0.265. Then, each increase in the duration of using the BSB Mobile application (C2) will decrease public satisfaction (Y) by 0.198. Subsequently, each increase in the frequency of using the BSB Mobile application (within 1 month) (C3) will increase public satisfaction (Y) by 0.184, assuming other variables remain constant.

**Partial Test (t-test)**

Partial test (t-test) is a test used to determine the partial effect of each independent variable on the dependent variable (Sahir, 2021).

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.436	1.187		2.895	.005
	Inovasi Pelayanan Publik Digital	.467	.032	.821	14.392	<.001
	Usia	.265	.224	.073	1.182	.240
	Lama Menggunakan Aplikasi BSB Mobile	-.198	.201	-.062	-.984	.328
	Frekuensi Penggunaan Aplikasi BSB Mobile (dalam 1 bulan)	.184	.224	.051	.822	.413

a. Dependent Variable: Kepuasan Masyarakat

**Figure 5 Partial Test (t-test) Results**

The results of the statistical test show that the calculated t-value is greater than the table t-value (14.392 > 1.984) and the significance value is < 0.05. Thus, it can be concluded that H<sub>0</sub> is rejected and H<sub>a</sub> is accepted, which means that digital public service innovation has a significant impact on public satisfaction in the city of Palembang. Meanwhile, the age variable obtained a t-value of 1.182 with a significance value of 0.240 > 0.05, the duration of using the BSB Mobile application variable obtained a t-value of -0.984 with a significance value of 0.328 > 0.05, and the frequency of using the BSB Mobile application variable obtained a t-value of 0.822 with a significance value of 0.413 > 0.05. This indicates that the three control variables do not have a significant effect on public satisfaction.

**Simultaneous Effect Test (F-Test)**

The F test is used to determine whether or not there is a simultaneous or joint effect of the independent variables on the dependent variable (Sahir, 2021).

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	478.615	4	119.654	53.612	<.001 <sup>b</sup>
	Residual	212.025	95	2.232		
	Total	690.640	99			

a. Dependent Variable: Kepuasan Masyarakat

b. Predictors: (Constant), Frekuensi Penggunaan Aplikasi BSB Mobile (dalam 1 bulan), Inovasi Pelayanan Publik Digital, Usia, Lama Menggunakan Aplikasi BSB Mobile

**Figure 6 Simultaneous Effect Test (F-Test) Results**

Based on the F-test results, the calculated F value is 53.612, which is greater than the F table value (53.612 > 2.47) with a significance value of < 0.001 < 0.05. Thus, the variable of digital public service innovation along with the control variables simultaneously affects the satisfaction of the community in the city of Palembang.

**Coefficient of Determination (R<sup>2</sup>)**

The coefficient of determination is usually symbolized by R<sup>2</sup>. The value of the coefficient of determination needs to be known to see how much influence the independent variable has on the dependent variable (Sahir, 2021).

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.832 <sup>a</sup>	.693	.680	1.494

a. Predictors: (Constant), Frekuensi Penggunaan Aplikasi BSB Mobile (dalam 1 bulan), Inovasi Pelayanan Publik Digital, Usia, Lama Menggunakan Aplikasi BSB Mobile

Figure 7 Coefficient of Determination Results

Based on the data processing results, an R Square value of 0.693 was obtained. This indicates that the variable of digital public service innovation, along with control variables such as age, duration of using the BSB Mobile application, and frequency of using the BSB Mobile application (within 1 month), can explain 69.3% of public satisfaction, while the remaining 30.7% is explained by other variables outside this research model that were not examined.

Additionally, an Adjusted R Square value of 0.680 was obtained, indicating that after adjusting for the number of variables in the model, the independent variables can explain 68.0% of public satisfaction. Thus, the regression model in this study has a fairly strong ability to explain the variation in public satisfaction in the city of Palembang.

**Discussion**

**Digital Public Service Innovation through BSB Mobile Application**

Based on the research results, the innovation of digital public services thru the BSB Mobile application is generally categorized as good. The majority of respondents agreed and strongly agreed with each indicator. The assessment is based on five dimensions of innovation according to Rogers (2003), including:

