



**EFFECT OF USE OF EASE, SERVICE
FEATURES, ON CUSTOMER SATISFACTION
WITH TRUST AS A MEDIATION VARIABLES
(A STUDY ON MOBILE BANKING CUSTOMERS)**

Lugas Setyo Aji 

Faculty of Economics, Gunadarma University, Jakarta, Indonesia

lugassetyoaji@gmail.com

Budi Prijanto

Faculty Economics, Gunadarma University, Jakarta, Indonesia

budi_prijanto@yahoo.com

Abstract

This study aims to determine the effect of ease of use, service features, on customer satisfaction with trust as a mediating variable. The method used is the validity test, reliability test and for data analysis with the path diagram test using Smart PLS software. The sample of this research is 200 people who use Mobile Banking. From the data analysis results: (a) Ease of Use has a significant effect on Trust (b) Service Features have a significant effect on trust (c) Ease of Use has a significant effect on customer satisfaction (d) Service Features have no significant effect on Satisfaction Customer (e) Trust has a significant effect on Customer Satisfaction (f) Ease has a significant effect on Customer Satisfaction through Customer Trust (g) Service features have a significant effect on Customer Satisfaction through trust.

Keywords: Ease of Use, Service Features, Customer Satisfaction, Trustworthiness



INTRODUCTION

Bank is a financial institution that has the authority to collect funds from the public and channel it back to the community in the form of working capital loans to improve the standard of living of the general public.

The bank also has several financial service products that can be used by the general public. Some of the Bank's main products are Savings, Time Deposits, Payment Services (salaries, pensions, and others), Money Transfer Services (transfers), Deposit Services (payment of electricity bills, telephone, water, etc.), Credit Cards and others.

The times have made it easier for banking consumers (customers) with technological advances that make it easier for them to access the banking needs or services they want. Kotler and Keller (2016) explain that technology changes the game rules for services in a fundamental way. Banking is changing to have the ability to become a bank online and via a mobile application. Some customers are rarely seen in bank lobbies or interacting with employees anymore.

Now customers want services that are practical and simple. Supporting facilities for banking products and services also need attention. Indirectly, customers will interact and make transactions using the supporting facilities provided by banks. So, we need a system that answers customers' desires to fulfill their banking service needs effectively and efficiently.

Banks provide a service known as Mobile banking. to fulfill the need for banking transactions, other than those available at branch offices and ATMs. By using the service Mobile Banking, bank customers no longer need to bother and waste time queuing at bank offices or ATMs. Because nowadays, many banking transactions can be done anywhere, anytime easily and practically through electronic networks such as the internet and cellphones. For example, transfer of funds between accounts and between banks, bill payments, purchase of refill pulses, or checking account mutations and balances serving credit purchases and payments, purchasing PLN tokens, paying cellphone bills, electricity, e-commerce, or credit cards, can done anywhere in real-time.

Currently, many private and government banks provide mobile banking facilities, such as BCA, BRI, Mandiri, BNI, and also CIMB Niaga. The TOP Brand survey is a medium that can be used as a benchmark to measure the performance of various brands in Indonesia. TOP Brand itself has various nomination categories, one of which is the Top Brand Mobile Banking category.

Table 1. Top Brand Mobile Banking 2018-2019

No	Mobile Banking	2018	2019
1	M-BCA	49.50%	44.50%
2	BRI Mobile	14.60%	17.00%
3	M-Banking Mandiri	17.80%	16.60%
4	BNI Mobile	11.40%	12.30%
5	CIMB Niaga Mobile	3.30%	3.40%

Source: topbrand-award.com

Table 1 shows the best Top Brand Mobile Banking in 2018 - 2019. Based on the table, it can be seen that there has been a decrease and an increase in 2018-2019. However, the increase experienced by BRI Mobile, BNI Mobile, and CIMB Niaga Mobile is a form of business from each bank to compete to improve applications and features needed by customers in this modern era. Based on the background described above and the increasing and increasing customer needs and ease of transactions with the Mobile Banking application, the authors are interested in researching "The Effect of Convenience, Service Features on Customer Satisfaction with Trust as a Mediation variable" in Mobile Banking.

