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The Effect of Perceived Ease of Use and Perceived Usefulness on Customer Satisfaction Through Customer Trust in the Use of the Brimo Application at Bank BRI

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Abstract
Bank Rakyat Indonesia, through its BRImo application, has become one of the most widely used digital banking platforms in Indonesia. However, technology adoption is influenced not only by system quality but also by users' perceptions of ease of use, usefulness, trust, and satisfaction. This study aims to examine the effects of Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) on Customer Satisfaction (CS), with Customer Trust (CT) as a mediating variable in BRImo usage. This research employs a quantitative approach with a causal-comparative design and a purposive sampling technique. A total of 460 active BRImo users participated by completing a Likert-scale questionnaire. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The outer model results indicate that all indicators are valid and reliable, while the inner model demonstrates strong coefficients of determination for Customer Trust and Customer Satisfaction. The findings reveal that both PU and PEOU have positive and significant effects on Customer Satisfaction and Customer Trust. Furthermore, Customer Trust significantly influences Customer Satisfaction and mediates the relationships between PU, PEOU, and Customer Satisfaction. These results highlight the importance of perceived benefits, ease of use, and trust in shaping customer satisfaction in digital banking services. Theoretically, this study reinforces the integration of the Technology Acceptance Model with the trust construct. Practically, the findings provide strategic insights for BRI in enhancing the quality of the BRImo application and strengthening the user experience.

INTRODUCTION

The development of digital banking in Indonesia over the last five years has shown very significant acceleration, especially since the COVID-19 pandemic, which prompted restrictions on physical mobility and accelerated the adoption of electronic-based services. The surge in the use of digital channels not only reflects technical changes in the banking service system but also marks a fundamental shift in customer behavior and expectations for service quality, which increasingly demand speed, convenience, security, and feature integration within a single platform (Susanto et al., 2023). The Financial Services Authority defines a digital bank as an institution that conducts its primary activities through electronic channels with minimal physical branches, meaning that industry competition no longer relies on geographical location but rather on the quality of the customer experience delivered digitally. In this context, banks that fail to carry out digital transformation risk losing relevance, especially amid the dominance of the millennial generation and Generation Z, who are highly adaptive to technology and

prefer instant, application-based services (Wuryasti, 2020). The phenomenon of increasing digital transaction growth indicates widespread acceptance of technology among the Indonesian population; however, an increase in transaction quantity does not automatically reflect the quality of the relationship between banks and customers. Digital transformation that focuses solely on expanding features and transaction volume has the potential to overlook the psychological aspects of users, which form the foundation for long-term satisfaction and loyalty. Therefore, a more in-depth study is needed to understand how users' perceptions of convenience, usefulness, and digital service quality affect their satisfaction. Analysis of this psychological dimension is crucial for digital transformation to succeed not only technically but also relationally and sustainably (Martínez-Peláez et al. 2023; Park et al. 2022; Trenerry et al. 2021; Zhanbayev et al. 2023).

Over the past decade, the development of digital technology has brought massive disruption to various industrial sectors, including banking, which is now required to transform toward application-based service models and electronic systems. Advances in information technology, increasingly widespread internet penetration, and changes in people's consumption patterns have encouraged banks to innovate in providing services that are more efficient and responsive to customer needs. Research by Susanto et al. (2023) confirms that the dimensions of usefulness, ease of use, and security are important determinants in shaping customer satisfaction and loyalty in digital banking services in Indonesia. The findings show that customer experience in using digital services is influenced not only by the availability of features but also by perceived value and the sense of security offered by the system. In line with this, Siagian et al. (2021) found that the quality of BRImo's digital services significantly affects customer loyalty through the mediation of customer trust and customer satisfaction, particularly in the context of the COVID-19 pandemic. These results indicate that the success of digital services is highly dependent on a bank's ability to build trust through system stability, transaction security, and consistent application performance. Thus, banking digitalization in Indonesia is not merely a technology project but a strategic process involving the integration of system quality and the development of positive user perceptions. This emphasizes that the relational aspect is a determining factor in the long-term sustainability of digital services.

Digitalization has become a strategic necessity for the banking industry in maintaining competitiveness in the modern era. Through digital banking services, customers can access various financial transactions anytime and anywhere without relying on physical branch offices. This shift reflects a move toward customer-centric digital banking, where banks not only provide financial products but also act as financial partners who understand customer needs in a more personalized and adaptive manner. Previous research has shown that factors such as user interface design, perceived ease of use, and e-service quality positively influence user satisfaction with mobile banking applications, including BRImo. In addition, service quality and customer satisfaction have also been proven to contribute to customer loyalty; thus, the success of digital services is measured not only by the number of users but also by the level of customer satisfaction and engagement with the service.

The acceleration of banking digitalization is also supported by increasing technological readiness among the Indonesian population. This is reflected in the consistent rise of the Information and Communication Technology (ICT) Development Index over time. This increase demonstrates progress in digital infrastructure as well as improved public literacy in

utilizing technology for various activities, including financial management. In line with this, the value of digital banking transactions in Indonesia has also experienced significant growth, indicating that people are increasingly relying on digital services for conducting financial transactions. However, an increase in the number of digital transactions does not necessarily reflect the level of customer satisfaction and loyalty to the platform used.

