Perception of Transaction Ease, Security and Trust on Customer Satisfaction in Using BSI Mobile Banking to Generation Z Customers in Jabodetabek

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ABSTRACT: Problems faced by Bank Syariah Indonesia (BSI) regarding the development of digital banking technology in banking. Especially for BSI users mobile banking namely: (1) the percentage of use of BSI services is still low Mobile compared to service mobile banking other banks (2) review users who are still not satisfied with the ease of transactions (3) there are information security threats such as cases ransomware on BSI Mobile which causes a decrease in customer trust (4) internet use which is relatively high in generation Z, is not yet commensurate with usage mobile banking in generation Z which is still relatively low. The purpose of this research is to determine and analyze the influence of perceptions of convenience, security, trust and which variables have the greatest influence on customer satisfaction in using BSI mobile banking for Generation Z customers in Jabodetabek. The analytical method for testing customer satisfaction is carried out via google form, in this research using quantitative data with a sample of 350 generation Z customers in Jabodetabek using techniques purposive sampling. The analytical tool used is software SmartPLS version 4.1.0.3. Data analysis uses PLS-SEM analysis. This research data consists of descriptive data, outer model (test instrument) and inner model (hypothesis testing). The research results show that perceived ease of transactions and trust influence customer satisfaction in using BSI Mobile Banking for generation Z customers in Jabodetabek. Meanwhile, security has no effect on customer satisfaction in using BSI Mobile Banking for generation Z customers in Jabodetabek. The perception of ease of transactions has a greater influence compared to security and trust.

KEYWORDS: Mobile Banking, Perception of Transaction Ease, Security, Trust

I. INTRODUCTION

The development of Indonesian banking is always related to the rapid development of world technology which influences people's lifestyles, banking products and banking service systems. In big cities today, many people no longer use cash for payment transactions, but instead use digital banking services. This can be proven based on a survey by the Indonesian Internet Service Providers Association (APJII) that internet users in Indonesia reached 215.63 million people in the 2022-2023 period. This number increased by 2.67% compared to the previous period, internet users in Indonesia in the 2021-2022 period were 210.03 million people. This is due to the rapid growth of internet usage in Indonesia from year to year as well as the expansion of high-speed internet infrastructure and strong digital transformation following modern developments. Of course this service makes life easier. The use of technology will make someone's life easier, and so does the internet. The internet can help address people's information and communication needs, especially in the world of transactions, including banking.

Mobile banking or M-banking is one of the banking services provided by all banks, including sharia banks, so that customers can make transactions at any time, without having to come to the bank concerned. M-banking is innovative in the banking sector by utilizing developments in information and communication technology to meet customer needs and facilitate customer transactions. One of the purposes of using mobile banking is possible top up e-Commerce, buy at e-Commerce, transfers, top up credit, pay bills and other transactions. This greatly facilitates various customer transaction needs without having to queue and wait long. M-banking can carry out banking transactions with help cellphone, aims to increase customer satisfaction and provide convenience for customers to perform transactions. In Indonesia, internet banking It was only introduced by Bank Internasional Indonesia (BII) in September 1998, but its use is still limited. BII is still in the testing phase and uses the internet banking only for limited groups of people. One of the banks that follows the growth of the banking industry in the use of technology mobile banking

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is PT. Bank Syariah Indonesia Tbk (BSI) was founded on February 1 2021. This research uses the BSI object, namely the merger of three state-owned sharia banks, namely PT Bank BRI Syariah Tbk, PT Bank BNI Syariah Tbk and PT Bank Mandiri Syariah Tbk. There is merger aims to make sharia banking operations in Indonesia more innovative, useful and stronger. Here are 10 applications mobile banking the ones most widely used by Indonesian people are as follows:
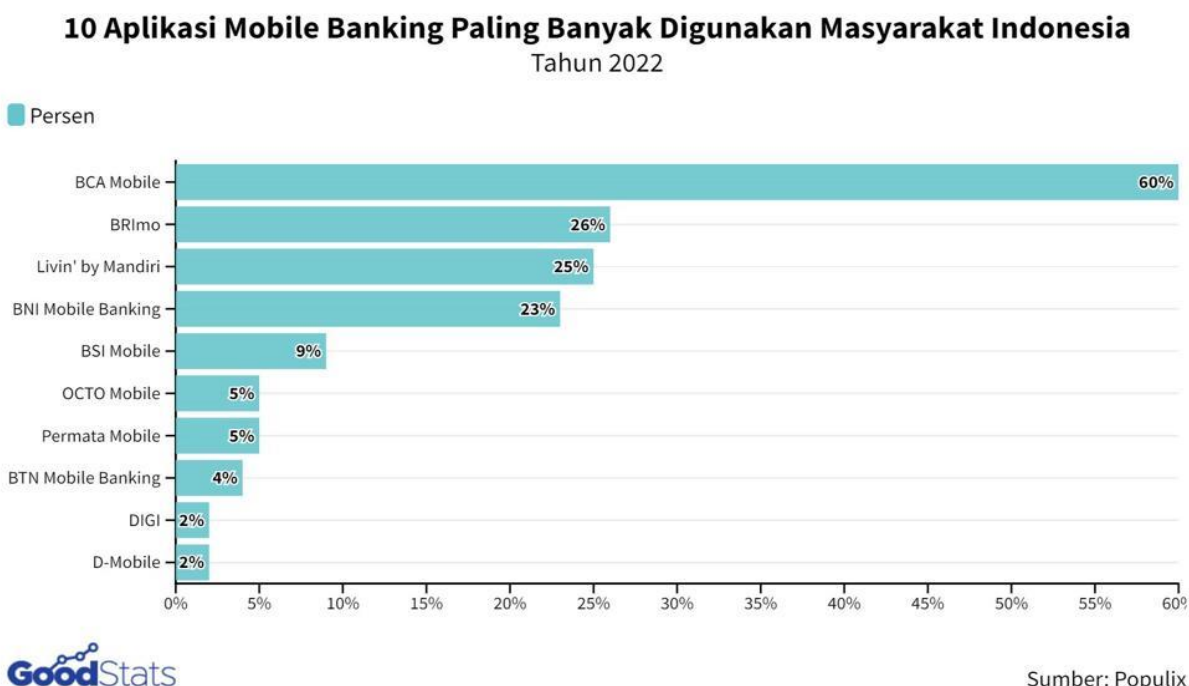

Figure 1. Application Mobile Banking
Source: Populix (2022)

Based on Figure 1, it can be seen that there are 10 applications mobile banking The most widely used is BSI Mobile is in 5th place which comes from sharia banks and the others are conventional banks. BSI Mobile Banking yields 9% of 60%. This shows that the customer has not yet made BSI Mobile Banking as a priority.

