GOLDEN RATIO OF MAPPING IDEA AND LITERATURE FORMAT
VOLUME 6, ISSUE. 2 (2026)
Website: https://goldenratio.id/index.php/grmilf
ISSN [Online]: 2776-6381

MAPPING IDEA & LITERATURE FORMAT | RESEARCH ARTICLE

Determinants of User Satisfaction in BRImo

N. Nuraini[1], Rahmad Solling Hamid[2], Jumawan Jasman[3]

[1,2,3] Department of Management, Faculty of Economics and Business, Universitas Muhammadiyah Palopo, Palopo, Indonesia. Email: nurainisunaryo225@gmail.com[1], rahmadshamid@umpalopo.ac.id[2], jumawan@umpalopo.ac.id[3]

ARTICLE HISTORY

Received: December 11, 2025
Revised: March 05, 2026
Accepted: March 08, 2026

DOI
https://doi.org/10.52970/grmilf.v6i2.1939

ABSTRACT
This study aims to analyze the effects of psychological trust and service innovation on user satisfaction with the BRImo mobile banking application, with Perceived of usefulness serving as a mediating variable. Psychological trust is defined as users' confidence in the security, reliability, and integrity of the application system, while service innovation refers to users' perceptions of feature updates, service creativity, and the application's ability to adapt to their needs.This research employs a quantitative approach by developing an extended Technology Acceptance Model (TAM). Data were collected through an online survey of 200 active BRImo users and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results indicate that psychological trust and service innovation have positive and significant effects on Perceived of usefulness. Perceived of usefulness also has a significant effect on user satisfaction. Furthermore, Perceived of usefulness partially mediates the relationship between psychological trust and user satisfaction, but does not mediate the relationship between service innovation and user satisfaction. These findings suggest that BRImo user satisfaction is influenced not only by the functional benefits of the application but also by users' trust in system security and the directly experienced innovative features. Practically, this study highlights the importance of strengthening system security and reliability, as well as continuously developing service innovations to enhance mobile banking user satisfaction in Indonesia. Theoretically, this study enriches the development of TAM by integrating psychological and innovative factors within the context of digital banking.

Keywords: Psychological Trust, Service Innovation, Perceived of usefulness, User Satisfaction, Mobile Banking.

I. Introduction

The Technology Acceptance Model (TAM) was developed to explain how users' perceptions of a technology particularly Perceived of usefulness and perceived ease of use influence their attitudes, acceptance, and satisfaction in using information systems (Davis et al., 1989). This model has been widely applied to understand user behavior across various technological contexts, including mobile banking services. Along with the rapid advancement of digital technology, the banking industry increasingly

relies on mobile banking as a primary channel for financial transactions. In Indonesia, the continuous growth of digital transaction value indicates that mobile banking applications, such as BRImo developed by Bank Rakyat Indonesia, have become an integral part of users' financial activities. These applications offer convenience, efficiency, and flexibility in conducting transactions. Nevertheless, the use of mobile banking still faces several challenges, particularly related to data security, system reliability, and service disruptions. Such challenges may affect users' trust and subsequently influence their satisfaction with digital banking applications (G. Do Nguyen & Dao, 2024). Therefore, user satisfaction is not determined solely by the technical aspects of an application, but also by psychological factors and users' perceptions of service quality.

Previous studies adopting TAM have shown that Perceived of usefulness has a significant effect on user satisfaction with mobile banking applications (Shafira, Aris Sunindyo, et al., 2023; Wijatmoko et al., 2025). However, findings regarding the role of trust remain inconsistent. Some studies report that trust directly influences user satisfaction, while others indicate that its effect is indirect and operates through Perceived of usefulness (Apaua & Lallie, 2022; Yunanto & Medyawati, 2024). These inconsistent findings highlight a research gap that requires further investigation. In addition to trust, service innovation has been identified as an important factor in enhancing mobile banking user satisfaction. Innovations in the form of feature development, interface improvements, and digital service integration have been shown to enhance user experience and directly increase satisfaction (H. M. Nguyen et al., 2024). However, the role of service innovation within the TAM framework particularly when linked to Perceived of usefulness as a mediating variable has received limited attention, especially in the context of the BRImo application in Indonesia. Based on the above discussion, the research problem addressed in this study is the lack of clarity regarding how trust and service innovation influence BRImo user satisfaction, both directly and indirectly through Perceived of usefulness. Accordingly, this study extends the TAM framework by incorporating trust and service innovation as independent variables, with Perceived of usefulness serving as a mediating variable. This study aims to analyze the effects of trust and service innovation on user satisfaction with the BRImo application through Perceived of usefulness. The findings are expected to contribute theoretically to the development of technology adoption models and to provide clear practical implications for banking institutions in improving user satisfaction by strengthening trust and continuously developing relevant service innovations.