In this context, regulatory support from the government and financial authorities such as the Financial Services Authority (OJK) and Bank Indonesia has helped accelerate banking digital transformation through various policies, including the implementation of BI-FAST and the use of QRIS. Bank Rakyat Indonesia (BRI), as one of the national banks, has also developed digital services through the BRImo application, which provides various banking transaction features within a single integrated platform. Although the number of BRImo users continues to increase, the success of digital services is determined not only by technological aspects but also by users' perceptions of the ease of use and usefulness of the services provided. Therefore, this study was conducted to analyze the influence of perceived usefulness and perceived ease of use on customer satisfaction, with customer trust as a mediating variable, to provide a more comprehensive understanding of the factors affecting the success of digital banking services. This research, titled The Effect of Perceived Ease of Use and Perceived Usefulness on Customer Satisfaction Through Customer Trust in the Use of the Brimo Application at Bank BRI, is expected to provide both theoretical and practical contributions. Theoretically, it contributes to strengthening the Technology Acceptance Model by integrating the trust variable in the context of digital banking services. Practically, the findings are expected to serve as input for Bank BRI in improving the quality, usefulness, and ease of use of the BRImo application, as well as strengthening customer trust to enhance satisfaction with digital banking services.

RESEARCH METHOD

This study employed a quantitative approach with a causal-comparative research design to analyze the cause-and-effect relationships among variables. The approach was selected to examine the effect of perceived usefulness and perceived ease of use on customer satisfaction, with customer trust as a mediating variable among users of the BRImo application at Bank BRI. The unit of analysis consisted of individual customers who used BRImo and held savings accounts at Bank BRI. A cross-sectional design was applied, in which data were collected at a single point in time to capture the relationships among variables during the study period.

The population comprised all individual customers who used the BRImo application and held savings accounts at Bank Rakyat Indonesia (BRI). A purposive sampling technique was used to ensure that respondents met specific criteria relevant to the study objectives. The criteria included active Bank BRI customers who used the BRImo application for digital transactions and were willing to complete the questionnaire. The sample size was determined using the Slovin formula with a population of 10,000 customers and a 5% margin of error, resulting in 385 respondents, which was considered sufficient for statistical analysis.

Data were collected through a survey method using a structured questionnaire. The instrument was developed based on the research variables: perceived ease of use, perceived usefulness, customer trust, and customer satisfaction. The questionnaire consisted of two sections: the first captured respondents' demographic characteristics (e.g., age, gender, education level, occupation, and frequency of BRImo use), and the second included closed-

ended statements measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The survey was distributed online via Google Forms through social media and relevant networks. Data collection continued until the target number of responses was achieved, followed by data screening to ensure completeness and consistency.

Data analysis was conducted in two stages: descriptive analysis and Structural Equation Modeling–Partial Least Squares (PLS-SEM). Descriptive analysis summarized respondent characteristics and response distributions using measures such as means and standard deviations. PLS-SEM was then used to test the measurement and structural models. The measurement (outer) model assessed construct validity and reliability, while the structural (inner) model evaluated relationships among variables, including hypothesis testing, path analysis, and the mediating role of customer trust.

RESULTS AND DISCUSSION

Research Results

Partial Least Squares Structural Equation Modeling (PLS-SEM) Analysis

Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis was used in this study to test the structural relationships between latent variables and evaluate the quality of the measurement instruments used. PLS-SEM was chosen because it is able to handle complex models, a large number of indicators, and does not require strict data distribution assumptions. This approach allows researchers to assess the validity of constructs, the reliability of indicators, and the strength of causal relationships between variables so that the results obtained can provide a comprehensive picture of the mechanisms of influence in the research model.

1. Outer Model

The outer model analysis aims to assess the suitability and quality of indicators in representing the latent variables of the research. At this stage, convergent validity, discriminant validity, and construct reliability are tested to ensure that each indicator has an adequate contribution to the measured construct. Evaluation of the outer model is an important step before entering the structural analysis, because the quality of the measurement model will determine the level of reliability of the analysis results at the inner stage of the model. Thus, external model testing ensures that the instruments used in this study are accurate, consistent, and able to describe the research variables validly.

Convergent validity tests are performed to ensure that each indicator in a construct is able to explain latent variables consistently and in the same direction. Convergent validity is assessed through outer loading values and Average Variance Extracted (AVE), where loading values above 0.70 and AVE exceeding 0.50 indicate that these indicators have a strong contribution to the measured construct. This test is the first step in the evaluation of measurement models to ensure that research instruments can accurately measure theoretical concepts.

Based on the results of the convergent validity test through the outer loading value and Average Variance Extracted (AVE), all indicators in the four research variables showed excellent measurement performance. The entire outer loading value is well above the minimum limit of 0.70 as recommended by Hair et al. (2019), which indicates that each indicator has a strong contribution in explaining its respective latent constructs. In fact, most outer loading values are in the range of 0.90–0.97, indicating a very strong relationship between the indicator

and the constructed being measured.

In addition, the AVE value for all variables was above the threshold of 0.50, namely Customer Satisfaction (0.939), Customer Trust (0.919), Perceived Ease of Use (0.888), and Perceived Usefulness (0.940). This very high AVE value indicates that more than 88% of the variance of the indicator is able to be explained by the respective latent constructs, so that the convergent validity has been very well met. These findings reinforce the belief that the research instruments used have superior measurement capabilities and are consistent in representing the theoretical concepts being studied.

Overall, these results ensure that the measurement model (outer model) is valid and can be continued in the next stage, namely reliability testing and structural model analysis (inner model). Thus, all indicators in the variables Perceived Ease of Use, Perceived Usefulness, Customer Trust, and Customer Satisfaction have met the adequate measurement quality criteria in this study.