Transaction facilities provided by BSI Mobile there are features for payment or top-up, transfers and zakat, apart from that there are Islamic service features such as prayer time schedules, Qibla direction, mosque locations, juz amma, asmaul husna, wisdom, qurban calculator and others. Even though all the facilities provided can make it easier for customers, in reality not all customers feel the convenience obtained from the services provided. There are various kinds of customer complaints and difficulties, one of which is that the most complaints are about accounts mobile often logout itself, failed transactions and BSI activation Mobile who always fail to carry out verification, so inevitably customers have to take the time to come to the nearest branch office so that the problem can be resolved.

Currently information security threats such as ransomware getting more and more attention. Ransomware is malicious software designed to encrypt data within a system or device, preventing its owner from accessing that data. After successfully encrypting the data, the attacker will display a ransom message requesting payment in kind kriptocurrency, like Bitcoin, in exchange for restoring access to the encrypted data. If the ransom is not paid, the data may be lost permanently or may be traded by the attacker (Andika, 2023). From this explanation Ransomware occurred in the Indonesian Sharia Bank (BSI) problem.

After the BSI customer information leak incident further reduced customer trust in the company. This certainly has the potential to increase the bank's losses beyond the losses already experienced by its customers. This incident shows that the system used by the bank is not as sophisticated as its capabilities hacker modern. Information security and trust are threatened by the increasingly sophisticated skills of hackers. Fulfilling customer needs by providing superior banking services can increase customer satisfaction which leads to time efficiency in carrying out transactions at the bank referring to long queuing systems, busyness, long distances and traffic jams which can make customers not want to carry out transactions directly.

Generation Z is one segment of user customers mobile banking BSI. This is because the development of internet technology in terms of access to banking has a lot to do with social contact through cyberspace. Generation Z who were born in the era of internet development, as well as the younger generation who are more proficient in internet development, because the influence

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from generation to generation can also be felt in utilizing technology. through access to banking according to their needs. The development of digital innovation in the banking sector is in line with global competition, usage mobile banking in Indonesia it is no longer a strange thing. Financial technology is expected to make transaction activities between customers more efficient, safe and modern. However, its use among Generation Z is still relatively low. This is supported by evidence from a Jakspat survey of 2,908 respondents aged 15 to 44 years throughout Indonesia. The usage platform digital payments by generation Z in 2022.

Jabodetabek (Jakarta, Bogor, Depok, Tangerang, Bekasi) is a segment of this research. This is because Jabodetabek is a large, modern urban area Megacity Jakarta has developed as a center for business and financial economic activity, capital investment, the influence of technological innovation and relatively better infrastructure, one of which is telecommunications facilities (Rustiadi et al., 2023). Apart from that, it also has heterogeneous characteristics.

Result of phenomena gaps and research gap that the researchers have described above, then the perception of ease of transactions, security and trust in users mobile banking It's not as easy as customers expect, because it turns out there are still many various kinds of obstacles for BSI Mobile Banking experienced by customers. So the author is very interested in conducting research and analyzing how much influence customer satisfaction has on Islamic banks that provide facilities mobile banking at Bank Syariah Indonesia (BSI). Therefore, the author intends to conduct research entitled "Perception of Ease of Transactions, Security and Trust in Customer Satisfaction in Using BSI Mobile Banking to Generation Z Customers in Jabodetabek".

II. LITERATURE REVIEW

A. Mobile Banking

Mobile banking is a banking service that can also be accessed directly via cellphone such as SMS banking, but has a higher level of sophistication. Banks cooperate with mobile operators, so in SIM Card (together chips mobile), Global for Mobile communication (GSM) has installed a special program to be able to carry out banking transactions. The customer transaction process will be easier mobile banking compared to SMS Banking. Several types of transactions mobile banking, including: (1) Fund transfers (2) Balance information (3) Account movements (4) Exchange rate information (5) Credit card payments, PLN, telephone, cellphone, electricity, insurance (6) Purchasing top-up credit, shares. Based on understanding mobile banking above, it can be concluded that mobile banking (M-banking) is a banking service that allows customers to carry out various financial transactions and non-financial, such as fund transfers, balance checks, and bill payments, via mobile phone. This service makes it easy for customers to make transactions anytime and anywhere within 24 hours, without needing to go to the bank or ATM, except for cash withdrawals. In other words, mobile banking offers almost all the facilities provided by an ATM, except cash withdrawals.

B. Perception of Transaction Ease

Perception of ease is a belief about the decision-making process. If someone believes that an information system is easy to use or not difficult to understand then he will use it. On the other hand, if someone believes that the information system is not easy to use or difficult to understand, then that person will not use it (Jogiyanto, 2018). Based on the definition of perceived ease of transactions above, it can be concluded that perceived ease of transactions is a person's belief in the extent of a technology mobile banking can be used easily without requiring excessive effort or difficulty. If someone believes that an information technology system or mobile banking easy to understand and use, it is likely that customers will be willing to use it.

The indicators used to measure the level of perceived ease of transactions in the research of Hidayah et al. (2022), namely: 1. Easy to learn
2. Can be controlled
3. Clear and understandable
4. Flexible
5. Easy to become skilled/proficient
6. Easy to use

C. Security

Adhitya (2019) security guarantees play an important role in establishing trust by reducing consumer concerns about misuse of personal data and data transactions that are easily damaged. By ensuring the security of consumers' personal data information systems, consumer confidence will increase in transactions which will lead to consumer satisfaction. Due to the fact that to make consumers believe in the company's products, the company must also consider the desires and expectations of its consumers. Based on the definition of security above, it can be concluded that security is the control and maintenance of transaction data security and if the level of security guarantee is acceptable and meets customer expectations then they will be confident in disclosing personal information.