II. Literature Review and Hypothesis Development

This literature review was developed through a comprehensive examination of prior theoretical and empirical studies on technology acceptance, mobile banking, user satisfaction, trust, and service innovation. Relevant and up-to-date studies were systematically reviewed to establish a coherent theoretical foundation and to identify research gaps that justify the development of the proposed hypotheses. The Technology Acceptance Model (TAM) is a theoretical framework developed to explain user acceptance and usage of information systems. TAM posits that two key beliefs Perceived of usefulness and perceived ease of use determine users' attitudes, intentions, and satisfaction toward a technology (Davis et al., 1989). Perceived of usefulness refers to the extent to which an individual believes that using a particular system enhances task performance, while perceived ease of use reflects the degree to which the system is perceived as effortless to use. TAM has been extensively applied in digital banking research to explain users' acceptance and satisfaction with mobile banking applications. Prior studies confirm that Perceived of usefulness is a strong predictor of user satisfaction and continued

usage in mobile banking contexts (Shafira, Aris Sunindyo, et al., 2023; Wijatmoko et al., 2025). However, critics argue that TAM in its original form focuses primarily on functional beliefs and does not fully capture psychological and service-related factors that are critical in digital financial services.

Therefore, recent studies have extended TAM by incorporating external variables such as trust and service innovation to enhance its explanatory power (Apaua & Lallie, 2022; Yunanto & Medyawati, 2024). This study adopts an extended TAM framework to better explain user satisfaction in mobile banking Trust is defined as the degree to which users believe that a digital platform is secure, reliable, and capable of protecting their personal and financial information. In mobile banking, trust plays a crucial role because transactions involve sensitive data and financial risk (G. Do Nguyen & Dao, 2024). Users who trust a banking application are more likely to perceive it as dependable and beneficial. Empirical evidence suggests that trust positively influences Perceived of usefulness by reducing users' perceived risk and uncertainty when using digital financial services (Apaua & Lallie, 2022). When users feel confident about system security and reliability, they are more inclined to recognize the functional benefits of the application. However, prior findings regarding the direct effect of trust on user satisfaction remain inconsistent, indicating the possibility of an indirect relationship through Perceived of usefulness (Yunanto & Medyawati, 2024). From a theoretical perspective, incorporating trust into TAM extends the model beyond technical beliefs and integrates psychological assurance as a key determinant of user satisfaction. This contributes to the broader technology acceptance literature by demonstrating that trust is not merely an antecedent of adoption, but also a driver of post-adoption satisfaction.

H1: Trust has a positive and significant effect on Perceived of usefulness of the BRImo application.

Service innovation refers to the continuous development and improvement of service features, processes, and delivery methods that enhance user experience and create additional value. In the context of mobile banking, service innovation includes the introduction of new features, interface enhancements, system integration, and improved transaction efficiency (H. M. Nguyen et al., 2024). Innovative services can enhance users' perceptions of usefulness by enabling faster, more convenient, and more effective financial transactions. Previous studies indicate that service innovation directly improves user satisfaction by creating positive experiential and emotional responses, even beyond purely functional benefits (Velastegui-Hernández et al., 2024). Within the extended TAM framework, service innovation serves as an external stimulus that shapes users' beliefs about the usefulness of the system. Its inclusion contributes to the technology acceptance literature by emphasizing the role of creativity and service design in influencing satisfaction, particularly in competitive digital environments.

H2: Service innovation has a positive and significant effect on Perceived of usefulness of the BRImo application.

