THE INFLUENCE OF PERCEIVED CREDIBILITY, PERCEIVED EASE OF USE, AND PERCEIVED USEFULNESS TOWARD CUSTOMER SATISFACTION IN USING BSGTOUCH

PENGARUH PESEPSI KREDIBILITAS, PERSEPSI KEMUDAHAN PENGGUNAAN, DAN PERSEPSI MANFAAT TERHADAP KEPUASAN PELANGGAN DALAM MENGGUNAKAN BSGTOUCH

By:
Dominika R. Londa[1]
Frederik G. Worang[2]
Fitty V Arie[3]

[123]Management Department, Faculty of Economics and Business
Sam Ratulangi University, Manado

E-mail:
[1]dominiclonda31@gmail.com
[2]fworang@gmail.com
[3]fitty_valdi@yahoo.co.uk

Abstract: Mobile banking is the result of the banking industry revolution that brings convenience, credibility, ease of use, timeliness and banking experience at the fingertips of its users. The advantages of mobile banking services increase customer satisfaction while the access of mobile banking as a customer transaction service delivery channel creates value for the bank. This research aims to analyze the customer satisfaction in using mobile banking through factors such as perceived credibility, perceived ease of use, and perceived usefulness, which focuses on mobile banking service of PT. BANK SULUTGO. This study describes causal research using quantitative approach. Questionnaires were distributed to 105 respondents who met the purposive sampling criteria in this research. The data are processed using Partial Least Square - Structural Equation Modeling (PLS-SEM). The results indicate that there is significant positive effect of perceived credibility, perceived ease of use, and perceived usefulness toward customer satisfaction in using mobile banking. To compete digitally and survive, BSG needs to keep up with consumer expectations which will result to the customer satisfaction by providing guaranteed security and simplifying its digital platform by making it easier to use, so that its mobile banking will be evolving alongside consumer needs and user preferences.

Keywords: mobile banking, perceived credibility, perceived ease of use, perceived usefulness, customer satisfaction

Abstrak: *Mobile banking merupakan hasil revolusi industri perbankan yang menghadirkan kemudahan, kredibilitas, kemudahan penggunaan, ketepatan waktu dan pengalaman perbankan di ujung jari penggunanya. Keunggulan layanan mobile banking meningkatkan kepuasan nasabah sedangkan akses mobile banking sebagai saluran penyampaian layanan transaksi nasabah menciptakan nilai bagi bank. Penelitian ini bertujuan untuk menganalisis kepuasan nasabah dalam menggunakan mobile banking melalui faktor-faktor seperti persepsi kredibilitas, persepsi kemudahan penggunaan, dan persepsi manfaat, yang berfokus pada layanan mobile banking PT. BANK SULUTGO. Penelitian ini menggambarkan penelitian kausal dengan menggunakan pendekatan kuantitatif. Kuesioner dibagikan kepada 105 responden yang memenuhi kriteria purposive sampling dalam penelitian ini. Data diolah menggunakan Partial Least Square - Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa terdapat pengaruh positif yang signifikan antara persepsi kredibilitas, persepsi kemudahan penggunaan, persepsi kegunaan terhadap kepuasan nasabah dalam menggunakan mobile banking. Untuk dapat bertahan dan terus bersaing secara digital, BSG perlu memenuhi harapan konsumen, yang akan menghasilkan kepuasan pelanggan dengan memberikan jaminan keamanan dan menyederhanakan platform digitalnya dengan membuatnya lebih mudah digunakan, sehingga mobile banking-nya akan terus berkembang seiring dengan kebutuhan konsumen dan preferensi pengguna.*

Kata Kunci: *mobile banking, persepsi kredibilitas, persepsi kemudahan penggunaan, persepsi manfaat, kepuasan pelanggan*

INTRODUCTION

Research Background

The advancement of information technology and communication have progressed at a staggering rate, affecting every element of human life. Businesses are quickly realizing the importance of technology platforms when people's lifestyles are also changing as the result of technological advancements, where everyone become more consumptive and increasingly tech-savvy. This development is also followed by the banking industry, where banking services are demanded to be faster, easier and flexible (Maharani and Prabantoro, 2020) to keep up with the fast pace of change in today's banking landscape in response to shifts in technology and customer behavior.

Digital transformation in the financial sector is driven by increasing digital opportunity and digital behavior. Mobile banking is one of the digital services provided by banks. It is the result of the banking industry revolution that brings convenience, credibility, ease of use, timeliness and banking experience at the fingertips of its users or banking customers. One of them is BSGtouch which is the mobile banking service by PT. BANK SULUTGO. In 2021, BSGtouch was first introduced as beta version in 2019 and received permission from Bank Indonesia (BI) and the Financial Services Authority (OJK) to officially operate its mobile banking service in 2021. The presence of BSGtouch becomes a proof of BSG's commitment to the customer in providing maximum service and is an added value for BSG, where currently almost all banking services have shifted to the digitization process which leads to speed, accuracy and ease of service to customers and the general public.