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Security indicators in Trang et al. (2022) which can be used to measure the level of security are as follows:

1. Service information is very accurate. Customers appreciate the accuracy and reliability of the information provided by the service mobile banking. This includes transaction details, balances and other relevant information.

2. Personal data is safe. Customers feel that their personal data, such as account information and transaction details, is kept confidential and protected from unauthorized access.

3. Security in transactions. Customers feel safe when making transactions, which means that they trust that their transactions will be processed correctly and safely.

4. Convenience in transactions. Customers feel comfortable when making transactions. include ease of use, speed of transactions, and lack of obstacles or errors during the process.

D. Trust

Suprapto and Azizi (2020) trust where a certain party towards another party in carrying out a transaction relationship is based on the belief that each person who is trusted has all their obligations in accordance with what is expected. Trust arises from the experience of two parties who previously worked together or collaborated in an activity or organization. This experience gave a positive impression to both parties so that they trusted each other and did not betray each other. Based on the definition of trust above, it can be concluded that trust is a customer's assessment of carrying out transactions in accordance with expectations, especially in situations of uncertainty. This trust is not formed instantly, but rather through a series of positive behaviors between the party giving the trust and the party being entrusted. Shared experiences, especially in collaboration, become the basis for building trust, which in turn creates strong relationships and reduces the risk of undesirable events that could damage commitment.

Customer trust is an important factor that encourages customers to carry out various types of banking transactions. The indicators used to measure the level of trust in Astuti et al. (2020), namely:

1. Benevolence, meaning good intentions or beliefs that customers will be protected and will not be harmed by the banking sector.

2. Competence, means a capability possessed by the service mobile banking which can be seen in terms of service performance and can meet customer needs.

3. Honesty, meaning the implementation of honest and trustworthy operational mechanisms for electronic banking transactions.

4. Openness, meaning there is openness or provision of information needed by customers.

E. Customer Satisfaction

Consumer satisfaction can be generated if the supporting elements are met. Customer satisfaction is value which is obtained from use which can give rise to feelings of pleasure because what is expected matches the expectations imagined so that customers feel confident and create a desire to use it repeatedly (Kamarudin and Novianti, 2022). Based on the definition of customer satisfaction above, it can be concluded that customer satisfaction is a customer behavior that is given to obtain it by comparing results or performance mobile banking or perceived service.

Indicators used to measure the level of satisfaction in research by Khusna and Khoiriawati (2023). The indicators used are:

1. Right choice. The right choice to use mobile banking used.

2. Conformity to Expectations. Mobile banking which is chosen according to the expected use.

3. Facility Satisfaction. There is a sense of satisfaction from the facilities mobile banking used.

F. Research Model

The research model provides an overview of an idea in the form of a pattern that connects one variable to another to solve problems and achieve the objectives of this research. The research model is as follows

Perception of Transaction Ease, Security and Trust on Customer Satisfaction in Using BSI Mobile Banking to Generation Z Customers in Jabodetabek
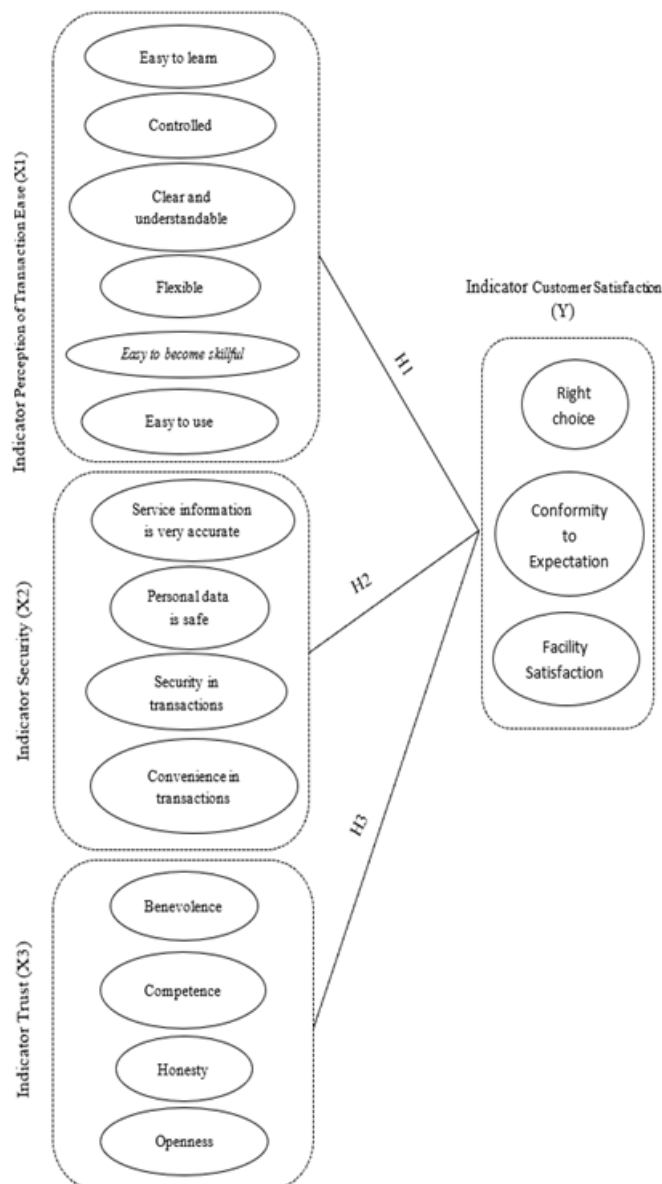

Figure 2. Conceptual Framework

G. Hypothesis

A hypothesis is a question or statement that relates variables to the differences between two or more variables in this research. Based on the problem formulation and research model, the following hypothesis can be formulated:

1. The Relationship between Perceived Ease of Transactions and Customer Satisfaction

Based on the results of previous research conducted by Khusna and Khoiriawati (2023), regarding "The Influence of Service Features, Convenience and Efficiency on User Satisfaction of the Muamalat DIN Application: Customer Study of Bank Muamalat KCP Tulungagung" shows that the perception of ease of transactions has an influence on customer satisfaction. This is supported by the theory from Almansour and Elkrghli (2023) about "Factors Influencing Customer Satisfaction on E-Banking Services: A Study of Libyan Banks" indicates that customers have a moderate perception of how easy it is to use e-banking, with some variability in their perception. This dimension measures how much the customer trusts that customer e-banking easy to navigate, understand and use for their financial activities. Based on these assumptions, a hypothesis can be concluded:

H1: Perception of ease of transactions influences customer satisfaction in using BSI mobile banking for generation Z customers in Jabodetabek.

