

Original Article

Factors Affecting Customer Satisfaction of BRI Mobile Users in DKI Jakarta

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Abstract: *The purpose of this study is to analyze and test whether factors such as Trust, Mobile Interface Usability, Accessibility and Perceived Risk can affect Customer Satisfaction of BRI Mobile users in DKI Jakarta. This research was conducted with a descriptive and causal approach, and the variables were measured using a five-point Likert scale with a convenience sampling technique with 150 respondents. Data analysis was carried out using multiple linear regression statistical test tools. The findings show that Mobile Interface Usability and Perceived Risk have a positive influence positively on Customer Satisfaction; however, Trust and Accessibility have no influence on Customer Satisfaction.*

The practical implications of this research indicate that two out of the four variables—Trust and Accessibility—do not affect Customer Satisfaction. Therefore, to improve Customer Satisfaction with the use of BRI Mobile, aspects related to these two variables need to be enhanced, such as expanding the infrastructure coverage of BRI Mobile, which can facilitate easier and more efficient access to the service for customers. These efforts are expected to improve users' trust in BRI Mobile. When users find that the service is easily accessible, it can form a foundation for building trust in the reliability and quality of the service.

Keywords: *Trust, Mobile Interface Usability, Accessibility, Perceived Risk, Customer Satisfaction, Mobile Banking.*

I. INTRODUCTION

The advancement of technology has become familiar to Indonesian society. Technology, which provides convenience for people in accessing information and completing tasks, is essential in daily life. Technological progress also offers practical and economical services, benefiting its users. Technological advancement helps people accomplish tasks and fulfil their needs, including supporting economic activities. Economic development creates economic stability; a stable economy accompanied by population growth can enhance economic activities, support economic growth, expand markets, and stimulate production and consumption. By mid-2022, Indonesia's population had reached 275,773.8 million, showing a significant increase (bps.go.id).

Internet usage in Indonesia has continued to increase over the past five years, supporting information access and social media. By 2022, the number of internet users reached 204.7 million (databoks.katadata.co.id). This creates opportunities for companies to leverage technology and the internet in their business operations. DKI Jakarta, as the province with the highest internet penetration in 2021 at 85.55% (Kompas.com), faces restrictions on social activities due to the Covid-19 pandemic. These restrictions impact economic activities, including the banking sector, which plays a vital role in supporting the country's economy by collecting and distributing funds and facilitating the implementation of national development initiatives. Restrictions on social activities have greatly affected the banking sector. The number of ATMs has experienced a significant decrease, while the use of internet banking continues to grow. Banking companies not only assess Customer Satisfaction from good service but also from supporting facilities that provide convenience, speed, and practicality in transactions as well as overall satisfaction with banking financial services. Moreover, banking companies also optimize technology and the internet as a medium for customers to seek information, interact with the company, and conduct transactions.

According to Tampubolon (2009) as cited in Indah (2016), electronic banking is one of the banking services that allows customers to obtain information, communicate, and conduct banking transactions through networks, not limited to banks that provide banking services via the internet only, with the availability of mobile banking services that provide convenience for customers to conduct transactions via smartphones anytime and anywhere quickly, practically, easily, efficiently, and flexibly. The rapid progress of online business applications, especially mobile banking in Indonesia, is slowly shifting.



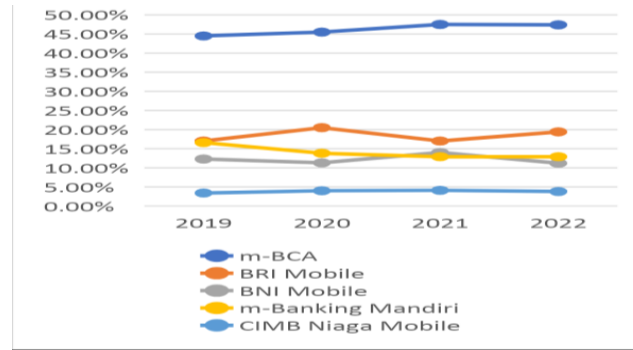


Figure 1 Top Brand Index Mobile Banking 2019-2022

Source: Top Brand Index 2019, 2020, 2021, and 2022 (Accessed March 21, 2023)