The discriminant validity test is carried out to assess the extent to which a construct is completely different from other constructs in the research model. This test ensures that the indicator only measures the latent variable that serves its purpose and does not make a significant contribution to other constructs. The validity of the discriminant was tested using the Fornell-Larcker Criterion, Cross-Loading, and Heterotrait–Monotrait Ratio (HTMT). Values that meet the criteria indicate that each construct in the model is unique, non-overlapping, and empirically distinguishable.

Table 1. Results of Discriminant Validity

	CS	CT	PEOU	PU
Customer Satisfaction				
Customer Trust	0.874			
Perceived Ease of Use	0.858	0.865		
Perceived Usefulness	0.837	0.842	0.885	

Source: Processed primary data using SmartPLS, 2026

The results of the Heterotrait–Monotrait Ratio (HTMT) test showed that the entire correlation value between constructs was in the range of 0.837–0.885, which is still below the threshold of 0.90 as recommended by Henseler et al. (2015). These values indicate that each variable in the study has excellent discriminant validity, as each construct is able to be clearly distinguished from the other.

In addition, HTMT's relatively high value but still within reasonable limits indicates a strong and theoretical relationship between variables such as between Perceived Ease of Use and Perceived Usefulness (0.885) and between Customer Satisfaction and Customer Trust (0.874). This is consistent with the theoretical model of digital banking services, where the perception of the ease and usability of applications tends to be closely related to user trust and satisfaction. Thus, the results of the HTMT test ensure that all research constructs have met the criteria of discriminant validity and are feasible to proceed at the stage of internal model analysis in PLS-SEM.

The reliability test was carried out to ensure the internal consistency of the research instrument in measuring latent constructs. The reliability of the construct is assessed using

Cronbach's Alpha and Composite Reliability (CR), where values above 0.70 indicate a good level of reliability. This test is important to ensure that the indicators on each variable are able to produce stable, consistent, and error-free results, so that they can be used in subsequent structural analysis.

Table 2. Construct Reliability Results

Variable	Cronbach's Alpha	Composite Reliability (ρA)	Composite Reliability (ρC)
Customer Satisfaction	0.994	0.994	0.995
Customer Trust	0.992	0.992	0.993
Perceived Ease of Use	0.988	0.989	0.99
Perceived Usefulness	0.994	0.994	0.995

Source: Processed primary data using SmartPLS, 2026

The results of the reliability test showed that all research variables had Cronbach's Alpha, Composite Reliability (ρA), and Composite Reliability (ρC) values above the minimum limit of 0.70 as recommended by Hair et al. (2019). In fact, the reliability value for the entire construct is in the range of 0.988–0.995, which indicates a very high internal consistency in each variable. This value confirms that all indicators are able to measure constructs stably, accurately, and free from significant measurement errors. Thus, the research instrument has met the criteria of excellent reliability and is suitable for further structural analysis in PLS-SEM.

2. Inner Model

An inner model analysis was used to evaluate the structural relationships between latent constructs in this study. After the measurement model (outer model) is declared valid and reliable, this stage aims to test the predictive power of the model through R^2, f^2, and path coefficients that show the magnitude of the influence between variables. In addition, the analysis of the inner model allows the researcher to assess the direct and indirect influence within the framework of the mediation relationship that has been established. Thus, the internal testing of the model is an important foundation in drawing causal conclusions about how the perception of usability, ease of use, and trust affects BRImo user satisfaction.

Figure 4.1 presents the results of the internal model estimation using the SEM-PLS approach which describes the outer loading value, path coefficient, and R^2 value of each dependent variable. This visualization provides a comprehensive understanding of the direction and strength of influence between constructs, while demonstrating the predictive contribution of independent and mediating variables to customer satisfaction. Through this diagram, the relationships between variables can be observed directly, making it easier to interpret the structure of the model tested in the study.

Figure 1. Inner Results of the SEM-PLS Model
Source: Processed primary data using SmartPLS, 2026

The R-Square test is performed to assess how much the endogenous variables in the structural model can be explained by their exogenous variables. The R-Square value provides a measure of the model's predictive strength, where the higher the value obtained, the greater the ability of the exogenous construct to explain variations in endogenous constructs. In the context of this study, the R-Square test was used to see the contribution of Perceived Ease of Use, Perceived Usefulness, and Customer Trust in predicting the level of customer trust and satisfaction with BRImo services. Thus, the R-Square test is an important indicator in assessing the feasibility and strength of the PLS-SEM model being built.

Table 3. R Square Results

Variable endogenous	R-Square	R-Square Adjusted
Customer Satisfaction	0.805	0.804
Customer Trust	0.766	0.765

Source: Processed primary data using SmartPLS, 2026

The R^2 value of 0.805 in the Customer Satisfaction variable indicates that the model has a very strong explainability, as more than 80% of satisfaction variations can be explained by the combination of Perceived Ease of Use, Perceived Usefulness, and Customer Trust. This figure not only shows a good model fit, but also indicates that the structure of the relationship between variables in this study is relatively comprehensive. Conceptually, this means that BRImo user satisfaction is strongly influenced by internal factors directly related to the

experience of using the technology, rather than by external factors that are not measured in the model. With this level of explanation, the model can be said to have high predictive stability in explaining the evaluative behavior of mobile banking users. An important insight that can be drawn is that satisfaction in digital banking services is largely determined by the perception of technology and trust, so technology-based and psychological approaches are the main strategies in managing user experience. The high R^2 also indicates that the variables used are theoretically and empirically correct in representing the main determinants of satisfaction. However, there is still about 19.5% of unexplained variances, which opens up opportunities for future research to include other variables such as perceived risk, service quality, or user experience. Overall, this value shows that the model has very solid explanatory power.