2. The Relationship between Security and Customer Satisfaction

Based on the results of previous research conducted by Trang et al. (2022) shows that security has a positive and significant relationship with customer satisfaction. This is supported by the theory of attribution and theory behavior customers will feel

comfortable, safe and carry out transactions quickly. The security in question is security guarantees, data confidentiality, network security and service information which increases customer satisfaction. Based on these assumptions, a hypothesis can be concluded:

H2: Security influences customer satisfaction in using BSI mobile banking for generation Z customers in Jabodetabek.

3. The Relationship between Trust and Customer Satisfaction

Based on the results of previous research conducted by Mundir et al. (2022) shows that trust has a positive and significant relationship with customer satisfaction. This is supported by the theory of Astuti et al. (2020) trust as an indicator of a psychological state that leads to trust in good intentions or belief that customers will be protected and will not be harmed by the banking sector, the capabilities possessed by the service mobile banking which can be seen in terms of service performance and being able to meet customer needs, implementing operational mechanisms for electronic banking transactions that are honest and trustworthy and providing openness or providing information needed by customers. Based on these assumptions, a hypothesis can be concluded:

H3: Trust influences customer satisfaction in using BSI mobile banking for generation Z customers in Jabodetabek.

III. RESEARCH METHODS

A. Research Subjects and Objects

The subjects selected for this research were respondents who were using the BSI application Mobile Banking. The respondents selected were generation Z customers in the Jabodetabek area. The objects used in this research are the variables perceived ease of transactions (X1), security (X2), trust (X3) and customer satisfaction (Y).

B. Population and Sample

The population used in this research is customers mobile banking BSI generation Z in the Jabodetabek area. In this research, the sampling technique used is non probability because the sampling technique does not provide equal opportunities or opportunities for each member of the population to be selected as a sample. To obtain the data to be researched using a technical approach Purposive Sampling.

Researchers got a sample from a customer who used BSI Mobile Banking according to the criteria or considerations with the population to be studied. So the criteria used in this research are:

1. BSI Generation Z Customers (1997-2012)
2. Customer residence in the Jabodetabek area.
3. Customers who have a BSI application Mobile Banking.
4. Customers actively use BSI Mobile Banking (at least once a month).

This research has a total of 35 item indicator items which will be used to measure 4 variables, so the number of customers used is based on the Hair formula is 350 customers in accordance with the criteria or considerations used in this research. The sample size is considered to be representative of the population to be studied, because it meets the minimum sample limit.

C. Operational Variables

Operational definition of variables to observe and measure variables and concepts to test their completeness. The independent (free) variables in this research are perceived ease of transactions (X1), security (X2) and trust (X3). Meanwhile, the dependent (dependent) variable in this research is customer satisfaction (Y).

Table I. Operational Variables

Variable	Items	Source
Perception of Transaction Ease (X1)	I found it very easy to learn how to use BSI Mobile (X1.1)	Hidayah et al. (2022)
	I feel that the transaction features in the BSI service are good Mobile very easy to understand (X1.2)	
	I feel like I am using BSI Mobile can be handled easily (X1.3)	
	I feel BSI's service Mobile easy to access without having to spend more effort (X1.4)	
	I feel the BSI feature Mobile available is very clear so it is easy to understand to use (X1.5)	
	I feel the BSI information Mobile very clear (X1.6)	
	I feel like I'm using BSI Mobil every flexible, not limited by time (X1.7)	
	I can use BSI Mobile anytime and anywhere as long as there is an internet network (X1.8)	
	I feel like I am using BSI Mobile increase your skills user (X1.9)	

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	I feel like I'm using BSI Mobile can increase technological advances in banking transactions (X1.10)	
	I find it very easy to get what I need such as balance information, transfers between accounts, bill payments and other transactions using BSI Mobile (X1.11)	
	I find it easy to activate BSI Mobile (X1.12)	
Security (X2)	I feel BSI service information Mobile very accurate (X2.1)	Trang et al. (2022)
	I feel the perceived security of service information displays transaction terms and conditions online before the purchase is made (X2.2)	
	I feel that my personal data will be kept confidential and not misused (X2.3)	
	I feel BSI Mobile able to maintain internal security transaction (X2.4)	
	I feel safe when processing transactions using BSI Mobile (X2.5)	
	I feel BSI Mobile has good transaction security (X2.6)	
	I have no worries about BSI's security Mobile (X2.7)	
	I feel comfortable when making transactions using BSI Mobile (X2.8)	
	I feel BSI Mobile has sufficient protection to make me feel comfortable carrying out banking operations (X2.9)	
Trust (X3)	I believe in using BSI Mobile in carrying out transactions anywhere and anytime (X3.1)	Astuti et al. (2020)
	I feel BSI Mobile has been equipped with a convincing security system (X3.2)	
	I believe in the ability to provide good system services at BSI Mobile (X3.3)	
	I believe in transacting via BSI Mobile because the process and data accuracy capability is guaranteed (X3.4)	
	I feel that if there is a system problem with mobile banking, BSI is able to provide a solution to the problem (X3.5)	
	I feel comfortable with honesty compensation provided by the parties BSI bank by mutual agreement (X3.6)	
	I can access various factual and open information regarding my banking transactions using BSI Mobile (X3.7)	
	I believe BSI bank can protect the personal information of BSI user customers Mobile (X3.8)	
Customer Satisfaction (Y)	I feel a sense of satisfaction from the BSI facilities Mobile used (Y.1)	Khusna and Khoiriawati (2023)
	I am satisfied with the appearance of the BSI interface Mobile which is very interesting and has complete feature menu facilities (Y.2)	
	I feel like I am using BSI Mobile according to the expectations used (Y.3)	
	I feel BSI Mobile provide the facilities I need (Y.4)	
	I feel a sense of satisfaction from the BSI facilities Mobile used (Y.5)	
	I am satisfied with the appearance of the interface (interface) BSI Mobile which is very interesting and has complete feature menu facilities (Y.6)	

IV. RESEARCH RESULTS and DISCUSSION

A. Customer Characteristics

Customer characteristics in this research are characteristics based on gender, domicile, age, occupation, income or pocket money (monthly), BSI transactions Mobile Banking what is often done, the frequency of using BSI Mobile Banking (per month), frequency of becoming a BSI customer and whether the customer uses it mobile banking other.