1. **Relative Advantage.** The dimension of relative advantage is measured using two indicators, namely the value of the application's benefits compared to conventional methods and the ease, speed, and efficiency of digital transactions. The results show that the BSB Mobile application is considered to provide better benefits compared to conventional service methods. In addition, the use of the application is also considered to facilitate the transaction process, increase service speed, and provide efficiency in banking activities. This condition aligns with theory of Rogers (2003), which states that an innovation will spread more quickly if it is beneficial to the recipients, such as having more advantages and value compared to the previous system.
2. **Compatibility.** The dimension of compatibility is measured using two indicators, namely the alignment of services with user needs and the alignment of the application with societal habits in using digital services. The results show that the BSB Mobile application is in line with the evolving needs of the community, which desires practical and flexible services. In accordance with Rogers (2003), an innovation will be more readily accepted if it aligns with the needs, values, and experiences of the community.
3. **Complexity.** The complexity dimension is measured using two indicators, namely the ease of understanding the BSB Mobile application interface and the ease of operating the application independently. Based on the research results, both indicators received good ratings from respondents. In fact, the indicator of ease of operating the application independently received the highest score compared to the other indicators. This condition indicates that the BSB Mobile application is considered not complicated and easy to use by the community. In line with Rogers (2003) opinion, the lower the complexity level of an innovation, the greater the likelihood that the innovation will be accepted and used by the community.
4. **Trialability.** The dimension of trialability is measured using two indicators, namely the ease of learning and trying the application features, as well as the speed at which users master the use of the application. The results show that the features in the BSB Mobile application are easy for users to learn and try. In addition, the public can quickly adapt to using the application for digital

banking transactions. In line with Rogers (2003), which states that an innovation must be testable by its users because it will be more easily accepted if the community can see and experience the benefits of the innovation directly. Innovations that demonstrate their advantages are accepted more quickly.

5. **Observability.** The dimension of observability is measured using two indicators, namely the tangible benefits of using the application and the clarity of activity information and transaction results. The research results indicate that the outcomes of digital service innovation can be observed and directly felt by users, thereby increasing public acceptance of the BSB Mobile application. This aligns with Rogers (2003) opinion that an innovation whose results can be observed and seen in reality will be more easily and quickly accepted by the public.

6.

### **Community Satisfaction with the BSB Mobile Application in Palembang City**

Based on the respondents' answers, public satisfaction with the use of the BSB Mobile application falls into the good category. The majority of respondents agreed and strongly agreed with each indicator. The assessment is based on three main dimensions according to Tjiptono and Chandra (2019), as follows.

1. **Alignment of Expectations** The dimension of alignment of expectations is measured using two indicators, namely the alignment of application performance with user expectations and the alignment of service features with user expectations. The results show that the performance of the application and the available service features are in line with user expectations. Respondents assess that the BSB Mobile application is capable of providing services that effectively and practically support transaction needs. This condition is in line with the opinion of Tjiptono and Chandra (2019), who state that the alignment between the performance of products or services and user expectations will have a significant impact on the level of satisfaction. Thus, the more the service performance aligns with public expectations, the higher the satisfaction felt by users.
2. **Interest in Reusing** The dimension of expectation alignment is measured using two indicators, namely the alignment of application performance with user expectations and the alignment of service features with user expectations. The results are evident from the majority of respondents who expressed a desire to continue using the BSB Mobile application in their daily transaction activities. This condition reflects that users feel the application provides benefits and convenience that encourage people to continue using the digital service. However, a small portion of respondents still consider alternative services, indicating that user loyalty still needs to be improved. In line with the theory of Tjiptono and Chandra (2019), a pleasant or satisfying experience with a service will encourage the desire to use that service again.
3. **Willingness to Recommend** The dimension of willingness to recommend is measured using two indicators, namely the desire to recommend the application to others and the positive experience with the application that one wants to share with others. The research results indicate that the service provided has been able to create a positive impression for users, thereby encouraging recommendations to others in the community. In line with the opinion of Tjiptono and Chandra (2019), which states that the willingness of users to recommend a product or service to others is an indicator that the organization has successfully provided beneficial and satisfying services to the community.

### **The Influence of Digital Public Service Innovation Through the BSB Mobile Application on Community Satisfaction in Palembang City**

Based on the research findings, it was found that the innovation of digital public services through the BSB Mobile application has a positive and significant impact on community satisfaction in the city of Palembang. This is evidenced by the hypothesis test results (t-test) which show that the calculated t-value is greater than the table t-value ( $14.392 > 1.985$ ) and the significance value is  $< 0.05$  ( $< 0.001 < 0.05$ ), thus it can be concluded that  $H_a$  is accepted and  $H_0$  is rejected. In addition, the positive regression coefficient of 0.467 indicates that digital public service innovation (X) has a positive effect on public

satisfaction (Y). The results indicate that the better the digital service innovation provided, the higher the level of satisfaction among the public as service users.

