



The Effect of Service Quality, User-Friendliness, and Trust on Customers' Interest In Using BNI *Mobile Banking*

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Abstract: The rapid development of digital technology has significantly influenced the banking industry, particularly in the adoption of mobile banking services. This study aims to analyze the effect of service quality, ease of use, and trust on customer interest in using BNI mobile banking. A quantitative approach was applied with a descriptive research design, involving 100 respondents who are customers of BNI Meruya Branch. Data were collected through questionnaires and analyzed using multiple linear regression with SPSS 25. The findings show that ease of use and trust have a positive and significant effect on customer interest in using BNI mobile banking, while service quality, although positive, does not significantly influence customer interest. These results indicate that the practicality of the application and the assurance of security are more decisive factors in influencing customer decisions compared to general service quality. This research contributes to the literature on digital banking adoption and provides practical implications for banking institutions to strengthen customer trust and simplify mobile banking features. Future studies are recommended to expand the research scope with larger samples and integrate additional variables such as perceived risk, bank reputation, and innovation to obtain more comprehensive insights.

Keywords: Service Quality, Ease of Use, Trust, Customer Interest, Mobile Banking

Introduction

Research Phenomenon

The digital paradigm has changed the way Indonesians carry out their daily activities, including in the banking system. The use of smartphones and the internet has increased dramatically, making mobile banking the primary means for financial transactions due to its practicality and accessibility (Thio & Yusniar, 2021). As a result, various national banks such as BRI, Mandiri, BNI, BTN, and BSI have launched mobile banking applications that have successfully attracted millions of users. For example, the increase in mobile banking users in Indonesia has reached an annual average of 135% in the last five years, indicating a strong response to digital financial innovation (Anonymous, 2023).

Public preference for specific platforms has also created dominance for apps like BCA Mobile (40%), BRImo (27%), Livin' (15%), and BNI Mobile (10%) based on a 2024 PopPoll survey, showing that customer loyalty is greatly influenced by the features and performance of the application (Sebayang, Hakim, Bakhtiar, & Indrawan, 2023). The number of BNI Mobile users also continues to grow, with an estimated 16.9 million users in 2024.

Research Problems

Despite widespread significant growth, not all users are satisfied with mobile banking services, especially BNI Mobile. The gap between expectations and experience requires attention to the quality of electronic services, ease of use, and trust factors (Astuti, Agriyanto, & Turmudzi, 2020). This is even more interesting to study because of the variability of results across studies, such as differences in the significance of service quality and trust on customer interest or loyalty (Astuti et al, 2020) (Sebayang et al, 2023).

Several studies—for example, on BNI Syariah customers and users of sharia mobile banking—confirm the positive influence of service quality, ease of use, and trust on user loyalty (Astuti et al., 2020). However, another study using the Decomposed Theory of Planned Behavior (DTPB) model on digital bank mobile banking users found that although trust has a significant influence on adoption intentions, other factors such as institutional reputation, subjective norms, and risk types show lower effects (Sebayang et al., 2023). This inconsistency emphasizes the need for more in-depth studies in the broader and more current context of BNI Mobile.

Research Objectives, Urgency, and Novelty

This study aims to examine and analyze the influence of three main variables—service quality, ease of use, and trust—on customer interest in using BNI mobile banking. Its urgency lies in the significant growth of users and fierce competition among mobile banking applications, but there is still an empirical gap regarding the factors that determine customer interest in the context of BNI Mobile (Astuti et al., 2020; Sebayang et al., 2023). The novelty of this research lies in its recent focus (latest data from 2024–2025) and the use of a research design that integrates the three variables simultaneously, thereby producing a more comprehensive and reliable understanding for future digital banking service development strategies.

Methodology

Time and Place of Research

The research is scheduled to take place from August 2024 to December 2024. It will be conducted at **the Meruya Branch of BNI**, with the research population consisting of active mobile banking customers at that branch. This will enable the collection of representative data and relevant local context.

Research Type and Method

This research uses a quantitative approach with a **causal (causal) research** type that aims to evaluate the cause-and-effect relationship between independent variables (service quality, ease of use, and trust) and the dependent variable (, customer interest in using BNI mobile banking). This design is consistent with the concept of causal research described by Sugiyono (2021), where this method is used to test causal relationships between variables using empirical patterns. The quantitative approach also emphasizes the use of structured instruments and statistical analysis to test hypotheses (Creswell, 2022)—an approach that is relevant for understanding the dynamics of digital banking application usage behavior.