LITERATURE REVIEW

Definition of Mobile Banking

Mobile banking is one of the banking services that applies information technology. Mobile banking or commonly called M-Banking is a banking service provided by banks to support the smooth and easy banking activities. According to Audi et al. (2016) mobile banking can be defined as a banking channel where consumers / customers or account holders can use their cell phones to carry out banking transactions or other financial services related to or interact with banks. Mobile banking is not the same as phone banking and is still different from internet banking.

Ease of Use

Ease of use is the level where one believes that using a system can be used easily without requiring much effort. Ease of use refers to the user's perception of the process leading to online transaction results, and convenience is how easy it is to use the internet as a means to facilitate consumers in modern times like this. According to Davis (in Sabili Ma'ruf 2018) provides several indicators of ease of use, namely:

1. Information technology is very easy to learn (easy to use).

2. Information technology does what the user wants (easy to get the system to do what the user wants to do).
3. It doesn't take much effort to interact with information technology (doesn't require a lot of mental effort).
4. Information technology is very clear and easy to operate (clear and understandable).

Trust (e-Trust)

Morgan and Hunt (1994) (in Sabayang, Aldhisa Manda 2017) argue that trust is the cornerstone of the strategic partnership because the characteristics of the relationship through trust are very valuable in which a group wishes to commit to itself for the relationship. Trust has an important role in industrial marketing. Trust is considered to be the most important way of building and maintaining long-term customer relationships. In addition, it is also revealed that early users tend to rely on trust in the use of a technology. Individuals form beliefs about information technologies, apart from being influenced by individual factors, but also by social and institutional factors in which they interact. Thus, belief in information technology is a central belief that is formed and influenced by individual, social, and institutional factors.

From some of the descriptions above, that the trust variable is a basis in establishing a relationship with Mobile Banking customers to believe in the reliability of bank products. It can be stated that trust is the trust of a certain party to another party in making a relationship between the two parties based on the belief that the party they trust will fulfill all obligations as expected.

Service Features Service

Features are an important role in attracting customers' attention by using a superior product. A good service feature will make customers more satisfied and comfortable to use an existing product. The quality of banking services is very important in the success of a bank as a service company today, with good service quality, it will make customers feel more comfortable. Quality of service is one way for a company to be superior to other companies by providing good service and meeting the level of needs of consumers.

(Koetler, 2008: 273) defines a feature as a competitive means of differentiating products from competitors. Whereas services are defined as Services are actions or activities offered by one party to another, which are basically intangible and do not result in any ownership. The indicators for measuring service features (Poon, 2008) are as follows:

1. Ease of access to information about products or services. Service features make it easy for users to access information about products or services.

2. Variety of transaction services. The service features provided are varied in the process of serving customer transactions.
3. Variety of features Service features in a bank's information system vary so that it can assist customers in making transactions.
4. Product Innovation, additional features are available so that customers are interested in using the e-banking system from a bank.

Customer Satisfaction

Satisfaction can be interpreted as an effort to fulfill something 'or make something adequate. In general, satisfaction is the feeling of pleasure or disappointment of someone who appears after comparing the performance (results) of the product thought on the expected performance. Consumer satisfaction is a condition that is achieved when the product is in accordance with the needs or expectations of consumers and is free from deficiencies. Satisfaction is the feeling of satisfaction that consumers get because they get value from service providers. This value can come from service products and systems.

Research Model & Conceptual Framework

Type of research aims to study whether there is an effect of ease of use, service features, on customer satisfaction with trust as a mediating variable (Studies on customers of Mobile Banking users) This research was conducted to analyze the elements of each variable for evaluation in order to be able to it is known which ones affect customer satisfaction with trust as a mediating variable (Studies on customers of Mobile Banking users).