Despite the numerous benefits offered by BSGtouch, there are many issues that the related bank needs to consider, especially as a bank with a newly launched product that still has a lot to develop. Along with many people who are starting to switch to digital transactions, many are still doubting the security where mobile banking can lead to potential account exploitation by irresponsible parties and make account holders a victim of burglary. Credibility refers to the extent to which a receiver considers information to be believable (Eisend, 2006). In this case, the perceived credibility becomes a factor that reflects the security and privacy of use, which is related to how customers feel safe, comfortable, and satisfied in using mobile banking. When users perceived that the mobile banking services as highly credible, their trust level and satisfaction will also increase (Masrek, 2018).

Omwansa, Lule, and Mwololo (2012) found that acceptance of mobile banking among people still at low rank compared with the mobile operator led transfer services using mobile phones. It may be influenced by several factors in the adoption of the use of mobile services among customers in conducting bank transactions, such as the operating system which sometimes seems complicated where not everyone understands how to use it. As a result, customers who have installed BSGtouch have not been able to take full advantage of this mobile banking service. This is also influenced by several obstacles such as lack of knowledge and understanding of the convenience and benefits that can actually be met in one application. It's even possible for BSGtouch users to choose to switch to another mobile banking application because they find it difficult or even less satisfied with the service. Customers will also prefer to return to their old habits, which is using manual transactions by coming directly to the bank.

The success of mobile banking depends on how customers accept the system, how customers can take advantage of these facilities and get convenience, as well as feel safe and comfortable in using them. Therefore, it is important for banks to know how their customers appreciate their services in providing information technology-based services as well as consumer perceptions of these services, in order to help find strategic plans and enhance customer satisfaction. This can be explained using the Theory Acceptance Model (TAM) developed by Davis (1989). The TAM model states attitudes towards the use of new technology as a construction that is explained by two variables: Perceived Ease of Use (PEOU) and Perceived Usefulness (PU).

Previous studies have examined the relationship between TAM and mostly customer intentions of digital technology. However, this study contributes new insights into the marketing literature by examining the effect of TAM integrated with perceived credibility on mobile banking user satisfaction. To expand the steps of bank services, every bank must think more about improving services, generating new ideas and innovations to improve customer satisfaction by developing such tools and techniques to meet the expectations of their clients. BSG as one of the traditional financial service institution, needs to find ways to sustain the positive perception and to continue building relationships and trust as the industry returns to a new normal.

Research Objectives

Based on the research problems, the objectives of this study are to analyze:

1. The influence of Perceived Credibility on Customer Satisfaction in using BSGtouch.
2. The influence of Perceived Ease of Use on Customer Satisfaction in using BSGtouch.

3. The influence of Perceived Usefulness on Customer Satisfaction in using BSGtouch.

THEORETICAL FRAMEWORK

Marketing

Marketing is a social process which can be define as a method by which individual and groups achieve their needs and desire during creating exchanging and offering services and goods of value freely with others (Khorsheed, Sadq, and Othman, 2020). According to Lamb et al., (2007), marketing is about anticipating and satisfying consumer needs through a mutually beneficial exchange process and doing it profitably and more effectively than competitors through efficient managerial processes.

Bank Marketing

Marketing of bank products refers the various ways in which a bank can help a customer, such as operating accounts, making transfers, paying standing orders and selling foreign currency, where customers are offered innovative products to redefine banking convenience (Mahtab and Abdullah, 2016). Most researchers determine a bank marketing as an integrated system of organization development and marketing of banking products, which are designed to meet the needs of consumers, as well as profit-based research and market forecasts.

Mobile Banking

According to Munir et al., (2013), mobile banking is a result of the development of mobile technology used in the commercial domain that combines information technology and business applications together. Mobile banking is a service provided by banks in the form of applications as bank digital product that offers availability of all banking activities online that can be accessed on smartphone with internet connection. Banking transactions can now be done without having to visit bank. By only using smartphones, customers can save time and cost, affording ease mobile banking services to customers to do banking transaction (Ardana, Kertahadi, and Azizah, 2014).

Perceived Credibility

Credibility represents individual security, privacy, risk and trust regarding the use of mobile banking (Yu, 2012). Security and privacy are the two important dimensions in perceived credibility (Wang et al., 2003) which is related to how customers feel safe, comfortable, and satisfied. Wang et al., (2003) defined perceived credibility as a behavior in which a person believes that his/her transaction and information privacy are kept safe which will also affect the acceptance of a technology system.

Perceived Ease of Use

Keni (2020) defines perceived ease of use as consumer or people's judgement in which the technologies that they about to implement will be easy to learn and easy to use. It is the feeling of effortlessness and convenience of consumers when using certain technologies, in this case the use of mobile banking does not require much effort to operate where users can easily learn and understand the use of mobile banking. Perceived ease of use will lead an individual to believe in his or her ability to carry out successfully the information system adoption (He, Chen, and Kitkuakul, 2018).