Instruments and Data Analysis Techniques

Data collection was conducted through a Likert-type questionnaire to measure the variables of service quality, ease of use, trust, and customer interest (Putra & Akbar, 2021). The instruments used were adapted and operationalized from previous studies with theoretical validity (Purwanto, 2019). Data analysis used **Partial Least Squares–Structural Equation Modeling (PLS-SEM)** through **SmartPLS** software (**version 3.x**) due to its flexibility in analyzing reflective models and latent constructs without normal distribution assumptions (Ghozali, 2021) (Hair et al, 2022) [Eprints UndipWikipedia](#). The analysis process included validity testing (convergent & discriminant), reliability (composite reliability & AVE), and hypothesis testing through R-Square value classification and path coefficient significance (Hair et al, 2022).

Population and Sample

The research population consists of active BNI Mobile Banking customers who have used the service for at least six months. The specific population is customers of the BNI Meruya branch. The sample was taken using **purposive sampling** (non-probability) based on the criteria of minimum age of 17 years, minimum six months of mobile banking usage, and active account status—a principle in line with the concept of purposive sampling in quantitative research (Lenaini, 2022). The sample size was determined using a **5× indicator** approach (Hair et al., 2019), with a total of 31 indicators, resulting in a minimum of 155 respondents.

Research Procedure

The research began with planning and adapting instruments based on operational definitions from the literature. Next, an **on-the-spot** survey was conducted at BNI Meruya Branch using a Likert questionnaire, similar to the quantitative data collection method in banking research (Munfaqiroh et al, 2025) [ResearchGate](#). The data obtained was then analyzed with validity (confirmatory), reliability, and structural model (PLS-SEM) tests. Evaluation of the outer model (validity & reliability), inner model (R-Square, path coefficient), and hypothesis testing through bootstrapping were carried out in accordance with the latest PLS-SEM guidelines (Hair et al, 2022) (Sarstedt et al, 2022) [SmartPLS](#).

Results and Discussion

1. Outer Model

a. Convergent Validity

Convergent validity testing of the reflexive indicator model was assessed based on the correlation between item scores or component scores and construct scores calculated using PLS. Individual indicators were considered valid if they had a correlation value above 0.70. The results of the correlation between the indicators and their constructs are shown in Figure 1 and Table 1 below.

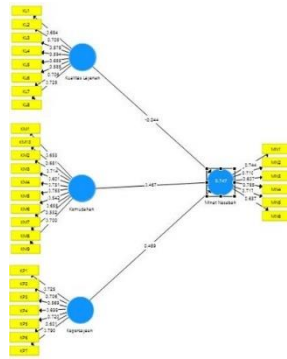


Figure 1. PLS Algorithm

Table 1. Factor Loading Values

Variable	Indicator	Outer Loadings	Description
Service Quality (X1)	KL1	0.684	Not Valid
	KL2	0.705	Valid
	KL3	0.578	Invalid
	KL4	0.594	Invalid
	KL5	0.685	Not Valid
	KL6	0.585	Not Valid
	KL7	0.706	Valid
	KL8	0.725	Valid
Ease (X2)	KM1	0.653	Not Valid
	KM2	0.714	Valid
	KM3	0.601	Invalid
	KM4	0.731	Valid
	KM5	0.753	Valid
	KM6	0.542	Invalid
	KM7	0.655	Invalid
	KM8	0.532	Not Valid
	KM9	0.700	Not Valid
	KM10	0.681	Not Valid
Trust (X3)	KP1	0.725	Valid
	KP2	0.706	Valid
	KP3	0.569	Invalid
	KP4	0.699	Invalid
	KP5	0.720	Valid
	KP6	0.601	Invalid
	KP7	0.790	Valid
Customer Interest (Y)	MN1	0.744	Valid
	MN2	0.710	Valid
	MN3	0.604	Invalid
	MN4	0.785	Valid
	MN5	0.717	Valid
	MN6	0.637	Invalid

Through comprehensive observation of Diagram 1 and Table 1, it was identified that some indicators of each variable showed values below 0.70, an essential threshold for meeting the criteria for *convergent validity*. The concept of convergent validity refers to the extent to which various measures of the same construct show a high correlation. In this context, the validity of indicators is determined by valid loading factors, which are crucial in accurately representing a variable. Therefore, invalid indicators—namely KL1, KL3, KL4, KL5, KL6, KM1, KM3, KM6, KM7, KM8, KM9, KM10, KP3, KP4, KP6, and MN3, MN6—were imperatively excluded from the model. Next, the post-modification factor loading values are presented.