Table II. Customer Characteristics

Respondent Characteristics	Category	Frequency	Percentage
1. Gender	Man	121	35%
	Woman	229	65%
	Total	**350**	**100%**
2. Domicile	Jakarta	135	39%
	Bogor	30	9%

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	Depok	35	10%
	Tangerang	10	3%
	Bekasi	140	40%
	Total	**350**	**100%**
3. Age	12-16 Years	4	1%
	17-21 Years	13	4%
	22-27 Years	333	95%
	Total	**350**	**100%**
4. Employment	Student/Students/i	35	10%
	Private sector employee	116	33%
	BUMN employees	49	14%
	Self-employed	46	13%
	Teacher	38	11%
	Other	66	19%
	Total	**350**	**100%**
5. Monthly income or pocket money	< Rp. 1,000,000	11	3%
	Rp. 2,000,000 - Rp. 6,000,000	140	40%
	Rp. 7,000,000 - Rp. 11,000,000	168	48%
	> Rp. 12,000,000	31	9%
	Total	**350**	**100%**
6. Frequent BSI Mobile Banking transactions	Transfer between accounts	220	63%
	Online shopping	62	18%
	Paying Bills	24	7%
	Top Up eWallet	42	12%
	Other	2	1%
	Total	350	100%
7. Frequency of using BSI mobile banking (monthly)	1-5 times	50	14%
	6- 10 times	78	22%
	> 11 times	222	63%
	Total	**350**	**100%**
8. Frequency of becoming a BSI customer	< 1 Year	81	23%
	2 years	141	40%
	3 years	128	37%
	Total	**350**	**100%**

B. Analysis Structural Equation Modeling (SEM)

The data analysis technique in this research uses an approach Structural Equation Modeling (SEM) using the application software SmartPLS version 4.1.0.3. Purpose of using PLS-SEM for assists in measuring and testing the relationship between the independent (free) variable on the perception of transaction ease (X1), security (X2) and trust (X3) variables with the dependent (bound) variable on the customer satisfaction variable (Y) in this research model, including testing direct and indirect influence between variables. There are three stages of analysis in PLS, namely: (1) Outer Model (Measurement Model) (2) Inner Model (Structural Model). The following are the results of the two stages of PLS analysis, namely:

1. Outer Model (Measurement Model)

Outer the model used is Convergent Validity, Average Variance Extracted (AVE) and Internal Consistency. Following are the results outer model:

Perception of Transaction Ease, Security and Trust on Customer Satisfaction in Using BSI Mobile Banking to Generation Z Customers in Jabodetabek
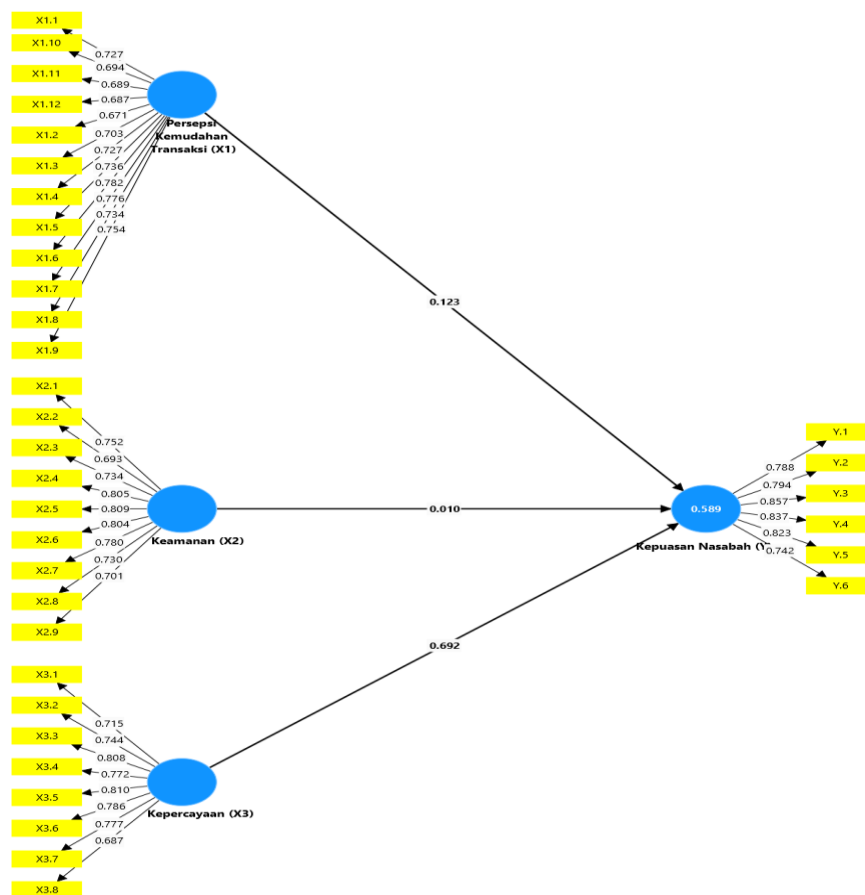

Figure 3. Results Outer Loading

a. Convergent Validity

Table III. Results Outer Loadings

Perception of Ease of Transactions (X1)		
Variable	Outer Loading > 0,60 - 0,70	Decision
X1.1	0.727	Valid
X1.2	0.671	Valid
X1.3	0.703	Valid
X1.4	0.727	Valid
X1.5	0.736	Valid
X1.6	0.782	Valid
X1.7	0.776	Valid
X1.8	0.734	Valid
X1.9	0.754	Valid
X1.10	0.694	Valid
X1.11	0.689	Valid
X1.12	0.687	Valid