Perceived Usefulness

According to Tahar et al., (2020), the perceived usefulness of the system is related to the productivity and effectiveness of the system and its overall benefits to improve user performance. If individual performance at work has increased, it means that there is a positive influence in using technology, and individual behavior will also change positively (Lanlan, Ahmi, and Popoola, 2019).

Customer Satisfaction

Customer satisfaction is happiness or regret after comparing the suitability of performance with what users expect previously (Kotler and Keller, 2016). Satisfaction in the context of mobile users is defined as a mobile user's overall positive experience of, and feeling for, the mobile services provided (Amin, Rezaei, and Abolghasemi, 2014).

Previous Research

Metlo et al., (2021) developed a model that integrated customer attitude with the same factors as perceived usefulness, ease of use, and credibility, to analyze the influence of mobile banking on the satisfaction of mobile banking users in Sukkur Sindh, Pakistan. A total number of 125 questionnaires were distributed in simple random sampling out of which 110 filled questionnaires were received and used to be analyzed using simple linear regression. The results reveal that there is positive and substantial relationship between the Mobile banking factors and customers' satisfaction. Mobile Banking factors essentially contribute towards the satisfaction of the users, factors like perceived usefulness, ease of use, credibility, and customer attitude can influence customers' satisfaction hence bringing more users or customers to banks.

Wilson, Alvita, and Wibisono (2021) tried to further understand how both perceived ease of use and perceived security plays an important role in affecting both customer satisfaction and repurchase intention in the Indonesian e-commerce sector, especially in the B2C E-Commerce sector. A total of 250 respondents participated in this study, in which a total of 226 valid, reliable and usable data were further analyzed using PLS-SEM method. The results show that Perceived Ease of Use and Perceived Security have a significant and positive impact toward Customer Satisfaction and Repurchase Intention both in a direct and indirect manner in the B2C E-Commerce sector in Indonesia. The results obtained in this study underlined the importance of building a safe and secure system by any B2C E-Commerce companies in Indonesia, in which such system will protect both the buyers and the sellers from the possibility of getting their data stolen by irresponsible parties while both the buyers and the sellers are conducting business transactions through the website.

Amin, Rezaei, and Abolghasemi (2014) proposed a theoretical framework of intention to use mobile services in the context of Malaysia. A total of 500 questionnaires were distributed to respondents which are mobile phone users in Malaysia and 302 valid questionnaires were collected to empirically evaluate the research model using the structural equation modeling (SEM). The results show that there is a positive relationship between PEOU, PU and mobile users' satisfaction. PU is positively related to trust and mobile users' satisfaction, and trust positively influences mobile users' satisfaction. Product designers need to consider a range of consumer tastes and preferences to design a product that achieves consumer satisfaction. Customer satisfaction should develop if the formation of PU, PEOU and trust is appropriately managed. In addition, PU was found to be the main predictor factor for trust, which strengthens the rule of value and usability of technology in gaining customer satisfaction and loyalty.

Conceptual Framework

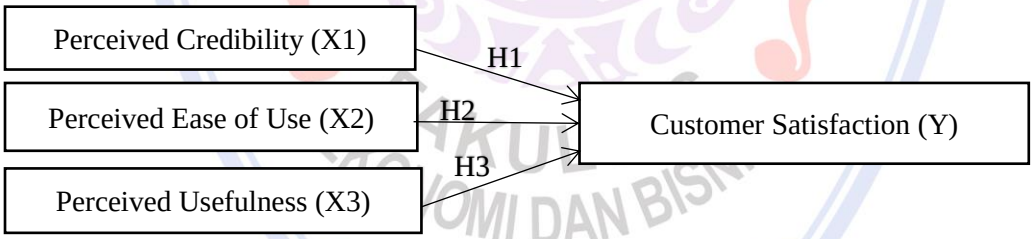

Figure 1. Conceptual Framework

Source: Data Processed, 2021

Research Hypothesis

- H1: Perceived Credibility has positive influence on Customer Satisfaction in using BSGtouch.
- H2: Perceived Ease of Use has positive influence on Customer Satisfaction in using BSGtouch.
- H3: Perceived Usefulness has positive influence on Customer Satisfaction in using BSGtouch.

RESEARCH METHODS

Research Approach

This study describes causal research using quantitative approach. Causal research, also known as explanatory research is conducted in order to identify the extent and nature of cause-and-effect relationships. Quantitative research is the process of collecting and analyzing numerical data, that can be used to find patterns and averages, make predictions, test causal relationships, and generalize results to wider populations.

Population, Sample Size, and Sampling Technique

The population in this study are BSGtouch users who live in Manado City as the center of PT. BANK SULUTGO, South Minahasa district as the domicile of the researcher, and a small number of reachable users outside Manado and its surroundings. This study will use a non-probability sampling, with a type of purposive sampling. According to Hair et al. (2017), the minimum requirement needed for samples are five times the amount of the research indicators and the ratio used is 5:1. There are 21 indicators in this research, thus, the sample size for this research is 105 respondents.