The findings of this study are supported by the concept of public service innovation according to Delafrooz et al., (2013), which states that public satisfaction is an important factor in determining the success of a company's innovation. Similarly, Juniasih et al., (2025) found that public service innovation thru service digitization plays an important role in increasing public satisfaction. Additionally, Nurmalah et al., (2024) state that service innovation thru the utilization of technology has the potential to improve service quality, expedite problem resolution, and enhance public satisfaction.

Based on the research results, digital public service innovation thru the BSB Mobile application and overall public satisfaction are in the good category. This is evident from the majority of respondents agreeing and strongly agreeing with all the indicators used in this study. The assessment is based on five dimensions of innovation according to Rogers (2003), which consist of relative advantage, compatibility, complexity, trialability, and observability. Meanwhile, public satisfaction is measured using dimensions from Tjiptono and Chandra (2019), which consist of expectation conformity, interest in reusing, and willingness to recommend.

The indicator in the dimension of relative advantage regarding the benefits of the application compared to direct services at the bank office has a relatively lower mean value of 3.25, but it is still in the good category. This value indicates that the public's perception of the relative advantage of the BSB Mobile application is not yet fully ideal, so some respondents still consider conventional services as an alternative. Additionally, the indicator with the lowest mean value of 3.06 is found in the dimension of repurchase interest, with the statement that they will continue to use the BSB Mobile application even tho there are alternative services available. This indicates that the satisfaction felt has not fully encouraged users to remain committed to long-term use.

Then, an R Square value of 0.693 was obtained, indicating that digital public service innovation along with control variables such as age, duration of BSB Mobile app usage, and frequency of BSB Mobile app usage (within 1 month) can explain 69.3% of public satisfaction. Meanwhile, the remaining 30.7% is influenced by factors outside the study. Additionally, the partial test results also show that the variables of age, duration of application use, and frequency of application use do not have a significant impact on public satisfaction. Thus, public satisfaction in this study is more influenced

The implementation of digital public service innovation thru the BSB Mobile application is an effort to improve service quality by Bank Sumsel Babel as a regional-owned enterprise (BUMD), in line with the mandate of the Minister of Administrative and Bureaucratic Reform Regulation Number 91 of 2021, which encourages government agencies and enterprises to continuously innovate in public services. The findings of this research indicate that the people of Palembang city have benefited from the innovation in the use of digital services, particularly thru the BSB Mobile application developed by Bank Sumsel Babel. According to Haryati et al., (2024), the use of technology in public services plays a role in improving service accessibility, allowing the community to enjoy services more quickly and on time. Therefore, digital service innovations, such as the BSB Mobile application, not only provide convenience but also contribute to increasing public satisfaction in the city of Palembang.

The results of this study are in line with several findings from previous research Pritami and Syamsir (2023) found that there is a significant positive influence between relative advantage, compatibility, complexity, trialability, and observability on user satisfaction with si rancak. Marsya and Hambalah (2024) also found that the service innovation of Livin' by Mandiri has a positive and significant impact on user satisfaction. Similarly, the research results of Wahyuningsih and Prabhata (2024) prove that service innovation thru the Jakevo Website has a positive and significant impact of 67.3% on public satisfaction.

## CONCLUSION

Based on the research results that have been conducted, it can be concluded that the innovation of digital public services thru the BSB Mobile application has a positive and significant impact on public satisfaction in the city of Palembang. Hypothesis testing resulted in a t-value greater than the t-table

(14.392 > 1.985) and a significance value < 0.05 (< 0.001 < 0.05), thus it can be concluded that  $H_a$  is accepted and  $H_0$  is rejected. Additionally, the positive regression coefficient value of 0.467 indicates that digital public service innovation (X) has a positive effect on public satisfaction (Y). This shows that the better the digital service innovation provided, the higher the level of satisfaction among the public as service users. The coefficient of determination value indicates that the variable of digital public service innovation, along with control variables such as age, duration of BSB Mobile app usage, and frequency of BSB Mobile app usage (within 1 month), can explain 69.3% of public satisfaction, while the remaining 30.7% is influenced by other factors outside the study. The results of the partial test also show that the control variables do not have a significant effect on public satisfaction, so public satisfaction in this study is more influenced by the digital public service innovation provided thru the BSB Mobile application. Thus, it can be concluded that digital public service innovation plays an important role in increasing public satisfaction in the city of Palembang, especially in the context of using services based on the BSB Mobile application. However, there is still a need to improve service quality, particularly in strengthening the perception of benefits and increasing user loyalty so that the use of the application can be sustainable in the long term. Next researchers are advised to develop studies related to digital public service innovation by adding other variables that may influence public satisfaction, such as service quality, ease of use, and system security perception. The research can also be expanded to other regions to compare public satisfaction levels with digital public service innovations in various areas.

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