Based on the Top Brand Index, BRI experienced a decline in 2021 by 17%, but eventually saw an increase in 2022 to 19.40%. In 2020, although the number of transactions at BRI was much lower compared to BCA, with BRI at 765,800,000 transactions and BCA at 6,321,000,000 transactions, the number of BRI users excelled with 9,100,000 users compared to BCA's 5,100,000 users. In 2021, the number of transactions at BRI reached 869,100,000 with 14,150,000 BRI users, while BCA had a transaction volume of 10,109,000,000 with only 20,080,000 users. In 2022, the number of transactions at BRI totalled 1,825,397,000, with 23,850,000 BRI users, while BCA had a transaction volume of 15,205,000,000 with 25,400,000 users (Annual Report, BCA, BRI, BNI, Accessed March 21, 2023).

Examining the proportional ratio of transactions to users, BRI outperforms BCA. The Top Brand Index for BRI Mobile showed a significant increase, with one possible supporting factor being that BRI received several awards, including Rank 1 for Customer Satisfaction in Mobile Banking in 2021 (Annual Report BCA, BRI, BNI Accessed March 21, 2023). This increase reflects remarkable achievement and high satisfaction from users, alongside consistent support for the quality and innovative services offered by BRI Mobile.

The purpose of this study is to investigate the influence of Trust, Mobile Interface Usability, Accessibility, and Perceived Risk on Customer Satisfaction among BRI Mobile users in DKI Jakarta. The difference in this study compared to previous research is its focus on customer satisfaction with one of the mobile banking services in Jakarta after the COVID-19 pandemic.

II. LITERATURE REVIEW

A) Trust

According to Upamanyu and Mathur (2012), as cited in Toviani and Indriyanti (2017), trust is the feeling of security that arises within customers as a result of their interaction with a specific brand. It stems from the belief that the brand can be trusted and is responsible for the interests and well-being of consumers. Trust represents reliance on the merchant to complete purchase transactions and confidence in the website's performance, instilling a sense of trustworthiness and reliability in the merchant. Based on the explanation above, it can be concluded that trust in customers is a feeling that arises due to emotional factors and emotions about a brand they perceive as reliable in meeting their needs, leading to interaction with the brand. Based on research conducted by Kasinem (2021), Setiawan (2016), Nawangsari and Widiastuti (2018), and Aprilianto et al. (2022), it is stated that there is a significant influence between Trust and Customer Satisfaction. However, this differs from the results of research conducted by Sari (2018), which indicate that there is no significant influence between Trust and Customer Satisfaction.

Based on the explanation above, trust can influence Customer Satisfaction. In other words, if customers trust the bank they are using, and the bank is able to maintain the customers' full trust in the products or services they use, then Customer Satisfaction with the services provided will increase. Therefore, the following hypothesis can be formulated:

H1: Trust influences Customer Satisfaction of BRI Mobile users in DKI Jakarta.

B) Mobile Interface Usability

According to Pradipta et al. (2022), interface is a crucial visual element in user-device interactions. The interface serves as a bridge between users and the designed system and is a programmable component in the operating system understood by the target users. Meanwhile, Usability refers to how far an item can be utilized by the designated client to achieve goals with survival, productivity, and satisfaction in a predetermined usage chain, as stated by Hamid et al. (2022).

Based on the explanation above, it can be concluded that Mobile Interface Usability refers to the ease of the system and icons displayed in the application to facilitate users in understanding the function of each service icon, thus facilitating users in completing tasks quickly and efficiently. According to research conducted by David (2023) and Tamaro et al. (2021), a positive

relationship exists between the User Interface variable and Customer Satisfaction. The same findings were also found in the research by Wahyuningrum et al. (2020), Alshira'H (2020), Chandra and Wirapraja (2020), indicating that Usability significantly influences Customer Satisfaction. Mobile Interface Usability plays a crucial role in creating effective, easy-to-learn, and satisfying user experiences, ultimately resulting in customer satisfaction.