Data Collection Method

The data collection method used questionnaire instrument that must be answered by the respondents who are considered to meet the research criteria. Researcher conduct data collection methods through online-based questionnaires using the Google Form platform. Questionnaires are distributed virtually to the respondents through social media, email, an instant messenger application, and other relevant online platform.

Operational Definition of Research Variable

Table 1. Operational Definition

Variable	Definition	Indicators
Perceived Credibility (X1)	A form of trust that customers feel in mobile banking service where they feel confident that there are no privacy and security threats as well as feel safe and protected of their personal data while using the system.	1. I believe that my information is kept secret; 2. I believe that my transaction is guaranteed; 3. I believe that my privacy will not be leaked; 4. I believe that the banking environment is safe. Luarn and Lin (2005), Foon and Fah (2011)
Perceived Ease of Use (X2)	The feeling of effortlessness and convenience of consumers when using certain technologies, in this case the use of mobile banking does not require much effort to operate where users can easily learn and understand the use of mobile banking.	1. Clear and understandable; 2. Easy to become skillful; 3. Does not require a lot of mental effort; 4. Easy to use; 5. Easy to learn. Venkatesh and Davis (1996)
Perceived Usefulness (X3)	Consumers' feelings about the extent to which using a particular system (in this case mobile banking) will be useful, improve performance, and boost the quality of their life as a whole.	1. Work more quickly; 2. Improve job performance; 3. Increase productivity; 4. Effectiveness; 5. Make job easier; 6. Useful. Davis (1989)
Customer Satisfaction (Y)	The extent to which customers feel that the mobile banking service has effectively met the criteria they set and the expectations they have for the mobile banking service have been fulfilled.	1. I think that I made the correct decision to use mobile banking; 2. The experience that I have had in using mobile banking has been satisfactory; 3. In general terms, I am satisfied with the way mobile banking carries out transactions; 4. Mobile banking transaction is relevant to my work and helps me in attaining personal satisfaction; 5. I place a great value on improved quality of life and other personal gains that can be achieved from using mobile banking services; 6. Overall Mobile banking services is better than my expectations. (Bhatt and Nagar, 2021)

Source: Data Processed, 2021

Data Analysis Method

The data in this study are processed by using PLS-SEM with the help of SmartPLS 3.3.6 software. Partial Least Squares–Structural Equation Model (PLS-SEM) is a predictive causal approach to SEM that emphasizes prediction in estimating statistical models, the structure of which is designed to provide causal explanations (Sarstedt, Ringle, and Hair, 2017). In terms of analyzing all of the data using PLS-SEM, a two-step data analyses method would be conducted before the researcher could test the hypotheses proposed in this study, in which these two-step data analyses methods were:

1. To test the measurement (outer) model, to assess or determine whether or not the data and the model of this study were valid and reliable.
2. To perform a structural (inner) model test which aims to determine whether there is an influence between variables/correlations between constructs and was also conducted in order to find out whether or not hypotheses were supported.

RESULT AND DISCUSSION

Result

Outer (Measurement Model)

Table 2. Outer (Measurement) Model Analysis

Variables	Indicators	Outer Loading	AVE	Cronbach's Alpha	Composite Reliability
Perceived Credibility	PC1	0.909	0.770	0.901	0.931
	PC2	0.860			
	PC3	0.875			
Perceived Ease of Use	PC4	0.866			
	PEOU1	0.833	0.701	0.893	0.921
	PEOU2	0.777			
	PEOU3	0.823			
	PEOU4	0.852			
Perceived Usefulness	PEOU5	0.897			
	PU1	0.828	0.689	0.910	0.930
	PU2	0.828			
	PU3	0.838			
	PU4	0.828			
	PU5	0.864			
Customer Satisfaction	PU6	0.793			
	CS1	0.891	0.552	0.893	0.918
	CS2	0.813			
	CS3	0.756			
	CS4	0.808			
	CS5	0.848			
	CS6	0.717			

Source: Data Processed, 2022

There are several tests conducted to check that the outer model is valid and reliable, such as internal consistency reliability, convergent validity and discriminant validity. Cronbach's alpha and composite reliability are most commonly used measurements for internal consistency, which measure reliability based on the relationship of the observed item variables. The data are deemed to be reliable if value of both Cronbach's alpha and the composite reliability for each variable are exceeded 0.7.

Outer loadings and Average Variance Extracted (AVE) are common measure to determine the convergent validity of the reflective construct. The outer loading value must be more than 0.7 so that the indicator is considered to be valid in measuring the construct. The AVE value should be more than 0.5 to represent adequate convergent validity, which means that one latent variable is able to explain more than half of the variance of its indicators on average. Results of the outer (measurement) model assessment are shown in table.

Based on the results in table 2, it could be concluded that all the variables in this study are valid and reliable, where all aspects or criteria in the outer model measurement analysis had been fulfilled, so that enabling the inner model measurement analysis to be conducted afterwards.