Perceived of usefulness is a core construct in TAM and reflects users' beliefs that a system enhances their performance and efficiency (Davis et al., 1989). In mobile banking, Perceived of usefulness manifests in time savings, transaction convenience, and improved financial management. Numerous studies confirm that Perceived of usefulness has a strong and positive impact on user satisfaction (Cheng et al., 2024; Yunanto & Medyawati, 2024). Users who perceive a mobile banking application as useful tend to evaluate the service more favorably and experience higher satisfaction levels. Theoretically, Perceived of usefulness functions as a central cognitive mechanism that translates

external factors such as trust and service innovation into satisfaction outcomes. This mediating role strengthens TAM's explanatory capability in post-adoption contexts.

H3: Perceived of usefulness has a positive and significant effect on user satisfaction.

Prior research suggests that trust enhances user satisfaction both directly and indirectly by shaping perceptions of usefulness (Apaua & Lallie, 2022). Users who trust a system are more willing to engage with its features and recognize its benefits, which subsequently increases satisfaction. Integrating Perceived of usefulness as a mediator clarifies the inconsistent findings in previous studies regarding the trust satisfaction relationship. This mediation mechanism contributes to the technology acceptance literature by demonstrating how psychological assurance translates into functional evaluation and satisfaction.

H4: Perceived of usefulness mediates the relationship between trust and user satisfaction.

Service innovation may also influence satisfaction through Perceived of usefulness. Innovative features can enhance functional efficiency, thereby increasing Perceived of usefulness and satisfaction. However, some studies indicate that innovation may generate satisfaction directly through emotional engagement rather than functional evaluation alone (Velastegui-Hernández et al., 2024). By testing the mediating role of Perceived of usefulness, this study contributes to the literature by clarifying whether satisfaction arises primarily from functional benefits or from experiential innovation in mobile banking services.

H5: Perceived of usefulness mediates the relationship between service innovation and user satisfaction.

This study extends TAM by integrating trust and service innovation as external variables and positioning Perceived of usefulness as a mediating mechanism. This framework provides a more comprehensive explanation of user satisfaction in mobile banking and contributes to the broader field of technology acceptance by addressing psychological and service-related dimensions often overlooked in traditional models.

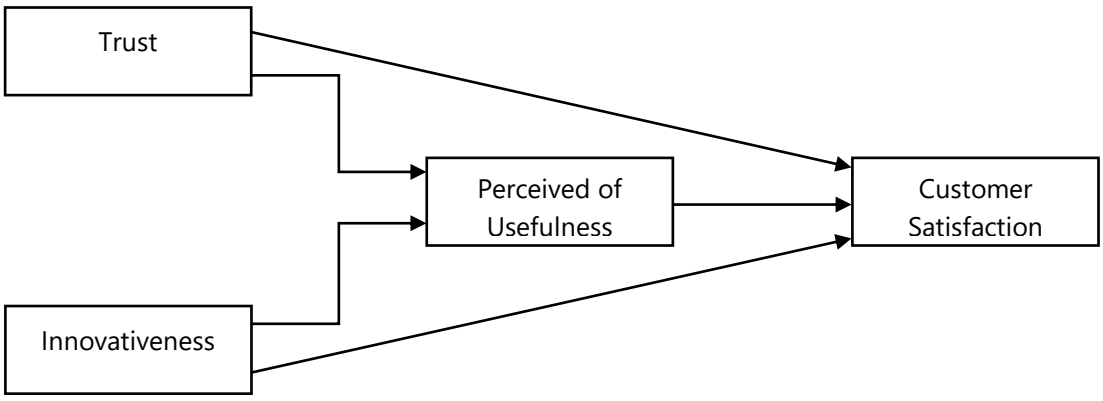

Figure 1. Conceptual Framework

III. Methodology

This study adopts a quantitative research approach using a survey method to examine the relationships among trust, service innovation, Perceived of usefulness, and user satisfaction within an extended Technology Acceptance Model (TAM) framework (Davis et al., 1989). The research model was developed by integrating trust and service innovation as external constructs that theoretically influence Perceived of usefulness and user satisfaction in the context of digital banking, as suggested by previous studies (Apaua & Lallie, 2022; H. M. Nguyen et al., 2024). The population of this study comprises active users of the BRImo mobile banking application in Palopo City, Indonesia. Due to the absence of an accessible sampling frame, this study employed a non-probability sampling technique, namely snowball sampling, which is considered appropriate for digital service research when the population cannot be clearly identified (Hair & Ringle, 2021). Initial respondents were identified through the researchers' academic and professional networks and were required to be active BRImo users. These respondents were then asked to voluntarily distribute the questionnaire link to other BRImo users who met the same criteria.