Based on the explanation above, mobile interface usability can influence customer satisfaction. In other words, if mobile interface usability plays a crucial role in creating an effective, easy-to-learn, and satisfying user experience, it will ultimately lead to increased customer satisfaction. Therefore, the following hypothesis can be formulated:

H2: Mobile Interface Usability influences Customer Satisfaction of BRI Mobile users in DKI Jakarta.

C) Accessibility

Accessibility is defined as the ease of achieving goals that combines convenience, security, and travel time (Nabila and Widiyastuti, 2018). Increased accessibility from mobile devices can impact perceived costs in terms of time, as it reduces the time required to access devices (Kim et al., 2020; cited in Han and Jun, 2021).

Based on the explanation above, it can be concluded that accessibility refers to the ease of access and the shortness of time achieved by users in accessing information through websites or mobile applications. According to research conducted by Christy et al. (2022), Pasaribu and Khalid (2023), and Cussoy et al. (2013), their studies stated that Accessibility has a positive influence on Customer Satisfaction. Conversely, the research by Valerina and Adysholihah (2022) found the opposite result, stating that Accessibility has a negative and insignificant influence on Customer Satisfaction.

Based on the explanation above, accessibility can influence customer satisfaction. In other words, a high level of accessibility in mobile devices or mobile banking applications can make it easier for customers to use the services. This advantage includes saving time in meeting the needs of customers who desire quick, easy, practical, and accessible services anytime and anywhere. Therefore, the following hypothesis can be formulated:

H3: Accessibility influences Customer Satisfaction of BRI Mobile users in DKI Jakarta.

D) Perceived Risk

Perceived Risk, as defined by Bauer (1960) in Akturan and Tezcan (2012), refers to the types and levels of risk consumers perceive when making specific purchasing decisions. Consumers are driven to buy goods to fulfill certain objectives. Perceived risks related to online banking include potential losses associated with secure transactions, hacking, phishing attempts by scammers, internet infrastructure issues, or damage to online banking websites or applications, which can lead to loss of social status (Kesharwani and Singh Bisht, 2012; cited in Kaur and Arora, 2021).

Based on the explanation above, Perceived Risk is the uncertainty arising from purchasing decisions made by customers. In the context of mobile banking, perceived risks for customers include security risks such as hacking and phishing attempts by scammers, internet weaknesses, or damage to banking websites or applications. According to research conducted by Bimantara (2020) and Rosita (2018), a significant correlation exists between the Perceived Risk variable and Customer Satisfaction. Conversely, research conducted by Makmuriyah and Vanni (2020) and Tandon et al. (2017) found that Perceived Risk has a significant negative influence on Customer Satisfaction.

Based on the explanation above, it can be said that the level of perceived risk held by consumers can influence their satisfaction with a particular product or service. When consumers perceive potential risks during the use of a product or service, this can affect their decision to avoid or minimize those risks. Therefore, the following hypothesis can be formulated:

H4: Perceived Risk influences Customer Satisfaction of BRI Mobile users in DKI Jakarta.

E) Customer Satisfaction

Customer Satisfaction is the emotional response experienced by an individual after evaluating how well a product meets their expectations (Giao et al., 2020; To et al., 2020; Schirmer et al., 2018; cited in Zaid et al., 2020). Customers tend to feel dissatisfied if the actual performance does not meet their expectations.

Customer Satisfaction indicates how well a product or service meets or exceeds customer expectations. Achieving customer satisfaction requires ensuring that the performance of the product or service meets or exceeds customer expectations. Conversely, customers may be disappointed when perceived performance falls below expectations, which can lead to dissatisfaction and potentially deter others from making a purchase, as explained by Triandewo and Indiarito (2021).

Based on the definitions above, it can be concluded that Customer Satisfaction occurs when the service received by customers meets their expectations. In the context of banking, several factors contribute to customer satisfaction, including smooth transaction systems, friendly staff attitudes, service efficiency, and confidentiality.