The results of the modified convergent validity test in Figure 3 and Table 2 show that most indicators have met convergent validity with loading factor values above 0.70. However, indicator KPR10 (0.686) is still retained because it meets AVE and CR criteria and is theoretically relevant.

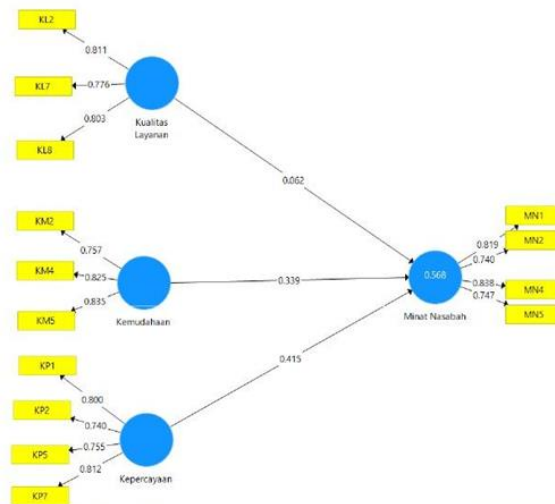


Figure 2. Modified PLS Algorithm Results

Table 2. Modified PLS Algorithm Results

Variable	Indicator	Outer Loading	Description
Service Quality (X1)	KL2	0.705	Valid
	KL7	0.706	Valid
	KL8	0.725	Valid
Ease (X2)	KM2	0.714	Valid
	KM4	0.731	Valid
	KM5	0.753	Valid
Trust (X3)	KP1	0.725	Valid
	KP2	0.706	Valid
	KP5	0.720	Valid
	KP7	0.790	Valid

Variable	Indicator	Outer Loading	Description
Customer Interest (Y)	MN1	0.744	Valid
	MN2	0.710	Valid
	MN4	0.785	Valid
	MN5	0.717	Valid

The validity status of each indicator has been validated, as shown in Figure 2 and Table 2. This is confirmed by the Loading Factor value—a regression coefficient that represents the strength of the relationship between the latent variable and its indicators—which exceeds the threshold of 0.70. This validation indicates that the measurement instrument has met the empirical feasibility criteria.

b. Discriminant Validity

The essential concept in econometrics and quantitative research, namely discriminant validity, is evaluated using the Fornell-Larcker criteria, a method named after its inventors, C. Fornell and D.F. Larcker. This test, which measures the extent to which a construct (latent variable) is empirically different from other constructs in the model, involves comparing the square root of the Average Variance Extracted (AVE) of a variable with the correlation coefficient between that variable and other variables. Essentially, Fornell-Larcker is designed to ensure that the variance explained by a construct (AVE) exceeds the square of the correlation between that construct and other constructs. A table presenting the results of the Fornell-Larcker criterion test is attached below.

Table 3. Discriminant Validity Test Results (Cross loadings)

Indicators	Ease	Trust	Service Quality	Customer Interest
KL2	0.555	0.604	0.811	0.490
KL7	0.479	0.556	0.776	0.420
KL8	0.478	0.462	0.803	0.425
KM2	0.757	0.606	0.494	0.512
KM4	0.825	0.596	0.550	0.604
KM5	0.835	0.642	0.491	0.559
KP1	0.540	0.800	0.528	0.573
KP2	0.523	0.740	0.519	0.493
KP5	0.610	0.755	0.542	0.540
KP7	0.681	0.812	0.534	0.611
MN1	0.538	0.564	0.475	0.819
MN2	0.521	0.479	0.365	0.740
MN4	0.625	0.615	0.474	0.838
MN5	0.495	0.586	0.442	0.747

Source: PLS Output, 2025

Each indicator emits a loading coefficient (loading factor) of a statistical metric that measures the contribution of variables to the most dominant factor when contextualized with other endogenous constructs, as reflected in Table 4.13. This clearly confirms that the discriminant validity of each indicator has been tested and is valid, as its values exceed the critical threshold of 0.7.