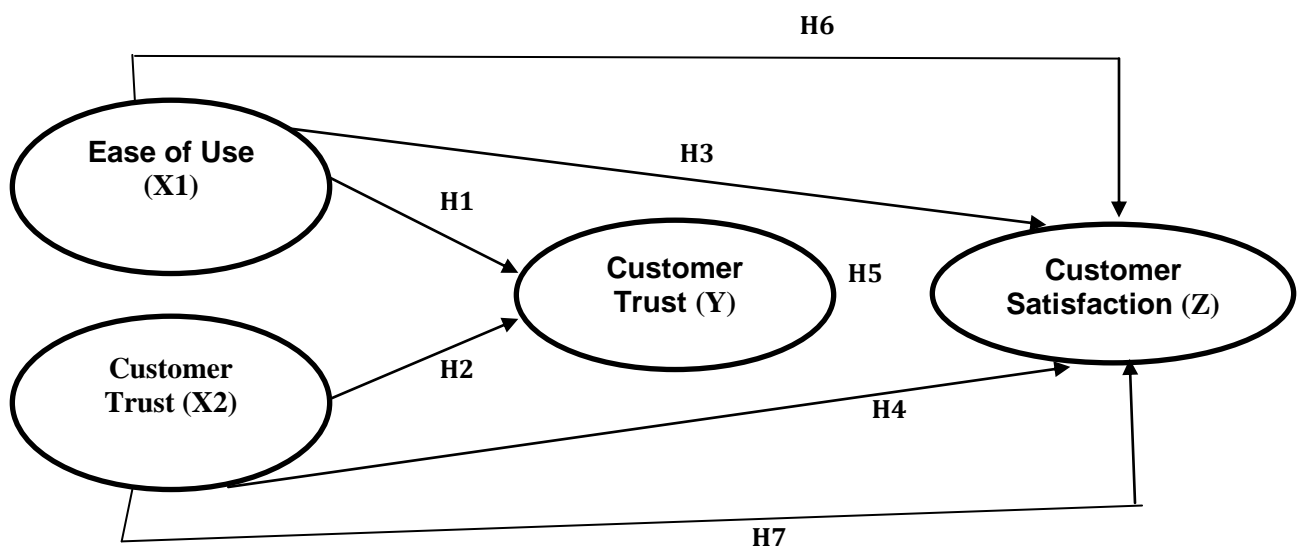


Figure 1. Framework of Thinking

Hypotheses Development

The Effect of Ease of Use on Customer Trust Users Mobile Banking

Rr Selli Nisrina Faradilla and Harry Soesanto (2016) analyzed the effect of ease of use on trust which indicated that Ease of use has a positive and significant effect on trust. This means that the higher the ease of use perceived by banking customers, the higher the level of trust. The theory says that Ease of use is a level where one believes that using a system can be used easily without requiring much effort. Ease of use refers to the user's perception of the process leading to online transaction results, and convenience is how easy it is to use the internet as a means to facilitate consumers in modern times like this. So the hypothesis to be tested:

H1: Effect of Ease of Use on Customer Trust in Users Mobile Banking

Effect of Service Features on Customer Trust in Users Mobile Banking Service

Features are one of the important roles in attracting customers' attention using a superior product, in a service feature a good one will make customers more satisfied and comfortable to use an existing product. Because this feature is the reason consumers choose a product, the feature is a key tool for defending their product with competitors' products. With the above categories, good service features will create a sense of satisfaction and comfort so that this can lead to customer confidence in the use of an application, namely Mobile Banking, so that the hypothesis to be tested:

