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# The Influence Quality of Service, Trust, And Perceived Ease of Use on User Satisfaction of Mobile Banking in State-Owned Banks in Bekasi

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**ABSTRACT:** Banking services in the form of mobile banking feature various transaction options that are increasingly utilized by the public to support the flexibility of financial activities without location and time constraints. This study aimed to analyze the partial and simultaneous effects of quality of service, trust, and perceived ease of use on user satisfaction of mobile banking in state-owned banks (BRI, Bank Mandiri, and BNI) in Bekasi. Primary data collection was conducted by distributing questionnaires via Google Forms to 100 active customer respondents selected through a purposive sampling technique. The data analysis method includes instrument testing (validity and reliability), classical assumption testing (normality, multicollinearity, and heteroskedasticity), and multiple linear regression analysis using SPSS software. The hypothesis testing results (F-test) prove that quality of service, trust, and perceived ease of use simultaneously have a positive and significant effect on user satisfaction. Partially (t-test), the three independent variables are proven to significantly influence customer satisfaction, where the variable of perceived ease of use demonstrates the most dominant influence.

**KEYWORDS:** Mobile Banking, Quality of Service, Trust, Perceived Ease of Use, User Satisfaction.

## I. INTRODUCTION

The rapid advancement of business in the banking sector forces financial institutions to continuously enhance their service delivery to meet customer expectations (Kasmir, 2017). Service quality plays a crucial role in creating customer satisfaction within service marketing (Tjiptono, 2019). Along with technological developments, banking services are transitioning from direct face-to-face interactions to digital transformations known as Bank 4.0 (Simatupang, 2021). This technological utilization enables customers to access banking operations flexibly without being restricted by time and location (Sudirman & Suasana, 2020). Electronic banking (e-banking) allows bank customers to gain information, communicate, and perform banking transactions through electronic media (Otoritas Jasa Keuangan, 2021). This transformation is aligned with the policy implemented by Indonesian stateowned banks (Bank BUMN), namely Bank BNI, Bank Mandiri, Bank BRI, and Bank BTN, which directs public transactions toward a cashless society via internet banking or mobile banking (Rini, 2021).

Mobile banking acts as a primary innovation in the banking industry by integrating information technology to provide convenience and efficiency for customers (Febrianta & Indrawati, 2020). Convenience, efficiency, system quality, information quality, and service quality have become key aspects of establishing an optimal user experience (Kumalasari et al., 2022; Andriani & Damayanti, 2023). According to the Financial Services Authority on it is website, Mobile Banking users have increased by 260% from 13.6 million customers in 2012 to 50.4 million customers in 2016. The increase in Mobile Banking users also continues to grow and increase from year to year. Table 1.1 M-Banking Users in 2025.

**Tabel 1.1: M-Banking Users in Indonesia**

| Aplikasi Mobile | Bank | Pengguna (Juta) | Transaksi (Rp Triliun) |
|---|---|---|---|
| BRIMO | BRI | 45,9 | 7.076 |
| Livin' By Mandiri | Bank Mandiri | 37,2 | 4.401 |
| Wondr by BNI | BNI | 12,1 | 1.198 |
| Bale by BTN | BTN | 3,7 | 103,6 |

**Source:** *Finansial.bisnis (2025)*

According to industry data in 2025, the number of mobile banking users in Indonesia has shown exponential growth (Finansial Bisnis, 2025). Bank BRI's BRIMO application recorded the highest user base with 45.9 million users, followed by Bank Mandiri's Livin' by Mandiri with 37.2 million users, BNI's Wondr by BNI with 12.1 million users, and BTN's Bale by BTN with 3.7 million users (Finansial Bisnis, 2025). However, a high number of users does not automatically reflect user satisfaction (Basri, 2020). Satisfaction is intensely driven by various determinants, such as service quality delivered by the app, user trust toward system security, and the perceived ease of use of the mobile banking interface (Fianto et al., 2021; Sriwidadi & Prabowo, 2023).

## II. RESEARCH METHOD

This research applies a quantitative method based on positivism philosophy to examine specific populations or samples (Sugiyono, 2020). The data collection instrument relies on structural questionnaires distributed online through Google Forms via social media. The subject of this study focuses on stateowned bank mobile banking users in Bekasi, while the object of the research centers on Bank BUMN institutions (Sugiyono, 2020). The population comprises bank customers in Bekasi who have actively utilized mobile banking services for more than one year (Arikunto, 2020). Since the exact population size is unknown, the sample size determination follows the Purba (1996) formulation with a 95% confidence level (Z=1.96) and a maximum margin of error of 10% (moe=0.1). The mathematical computation shows a minimum sample target of 96.4 respondents, which is rounded up to 100 respondents (Purba, 1996). The sampling technique employs a purposive sampling method with specified criteria to ensure data representativeness (Sugiyono, 2020).