As an alternative method, discriminant validity can also be evaluated by comparing the square root of the average variance extracted (AVE) convergence measure in factor analysis of each construct with its correlation to other constructs in the model. If this comparison reveals substantial differentiation, then the model can be categorized as having full discriminant validity.

Table 4. Discriminant Validity Test Results (Fornell-Lacker Criterion)

Variable	Ease	Trust	Service Quality	Customer Interest
Ease	0.807			
Trust	0.761	0.777		
Service quality	0.635	0.682	0.797	
Customer interest	0.695	0.716	0.561	0.787

Source: PLS Output, 2025

Table 4 shows that each indicator has the largest factor loading when linked to other endogenous constructs. This indicates that based on the discriminant validity that has been tested, all indicators are valid.

Table 4. Average Variance Extracted (AVE) Results

Variable	AVE	Description
Ease	0.650	Valid
Trust	0.604	Valid
Service Quality	0.635	Valid
Customer Satisfaction	0.620	Valid

Source: PLS Output, 2025

Based on Table 4, it is known that all research variables are valid. This is because the AVE value is above the requirement of 0.50 (Ghozali, 2014). This value illustrates adequate convergent validity and means that one latent variable explains the indicators within it.

c. Composite Reliability

Table 6. Composite Reliability

Variable	Cronbach alpha	Composite reliability	Description
Ease	0.731	0.848	Reliable
Trust	0.781	0.859	Reliable
Service quality	0.714	0.839	Reliable

Variable	Cronbach alpha	Composite reliability	Description
Customer interest	0.795	0.867	Reliable

Source: PLS Output, 2025

Based on Table 6, the results of the composite reliability and Cronbach's alpha (internal reliability coefficient) tests show a level of satisfaction, because each latent variable component represented by the measured variables shows a composite reliability and Cronbach's alpha value that is equal to or exceeds 0.7. This phenomenon essentially confirms that all latent variables involved can be categorized as reliable, or have high internal consistency.

2. Inner Model

a. R-Square

After the Outer Model is declared valid and reliable, the next step is to test the Inner Model by looking at the R^2 value as a measure of the proportion of the influence of the independent variable on the dependent variable.

Table 7. R-Square Results

Variable	R-Square	Adjusted R-Square
Customer Interest	0.568	0.559

Referring to Table 7, the coefficient of determination (R-Square) for the Customer Interest variable is recorded at 0.568. This figure indicates that the variability in customer interest can be comprehensively explained by the three predictors, namely service quality, ease of access, and level of trust, with a proportion of 0.559. The residual of 0.4451 implies that other factors outside the model also influence customer interest dynamics.

b. Goodness of Fit Model (GOF)

Goodness of fit is assessed using Q^2 , where a Q^2 value > 0 indicates the model has predictive relevance, while a Q^2 value ≤ 0 indicates the model is less predictive.

Table 8. Q-Square Results

Endogenous Variables	Q-Predict
Customer Interest	0.317

The data in Table 8 indicates that the Customer Interest variable model, a construct that measures customer preferences or desires for a product or service, scored a *Q-Square* value of 0.317. This figure, which exceeds the threshold of 0.2, confirms that this research model has predictive *relevance*, namely the model's capacity to accurately predict future observations or values, thereby proving its predictive validity.

c. Hypothesis Testing

The results of the hypothesis testing using SmartPLS bootstrapping are shown in the following table:

Table 9. Hypothesis Testing Results

Path	Original Sample (O)	Sample Mean (M)	T-Statistic (O/STDEV)	P-Values	Description
Service Quality -> Customer Interest	0.062	0.063	0.772	0.441	Rejected
Ease -> Customer interest	0.339	0.339	3.881	0.000	Accepted
Trust -> Customer Interest	0.415	0.413	4.015	0.000	Accepted

By examining Table 9, it is possible to formulate answers to the three (3) hypotheses proposed.

H1. The Effect of Service Quality on Customer Interest

Through *T-Statistic* analysis in Table 9, it was found that the value of 0.772 was below the significance threshold of 1.96, with an *original* sample value of 0.062 and a *p-value* (probability value) of 0.441. Consequently, the initial hypothesis is rejected, indicating that although service quality shows a positive correlation, its significance to customer interest has not been statistically proven.

H2. The Effect of Convenience on Customer Interest

The data in Table 9 shows that the *T-Statistic* value reaches 3.881, exceeding the threshold of 1.96, with an *original sample value* of 0.339 and a *p-value* of 0.000. This condition indicates the rejection of the initial hypothesis, which means that *service quality* has a significant and positive correlation with *customer interest*.