H2: Effect of Service Features on Customer Trust in Users Mobile Banking

Influence Ease of Use on User Customer Satisfaction Mobile Banking

In a study by Purwohandoko et al. (2015) states that there is a positive influence between ease of use and satisfaction. These results indicate that perceived convenience can lead to individuals becoming increasingly satisfied with the use of new technology. According to the research, it also states that there is a significant influence between convenience and satisfaction. These results indicate that convenience can make consumers satisfied. So the hypothesis to be tested is:

H3: Effect of Ease of Use on Customer Satisfaction of Users Mobile Banking

Effect of Service Features on Customer Satisfaction of Users Mobile Banking

Based on previous research conducted by Aditya Wardana (2015) that service quality such as service features is one of the components of customer satisfaction. That the elements of service features which consist of easy access to information about products or services, diversity of transaction services, diversity of features, product innovation are important things that need to

be analyzed and can affect customer satisfaction, as well as according to Narastuti and Mallat et al in Aditya Wardana (2015) states that mobile banking services are intended to provide convenience, security, accuracy and trust to customers in conducting banking transactions and are a form of service aimed at increasing customer satisfaction with services provided by the Bank. So the hypothesis to be tested is:

H4: The Effect of Service Features on Customer Satisfaction of Users Mobile Banking.

The Effect of Trust on User Customer Satisfaction Mobile Banking

Trust is an important variable that must be built from the start. Trust has a high influence on their interest in a product and service. Because not everyone easily believes what the bank has provided, customers will always pay attention to the aspects that guarantee their safety and convenience in transactions. This trust is supported by banks who are able to provide a good system. A well-running Mobile Banking system is expected to provide benefits and security in transactions. While Satisfaction is the feeling of satisfaction obtained by consumers because they get value from service providers. This value can come from service products and systems. This can be concluded from a sense of trust in the use of the system which can lead to a sense of satisfaction to its users (customers). So the hypothesis to be tested is:

H5: The Effect of Trust on Customer Satisfaction of Users Mobile Banking

Influence Ease of Use towards Customer Satisfaction through User Trust Mobile Banking

Jogiyanto (2007) defines ease of use as the extent to which a person believes that using technology will be free from business. The ease of use found in mobile banking services means that customers using mobile banking will easily understand and make banking transactions easy without spending too much effort. So that customers will feel satisfied because the mobile banking service does not make customers experience difficulties when making transactions. This is in line with the results of research by Arifin et al (2018), which states that convenience affects one's satisfaction in accessing and operating online banking services. In addition, research conducted by Basyar and Sanaji (2016) also shows that someone is interested in reusing a product or service because of previous perceived satisfaction. So the hypothesis to be tested is:

H6: Effect of Ease of Use on Customer Satisfaction through User Trust Mobile Banking

Effect of Service Features through trust on Customer Satisfaction of Users Mobile Banking

Based on the previous explanation in point 4 that Service Features are an important component in customer satisfaction, then to Knowing the effect of Service Features on Satisfaction

Researchers add a variable of trust to be one of the factors of satisfaction. So it can be interpreted that the better the Service Features provided by the Bank, the Customer will believe in using the Mobile Banking system so as to create a sense of satisfaction from the results of its use. So that the hypothesis to be tested:

H7: Effect of Service Features through trust in Customer Satisfaction of Users Mobile Banking

RESEARCH METHODOLOGY

Population and Sample

According to (Sugiyono, 2011) population is a generalization area consisting of: objects / subjects that have certain quality and characteristics defined to be studied and then drawn conclusions. The population in this study were Mobile Banking User Customers. The sample in this study were respondents who actively use Mobile Banking. The total Sample in this study was 200 people.

Data Collection Techniques and Data Processing

In this research, the data collection method used is in two ways, namely field research and library research. For field research involving companies, community organizations, and so on, the method used in obtaining these data is questionnaire.

Secondary data in this research is carried out by conducting a literature study to obtain literature related to this research. This data source is obtained through books, journals, magazines, and data obtained from the internet.