Table III. Results Outer Loadings (Advanced)

Security (X2)		
Variable	Outer Loading > 0,60 - 0,70	Decision
X2.1	0.752	Valid
X2.2	0.693	Valid
X2.3	0.734	Valid

X2.4	0.805	Valid
X2.5	0.809	Valid
X2.6	0.804	Valid
X2.7	0.780	Valid
X2.8	0.730	Valid
X2.9	0.701	Valid
Trust (X3)		
Variable	**Outer Loading > 0,60 - 0,70**	**Decision**
X3.1	0.715	Valid
X3.2	0.744	Valid
X3.3	0.808	Valid
X3.4	0.772	Valid
X3.5	0.810	Valid
X3.6	0.786	Valid
X3.7	0.777	Valid
X3.8	0.687	Valid
Customer Satisfaction (Y)		
Variable	**Outer Loading > 0,60 - 0,70**	**Decision**
Y.1	0.788	Valid
Y.2	0.794	Valid
Y.3	0.857	Valid
Y.4	0.837	Valid
Y.5	0.823	Valid
Y.6	0.742	Valid

Based on Table III, it can be seen that all the statement indicators for each variable in the questionnaire have outer loading > 0.60-0.70, so it can be concluded that all statement indicators, namely the variables of perceived ease of transactions, security, trust and customer satisfaction, can be said to be valid.

b. Discriminant Validity

Table IV. Discriminant Validity

Research Variable	Average Variance Extracted (AVE) > 0,50	Decision
Perception of Ease of Transactions (X1)	0.524	Good
Security (X2)	0.574	Good
Trust (X3)	0.583	Good
Customer Satisfaction (Y)	0.652	Good

Based on Table IV, it can be seen that each variable in the questionnaire has an AVE > 0.50, so it can be concluded that the variables of perception of ease of transaction, security, trust and customer satisfaction can be said to be good.

c. Internal Consistency Reliability

Table V. Test Results Internal Consistency

Latent Variable	Cronbach's alpha	Rho_a	Composite reliability	Reliability > 0,60-0,70
Perception of Ease of Transactions (X1)	0.917	0.921	0.930	Height
Security (X2)	0.911	0.925	0.924	Height
Trust (X3)	0.897	0.900	0.918	Height
Customer Satisfaction (Y)	0.893	0.896	0.918	Height

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Based on Table V, it can be seen that each variable in the questionnaire has a value Cronbach's alpha > 0,60-0,70, Rho_a > 0,60-0,70 under Composite reliability > 0.60-0.70. So it can be concluded that the variables of perceived ease of transactions, security, trust and customer satisfaction can be said to have a high level of reliability, so they can be continued to the next testing stage.

2. Inner Model (Structural Model)

a. Variance Inflation Factor (VIF)

Table VI. VIF Test Results

Variable	VIF < 5
Perception of Transaction Ease (X1)-> Customer Satisfaction (Y)	1.429
Security (X2)-> Customer Satisfaction (Y)	2.093
Trust (X3)-> Customer Satisfaction (Y)	2.013

From the calculation results in Table VI, it can be seen that all VIF values are < 5. So it can be concluded that the variables perceived ease of transactions, security and trust do not have high collinearity. This means that the variables used will not cause errors in assessing significance as well weight.

b. R-Square

Table VII. R-Test Results Square

Variable	R-Square	Connection
Customer Satisfaction (Y)	0.589	Currently

From the calculation results in Table VII it can be seen that the R-Square amounting to 0.589, meaning that 58.9% or 59% of the perceived ease of transactions, security and customer trust variables are able to influence customer satisfaction and the remaining 41.1% is influenced by other variables that are not in the regression model in this research. It can be concluded that the independent (free) variables on perceived ease of transactions, security and customer trust have a moderate influence on the dependent (dependent) variable of customer satisfaction, which is due to the small influence of the variables in this study. So the researcher revealed that the variables that could have a big influence were variables (1) System quality, (2) Information quality, (3) Service quality, (4) Task characteristics, (5) Structural assurance, (6) Perceived of usefulness, (7) Perceived ease of use and (8) Trust and many other variables.

c. F-Square

Table VIII. F-Test Results Square

Variable	f-square	Connection
Perception of Transaction Ease (X1)-> Customer Satisfaction (Y)	0.026	Low
Security (X2)-> Customer Satisfaction (Y)	0.020	Low
Trust (X3)-> Customer Satisfaction (Y)	0.579	Height

From the calculation results in Table VIII, it can be seen that the greatest substantive influence occurs on the variables trust (X3) on customer satisfaction (Y), meanwhile Low substantive influence occurs on variables perceived ease of transactions (X1) on customer satisfaction (Y) and security (X2) on customer satisfaction (Y).

d. Hypothesis

Table IX. Results Path Coefficients

Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation STDEV	T statistics (|O/STDEV|)	P values
Perception of Transaction Ease (X1)-> Customer Satisfaction (Y)	0.123	0.128	0.054	2.292	0.022
Security (X2)-> Customer Satisfaction (Y)	0.010	0.012	0.063	0.161	0.872
Trust (X3)-> Customer Satisfaction (Y)	0.692	0.690	0.062	11.176	0.000

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Based on table IX, above X1 t value statistics 2,292 > 1.97 and P values 0.022 < 0.05, meaning H_{01} rejected and H_{a1} accepted. It can be concluded that the perception of ease of transactions influences customer satisfaction in using BSI mobile banking for generation Z customers in Jabodetabek. X2 t value statistics 0.161 < 1.97 and P values 0.872 > 0.05, meaning H_{02} accepted and H_{a2} rejected. It can be concluded that security has no effect on customer satisfaction in using BSI mobile banking for generation Z customers in Jabodetabek. The results obtained from this statement are in accordance with the questionnaire collected by 350 customers. X3 t value statistics 11,176 > 1.97 and P values 0.00 < 0.05, meaning H_{03} rejected and H_{a3} accepted. It can be concluded that trust influences customer satisfaction in using BSI mobile banking for generation Z customers in Jabodetabek.