The R^2 value of 0.766 on the Customer Trust variable also shows that almost 77% of trust variations can be explained by Perceived Ease of Use and Perceived Usefulness. The insight that emerges from these findings is that trust in BRImo services is largely formed from the experience of technology interaction itself. This means that trust is not solely built through brand reputation or institutional image, but through the user's first-hand experience of the convenience and benefits of the system. In digital banking services, trust is often associated with security, but these results suggest that the functional and operational dimensions have a huge contribution to the formation of trusts. This reinforces the understanding that trust is experiential, formed through stable, consistent repetitive interactions. The high value of R^2 also indicates that the two exogenous variables have complementary influence in building user confidence. Strategically, this means that increased trust can be achieved through optimizing the ease and utility of the application. Thus, the model shows that the foundation of trust in BRImo is determined more by system performance than by mere symbolic factors.

The effect size (f^2) analysis provides additional insight into the relative contribution of each variable to the endogenous construct. If a variable has an f^2 value above 0.35, then its influence is relatively large, which means that it has a dominant role in the model. In the context of this study, the f^2 results allow the identification of whether convenience, usability, or trust has the most substantial contribution to satisfaction and trust. An important insight of this approach is that not all significant variables have the same power of influence. A variable can be statistically significant but has a relatively small contribution to the increase in R^2. Therefore, f^2 analysis helps prioritize which variables are strategically most important to focus on in service development. Conceptually, if the trust has the largest f^2 value for satisfaction, then the trust can be positioned as the center of gravity of the model. Thus, f^2 analysis not only enriches statistical interpretation, but also provides strategic direction in managerial decision-making.

Overall, the combination of high R^2 values and effect size results suggests that the research model has robust structural strength and is practically relevant. This model is not only statistically significant, but also substantively meaningful in explaining the behavior of BRImo users. The main insight that can be formulated is that in mobile banking services, satisfaction and trust are largely determined by the quality of the technology experience that is directly felt by the user. The success of BRI's digital transformation through BRImo seems to be driven not only by feature innovation, but also by the integration of convenience, benefits, and mutual strength. In the competitive landscape of digital banking, a model with this high explainability suggests that a strategy based on user experience and strengthening trust will be a sustainable

competitive advantage.

Table 4. Results f Square

Relationships Between Variables	f-square
Customer Trust → Customer Satisfaction	0.255
Perceived Ease of Use → Customer Satisfaction	0.071
Perceived Ease of Use → Customer Trust	0.28
Perceived Usefulness → Customer Satisfaction	0.043
Perceived Usefulness → Customer Trust	0.133

Source: Processed primary data using SmartPLS, 2026

Based on the effect size (f-square) results, the relationship between Customer Trust → Customer Satisfaction has an f^2 value of 0.255, which indicates a moderate effect and shows that trust is an important predictor in improving customer satisfaction. The relationship between Perceived Ease of Use → Customer Trust also has an f^2 value of 0.280, which is in the medium category, so ease of use is proven to make a substantial contribution to the formation of trust. Meanwhile, the effect of Perceived Ease of Use → Customer Satisfaction has an f^2 value of 0.071, which is in the small category, indicating that ease of use has a relatively limited direct impact on satisfaction.

In the Perceived Usefulness variable, the effect on Customer Trust gives an f^2 value of 0.133 (small-medium category), which indicates a relevant but not dominant contribution. The effect of Perceived Usefulness → Customer Satisfaction has f^2 of 0.043, which belongs to a small category, so the benefits of the application play a role in increasing satisfaction, although the contribution is stronger when mediated by trust.

Overall, these results show that Customer Trust is a key variable in the model because it has the greatest influence on customer satisfaction. In addition, ease of use is the main factor in building trust, while the usability of the application also contributes to strengthening trust and satisfaction indirectly.

Hypothesis tests were performed to determine whether the relationships between variables in the PLS-SEM structural model were proven to be statistically significant. This test is carried out through the analysis of path coefficient, t-statistics, and p-values generated from the bootstrapping process. A hypothesis is declared acceptable if the p-value is below the set significance level ($\alpha = 0.05$), which indicates that the proposed influence has a strong empirical basis. Through this hypothesis test, the researcher can assess the extent to which Perceived Ease of Use, Perceived Usefulness, and Customer Trust have a direct or indirect influence on Customer Satisfaction, as well as evaluate the role of mediation in the research model.

Table 5. Hypothesis Test Results

Relationships Between Variables	coefficient	T	P-Values	Remarks
Direct Influence				
Customer Trust against Customer Satisfaction	0.461	5.091	0.000	Significant
Perceived Ease of Use against Customer Satisfaction	0.278	3.417	0.001	Significant
Perceived Ease of Use against Customer Trust	0.534	5.951	0.000	Significant
Perceived Usefulness against Customer Satisfaction	0.202	3.048	0.002	Significant
Perceived Usefulness against Customer Trust	0.368	4.052	0.000	Significant

Indirect Influence (Mediasi Customer Trust)				Significant
Perceived Ease of Use to Customer Satisfaction through Customer Trust	0.246	3.874	0.000	Significant
Perceived Usefulness against Customer Satisfaction through Customer Trust	0.169	3.169	0.002	Significant

Source: Processed primary data using SmartPLS, 2026

The results of the hypothesis test show that all relationships in the model are positive and significant, but there are differences in the power of influence that provide important insights into the dynamics of relationships between variables. The largest coefficient of direct influence was the relationship between Perceived Ease of Use and Customer Trust (0.534), which showed that ease of use was the strongest determinant in building trust. This indicates that in mobile banking services such as BRImo, the initial experience of ease of interaction has a huge psychological impact on users' confidence in the system. Logically, when users find the system easy to understand and uncomplicated, they will be more likely to develop a sense of security and trust in the application. This shows that trust in digital services is not only built through technical security, but through simple and consistent interaction experiences. The strategic insight is that interface design and system stability have a greater impact on trust formation than just additional features. In this model structure, ease acts as the main trigger that strengthens the user's psychological relationship with the application.