Characteristics of Respondents for Research Samples

Table 2. Description of Research Sample

No	Characteristics of Respondents	Category	Frequency (Person)
1	Gender	Male	97
		Female	103
2	Age	≤20 Years	24
		21-30 Years	115
		31 – 40 years	32
		≥ 41 years of	29
3	Latest Education	Graduated High School / equal	23
		Diploma	32
		Bachelor	123

		S2 / S3	22
		Student / Students	24
4	Job	Civil Servants	27
		Private employees	122
		Self Employed	20
		others	7
		≤ Rp. 1,000.0000	24
5	Transactions Monthly	Rp. 1,000,001 - Rp. 2,500,000	38
		Rp. 2,500,001 - Rp. 5,000,000	115
		≥ Rp. 5,000,001	23
		Tangerang	38
		South TangerangSouth	87
6	Domicile	Jakarta	32
		Depok	24
		West Jakarta	19
		1 - 4 times	7
7	Frequency of use	5 - 8 times	47
		More than 8 times	146

Table 2...

Analytical Approach

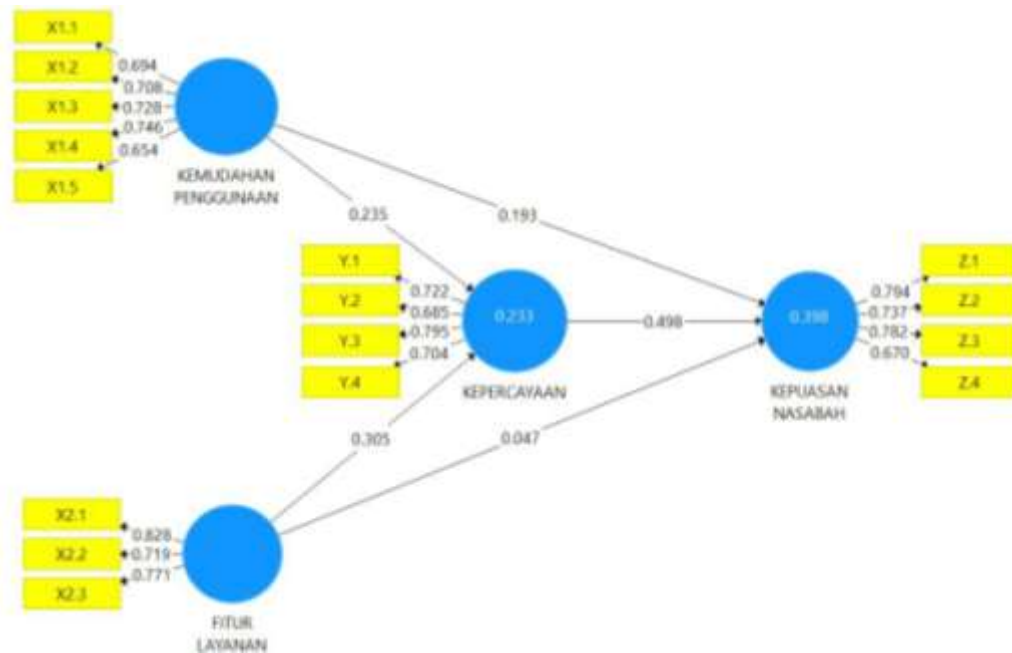
Method used is validity test, reliability test and for data analysis with path diagram test using software Smart PLS. As well as a description of open questions to determine the effect of ease of use, service features, on customer satisfaction with trust as a mediating variable (Studies on customers using Mobile Banking).

RESULTS AND DISCUSSION

Reliability and Validity Test

Based on the analysis that has been done, it can be seen that the questionnaire model is said to be valid and reliable. Individual reflexive measures are said to be valid if they have a loading value (λ) with the latent variable to be measured ≥ 0.5 , if one of the indicators has a loading value (λ) < 0.5 then the indicator must be dropped (dropped) because it indicates that the indicator is not good enough to measure latent variables appropriately (Wati, 2018). Here is the factor loading, all indicators have met the convergent validity, namely the indicator value is above 0.5.