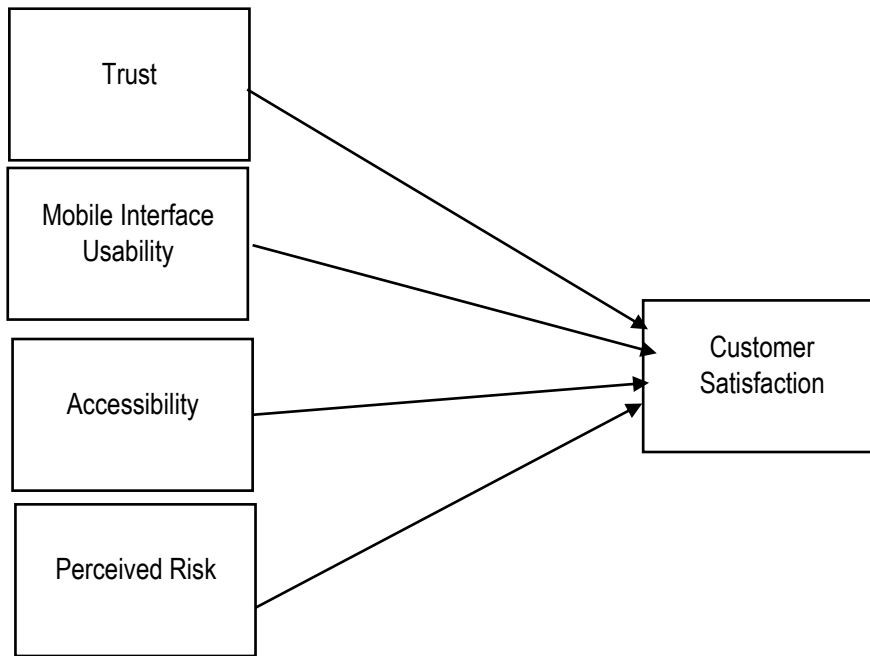


Figure 2 Research Model

Source: Data Processing Using SPSS 25

III. RESULTS AND DISCUSSION

This research uses primary data obtained through a distribution questionnaire in the form of a Google Form to BRI Mobile's customers who fulfil some criteria. The population of this research is all residents in DKI Jakarta who become BRIMobile customers.

The sample in this study was taken from all residents in DKI Jakarta who become BRI Mobile users and meet predetermined research criteria. The criteria for respondents in collecting data are as follows:

1. BRI Mobile users who are at least 17 years old and reside in Jakarta.
2. BRI Mobile users who already have a source of income.
3. Users who decided to use BRI Mobile based on their own will.
4. Users who have been using BRI Mobile for two years or more.
5. Users who make at least three transactions using BRI Mobile within two weeks.

Table 1: Respondent Demographics

Characteristics	Descriptions	Frequency	Percentage
Gender	Male	25	16.7
	Female	125	83.3
Age	17-22 years old	131	87.3
	23-28 years old	14	9.3
	29-34 years old	1	0.7
	> 35 years old	4	2.7
Occupations	Students	105	70.0
	Civil Employees	0	0
	Private Employees	19	12.7
	Self-employed	6	4.0
	Others	20	13.3
Education	Junior High School	1	0.7
	Senior High School	109	72.7
	Diploma	8	5.3
	Bachelor (S1)	31	20.7
	Masters (S2)	0	0
	Doctor (S3)	1	0.7
Income	< 1,000,000	48	32.0

	1,000,000 - 3,000,000	61	40.7
	3,000,001 - 5,000,000	29	19.3
	5,000,001 - 7,000,000	7	4.7
	> 7,000,000	5	3.3

Source: Statistical program processing results.

Based on Table 1, the number of respondents by gender is 25 males (16.7%) and 125 females (83.3%). By age, the respondents are divided as follows: 131 individuals (87.3%) are aged 17–22 years, 14 individuals (9.3%) are aged 23–28 years, 1 individual (0.7%) is aged 29–34 years, and 4 individuals (2.7%) are over 35 years old. The number of respondents by employment status is as follows: 105 students (70%), 0 civil servants (0%), 19 private employees (12.7%), 6 entrepreneurs (4%), and 20 others (13.3%). By highest level of education: 1 junior high school graduate (0.7%), 109 high school/vocational school graduates (72.7%), 8 diploma graduates (5.3%), 31 bachelor's degree holders (20.7%), 0 master's degree holders (0%), and 1 doctoral degree holder (0.7%). By monthly income: 48 respondents with income < 1,000,000 (32%), 61 respondents with income 1,000,000 - 3,000,000 (40.7%), 29 respondents with income 3,000,001 - 5,000,000 (19.3%), 7 respondents with income 5,000,001 - 7,000,000 (4.7%), and 5 respondents with income > 7,000,000 (3.3%).