The results showed that Customer Trust had a strong direct influence on Customer Satisfaction with a coefficient of 0.461, which was greater than the direct influence of Perceived Usefulness on Customer Satisfaction of 0.202. These findings show that user satisfaction of digital services is not only determined by the functional benefits of the application, but is also strongly influenced by the level of user confidence in the security and reliability of the system. Conceptually, the benefits and ease of use can attract users to use the app, but trust is the main factor that maintains positive user evaluations in the long run. When trust levels are high, users tend to remain satisfied despite minor glitches in the system, while low trust can lower satisfaction even though the app has useful and easy-to-use features.

The results of the mediation analysis also show that Customer Trust plays an important role in bridging the relationship between technology perception and user satisfaction. The indirect effect of Perceived Ease of Use on Customer Satisfaction through Customer Trust of 0.246 is almost close to the direct effect of 0.278, which means that most of the impact of ease of use on job satisfaction is through the formation of trust. The same can also be seen in the influence of Perceived Usefulness which has an indirect impact of 0.169 through Customer Trust. These findings show that the benefits and ease of use not only provide immediate convenience, but also build users' confidence in the system, which ultimately reinforces their satisfaction with digital services.

Overall, the results of the model testing showed a strong and significant relationship between the study variables. Perceived Ease of Use and Perceived Usefulness have been proven to be able to increase Customer Trust, which then contributes greatly to increasing Customer Satisfaction. In addition, the goodness of fit test also showed that the research model had a very good level of suitability, as seen from the SRMR value of 0.017 which was below the limit of 0.08 and the NFI value of 0.892 which was close to the good category. Other indices such as

d_ULS and d_G also show model stability, so that overall, the PLS-SEM model used can represent empirical data well and is suitable to be used to explain the relationship between variables in this study.

H1: Perceived Ease of Use has a significant effect on Customer Satisfaction.

The results of the H1 hypothesis test showed that Perceived Ease of Use had a significant effect on Customer Satisfaction with a coefficient value of 0.278 and a p-value of 0.001, which means that the relationship is positive and statistically significant. These findings indicate that the higher the perception of the ease of use of the BRImo application, the higher the level of satisfaction felt by customers. This result is consistent with the previous descriptive analysis which showed that all Perceived Ease of Use indicators were in the Strongly Agree category with a mean value above 4.20, thus showing that respondents consistently felt the ease of using the application. This condition strengthens the interpretation that inferential results do not stand alone, but are in line with the empirical perception that has been drawn at the descriptive stage. When associated with the operationalization of variables in Chapter III, indicators such as "BRImo is easy to learn", "BRImo operation is clear and easy to understand", and "transaction process through BRImo is easy" directly represent the practical experience of users in interacting with the system. When these indicators obtain high scores, this logically contributes to affective evaluation in the form of satisfaction. This means that satisfaction does not appear suddenly, but rather is formed through a simple, intuitive, and technically barrier-free interaction experience. An insightful insight that can be drawn is that ease of use serves as an initial foundation in building a positive evaluation of digital services.

Theoretically, these results strengthen the Technology Acceptance Model (TAM) framework developed by Davis (1989), which states that perceived ease of use is an important determinant in shaping technology acceptance by users. Davis (1989) emphasized that when a system is considered easy to use, individuals will tend to develop a positive attitude towards the system and are more willing to use it sustainably. Further development by Venkatesh & Davis (2000) explains that perceived ease of use not only influences the intention of use, but also forms a positive experience during the process of interaction with technology. In Chapter II it has been explained that ease of use reduces cognitive load and increases the user's sense of comfort when transacting. When cognitive load is low, users don't need to allocate excess mental energy to understand the system, so attention can be focused on the benefits of the transaction itself. Logically, this condition improves the efficiency of the user experience and strengthens the perception of service quality. Thus, the results of the H1 hypothesis expand the relevance of TAM from a mere adoption model to a model of post-adoption experience evaluation. An important insight from this linkage is that convenience is not just a technical factor, but a psychological factor that shapes the perception of value as a whole.

The findings of this study are also consistent with various previous studies that show a significant relationship between ease of use and customer satisfaction in digital banking services. Jamaludin Kamarudin, Nursiah & Novianti (2022) found that convenience and protection in using mobile banking have a significant effect on customer satisfaction, because it provides a sense of security and comfort during transactions. Mulyapradana, Susanto & Rahayu (2020) show that the ease of features and application interface design are the dominant factors in increasing customer satisfaction, especially for users who have a high transaction

intensity. Indrasari's research (2019) also emphasizes that in digital banking services, ease of use is the aspect that is most appreciated by customers because it is able to increase efficiency and minimize transaction errors. The consistency between the results of this study and the previous literature shows that the relationship between Perceived Ease of Use and Customer Satisfaction is robust and repeatable in various empirical studies. If it is related again to the descriptive results that show a very high mean score on all indicators of ease, then it can be understood that the satisfaction of the respondents in this study is based on consistent real experience. Logically speaking, the simpler the transaction flow and the more intuitive the application design, the less likely it is to create frustration or obstacles in use. The final insight that can be formulated is that ease of use acts as an initial trigger that forms a positive experience, which then develops into continued satisfaction in the use of digital banking services.