Data were collected through an online questionnaire developed using Google Forms and distributed digitally via instant messaging applications and social media platforms. This method was selected to enhance respondent accessibility and to ensure the replicability of the research procedure. A total of 200 fully completed questionnaires were collected and deemed suitable for analysis. This sample size exceeds the minimum requirement for SEM-PLS analysis, which recommends a sample size greater than ten times the number of indicators used in the study (Hair & Ringle, 2021). Ethical considerations were strictly observed throughout the data collection process. Participation was entirely voluntary, and respondents were informed of the research objectives prior to completing the questionnaire. Informed consent was obtained at the beginning of the survey, and respondent anonymity and data confidentiality were ensured by not collecting any personally identifiable information. The measurement instruments were adapted from prior empirical studies that have been validated in the literature. Trust reflects users' perceptions of the security and reliability of the application, service innovation captures perceptions of continuous service improvement and feature development, Perceived of usefulness refers to users' beliefs regarding the functional benefits of the application, and user satisfaction represents the overall evaluation of the user experience. All indicators were measured using a five-point Likert scale. The selection of indicators was theoretically grounded in TAM and supported by digital banking literature to ensure construct validity.

Data analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS version 3.3.1. PLS-SEM was selected due to its suitability for non-normally distributed data, relatively complex research models, and predictive research objectives (Hair & Ringle, 2021; Latan, 2015). Measurement model evaluation included assessments of convergent validity through indicator loadings (> 0.60) and Average Variance Extracted (AVE > 0.50), as well as construct reliability using Composite Reliability and Cronbach's Alpha (> 0.70) (Hair et al., 2012; Hamid, 2020). Discriminant validity was assessed using the Fornell–Larcker criterion. Hypothesis testing was performed using the bootstrapping procedure to obtain t-statistics and p-values, enabling the assessment of both direct and indirect effects, including the mediating role of Perceived of usefulness within the proposed research model (Hair & Ringle, 2021).

Tabel 1. Measurement Indicators of Research Variables

Variable	Item Code	Indicator	Reference

Trust (X1)	K1-K4	Security, reliability, and transparency of service	(Farisdam & Sugiarto, 2015; Mandiri et al., 2021)
Innovativeness (X2)	In1-In4	New features, superiority over other apps, convenience, and innovation appeal	(Monika et al., 2024; Yansyah et al., 2025)
Perceived of usefulness (M)	Pk1-Pk4	Ease of use, efficiency, effectiveness, and overall usefulness	(Fhaif Yusron Afdillah & Mahmud Mahmud, 2023; Shafira, Sunindyo, et al., 2023)
User Satisfaction (Y)	Kp1-Kp4	Overall satisfaction, expectation match, decision confidence, and loyalty	(Parera & Harsoyo, 2025; Sa'idah, 2023)

IV. Discussion Results

This research dove into the connections between trust, innovativeness, Perceived of usefulness, and satisfaction for BRImo users, using PLS-SEM with SmartPLS 3.3.1. It was split into two main steps: outer model evaluation and inner model evaluation.

4.1. Outer Model Evaluation

The outer model evaluation ensures the validity and reliability of each construct.

4.1.1. Convergent and Discriminant Validity

Convergent validity is basically the idea that each item in a construct should really line up well with what it's measuring. We check this by looking at factor loadings if they're above 0.60, that's a good sign. Plus, the Average Variance Extracted (AVE) needs to be over 0.50 to show the construct is capturing enough of the variance from its items. Then, for discriminant validity, we compare the square root of the AVE for each construct against how it correlates with others. If the square root is bigger than those correlations, it means the construct is distinct enough (Hair et al., 2012; Hamid, 2020; Latan, 2015).