Figure 2. Loading Factor Research Variables



Source: Results processed by Smart PLS 3.0

Based on the output in the path diagram above, the loading factor of all indicators has met the convergent validity, namely the indicator value is above 0.5. In research, a variable is said to have sufficient reliability if the variable has a value construct reliability greater than 0.6.

The following is a table of reliability testing results for each dimension on the latent variables of ease of use, service features, customer trust and satisfaction.

Table 3. Reliability Testing

Variables & Dimensions	AVE	Composite Reliability	Cronbachs Alpha
Ease of Use (X1)	0.500	0.833	0.756
Service Features (X2)	0.599	0.817	0.669
Trust (Y)	0.530	0.818	0.705
Customer Satisfaction (Z)	0.559	0.834	0.736

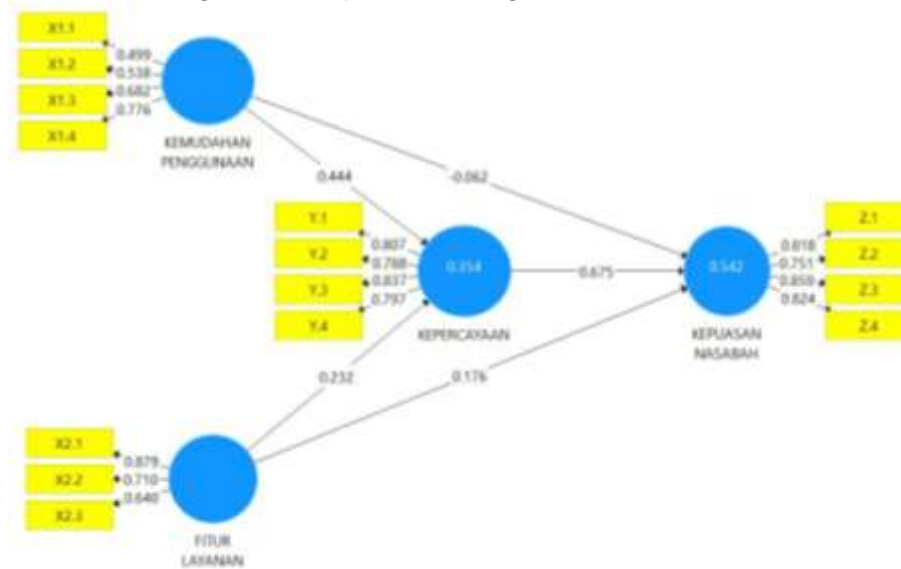
Source: Results processed by Smart PLS 3.0

Based on the reliability output results above, it can be concluded that for the variables of service ease, service features, customer trust and satisfaction have composite reliability above 0.7 and AVE above 0.5, so it can be concluded that the indicators used in each dimension have fairly good reliability, or able to measure the construct.

Hypotheses Testing

To test the hypotheses in this study, the statistical value of each direct and indirect effect is partially used (Figure 3).

Figure 3. Output Path Diagram for Research



Source: Results processed by Smart PLS

Based on the path diagram for testing the hypothesis above, all indicators on each variable have a T value statistics greater than 1.660 so that the dimensions these dimensions are able to measure each construct. Meanwhile, to test the relationship between variables (hypothesis testing), the T value statistical of the Smart PLS output is compared with the T value table. The following is a table that provides the results of the relationship between constructs (variables).