H2: Perceived Usefulness has a significant effect on Customer Satisfaction.

The results showed that Perceived Usefulness had a significant effect on Customer Satisfaction with a coefficient value of 0.202 and a p-value of 0.002, which means that the relationship is positive and statistically significant. These findings indicate that the functional benefits of the BRImo application make a significant contribution to user satisfaction evaluation. When associated with the results of descriptive analysis, all indicators of Perceived Usefulness are in the Strongly Agree category with a mean value above 4.20, so that the perception of benefits has been strongly formed before inferential testing is carried out. The consistency between high descriptive values and significant structural outcomes shows that the satisfaction that arises is not accidental, but based on real experience of benefits. In the operationalization of variables in Chapter III, indicators such as "BRImo helps complete transactions faster", "improve transaction efficiency", and "facilitate savings management" directly reflect the utility dimension of the system. When these indicators are rated high, then logically the user will develop a positive evaluation of the service. In other words, satisfaction in this study is formed through the perception that applications provide concrete added value in daily financial activities. The insightful insight that can be drawn is that the perceived benefits serve as a rational justification for users to rate the service positively.

Theoretically, these results are in line with the Technology Acceptance Model framework introduced by Davis (1989), which places perceived usefulness as the main determinant in technology acceptance. Davis (1989) states that individuals will be more likely to use a system if they believe that it improves their performance and task effectiveness. In Chapter II it has been explained that the benefits of use not only affect intention, but also shape the perception of value towards technology. Venkatesh & Davis (2000) assert that perceived usefulness has a stable and consistent influence in various stages of technology adoption, including post-use evaluation. When users feel that the application provides time efficiency and ease of controlling transactions, then they will consider the system to be of high value. Psychologically, the perceived benefits reinforce the perception that the use of the application is the right and rational decision. This further affects the affective dimension in the form of satisfaction because users feel that their financial needs are well accommodated. An important insight from the relationship between theory and empirical results is that functional benefits act as a reinforcement of value perceptions leading to positive emotional evaluations.

In addition to being consistent with the theory, these findings are also supported by

various previous empirical studies. Dewi, Yulianthini & Telagawathi (2019) found that the perception of benefits has a significant effect on customer satisfaction in digital banking services because users feel an increase in efficiency and ease of transactions. Pratiwi & Ellyawati (2023) show that the quality of electronic platforms that provide optimal benefits directly increases customer satisfaction and loyalty. Handoyo & Bahri (2024) also revealed that digital features that are able to speed up and simplify the transaction process contribute to improved user experience and overall satisfaction. The consistency of these findings shows that the relationship between Perceived Usefulness and Customer Satisfaction is empirical and repeated in various studies. If it is associated with the characteristics of the respondents, the majority of whom are active users with a high transaction frequency, then the functional benefits become increasingly relevant in shaping their evaluation. Logically speaking, the more often an application is used to solve various financial needs, the greater the chance that users will experience concrete benefits from the system. The final insight that can be formulated is that in mobile banking services, utility is not just an additional attribute, but a major factor that shapes the perception of value and leads to sustainable satisfaction.

H3: Perceived Ease of Use has a significant effect on Customer Trust.

The results of the study show that Perceived Ease of Use has a significant effect on Customer Trust with a coefficient value of 0.534 and a p-value of 0.000, so it is one of the strongest influences in the structural model of this study. The magnitude of this coefficient shows that ease of use has a dominant contribution in building customer trust in the BRImo application. When associated with the results of the descriptive analysis, all indicators of Perceived Ease of Use obtained a mean value in the Strongly Agree category, which indicates that the perception of convenience has been formed consistently in the majority of respondents and this consistency reinforces the interpretation that the significant relationships found in the inferential analysis are supported by real and repeated user experiences. Indicators such as "BRImo is easy to learn", "operation is clear and easy to understand", and "transaction process is easy to do" reflect a simple and intuitive interaction experience, where when users experience smooth interaction without technical obstacles, the perception of system stability increases because ease of use reduces the potential for errors and uncertainty in transactions. Theoretically, these findings support the Technology Acceptance Model framework put forward by Davis (1989), where perceived ease of use plays an important role in shaping positive perceptions of technology because individuals tend to develop more positive attitudes and a sense of comfort in interacting with easy-to-use systems. Venkatesh & Davis (2000) then expanded on the model by showing that ease of use not only influences intentions, but also forms a deeper psychological evaluation of the system, so that users who feel able to understand and control the system will increase their sense of security and confidence, making ease of use a risk-reduction mechanism that strengthens the formation of trust.

These findings are also consistent with various previous empirical studies that emphasize the importance of ease of building trust in digital banking services. Jamaludin Kamarudin, Nursiah & Novianti (2022) found that the ease of use of mobile banking increases trust because an easy-to-understand system is considered more predictable and secure. Suwarjono (2022) shows that ease of navigation and clarity of application functions contribute significantly to the formation of trust in digital transactions, while Sari & Darmaningsih (2021) explain that the

perception of ease creates a positive experience that reduces concerns about technological risks. The consistency of these results shows that the relationship between Perceived Ease of Use and Customer Trust is empirical and strong in various studies. If it is associated with the characteristics of the majority of respondents who have used BRImo for more than two years with a high transaction frequency, then a stable interaction experience is an important factor in strengthening trust, because the more often users experience an easy and uninterrupted transaction process, the higher their confidence in the system. Thus, in digital banking services, convenience is not only a convenience factor, but also the main psychological foundation in building customer trust in platforms like BRImo.