Discriminant Validity

Discriminant validity is established to ascertain the distinctiveness of the constructs in the study. Discriminant validity was assessed by using Fornell-Larcker criterion. It compares the square root of the AVE value with the correlation of the latent variables, where the square root of each AVE variable must be greater than the highest correlation with the other variables. The Fornell-Larcker criterion are shown in table 3.

Table 3. Fornell-Larcker Criterion

	Perceived Credibility	Perceived Ease of Use	Perceived Usefulness	Customer Satisfaction
Perceived Credibility	0.878			
Perceived Ease of Use	0.618	0.837		
Perceived Usefulness	0.598	0.716	0.830	
Customer Satisfaction	0.646	0.754	0.762	0.808

Source: Data Processed, 2022

Table 3 shows that each variable/construct shares more variance with its associated indicator than with any other variable/construct, so it can be concluded that all the variables are met the criteria for discriminant validity.

Inner (Structural Model)

The next step which is the inner model could be conducted when all of the criteria or aspects in the outer model had been fulfilled. Inner (structural) model assessments are used for hypothesis testing. There are several steps to assess the structural model which are collinearity assessment, structural model path coefficient, coefficient of determination (R^2 value), and effect size (f^2).

Collinearity Assessment

Collinearity describes the correlation between latent variables in a model, where the predictive power is unreliable and unstable due to repeated correlations from one variable to another. In this study, multicollinearity was assessed using VIF (Variance Inflation Factor). VIF is a measure of the amount of multicollinearity among a set of multiple regression variables. Values greater than 4 are generally considered to indicate problematically high multicollinearity. The results of collinearity assessment are shown in table 4.

Table 4. Collinearity Statistics (VIF)

	Customer Satisfaction (Y)
Perceived Credibility (X1)	1.759
Perceived Ease of Use (X2)	2.316
Perceived Usefulness (X3)	2.231

Source: Data Processed, 2022

Based on the table, it shows that all indicators have a VIF value below 4, which is in the range of 1.759 to 2.231, so there are no multicollinearity problems in all indicators and are acceptable

Structural Model Path Coefficient

Table 4. Path Coefficients

	Customer Satisfaction (Y)
Perceived Credibility (X1)	0.192
Perceived Ease of Use (X2)	0.354
Perceived Usefulness (X3)	0.394

Source: Data Processed, 2022

Path coefficients are measured to see the significance and strength of the relationship between constructs and also to test hypotheses. The value of path coefficients can be seen in table 4 that shows each variable X1, X2 X3, has positive direction of relationship towards customer satisfaction (Y).

Bootstrap resampling (Bootstrapping) is a process for assessing the significance level of the path coefficients and testing hypotheses. Testing the significance of all structural model relationships using t values and p values is needed to interpret the results of the path model. In this study, the path coefficient will be significant if the T-statistics is larger than 1.96. This study adopted a two-tailed t-test with a significance level of 5%, assuming the p value should be less than 0.05 to conclude that the relationship considered is significant at the 5% level. The results of PLS Bootstrapping are shown in table 5.

Table 5. Path Coefficients (Bootstrapping)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Status
Perceived Credibility -> Customer Satisfaction	0.192	0.190	0.086	2.240	0.026	Significant
Perceived Ease of Use -> Customer Satisfaction	0.354	0.360	0.092	3.829	0.000	Significant
Perceived Usefulness -> Customer Satisfaction	0.394	0.394	0.089	4.452	0.000	Significant

Source: Data Processed, 2022

Based on the results in table 5, it can be concluded that:

1. Perceived Credibility has a statistically significant effect on Customer Satisfaction, where path coefficient is 0.190, with a *t*-value of 2.240 (*t*-value > 1.96), standard deviation of 0.086, and *p*-value of 0.026 (*p*-value < 0.05). Thus, the first hypotheses (H1) is accepted.
2. Perceived Ease of Use has a statistically significant effect on Customer Satisfaction, where path coefficient is 0.354, with a *t*-value of 3.829. (*t*-value > 1.96), standard deviation of 0.092, and *p*-value of 0.000 (*p*-value < 0.05). Thus, the second hypotheses (H2) is accepted.
3. Perceived Usefulness has a statistically significant effect on Customer Satisfaction, where path coefficient is 0.394, with a *t*-value of 4.452 (*t*-value > 1.96), standard deviation of 0.089, and *p*-value of 0.000 (*p*-value < 0.05). Thus, the third hypotheses (H3) is accepted.

Coefficient of Determination (R^2 Value)

The coefficient of determination (R^2) is a way to assess how much endogenous variables can be explained by combined exogenous variables. R^2 values of 0.75, 0.50, and 0.25 indicate that the model is strong, moderate, and weak (Sarstedt et al., 2017). The value of R^2 can be seen in table 6.

Table 6. R^2 Value

	R^2
Customer Satisfaction	0.691

Source: Data Processed, 2022

Based on the table 6, it can be concluded that Customer Satisfaction can be explained or influenced by Perceived Credibility, Perceived Ease of Use, and Perceived Usefulness of 69.1%. While the remaining 30.9% are influenced by other variables that are not used in this study. With an R^2 value of 0.691, the model is considered as moderate.