Table 4. Path Coefficients (mean, STDEV, P-Values)

Interpersonal Variables	Coefficient Parameter	Statistic T	P Value	Description
Ease of Use -> Trust	0.235	2.935	0.002	** Significant
Features Service -> Trust	0,305	3,279	0,001	Significant **
Ease of Use -> Satisfaction Customer	0.193	2.601	0.005	Significant **
Service Features -> Customer Satisfaction	0.047	0.612	0.270	Not Significant
Trust => Customer Satisfaction	0.498	6.203	0.000	Significant **
Ease of satisfaction through trust	0.117	2.696	0.004	Significant **
Service features on satisfaction through trust	0.152	2,692	0.004	Significant **

Note: ** Significant at 1% level, * Significant at 5% level

Source: Results processed by Smart PLS

The effect of the relationship between variables in the table above can be explained as follows:

1. The path parameter coefficient obtained from the effect of ease on trust is 0.235 with T statistic value $2,935 > 1,660$ at the significance level $\alpha = 0.05$ (5%) which states bah There is a significant positive influence between ease of trust. The parameter coefficient of 0.235 means that the higher the ease of service, the better customer confidence will be, so that the first research hypothesis is accepted that there is a significant positive effect of ease of use on trust.
2. The value of the service feature variable parameter coefficient on trust is 0.305 with a statistical value of $3.279 > 1.660$ at the significance level $\alpha = 0.05$ (5%) which states that there is a positive and significant effect of service features on trust. These results support the second research hypothesis, where there is a positive and significant influence between service features on trust.
3. The path parameter coefficient obtained from the influence of the ease of use variable on customer satisfaction is 0.193 with a statistical value of $12.601 > 1.660$ at the significance level $\alpha = 0.05$ (5%) which states that there is a significant influence between ease of use on customer satisfaction. The value of 0.193 on the parameter coefficient means that the increased ease of use, the better customer satisfaction. The results of this study support the third hypothesis, where there is a positive and significant influence between ease of use on satisfaction.
4. The path parameter coefficient obtained from the effect of service feature variables on customer satisfaction is equal to 0.047 with a statistical value of $0.612 > 1.660$ which states that there is no influence between service features on customer satisfaction. So that the fourth research hypothesis is rejected that there is no significant effect of service features on customer satisfaction.
5. The value of the trust coefficient on customer satisfaction is 0.498 with a statistical value of $6.203 > 1.660$ at the significance level $\alpha = 0.05$ (5%), which states that there is a positive and significant effect of trust on customer satisfaction. The value of 0.498 in the parameter coefficient means that if customer trust increases, the satisfaction will increase. These results support the fifth research hypothesis, where there is a positive and significant influence between trust on customer satisfaction.
6. The value of the parameter coefficient of the convenience variable on satisfaction through trust is 0.117 with a statistical value of $2.696 > 1.660$ at the significance level $\alpha = 0.05$ (5%), which states that there is a positive and significant effect on ease of satisfaction through trust. These results support the sixth research hypothesis, where there is a positive and significant effect of convenience on satisfaction through trust. The easier the level of use, the more customer confidence increases, which has an impact on increasing customer satisfaction.

7. The value of the service feature variable parameter coefficient on satisfaction through trust is 0.152 with a statistical value of $2.692 > 1.660$ at the significance level $\alpha = 0.05$ (5%) which states that there is a positive and significant effect of service features on satisfaction through trust. These results support the seventh research hypothesis, where there is a positive and significant effect of service features on satisfaction through trust. The more the service features increase, the customer trust will increase so that it has an impact on increasing customer satisfaction. The trust variable in this study functions as a mediating variable because it is able to mediate the indirect effect of service features on customer satisfaction. Directly, testing service features has no effect on customer satisfaction but indirectly service features have a significant effect on customer satisfaction.