This study evaluates two types of variables: independent variables and dependent variables (Sugiyono, 2021). The independent variables consist of Service Quality (X1), Trust (X2), and Perceived Ease of Use (X3), whereas the dependent variable is User Satisfaction (Y) (Sugiyono, 2021). Service quality is measured through five dimensions adopted from Parasuraman, Zeithaml, and Berry (1988), which include tangibles, reliability, responsiveness, assurance, and empathy (Dzikra, 2020). Trust is operationalized based on McKnight, Choudhury, and Kacmar (2002), consisting of competence, benevolence, and integrity (Ridwan et al., 2020). Perceived ease of use adopts Davis (1989) indicators, containing easy to learn, controllable, flexible, easy to use, clear and understandable, and easy to become skillful (Agustina, 2022). User satisfaction is derived from Oliver (1980), which comprises expectation confirmation, overall satisfaction, wise decision, and need fulfillment (Kotler & Keller, 2020).

The questionnaire items are evaluated using a 5-point Likert scale, ranging from Score 1 for Strongly Disagree (STS) to Score 5 for Strongly Agree (SS) (Sugiyono, 2021). The collected data are analyzed using descriptive statistics and inferential statistics (Sugiyono, 2021). Instrument testing involves validity testing by comparing the corrected item-total correlation (r_observed) against the r_table value of 0.3610 (df = n-2 = 28), and reliability testing via

Cronbach's Alpha with a minimum threshold of 0.60 (Ghozali, 2021). Classical assumption tests are performed prior to regression analysis, comprising the Kolmogorov-Smirnov normal distribution test, tolerance and

Variance Inflation Factor (VIF) for the multicollinearity test, and scatterplot chart interpretation for the heteroscedasticity test (Ghozali, 2021; Priyatno, 2021). Finally, the hypotheses are tested through multiple linear regression analysis, simultaneous F-test, partial t-test, and the coefficient of determination (Adjusted R^2) using IBM SPSS software (Ghozali, 2021).

## III. RESULTS AND DISCUSSION Respondent Characteristics

The data profiling from 100 respondents reveals that the majority of stateowned bank mobile banking users in Bekasi are male (58%), aged above 30 years old (43%), hold a Bachelor's Degree/S1 as their latest education (44%), and reside in Bekasi City (74%). Regarding the specific application utilized, Bank BRI's BRIMO is the most frequently accessed application by 58% of respondents, followed by Bank Mandiri's Livin' by Mandiri (24%), and Bank BNI's Wondr by BNI (18%). In terms of usage length, most BRI users have used the application for 1 to 3 years (55 respondents). Furthermore, the frequency of usage shows that 56% of respondents access their mobile banking apps very frequently, exceeding 5 transactions per week.

### Instrument and Classical Assumption Testing

The statistical output confirms that all 20 items of Service Quality (X1), 9 items of Trust (X2), 12 items of Perceived Ease of Use (X3), and 8 items of User Satisfaction (Y) yield an r_observed > 0.3610, thus all items are declared valid (Ghozali, 2021). The reliability coefficients show Cronbach's Alpha values well above 0.60 (X1 = 0.969; X2 = 0.976; X3 = 0.985; Y = 0.969), proving that the dataset is highly reliable (Ghozali, 2022). For the normal distribution test, the One-Sample Kolmogorov-Smirnov test produces an Asymptotic

Significance value of 0.293, confirming that the unstandardized residuals are normally distributed (Ghozali, 2021). The multicollinearity test shows a Tolerance value higher than 0.10 and a VIF value lower than 10 for all variables, which implies that the model is entirely free from multicollinearity symptoms (Ghozali, 2021; Priyatno, 2021). Finally, the heteroscedasticity test graph displays that the data points spread randomly and diffusely across the chart, confirming that homoscedasticity is successfully achieved (Ghozali, 2021).