C. DISCUSSION

This research analyzes perceptions of ease of transactions, security and trust in customer satisfaction in using BSI Mobile Banking for generation Z customers in Jabodetabek. The data obtained by researchers from 350 customers was then processed and analyzed. The first analysis carries out descriptive analysis. Based on the results of the questionnaire obtained from customers, it can be seen that he has been a BSI customer for 2 years. This proves that with the merger of three state-owned sharia banks (Bank Syariah Mandiri, BNI Syariah, and BRI Syariah) since February 2021, it can attract the attention of generation Z customers with a more modern sharia banking concept. Judging from customer characteristics, such as gender, domicile, age, occupation, income or pocket money (monthly), BSI transactions Mobile Banking frequently done and frequency of using BSI Mobile Banking (per month), can prove why generation Z customers use BSI Mobile Banking. Most of them use BSI Mobile Banking are women aged 22-27 years, including generation Z who have entered the development of the internet, in facilitating all-digital payment transactions, one of which is BSI Mobile Banking, so it is flexible and can be accessed from anywhere and at any time. Apart from that, the domicile of most BSI customers is in Bekasi and they work as private employees. This has an influence on the distribution of the questionnaire, there are not too many children living abroad from their place of work and it also influences the income or pocket money (per month) that in generation Z with an income of Rp. 7,000,000– Rp. 11,000.00 (per month) following lifestyle, because there are many daily needs with online payment transactions cashless and It's enough to be able to save and invest which can be done easily through the features offered by BSI Mobile Banking. As many as 63% of generation Z often carry out activities that require collective payment, such as eating together, watching movies together, or others using BSI Mobile Banking to share costs easily through transfers between accounts with frequency using BSI Mobile Banking more than 11 times (per month). From the results of this explanation, we can provide answers that support why generation Z customers use BSI Mobile Banking. Through this research, 3 hypotheses were tested as follows:

1. Perception of ease of transactions on customer satisfaction in using BSI Mobile Banking for generation Z customers in Jabodetabek

Based on the results of the hypothesis test, it shows that the t value statistics 2,292 > 1.97 and P values 0.022 < 0.05, meaning H_{01} rejected and H_{a1} accepted. It can be concluded that the perception of ease of transactions influences customer satisfaction in using BSI mobile banking for generation Z customers in Jabodetabek.

Generation Z customers in Jabodetabek find it very easy to learn how to use BSI Mobile, transaction features available on BSI services Mobile Very easy to understand, using BSI Mobile can be controlled easily, BSI services Mobile easy to access without having to spend more effort, BSI feature Mobile available is very clear so it is easy to understand to use, BSI information Mobile very clear, using BSI Mobile very flexible and not limited by time, BSI Mobile can be used anytime and anywhere as long as there is an internet network, using BSI Mobile increase skills for users, using BSI Mobile can increase technological advances in banking transactions and also generation Z customers in Jabodetabek find it very easy to get what they need such as balance information, transfers between accounts, bill payments and other transactions using BSI Mobile.

Apart from that, generation Z customers in Jabodetabek find it easy to activate BSI Mobile. So it can be concluded that generation Z customers in Jabodetabek can access BSI Mobile Banking Because very flexible, not limited by time according to needs, even though the BSI activation process Mobile Banking It's not easy because there are quite a lot of stages in the activation process, one of which is the identity and security verification process as well as application system problems, so it takes a long time.

This is in line with Khusna and Khoiriawati (2023) research on "The Influence of Service Features, Convenience and Efficiency on User Satisfaction of the Muamalat DIN Application: Bank Muamalat KCP Tulungagung Customer Study" which found that the perception of ease of transactions had a significant effect on customer satisfaction. Furthermore, in Wahyuningsih and Janah (2018) research on "Factors that Influence Customer Satisfaction Using the Internet Banking at Bank Muamalat" obtained the results that the perception of ease of transactions had a significant effect on customer satisfaction.

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The results of other research are also in line with Almansour and Elkrghli (2023) regarding "Factors Influencing Customer Satisfaction on E-Banking Services: A Study of Libyan Banks" obtained results that perceived ease of use customers have a moderate perception of how easy it is to use e-banking, with some variability in their perceptions. This dimension measures how much customers believe that e-banking is easy to navigate, understand and use for their financial activities.

2. Security for customer satisfaction in using BSI Mobile Banking for generation Z customers in Jabodetabek

Based on the results of the hypothesis test, it shows that the t value statistics $0.161 < 1.97$ and P values $0.872 > 0.05$, meaning H_{02} accepted and H_{a2} rejected. It can be concluded that security has no effect on customer satisfaction in using BSI mobile banking for generation Z customers in Jabodetabek.

Generation Z customers in Jabodetabek feel BSI's service information Mobile Highly accurate, perceived security of service information displays transaction terms and conditions online Before a purchase is made, personal data is kept confidential and is not misused, BSI Mobile able to maintain security in transactions, feel safe when carrying out transaction processes using BSI Mobile, BSI Mobile has good transaction security, no worries about BSI security Mobile, and feel comfortable when making transactions using BSI Mobile.

Furthermore, generation Z customers in Jabodetabek feel BSI Mobile has sufficient protection to make you feel comfortable carrying out banking operations. So it can be concluded that BSI Mobile Banking provide very accurate service information to generation Z customers in Jabodetabek, even though generation Z customers in Jabodetabek are worried about BSI security Mobile Banking, because of a case Ransomware which is carried out by fraudsters by stealing user information such as passwords, credit card numbers and personal data.

This is in line with research by Nurdin et al. (2020) on "The Impact of Service Mobile Banking Regarding Customer Satisfaction (Study of Islamic Banking Students at IAIN Palu)" obtained the results that security has no effect and is not significant on customer satisfaction. Meanwhile, researchers Trang et al. (2022) about "Factors Affecting Individual Customer's Satisfaction on the Mobile Banking Service Quality During Covid-19 Pandemic Period: The Case of Vietnam" it is inconsistent that ensuring the security of customer information has a direct impact on the level of risk when transacting, contributing to increased service satisfaction.