Conclusions

Based on the results of the research and discussion that has been done, it can be concluded that:

1. Ease of Use has a significant effect on Trust in the use of Mobile Banking. Thus, Ease of Use has an effect on trust.
2. Service features have a significant influence on trust in the use of Mobile Banking. Thus, Service Features affect trust.
3. Ease of Use has a significant effect on Mobile Banking User satisfaction. Thus, Ease of Use affects satisfaction
4. Service Feature does not have a significant effect on User Satisfaction in Using Mobile Banking. Thus in this study Service Features have no effect on satisfaction.
5. Trust has a significant influence on Customer Satisfaction in using Mobile Banking. Thus, Trust has an effect on satisfaction.
6. Ease has a significant effect on satisfaction through the trust of Mobile Banking Users. Thus Ease has an effect on satisfaction through the trust of Mobile Banking Users.
7. Service features have a significant influence on Customer Satisfaction through trust in the use of Mobile Banking. Thus service features affect Customer Satisfaction through trust in the use of Mobile Banking.

Suggestions

Based on the results, study provides useful suggestions as:

Banking is expected to adjust quickly and responsively in the future to what is the problem or difficulty faced by customers or the public at large to help smooth the economy by using Mobile Banking which can meet the needs of its users with complete services and always

updating and improving service features, for example with increasingly specific businesses and a comprehensive selection of service features so that customers' wants and needs are met.

It is hoped that banking will also further enhance the layer of security in Mobile Banking Services to provide a sense of security and comfort to customers in using mobile banking. So that it further increases the number of users.

It is recommended that further researchers be able to further develop the results of this study such as adding research variables, such as security perceptions, comfort and perceived benefits in using the Mobile Banking application.

It is advisable for further researchers to add data collection techniques with other techniques, in order to strengthen the research results by approaching respondents such as interviews, and so on.

REFERENCES

Alfabeta.

Bricci, L., Fragata, A., & Antunes, J. (2016). The effects of trust, commitment and satisfaction on customer loyalty in the distribution sector. *Journal of Economics, Business and Management*, 4 (2), 173–177

Chou, Pin-Fenn. (2014). An Evaluation of Service Quality, Trust, and Customer Loyalty in Home-Delivery Services, *International Journal of Research in Social Science*. 3 (8); 99-108.

Diza, F., Moniharapon, S., & Ogi, IWJ (2016). The influence of service quality, product quality and trust on customer satisfaction (study at the PT ffigroup manado branch). *EMBA Journal*, 4 (1), 109–119.

Gul, R. (2014). The relationship between reputation, customer satisfaction, trust, and loyalty. *Journal of Public Administration and Governance*, 4 (3), 368–387.

<https://www.bni.co.id/id-id/> accessed in September 2019

<https://www.topbrand-award.com/top-brand-index/> accessed in September 2019

<https://bri.co.id/> accessed in September 2019

<https://www.bankmandiri.co.id/> accessed in September 2019

<https://www.bca.co.id/> accessed in September 2019

<https://www.cimbniaga.co.id/id/personal/index> accessed in September 2019

Jogiyanto. 2008. *Information Technology Systems*, edition III. Yogyakarta: Andi

Purwohandoko, Sanaji., And Mustofa, Ali. 2015. The Successful Implementation of E-Budgeting In Public University: A Study at Individual Level. *Journal of Advances in Information Technology*, Vol. 6 No.3 Surabaya

Sabili, Ma'ruf. (2018). The Effect of Ease of Use, Usability, Perception of Risk, and Convenience on Consumer Attitudes in Online Shopping (Study at Lazada.Com Online Store)

Sebayang, Aldhisa Amanda. (2017). The Influence of Risk, Ease of Use, Trust, and Electronic Word Of Mouth on Use of Mobile Banking Services

Sugiyono, 2011. *Qualitative and R & B Quantitative Research Methods*, Bandung: Alfabeta

Sugiyono. (2016). *Quantitative Research Methods, Qualitative, and R & D*. Bandung:

Wardhana, Aditya. (2015). Effect of Quality of Mobile Banking (M-Banking) Service on Customer Satisfaction in Indonesia.

Wati, LN (2018). *Applied Research Methodology with SPSS, SmartPLS, Eviews and AMOS Applications*. Jakarta: Pustaka Amri.