**Multiple Linear Regression Analysis**

The multiple linear regression model is constructed to measure the direction and magnitude of the independent variables on the dependent variable (Ghozali, 2021). The constant value (a) of 1.271 indicates that if Service Quality, Trust, and Perceived Ease of Use are absent, the user satisfaction baseline stands at 1.271. The Service Quality coefficient (b1) is positive at 0.058, indicating a unidirectional relation where an increase of 1 unit in service quality enhances user satisfaction by 0.058. The Trust coefficient (b2) equals

0.292, showing that a 1-unit upgrade in trust increases customer satisfaction by 0.292. The Perceived Ease of Use coefficient (b3) shows the highest positive value at 0.330, demonstrating that every 1-unit enhancement in ease of use raises satisfaction levels by 0.330 (Ghozali, 2021).

**Tabel 3.1: Multiple Linear Regression Analysis**

| Variable | Unstandardized B | Std. Error | t-value | Significance |
|---|---|---|---|---|
| (Constant) | 1.271 | 1.778 | 0.715 | 0.038 |
| Service Quality (X1) | 0.058 | 0.031 | 1.854 | 0.047 |
| Trust (X2) | 0.292 | 0.071 | 4.090 | 0.000 |
| Perceived Ease of Use (X3) | 0.330 | 0.051 | 6.484 | 0.000 |

**Hypothesis Testing (F-Test and t-Test)**

The ANOVA test results show an F_observed value of 121.043 with a significance level of 0.000, confirming that Service Quality, Trust, and Perceived Ease of Use simultaneously and significantly affect mobile banking user satisfaction in Bekasi (Ghozali, 2021). For the partial t-test, Service Quality (X1) produces a significance value of 0.047 < 0.05, validating its partial significant positive effect (Ghozali, 2021). Trust (X2) yields a significance value of 0.000 < 0.05, proving its partial significant positive influence (Ghozali, 2021). Perceived Ease of Use (X3) exhibits a significance value of 0.000 < 0.05, showing a highly significant positive partial effect (Ghozali, 2021). The Adjusted R Square value is found to be 0.784, meaning that 78.4% of the variance in user satisfaction is explained by these three independent variables, while the remaining 21.6% is driven by other variables such as brand image, digital promotions, or transaction costs (Susila et al., 2023; Kusuma et al., 2025; Aziz et al., 2020).

**DISCUSSION OF FINDINGS**

Service quality (X1) significantly drives user satisfaction because the application appearance (tangibles), transaction precision (reliability), fast response to errors (responsiveness), security guarantees (assurance), and customer help centers (empathy) effectively fulfill user expectations. This finding is consistent with Akob and Sukarno (2022), stating that digital service quality holds a significant contribution to mobile banking satisfaction. When state-owned banks successfully deliver reliable operational environments, users form positive psychological feedback, resulting in robust retention and low complaint rates (Ahsanah et al., 2024; Sriwijaya et al., 2024).

Trust (X2) significantly influences user satisfaction since banking involves high financial risks and data protection. When customers perceive that stateowned banks show competence, integrity, and benevolence in securing transactions, their level of comfort increases. This outcome is supported by Aldrias (2022) and Diana (2024), who confirmed that trust forms the foundational element of consumer satisfaction in electronic banking. Security infrastructure such as OTP, biometric log-ins, and clear notifications heavily reinforce user confidence (Annisa Syahrul, 2026).

Perceived ease of use (X3) stands as the most dominant variable affecting user satisfaction in Bekasi. An effortless user interface, straightforward menus (such as transfer, QRIS, top-up), clear guidelines, and low learning curves enable users of all ages to operate the application independently. This dominance matches the findings of Hidayah et al. (2022), proving that operational convenience heavily leads to higher user satisfaction in mobile banking technologies. When a technology platform can be accessed with minimal cognitive effort, customer appreciation and dependency increase substantially (Yasicha & Edy, 2022).

## IV. CONCLUSION AND RECOMMENDATIONS Conclusion

This study concludes that Service Quality, Trust, and Perceived Ease of Use have a significant positive effect on mobile banking user satisfaction among state-owned bank customers in Bekasi, both partially and simultaneously. Perceived ease of use is identified as the most dominant factor determining user satisfaction, which proves that seamless application design, accessible features, and transactional efficiency are key to success in digital banking services.

### Recommendations

Financial institutions (Bank BUMN) should routinely maintain application servers to avoid system down-time during peak transaction hours. Banks must also strengthen cyber-security encryptions to protect privacy against phishing, and preserve a simple, user-friendly interface to accommodate non-millennial customer cohorts. For future researchers, it is highly recommended to expand the geographic coverage outside Bekasi and integrate other potential variables such as specific product features, administrative transaction costs, digital promotional incentives, or brand equity.

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