3. Trust in customer satisfaction in using BSI Mobile Banking for generation Z customers in Jabodetabek

Based on the results of the hypothesis test, it shows that the t value statistics $11,176 > 1.97$ and P values $0.00 < 0.05$, meaning H_{03} rejected and H_{a3} accepted. It can be concluded that trust influences customer satisfaction in using BSI Mobile Banking for generation Z customers in Jabodetabek.

Generation Z customers in Jabodetabek are confident in using BSI Mobile in carrying out transactions anywhere and anytime, BSI Mobile has been equipped with a convincing security system, customers feel confident in the ability to provide good system services at BSI Mobile, feel confident transacting through BSI Mobile because the accuracy of the process and data is guaranteed, if there is a problem with the system mobile banking, BSI is able to provide solutions to problems, feels comfortable with the honesty of compensation provided by BSI bank based on mutual agreement, customers in Jabodetabek can access various factual and open information regarding their banking transactions using BSI Mobile.

Apart from that, generation Z customers in Jabodetabek believe that BSI bank can protect the personal information of BSI user customers Mobile. So it can be concluded that generation Z customers in Jabodetabek feel confident in carrying out BSI transactions Mobile wherever and whenever, even if the customer is not completely sure of the completeness of the security system. This could be because customers are more wary of BSI security Mobile Banking.

The results of other research are also in line with Astuti et al. (2020) concerning "The Influence of Service Quality, Customer Value, Trust, and Satisfaction on Customer Loyalty of Service Users Mobile Banking Syariah" obtained the results that trust is an indicator of a psychological state that leads to trust in good intentions or belief that customers will be protected and will not be harmed by the banking sector, the capabilities possessed by the service mobile banking which can be seen in terms of service performance, being able to meet customer needs, implementing operational mechanisms for electronic banking transactions that are honest and trustworthy as well as providing openness or providing information needed by customers.

V. CONCLUSIONS, IMPLICATION and RECOMMENDATIONS

A. Conclusions

Based on research results and discussions regarding perceptions of ease of transactions, security and trust in customer satisfaction in using BSI Mobile Banking for Generation Z in Jabodetabek, the following conclusions can be drawn:

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1. Perception of ease of transactions influences customer satisfaction in using BSI Mobile Banking for generation Z customers in Jabodetabek. This explains that generation Z customers in Jabodetabek can access BSI Mobile Banking Very flexible, not limited by time according to needs.

2. Security has no effect on customer satisfaction when using BSI Mobile Banking for generation Z customers in Jabodetabek. This explains that BSI Mobile Banking provides very accurate service information to generation Z customers in Jabodetabek, however generation Z customers in Jabodetabek are worried about BSI security Mobile Banking, where the customer is not completely sure of the completeness of the security system.

3. Trust influences customer satisfaction in using BSI Mobile Banking for generation Z customers in Jabodetabek. This explains that generation Z customers in Jabodetabek feel confident that BSI bank can protect the personal information of BSI user customers Mobile, so that customers are confident in carrying out BSI transactions Mobile wherever and whenever.

4. The variable that has the greatest influence on customer satisfaction in the use of BSI Mobile Banking among generation Z customers in Jabodetabek is the perceived ease of transaction variable.

B. Implications

Based on the research results, discussion and conclusions produced, practical implications are as follows:

a. BSI is expected to be able to maintain BSI's cashing facilities Mobile Banking Which very flexible, not limited by time according to needs and evaluating the BSI activation process Mobile Banking. BSI can do this by maximizing and developing innovation in the features available in it, including designs that can be more attractive and other features to make it easier for generation Z customers in Jabodetabek. So that BSI's reputation can maintain the ease of transactions provided.

b. BSI is expected to be able to improve the information security of generation Z customer users in Jabodetabek. BSI can do this by providing education to customers to always be vigilant password or OTP (One Time Password), confidentiality of personal data and various modes of fraud online on behalf of BSI. Apart from that, BSI can innovate more in creating a more secure security system, such as adding security features by detecting unusual transactions and other activities. login from other devices or locations and others. So that BSI's reputation can increase the security provided.

c. BSI is expected to maintain trust in conducting BSI transactions Mobile wherever and whenever. BSI can carry out evaluations regarding the trustworthiness of the completeness of its security system. So that BSI's reputation can maintain the trust given to it.

C. Recommendations

Based on the conclusions that have been described, the researcher provides suggestions as evaluation material for BSI Mobile Banking and for further researchers as follows:

1. For Companies

The BSI company should handle the problem quickly to fix the case Ransomware and minimize their occurrence error or downtime BSI Mobile Banking, which causes the service to be unavailable when needed. BSI can create a strategy to be able to compete with other banks competitively, this is so that it can maintain the advantages that BSI has Mobile Banking and always develop new innovations that are more sophisticated than before to advance the future. BSI Innovation Mobile Banking can be done with more reliable or sophisticated technological development infrastructure by prioritizing ease of transactions, security, trust and customer satisfaction, so that generation Z customers in Jabodetabek always use BSI facilities Mobile Banking and can attract more customers.

2. For Further Researchers

This research still has limitations and shortcomings that need to be further developed by future researchers. The hope for future researchers is that the first is that in this study the security variable has no effect because the influence of the variables in this study is small, therefore future researchers will use security indicators other than indicator (1) Service information is very accurate, (2) Personal data is safe, (3) Security in transactions, (4) Convenience in transactions, for example, using security indicators in the research of Suhartanto et al. (2022), namely indicator (1) Safely check account balance, (2) Safely manage accounts, (3) Safely perform transfers and (4) It is safe to make check deposits.

The second is adding other variables that are not in this research on customer satisfaction, for example variables that influence customer satisfaction in Rojuaniah et al. (2024), namely variable (1) System quality, (2) Information quality, (3) Service quality, (4) Task characteristics, (5) Structural assurance, (6) Perceived of usefulness, (7) Perceived ease of use and (8) Trust, because researchers only used three independent (free) variables, namely (1) Perception of ease of transactions, (2) Security and (3) Trust. This is to obtain data results that are more influential and produce new or different findings.

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