Effect Size (f^2)

The effect size assesses the change in R^2 when exogenous variables are excluded from the model or in other words the magnitude or strength of the relationship between latent variables. In order to decide upon the significance of the effect size, the f^2 values of 0.02, 0.15 and 0.35 represent small, medium and large effect size on the endogenous variable (Cohen, 1988). The value of $f^2 < 0.02$ indicates there is no effect or the effect is ignored. Table 7 shows the value of f^2.

Table 7. f^2 Value

	Customer Satisfaction (Y)
Perceived Credibility (X1)	0.068
Perceived Ease of Use (X2)	0.175
Perceived Usefulness (X3)	0.225

Source: Data Processed, 2022

Discussion

The Influence of Perceived Credibility on Customer Satisfaction

Based on the results found, Perceived Credibility has a significant positive effect on Customer Satisfaction in using BSGtouch. This is in line with previous research from Masrek et al., (2018) and Metlo et al., (2021) which state that perceived credibility has a significant positive effect on customer satisfaction, especially in the use of mobile banking. Perceived credibility that people have in a system which concludes financial transactions securely and maintain the confidentiality of their personal information will affect their voluntary acceptance of mobile banking, which in this case is provided by BSG. In this study, customers who live in Manado and its surroundings, who voluntarily accept and use information technology systems offered by certain banks, tend to use the system if they put trust that their information is protected. With the acceptance of the technology system provided by BSG, it means that BSG has succeeded in creating a good image that the bank is worthy of being trusted not only to keep their money safe but safeguard all the other information that they have about them. The trust that arises from feeling guaranteed in conducting transactions creates a safer and more comfortable atmosphere. Although BSGtouch is relatively new compared to other mobile banking services, which of course still needs a lot of development, most of the customers who choose to use BSGtouch believe that their privacy is safe. The perception of a secure environment that people have in the ability of mobile banking to process their transactions securely and to protect the privacy of their personal information is likely to positively affect their satisfaction in using BSGtouch.

The Influence of Perceived Ease of Use on Customer Satisfaction

Based on the results found, Perceived Ease of Use has a significant positive effect on Customer Satisfaction in using BSGtouch. This is in line with previous research from Amin et al., (2014), Metlo et al., (2021), Wilson et al., (2021), and Keni et al., (2021) which state that perceived ease of use has a significant positive effect on customer satisfaction. This means that the greater the perceived ease of use, the greater the customer satisfaction in using BSGtouch. Perceived ease of use is an important factor in the use of mobile banking. BSG customers choose to use BSGtouch when they believe that they do not need to spend a lot of effort to use that service. This also concerns the features displayed in BSGtouch, where customers feel that this application offers clear and understandable features, and it will affect their satisfaction in using it. Through the convenience of the features and display, BSGtouch users will easily become skillful. Customers can carry out banking activities anytime and anywhere, which provides more time and cost saving. Transaction process can be done easily and dynamically through an application installed on the smartphone without the hassle of coming to the bank, which is usually full of queues. Through features that are easy to understand, improve skills, and don't require much effort, BSGtouch proves that overall, customers find it easy to use and learn, where they won't be confused by the display and features. Thus, all the ease of use makes BSGtouch users feel satisfied and choose to continue using it.

The Influence of Perceived Usefulness on Customer Satisfaction

Based on the results found, Perceived Usefulness has a significant positive effect on customer satisfaction in using BSGtouch. With a direct effect of 0.394, Perceived Usefulness is the variable with the highest influence on customer satisfaction compared to the other two variables. This is in accordance with previous research from Amin et al., (2014), Wilson et al., (2021), Bhatt and Nagar (2021), and Metlo et al., (2021), which state that

Perceived Usefulness has significant positive effect on Customer Satisfaction. This means that the greater the Perceived Usefulness, the greater the Customer Satisfaction in using BSGtouch. BSG customers, especially those who live in Manado as the provincial capital and its surroundings, tend to choose a technology system that is expected to improve performance in carrying out their duties. People who use BSGtouch can work more quickly and efficiently because it shortens the time used in the process of completing certain jobs. The use of BSGtouch allows consumers to be able to access banking services from anytime and anywhere without any hassle, which results to boost productivity and quality. With all the benefits that BSG provides to its customers through its mobile banking service, many people turn to digital transactions through BSGtouch, because overall it provides added value to the banking experience and meets customer expectations in its use, thus the level of satisfaction they feel will increase.

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the results and discussion in this study, it can be concluded that:

1. Perceived Credibility has positive influence on Customer Satisfaction in using BSGtouch;
2. Perceived Ease of Use has positive influence on Customer Satisfaction in using BSGtouch;
3. Perceived Usefulness has positive influence on Customer Satisfaction in using BSGtouch.