A) Measurement Model Analysis

Table 2 Variable Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
T1	150	3	5	4.35	0.533
T2	150	3	5	4.49	0.528
T3	150	2	5	4.39	0.633
T4	150	1	5	4.42	0.688
T5	150	2	5	4.34	0.643
MIU1	150	2	5	4.39	0.566
MIU2	150	2	5	4.45	0.574
MIU3	150	1	5	4.33	0.642
MIU4	150	1	5	4.37	0.639
MIU5	150	2	5	4.31	0.545
A1	150	3	5	4.53	0.527
A2	150	4	5	4.49	0.501
A3	150	3	5	4.46	0.526
A4	150	3	5	4.40	0.591
A5	150	3	5	4.61	0.530
PR1	150	2	5	4.46	0.620
PR2	150	1	5	4.41	0.667
PR3	150	1	5	2.21	1,200
PR4	150	1	5	1.84	1,371
PR5	150	2	5	4.41	0.593
CS1	150	2	5	4.42	0.571
CS2	150	3	5	4.49	0.552
CS3	150	2	5	4.45	0.585
CS4	150	3	5	4.47	0.552
CS5	150	3	5	4.55	0.525

Source: Statistical program processing results.

Table 3 Validity Test

Variables	Question Items	Calculated R	Tabulated R (df= n-2)	Descriptions
Trust (X1)	X1 1	0.633	0.1655	Valid
	X1 2	0.894	0.1655	Valid
	X1 3	0.894	0.1655	Valid
	X1 4	0.633	0.1655	Valid
	X1 5	0.546	0.1655	Valid
Mobile Interface Usability (X2)	X2_1	0.709	0.1655	Valid
	X2 2	0.587	0.1655	Valid
	X2 3	0.474	0.1655	Valid
	X2 4	0.707	0.1655	Valid

	X2_5	0.741	0.1655	Valid
Accessibility (X3)	X3_1	0.509	0.1655	Valid
	X3_2	0.702	0.1655	Valid
	X3_3	0.629	0.1655	Valid
	X3_4	0.843	0.1655	Valid
	X3_5	0.702	0.1655	Valid
Perceived Risk (X4)	X4_1	0.562	0.1655	Valid
	X4_2	0.512	0.1655	Valid
	X4_3	0.779	0.1655	Valid
	X4_4	0.822	0.1655	Valid
	X4_5	0.505	0.1655	Valid
Customer Satisfaction (Y)	Y_1	0.691	0.1655	Valid
	Y_2	0.585	0.1655	Valid
	Y_3	0.892	0.1655	Valid
	Y_4	0.725	0.1655	Valid
	Y_5	0.676	0.1655	Valid

Source: Statistical program processing results.

Table 3 shows that all independent and dependent variables in this study have calculated r-values greater than the critical r-value (r-table); thus, it can be concluded that each question in this research is valid and can be used to measure its outcomes.

Table 4 Reliability Test

Variables	Question Items	Cronbach Alpha	Limits	Descriptions
Trust (X1)	5	0.771	0.60	Reliable
Mobile Interface Usability (X2)	5	0.647	0.60	Reliable
Accessibility (X3)	5	0.699	0.60	Reliable
Perceived Risk (X4)	5	0.725	0.60	Reliable
			0.60	Reliable
Customer Satisfaction (Y)	5	0.760	0.60	Reliable

Source: Statistical program processing results.