H4: Perceived Usefulness has a significant effect on Customer Trust.

The results showed that Perceived Usefulness had a significant influence on Customer Trust with a coefficient value of 0.368 and a p-value of 0.000, which means that the relationship is positive and statistically significant. The magnitude of this coefficient shows that the perception of benefits has a substantial contribution in shaping customer trust in the BRImo application. When associated with the results of the descriptive analysis, all indicators of Perceived Usefulness obtained a mean value in the Strongly Agree category, so that the benefits of the application have been consistently felt by the respondents and the consistency between a high descriptive score and a significant structural result shows that trust is formed from real and repeated experience of benefits. In variable operationalization, indicators such as "BRImo helps complete transactions faster", "improves transaction efficiency", and "facilitates savings management" illustrate the value of utility that users feel, where when such benefits are proven in practice, users will rate the system as reliable and relevant to their financial needs. Theoretically, these findings are in line with the Technology Acceptance Model proposed by Davis (1989), which places perceived usefulness as the main determinant in technology acceptance because users will adopt and maintain the use of the system if they believe the system improves the performance and effectiveness of their tasks. Venkatesh & Davis (2000) emphasized that perceived usefulness has a stable influence in various stages of technology adoption and is able to form positive psychological responses, so that in digital banking services the perception of benefits increases the belief that the system works consistently and according to expectations, which ultimately develops trust naturally as a rational basis that strengthens the formation of trust.

The findings of this study are also consistent with various previous empirical studies that emphasize the importance of benefits in building trust in digital banking services. Noneng Masitoh, Rosidah & Kurniawati (2023) found that the benefits of digital banking systems have a significant effect on trust because users feel a real increase in transaction efficiency. Sri Ismulyaty, Nurmaini & Roni (2022) stated that the perception of benefits plays a major role in building trust through an effective user experience and minimizing risk, while Pratiwi & Ellyawati (2023) show that the quality of a platform that provides high utility consistently increases user trust. The consistency of these findings shows that the relationship between Perceived Usefulness and Customer Trust is strong and repeated in various studies. If it is associated with the characteristics of the respondents, the majority of whom are active users with high transaction intensity, then the benefits felt will further strengthen trust because it is supported by real experience, because the more often the application is proven to help solve

financial needs effectively, the greater the user's confidence in the stability and credibility of the system. Thus, in mobile banking services such as BRImo, the benefits felt are not just added value, but a rational foundation that builds and strengthens customer trust in digital platforms.

H5: Customer Trust has a significant effect on Customer Satisfaction.

The results of the study show that Customer Trust has a significant influence on Customer Satisfaction with a coefficient value of 0.461 and a p-value of 0.000, making it one of the variables with the strongest influence in the structural model. The magnitude of this coefficient indicates that trust plays a dominant role in shaping customer satisfaction with the BRImo application. When associated with the results of descriptive analysis, all Customer Trust indicators are in the Strongly Agree category with a mean value above 4.20, which means that users consistently feel that the application is safe and reliable. Operational indicators such as "believe BRImo is safe to use", "believe BRI maintains data confidentiality", and "feel comfortable conducting digital transactions" reflect the dimensions of security, integrity, and psychological comfort that when obtaining a high score results in satisfaction that is not only functional but also emotional. Theoretically, these findings are in line with the view of Oliver (1997) who explains that satisfaction is an emotional response that arises after an individual evaluates a service experience based on beliefs in the service provider, where consumers who believe that the service provider acts consistently and reliably will produce emotional evaluations that tend to be positive and stable. In digital banking services, trust is a crucial component because transactions are carried out without direct physical interaction, so high trust reduces users' anxiety about digital transaction risks. Kotler & Keller (2013) stated that in the marketing of trust services is the main determinant in building long-term satisfaction and loyalty, while Fatihudin (2019) added that in services based on electronic systems, trust plays a role in reducing perceptual risks that affect quality assessment, so that satisfaction in BRImo is formed through the belief that the system works according to the user's promises and expectations.

These findings are also consistent with previous empirical studies that show a strong relationship between trust and satisfaction in digital banking services. Sari & Darmaningsih (2021) found that customer trust levels have a significant effect on satisfaction because trust creates convenience and reduces worries during transactions. Sri Ismulyaty, Nurmaini & Roni (2022) explained that trust is the dominant factor that shapes customer satisfaction in digital banking services because users assess the quality of service based on system stability and security, while Rachman, Suwarno & Lestari (2024) revealed that service interactions trusted by customers produce a more satisfying experience because of confidence in the integrity and professionalism of service providers. The consistency of these results shows that the relationship between Customer Trust and Customer Satisfaction is empirical and robust in various studies. If it is associated with the characteristics of respondents who have used BRImo for more than two years with a high transaction frequency, then the trust formed is the result of long-term experience, because the more often users experience safe and uninterrupted transactions, the stronger the trust that develops. Thus, in mobile banking services such as BRImo, trust becomes the psychological foundation that determines whether the digital experience will be judged as merely functional or truly satisfying overall.

H6: Perceived Ease of Use has an indirect effect on Customer Satisfaction through Customer Trust.