Recommendation

Based on the results and conclusion in this study, the author proposes following recommendations:

1. For BSG, in order to convince and put a good perception in customers' mind, BSG needs to educate and provide socialization to customers to increase awareness of cyber threats and how to avoid various modes of fraud. Also, the service quality is expected to be optimized through regular update, develop features, and improve security system, while keeping up with customer expectation.
2. To survive and compete digitally in the rapid development of technology with other bank and even the modernization of fintech, BSG must continue to keep up with evolving consumer expectations. A great user experience will likely be a good pay off by increasing revenue through elevated customer satisfaction levels and by boosting customer loyalty.
3. Further research may conduct other studies in the field of mobile adoption such as Fintech-based mobile payments, expand the reach of respondents, and add other variables such as service quality, perceived value, self-efficacy, perceived risk, behavioral intention, customer loyalty, and so on.

REFERENCES

Amin, M., Rezaei, S., & Abolghasemi, M. (2014). User Satisfaction with Mobile Websites: The Impact of Perceived Usefulness (PU), Perceived Ease of Use (PEOU) and Trust. *Nankai Business Review International*, *5*(3), 258–274. Available at: https://faculty.ksu.edu.sa/en/musamin/publication/131335. Retrieved on: September 15, 2021.

Ardana, R. A., Kertahadi, & Azizah, D. F (2014). The Influence of Perceived Usefulness, Ease of Use, Compatibility and Risk on Mobile Banking User Attitude (Study at PT. Bank Rakyat Indonesia Tbk. Branch Malang Kawi). *Jurnal Administrasi Bisnis Universitas Brawijaya Malang*, Vol. 17, No. 2. Available at: http://administrasibisnis.studentjournal.ub.ac.id/index.php/jab/article/view/697. Retrieved on: November 2, 2021.

Bhatt, V., & Nagar, D. (2021). An Empirical Study to Evaluate Factors Affecting Customer Satisfaction on the Adoption of Mobile Banking Track: Financial Management. *Turkish Journal of Computer and Mathematics Education*, 12(10), 5354-5373. Available at: https://www.turcomat.org/index.php/turkbilmat/article/view/5338. Retrieved on April 12, 2022.

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 133, 319−340. Available at:

https://www.researchgate.net/publication/200085965_Perceived_Usefulness_Perceived_Ease_of_Use_and_User_Acceptance_of_Information_Technology. Retrieved on: February 2, 2022.

Eisend, M. (2006). Source Credibility Dimensions in Marketing Communication - A Generalized Solution. *Journal of Empirical Generalisations in Marketing Science*, 10, 1-33. Available at: https://www.researchgate.net/publication/228649951_Source_Credibility_Dimensions_in_Marketing_Communication-A_Generalized_Solution. Retrieved on: February 2, 2022.

Foon, Y. S., & Fah, B. C. Y. (2011). Internet Banking Adoption in Kuala Lumpur: An Application of UTAUT Model. I*nternational Journal of Business and Management*, 6(4). Available at: https://www.ccsenet.org/journal/index.php/ijbm/article/view/10083. Retrieved on: February 3, 2022.

Hair, J.F., Hult, G.T. M., Ringle, C.M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM).* 2nd Edition, Thousand Oaks, CA: Sage.

He, Y., Chen, Q., & Kitkuakul, S. (2018). Regulatory Focus and Technology Acceptance: Perceived Ease of Use and Usefulness as Efficacy. *Cogent Business & Management*, 5(1), 1459006. Available at: https://www.tandfonline.com/doi/full/10.1080/23311975.2018.1459006. Retrieved on: November 3, 2021.

Keni, K. (2020). How Perceived Usefulness and Perceived Ease of Use Affecting Intent to Repurchase?. *Jurnal Manajemen*, 24(3), 481-496. Available at: https://www.ecojoin.org/index.php/EJM/article/view/680. Retrieved on: September 3, 2021.

Khorsheed, R. K., Sadq, Z. M., & Othman, B. (2020). The Impacts of Using Social Media Websites for Efficient Marketing. Xi'an Jianzhu Keji Daxue Xuebao/Journal of Xi'an University of Architecture & Technology, 12(3), 2221 – 2235. Available at: https://www.researchgate.net/publication/339850097_The_Impacts_of_Using_Social_Media_Websites_for_Efficient_Marketing. Retrieved on: April 3, 2022.

Kotler, P., & Keller, K. L. (2016). *Marketing Management*. 15th Edition. Pearson Education

Lamb, C. W., Hair, J. F., McDaniel, C., Boshoff, C., & Terblanché, N. S. (2007). *Marketing*. 2nd South African Edition. Cape Town: Oxford University Press

Lanlan, Z., Ahmi, A., & Popoola, O. M. J. (2019). Perceived Ease of Use, Perceived Usefulness and the Usage of Computerized Accounting Systems: A Performance of Micro and Small Enterprises (MSES) in China. *International Journal of Recent Technology and Engineering*, 8(2S2). Available at: https://www.researchgate.net/publication/338100447_Perceived_Ease_of_Use_Perceived_Usefulness_and_the_Usage_of_Computerized_Accounting_Systems_A_Performance_of_Micro_and_Small_Enterprises_MSEs_in_China. Retrieved on: September 3, 2021.