Table 4 shows that all independent and dependent variables in this study have Cronbach Alpha values greater than 0.60; thus, it can be concluded that each question in this research is reliable or consistent over time. The normality testing of the data can be observed from the P-Plot, which shows points scattered along the regression line, indicating that the data distribution is even, resulting in Y values spread evenly along the regression line. Another way to test normality is through non-graphical methods using the Kolmogorov-Smirnov test. If the Asymp. Sig. (2-tailed) value is above 0.05, then it can be stated that the residual data is normally distributed. The test result shows a value of 0.035, which is smaller than 0.05, indicating that the data is not normally distributed. Another test used is the Monte Carlo test, which produces a Monte Carlo Sig. (2-tailed) value of 0.343, which is greater than the Alpha value of 0.05, indicating that the data in this study is normally distributed.

Multicollinearity testing shows that two independent variables, trust with a tolerance value of 0.023 and Accessibility with a tolerance value of 0.023, have tolerance values below 0.1, and VIF values for Trust and Accessibility are 44.196 and 43.986, respectively, above 10. Thus, it can be concluded that multicollinearity occurs between the independent variables Trust and Accessibility.

Heteroskedasticity testing of the data can be observed from scatterplots showing certain patterns and definite line patterns. It can be stated that heteroskedasticity occurs, and the data is not suitable for use. Another way to test heteroskedasticity is through non-graphical methods using the glejser test. If the sig. result is above 0.05, it can be stated that there is no heteroskedasticity. The test results show that trust has a sig. of 0.456 > 0.05, Mobile Interface Usability has a sig. of 0.297 > 0.05, Accessibility has a sig. of 0.382 > 0.05, and Perceived Risk has a sig. of 0.153 > 0.05. Therefore, it can be concluded that all variables do not experience heteroskedasticity.

Autocorrelation testing is performed using the Bruesch-Godfrey method, with the condition that if the significance value

is greater than 0.05. This indicates that there is no autocorrelation; thus, the data is suitable for use. The test results show that trust has a sig. of 0.4991 > 0.05, Mobile Interface Usability has a sig. of 0.994 > 0.05, Accessibility has a sig. of 0.976 > 0.05, and Perceived Risk has a sig. of 0.980 > 0.05. Therefore, it can be concluded that all variables do not experience autocorrelation.

B) Hypothesis Test

Table 5 T-Test

Model		Unstandardized Coefficient	Standardized Coefficient			
		B	Std. Error	Beta	t	Sig.1
1	(Constant)	2,259	0.926		2,439	0.16
	Trust	0.111	0.248	0.115	0.449	0.654
	Mobile Interface Usability	0.604	0.045	0.666	13,949	0,000
	Accessibility	0.140	0.249	0.144	0.565	0.573
	Perceived Risk	0.063	0.029	0.089	2,147	0.033

Source: Statistical program processing results.

In Table 5, trust has a calculated t-value of 0.449 and a tabulated t-value of 1.976, with a significance value (sig) of 0.654 and $\alpha = 0.05$. Since the calculated t-value is less than the tabulated t-value and the Sig value is greater than α , it is concluded that H0 cannot be rejected and Ha is rejected, meaning there is no influence between Trust and Customer Satisfaction among BRI Mobile users in DKI Jakarta. This result is inconsistent with previous research by Manyanga and Chinokopota (2022). In this study, the Trust variable did not have a significant effect on Customer Satisfaction because if users had previously experienced unpleasant experiences with BRI Mobile services, the impact on user satisfaction might affect the level of trust in BRI Mobile services. However, the research conducted by Sari (2018) entitled "Service Quality, Company Image, Trust And Its Influence On Customers' Satisfaction And Loyalty At Bank Syariah Mandiri (BSM) Meulaboh Branch Office" found no significant influence between Trust and Customer Satisfaction.

Mobile Interface Usability has a calculated t-value of 13.949 and a tabulated t-value of 1.976, with a significance value (sig) of 0.00 and $\alpha = 0.05$. Since the calculated t-value is greater than the tabulated t-value and the Sig value is less than α , it can be concluded that H0 is rejected and Ha cannot be rejected, meaning there is an influence between Mobile Interface Usability and Customer Satisfaction among BRI Mobile users in DKI Jakarta. This result is consistent with previous research by Manyanga and Chinokopota (2022). In this study, the Mobile Interface Usability variable had a significant effect on Customer Satisfaction because an easy-to-use and efficient interface can enhance the overall user experience, which ultimately increases user satisfaction with BRI Mobile services.