Table 2. Respondents' Demographic Characteristics

Characteristics	Categories	Frequency	Percentage (%)
Gender	Male	86	43.0
	Female	114	57.0
	Total	200	100.0
Age	<25 years	81	40.5
	26-35 years	58	29.0
	36-45 years	42	21.0
	>45 years	19	9.5
	Total	200	100.0

Work Experience	< 5 years	96	48,0
	6-10 years	45	22.5
	11-15 years	30	15.0
	>15 years	29	14.5
	Total	200	100.0

Note:

The participants were 200 BRImo users. Most are women (57%), under 25 years old (40.5%), and have less than five years of work experience (48%), which shows BRImo is mostly popular with younger, digitally active customers.

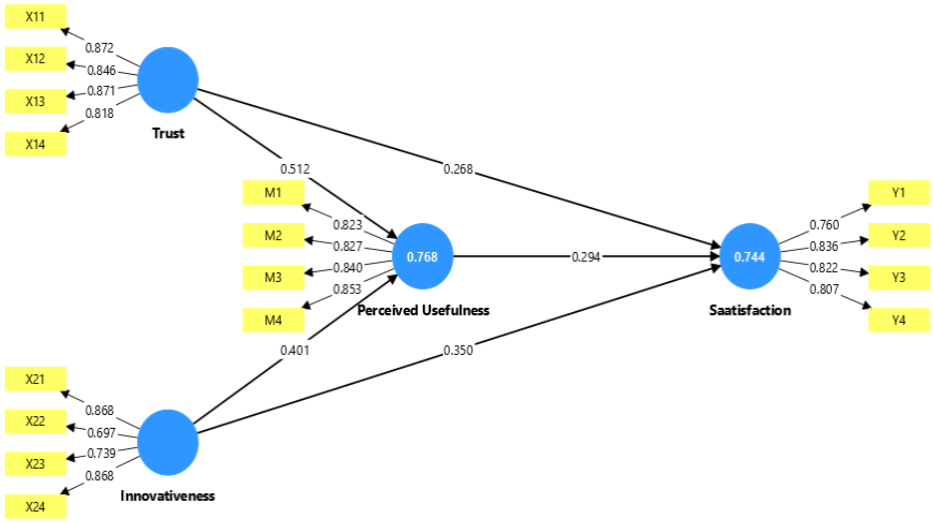

Figure 2. Outer Model Evaluation

To assess convergent validity, we checked out the factor loadings for each construct. For Trust, the four indicators showed solid loadings: X11 at 0.872, X12 at 0.846, X13 at 0.871, and X14 at 0.818. Innovativeness had loadings of X21 at 0.868, X22 at 0.697, X23 at 0.739, and X24 at 0.868. Perceived of usefulness came in with M1 at 0.823, M2 at 0.827, M3 at 0.840, and M4 at 0.853. And for Satisfaction, the indicators were Y1 at 0.760, Y2 at 0.836, Y3 at 0.822, and Y4 at 0.807. Every single factor loading was above the recommended 0.60 cutoff, which means the convergent validity looks solid for all the constructs. On top of that, the Average Variance Extracted (AVE) scores were 0.726 for Trust, 0.635 for Innovativeness, 0.698 for Perceived of usefulness, and 0.651 for Satisfaction all beating the 0.50 mark. This shows each construct is capturing more than half the variance in its own indicators.

Table 3. Correlation of Latent Variables and Square Root of AVE

Construct	Innovativeness	Perceived of usefulness	Satisfaction	Trust	AVE	Square Root AVE
Innovativeness	1.000	0.831	0.820	0.841	0.635	0.796
Perceived of usefulness	0.831	1.000	0.813	0.849	0.698	0.835

Construct	Innovativeness	Perceived of usefulness	Satisfaction	Trust	AVE	Square Root AVE
Satisfaction	0.820	0.813	1.000	0.812	0.651	0.852
Trust	0.841	0.849	0.812	1.000	0.726	0.852

Table 4. Average Variance Extracted (AVE) and Composite Reliability

Construct	Indicator	Loading Factor	Average Variance Extracted (AVE)	Composite Reliability
Innovativeness	X21	0.868	0.635	0.819
	X22	0.697		
	X23	0.739		
	X24	0.868		
Perceived of usefulness	M1	0.823	0.698	0.857
	M2	0.827		
	M3	0.840		
	M4	0.853		
Satisfaction	Y1	0.760	0.651	0.826
	Y2	0.836		
	Y3	0.822		
	Y4	0.807		
Trust	X11	0.872	0.726	0.875
	X12	0.846		
	X13	0.871		
	X14	0.818		