Luarn, P. & Lin, H. H. (2005). Toward An Understanding of the Behavioral Intention to Use Mobile Banking. *Computers in Human Behavior*, 21, 873-891. Available at: https://www.researchgate.net/publication/223442859_Toward_an_understanding_of_the_behavioral_intention_to_use_mobile_banking. Retrieved on: November 3, 2021.

Maharani, B., & Prabantoro, G. (2020). The Influence of Perceived Ease of Use, Perceived Usefulness and Trust on Interest in Using BNI Mobile Banking (Case Study of BNI KCU Jakarta Pusat). *Skripsi*. STIE Indonesia (STEI) Jakarta. Available at: http://repository.stei.ac.id/2894/2/21150000236_ArtikelInggris_2020.pdf. Retrieved on: September 3, 2021.

Mahtab, N., & Abdullah, M. (2016). Marketing of Financial and Banking Products: An Example from Bangladeshi Bank. *Journal of Accounting & Marketing*, 5,159. Available at: https://www.academia.edu/43283686/Marketing_of_financial_and_banking_products_An_example_from_Bangladeshi_Bank. Retrieved on: April 3, 2022.

Masrek, M. N. (2018). The Impact of Perceived Credibility and Perceived Quality on Trust and Satisfaction in Mobile Banking Context. *Asian Economic and Financial Review*, *8*(7), 1013–1025. Available at: https://www.researchgate.net/publication/326976642_The_Impact_of_Perceived_Credibility_and_Perceived_Quality_on_Trust_and_Satisfaction_in_Mobile_Banking_Context. Retrieved on: September 3, 2021.

Metlo, M., Y., Hussain, N., Saqib, G., Phulpoto, K., & Abro, S. (2021). Impact of Mobile Banking on Customers' Satisfaction. *International Journal of Management*, 12(1), 1263-1271. Available at: https://www.researchgate.net/publication/355173400_Impact_of_Mobile_Banking_on_Customers'_Satisfaction. Retrieved on: April 4, 2022.

Munir, A. R., Idrus, M. S., Kadir, A. R., & Jusni. (2013). Acceptance of Mobile Banking Services in Makassar: A Technology Acceptance Model (TAM) Approach. *IOSR Journal of Business and Management*, 7(6), 52–59. Available at: https://onesearch.id/Author/Home?author=Munir%2C+Abdul+Razak. Retrieved on: April 4, 2022.

Omwansa, T., Lule, I., & Mwololo, T. (2012). Application of Technology Acceptance Model (TAM) in M-Banking Adoption in Kenya. *International Journal of Computing and ICT Research*, 6(1), 31-43. Available at: https://profiles.uonbi.ac.ke/waema/publications/application-technology-acceptance-model-tam-m-banking-adoption-kenya Retrieved on: April 3, 2022.

Sarstedt M., Ringle C. M., & Hair, J. F. (2017). *Partial Least Squares Structural Equation Modeling*. In: Homburg C., Klarmann M., Vomberg A. (eds) Handbook of Market Research. Springer, Cham.

Tahar, A., Riyadh, H. A., Sofyani, H., & Purnomo, W. E. (2020). Perceived Ease of Use, Perceived Usefulness, Perceived Security and Intention to Use E-Filing: The Role of Technology Readiness. *The Journal of Asian Finance, Economics and Business*, 7(9), 537-547. Available at: https://koreascience.kr/article/JAKO202026061031385.page. Retrieved on: June 15, 2022.

Venkatesh, V., & Davis, F.D. (1996). A Model of the Antecedents of Perceived Ease of Use: Development and Test. *Decision Sciences*, 27(3), 451-481. Available at: https://onlinelibrary.wiley.com/doi/abs/10.1111/j.1540-5915.1996.tb00860.x. Retrieved on: May 8, 2022.

Wang, Y., Wang, Y., Tang, T., & Lin, H. (2003). Determinants of User Acceptance of Internet Banking: An Empirical Study. *International Journal of Service Industry Management*, 14(5), 501-519. Available at: https://www.researchgate.net/publication/307756323_Determinants_of_user_acceptance_of_internet_banking_An_empirical_study. Retrieved on: April 4, 2022.

Wilson, N., Alvita, M., & Wibisono, J. (2021). The Effect of Perceived Ease of Use and Perceived Security toward Satisfaction and Repurchase Intention. *Jurnal Muara Ilmu Ekonomi Dan Bisnis*, 5(1), 145. Available at: https://journal.untar.ac.id/index.php/jmieb/article/view/10489. Retrieved on: April 19, 2022.

Yu, C. S. (2012). Factors Affecting Individuals to Adopt Mobile Banking: Empirical Evidence from the UTAUT Model. *Journal of Electronic Commerce Research*, 13(2), 104-121. Available at: https://www.semanticscholar.org/paper/Factors-Affecting-Individuals-to-Adopt-Mobile-from-Yu/2a3e4a3024bfc4df27db07a1d48f77a6f371b0c3. Retrieved on: April 19, 2022.