H3. The Effect of Trust on Customer Interest

From Table 9, the *T-Statistic* result of 4.015 exceeds the threshold of 1.96, with an *original sample value* (direct path coefficient that describes the relationship between exogenous and endogenous variables) of 0.415 and a *p-value* (probability of error in rejecting the null hypothesis) of 0.000. This indicates the rejection of the first hypothesis, confirming that service quality has a positive and significant correlation with customer interest.

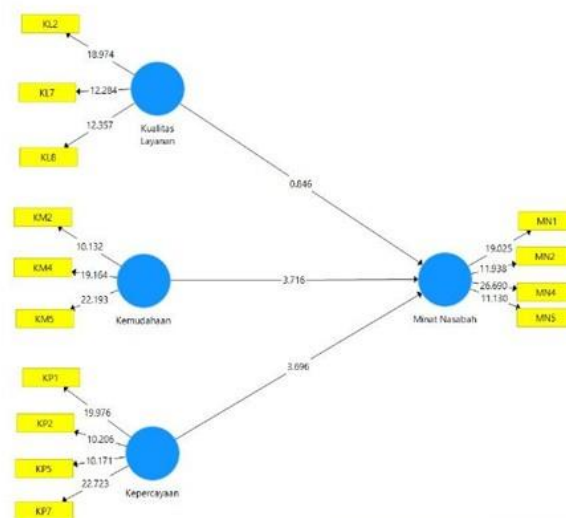


Figure 3. Bootstrapping Output

Discussion

This study presents the results of PLS (Partial Least Square) analysis, a multivariate statistical method often used in prediction-oriented structural equation modeling. This study aims to explore the determinants that shape customer attraction, a complex phenomenon in consumer behavior, through testing the proposed hypotheses and scientifically examining the interactions between variables.

The results show that service quality has a positive effect on customer interest, but this effect has not reached a statistically significant level. This can be seen from the T-Statistic value of 0.772, the original sample of 0.062, and the p-value of 0.441, which indicate that the hypothesis is not significantly supported. This finding differs from Arwin's (2024) research, which states that service quality has a significant effect on customer interest in mobile banking, and Fandi's (2019) research, which found that service quality has a positive and significant effect on interest in using mobile banking.

In contrast to the convenience variable, this study proves that convenience has a significant and positive effect on customer interest. The T-Statistic value of 3.881, original sample of 0.339, and p-value of 0.000 reinforce the validity of this finding. The consistency of these results is in line with the research by Junaedi & Neneng (2023), which confirms the positive and significant influence of the ease factor on customer interest in using mobile banking, as well as the research by Hapsara (2024), which shows that ease contributes significantly to the interest in adopting mobile banking.

In addition, trust has been proven to play an important role in increasing customer interest. This study found that trust has a positive and significant effect with a T-Statistic value of 4.015, an original sample of 0.415, and a p-value of 0.000. These results are in line with the findings of Ahmad & Fitra (2023), who confirmed that trust has a significant influence on customer intent to adopt mobile banking, and Kasman (2023), who also showed a positive and significant influence of trust on interest in using mobile banking services.

Conclusion

This study concludes that of the three variables tested, only ease of use and trust were proven to have a positive and significant effect on customer interest in using BNI mobile banking, while service quality, despite having a positive effect, did not show statistical significance. These results confirm that in the context of mobile banking service adoption, the ease of use of the application and the level of trust in the security and credibility of the service are more decisive than the overall quality of service. These findings make an important contribution to the literature on digital banking customer behavior, particularly in the context of mobile banking service competition in Indonesia, and provide a practical basis for developing strategies to increase customer interest.

However, this study has limitations in terms of the scope of the research location, which only focuses on BNI Meruya Branch customers, and the relatively limited sample size, so the generalization of the results needs to be done with caution. In addition, other variables such as bank reputation, risk perception, feature innovation, and demographic factors were not included in the model, even though they can significantly affect customer interest. Therefore, further research is recommended to expand the geographical context, increase the number of respondents, and integrate additional variables to obtain a more comprehensive picture. The use of mixed methods also has the potential to enrich the results by exploring qualitative dimensions that cannot be fully captured by quantitative approaches, so that can provide more in-depth recommendations for the development of mobile banking services in the future.

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