Plus, the discriminant validity check from Table 3 showed that all the constructs passed the test, since the square root of the AVE was higher than the correlations between the different constructs. Looking at the Trust construct, its square root of AVE at 0.852 is higher than the correlations with Innovativeness (0.841), Perceived of usefulness (0.849), and Satisfaction (0.812), just like what's listed in the Trust column of Table 3. For Innovativeness, the sqrt(AVE) of 0.796 beats its correlations with Perceived of usefulness (0.831), Satisfaction (0.820), and Trust (0.841), as shown in the Innovativeness column. Perceived of usefulness has a sqrt(AVE) of 0.835, which tops its links to Innovativeness (0.831), Satisfaction (0.813), and Trust (0.849). And finally, Satisfaction's sqrt(AVE) at 0.852 is greater than its correlations with Innovativeness (0.820), Perceived of usefulness (0.813), and Trust (0.812). These findings show that the discriminant validity check where the square root of AVE beats the correlations between constructs is met for every construct. This means each hidden variable in the model stands out as unique from the rest.

ISSN [Online]: 2776-6381

4.2. Reliability Test and Outer Model

After checking validity, the next step is assessing the reliability of the outer model. This basically checks how consistent, accurate, and precise the measurement tools are at capturing and quantifying each construct. The results reveal the Composite Reliability scores for each construct: Trust at 0.875, Innovativeness at 0.819, Perceived of usefulness at 0.857, and Satisfaction at 0.826. Every single one of these is above the standard cutoff of 0.70, which means all the constructs pass the test for internal consistency reliability. So, the measurement model is solid on both validity and reliability, ready for the next round of structural analysis.

4.3. Inner Model Evaluation

Evaluating the inner model breaks down into two key steps: first, checking the coefficient of determination (R Square), and second, testing how significant the links between variables are using bootstrapping. Table 6 and Figure 3 lay out the hypothesis testing results from the bootstrapping process, highlighting the structural connections among the constructs in this study.

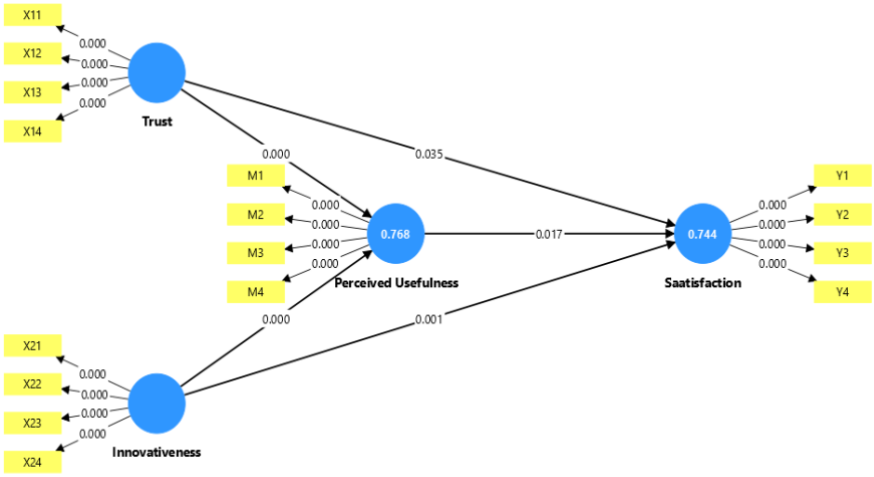

Figure 3. Inner Model Results

4.4. Evaluation of R Square Values

The R Square (R^2) value is a big deal when we're checking out the inner model. Based on what (Hamid, 2020; Risher & Hair Jr, 2017), suggest, an R^2 of 0.25 means the model's explanatory power is on the weaker side, 0.50 points to moderate strength, and 0.75 shows it's pretty strong. From the estimates shown in Table 5, here's how the R^2 values for each dependent variable in the research model stack up:

1. For the Satisfaction variable, the R^2 comes in at 0.744, meaning Trust and Perceived of usefulness account for 74.4% of the variation in Satisfaction. That puts it firmly in the strong explanatory power range.
2. The Perceived of usefulness variable has an R^2 of 0.768, which means Innovativeness and Trust explain 76.8% of the variation in Perceived of usefulness. This also falls into the strong explanatory power category.