The results of the study showed that Perceived Ease of Use had a significant indirect influence on Customer Satisfaction through Customer Trust, with a coefficient value of 0.246 and a p-value of 0.000. The magnitude of this indirect coefficient shows that the mediation path through trust has a substantial role in explaining the formation of satisfaction. When associated with descriptive results, the indicators of Perceived Ease of Use and Customer Trust both obtained a mean value in the Strongly Agree category, which means that the perception of ease and trust has been strongly formed in respondents. In variable operationalization, convenience indicators such as "easy to learn" and "transaction process easy to do" contribute to a stable interaction experience, while trust indicators such as "trust the application is secure" and "feel comfortable transacting" reflect confidence in the system. When the convenience experience is consistent, users will judge the system as reliable, so the trust formed then gives rise to an emotional evaluation in the form of satisfaction. Theoretically, these findings are in line with the Technology Acceptance Model proposed by Davis (1989), where perceived ease of use forms a positive perception of technology by reducing the complexity of interactions and increasing positive attitudes towards the system. Venkatesh & Davis (2000) then assert that convenience not only affects the perception of utility, but also reinforces confidence in the reliability of the system in the long run. As Oliver (1997) explained, trust functions as a cognitive evaluation that links the experience of use with an emotional response in the form of satisfaction, so that ease of use that creates a sense of control and reduces risk perception ultimately triggers the formation of trust that leads to sustainable satisfaction.

These findings are also consistent with various previous empirical studies that emphasize the role of trust as a mediator in digital banking services. Jamaludin Kamarudin, Nursiah & Novianti (2022) show that ease of use increases user confidence which ultimately strengthens their satisfaction with mobile banking. Suwarjono (2022) found that ease of navigation and application operation encourages the formation of trust because users feel that the system is more predictable and stable, while Sri Ismulyaty, Nurmaini & Roni (2022) explained that trust plays a significant role in mediating the relationship between digital experiences and customer satisfaction. The consistency of these findings shows that the indirect pathway between Perceived Ease of Use and Customer Satisfaction through trust has a strong empirical basis. If it is associated with the characteristics of the respondents, the majority of whom are active users with a high frequency of transactions, then the experience of repeated convenience further strengthens trust, because the more often users feel the convenience without interruption, the greater their confidence in the stability of the system. Thus, in mobile banking services such as BRImo, trust is the main psychological mechanism that explains how ease of use transforms into sustainable satisfaction.

H7: Perceived Usefulness has an indirect effect on Customer Satisfaction through Customer Trust.

The results showed that Perceived Usefulness had a significant indirect influence on Customer Satisfaction through Customer Trust, with a coefficient value of 0.169 and a p-value of 0.002. This value indicates that the mediation pathway through trust contributes meaningfully to explaining how perceived benefits turn into satisfaction. When associated with

the results of the descriptive analysis, the indicators of Perceived Usefulness and Customer Trust are both in the category of Strongly Agree, so that the perception of benefits and trust has been strongly formed in the respondents. In variable operationalization, benefit indicators such as "improve transaction efficiency" and "help complete activities faster" indicate the concrete utility that users feel. When these benefits are evident in the daily user experience, users begin to develop confidence that the system works consistently and reliably, which then develops into a stable trust in the application and reinforces an emotional evaluation of satisfaction. Theoretically, these findings are consistent with the Technology Acceptance Model put forward by Davis (1989), which places perceived usefulness as the main determinant in shaping attitudes and beliefs towards technology. Venkatesh & Davis (2000) then expanded on the model by asserting that perceived benefits affect not only intention to use, but also broader psychological responses including trust. In digital banking services, consistent benefits reduce risk perception and increase user control over the system, so confidence in the integrity and capabilities of the system is strengthened. As Oliver (1997) explained, satisfaction arises as an emotional response after cognitive evaluation of service experience, and trust is one of these cognitive evaluations, so that the utility of technology creates rational legitimacy that triggers the formation of trust as a prerequisite for satisfaction.

These findings are also supported by various previous empirical studies that emphasize the importance of benefits in building trust and satisfaction in digital banking services. Noneng Masitoh, Rosidah & Kurniawati (2023) show that the perception of the benefits of digital banking systems encourages the formation of trust because users feel a real increase in transaction efficiency. Sri Ismulyaty, Nurmaini & Roni (2022) found that the benefits of digital banking applications contribute to increased trust which then has a significant impact on user satisfaction, while Pratiwi & Ellyawati (2023) revealed that digital platforms that provide high functional value create positive experiences that are strengthened through trust before generating satisfaction. The consistency of these findings shows that the mediation path between Perceived Usefulness and Customer Satisfaction through trust has a strong empirical basis. If it is associated with the characteristics of the respondents, the majority of whom are active users with a high transaction frequency, then the benefits that are felt repeatedly strengthen trust in the system. Logically speaking, the more often an application is proven to help solve financial needs effectively, the stronger the user's confidence in the stability and security of the system. Thus, in mobile banking services such as BRImo, trust becomes a cognitive mechanism that explains how functional benefits transform into sustainable satisfaction.

CONCLUSION

This study found that perceived usefulness and perceived ease of use significantly influenced customer satisfaction among BRImo users, with higher perceived benefits and ease leading to greater satisfaction. Both variables also positively affected customer trust, indicating that ease of use and functional value enhanced users' confidence in the security, reliability, and consistency of digital banking services. Furthermore, customer trust played a crucial mediating role, strengthening the relationship between technology perceptions and customer satisfaction, as higher trust increased users' confidence and overall satisfaction with the service. Overall, the findings highlight trust as a key factor in improving mobile banking user satisfaction,

emphasizing the importance for digital banking providers to enhance usability, functionality, and system security. Future research is recommended to incorporate additional variables such as perceived risk, service quality, or user experience, and to explore longitudinal or comparative studies across different digital banking platforms to provide deeper insights into customer behavior over time.

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