Accessibility has a calculated t-value of 0.565 and a tabulated t-value of 1.976, with a significance value (sig) of 0.573 and $\alpha = 0.05$. Since the calculated t-value is less than the tabulated t-value and the Sig value is greater than α , it is concluded that H0 cannot be rejected and Ha is rejected, meaning there is no influence between Accessibility and Customer Satisfaction among BRI Mobile users in DKI Jakarta. This result is inconsistent with previous research by Manyanga and Chinokopota (2022). In this study, the Accessibility variable did not have a significant effect on Customer Satisfaction because BRI Mobile users may perceive that the easily accessible BRI Mobile services may still not meet their specific needs. However, in the study conducted by Soetanto and Chandra (2014) entitled "The Effect of E-Booking Factors of Garuda Indonesia on Customer Satisfaction," there was no significant influence between Accessibility and Customer Satisfaction.

Perceived Risk has a calculated t-value of 2.147 and a tabulated t-value of 1.976, with a significance value (sig) of 0.033 and $\alpha = 0.05$. Since the calculated t-value is greater than the tabulated t-value and the Sig value is less than α , it can be concluded that H0 is rejected and Ha cannot be rejected, meaning there is an influence between Perceived Risk and Customer Satisfaction among BRI Mobile users in DKI Jakarta. This result is consistent with previous research by Manyanga and Chinokopota (2022). In this study, the Perceived Risk variable had a significant effect on Customer Satisfaction because effective security in BRI Mobile can help reduce users' Perceived Risk and, in turn, increase their satisfaction with the service. Users who feel safe and confident using BRI Mobile tend to be more satisfied with their experience.

IV. CONCLUSION

In this study, research objectives are as follows: 1. To determine the influence of Trust on Customer Satisfaction among BRI Mobile users in DKI Jakarta. 2. To determine the influence of Mobile Interface Usability on Customer Satisfaction among BRI Mobile users in DKI Jakarta. 3. To determine the influence of Accessibility on Customer Satisfaction among BRI Mobile users in DKI Jakarta. 4. To determine the influence of Perceived Risk on Customer Satisfaction among BRI Mobile users in DKI

Jakarta.

Based on the results of data collection, processing, and analysis conducted, the following conclusions can be drawn: (1) Trust does not influence Customer Satisfaction among BRI Mobile users in DKI Jakarta. (2) Mobile Interface Usability positively influences Customer Satisfaction among BRI Mobile users in DKI Jakarta. (3) Accessibility does not influence Customer Satisfaction among BRI Mobile users in DKI Jakarta. (4) Perceived Risk positively influences Customer Satisfaction among BRI Mobile users in DKI Jakarta.

A) Practical Implications

The practical implications of this research are that the results indicate two out of four variables do not influence Customer Satisfaction, namely Trust and Accessibility. Therefore, to improve Customer Satisfaction in using BRI Mobile, aspects related to these two variables should be enhanced, such as expanding the coverage of BRI Mobile infrastructure to facilitate customers in accessing the service more efficiently. These efforts are expected to increase users' trust in BRI Mobile. When users perceive that the service is easily accessible, it can lay the foundation for building trust in the reliability and quality of the service.

B) Limitations and Future Research

During the research process, several limitations were encountered: (1) Limited time, resources, and costs resulted in the questionnaire being distributed to respondents only through Google Forms. (2) The sample taken may not fully represent the entire population as it consisted of only 150 respondents residing in DKI Jakarta. (3) Heteroskedasticity and multicollinearity occurred in the data.

Based on the conclusions and limitations mentioned above, this study suggests some recommendations that may help future research: (1) Increasing the number of respondents to improve data accuracy, thus representing the population more comprehensively. (2) Expanding the geographical scope of the research to avoid limiting it to just the DKI Jakarta region. (3) Adding more data to address heteroskedasticity and multicollinearity.

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