These findings show that both dependent variables are well-explained by their independent variables, proving the research model is solid and reliable.

Table 5. R-Square

	R Square/Coefficient of Determination	Probability Value
Satisfaction	0.744	0.000
Perceived of usefulness	0.768	0.000

4.5. Evaluation of Significance Values

Table 6. Hypothesis Testing Results (Bootstrapping Analysis)

Hypothesis	Path Relationship	Path Coefficient (β)	T-Statistic	P-Value	Result
H1	Trust → Perceived of usefulness	0.512	5.029	0.000	Supported
H2	Innovativeness → Perceived of usefulness	0.401	4.456	0.000	Supported
H3	Perceived of usefulness → Satisfaction	0.294	2.392	0.017	Supported
H4	Trust → Satisfaction (through Perceived of usefulness)	0.268 (direct), 0.151 (indirect)	2.105	0.035	Supported (Partial Mediation)
H5	Innovativeness → Satisfaction (through Perceived of usefulness)	0.350 (direct), 0.118 (indirect)	3.360	0.056	Not Supported

From the SEM-PLS analysis, all the direct path relationships have T-statistic values over 1.96 and p-values under 0.05, which means every direct hypothesis is statistically significant.

1. H1 accepted: Trust has a positive and significant effect on Perceived of usefulness (β = 0.512; p = 0.000). Basically, the more users trust the BRImo app, the more valuable they think it is.
2. H2 accepted: Innovativeness has a positive and significant impact on Perceived of usefulness (β = 0.401; p = 0.000). Basically, the more innovative the app's features and strategies, the more useful users perceive it to be.

3. H3 accepted: Perceived of usefulness has a significant positive impact on Satisfaction (β = 0.294; p = 0.017). In other words, the more helpful and beneficial users find the BRImo app, the more satisfied they are with the service.
4. H4 accepted (partial mediation): Trust impacts Satisfaction in two ways: directly (β = 0.268; p = 0.035) and indirectly via Perceived of usefulness (β = 0.151; p = 0.020). This hints that Perceived of usefulness partially mediates the link between Trust and Satisfaction.
5. H5 partially accepted: parafrase dalam human style"Innovativeness has a significant direct effect on Satisfaction (β = 0.350; p = 0.001), but its indirect effect through Perceived of usefulness is not significant (p = 0.056).

This means that customer satisfaction is more directly influenced by the perceived innovativeness of the application rather than through Perceived of usefulness". The Technology Acceptance Model (TAM) claims that faith and innovation affect Perceived of usefulness, which impacts user satisfaction. The results of this SEM-PLS analysis support this theory. Trust emerges as a critical determinant in building both Perceived of usefulness and customer satisfaction among BRImo users. Similarly, innovation in service delivery significantly contributes to user satisfaction, although the mediating effect of Perceived of usefulness was not statistically significant. This implies that users experience satisfaction directly through the creativity and innovation of the service features, rather than through a purely functional perception of usefulness. These results are consistent with previous studies (Hair & Ringle, 2021; Modeling et al., 2015), which suggest that in PLS-based behavioral models, direct relationships between constructs often show stronger effects than mediated ones, particularly within the context of digital marketing and online service environments.

4.6. Discussion

This study provides empirical evidence supporting an extended Technology Acceptance Model (TAM) by incorporating trust and service innovation to explain user satisfaction through Perceived of usefulness in the context of mobile banking. Unlike many prior studies that primarily focus on technology adoption intentions, this research emphasizes post-adoption user satisfaction, thereby offering a distinct contribution to the digital banking literature.

a. Trust, Perceived of usefulness, and User Satisfaction

The findings demonstrate that trust has a significant positive effect on Perceived of usefulness, which in turn enhances user satisfaction. While previous studies have reported a direct relationship between trust and satisfaction, the present study differs by explicitly identifying Perceived of usefulness as a mediating mechanism. This result extends earlier findings by (Apaua & Lallie, 2022), who emphasized the importance of trust in digital environments but did not fully explore the cognitive process through which trust influences satisfaction. This distinction highlights the originality of the study, as it shows that trust does not immediately translate into satisfaction. Instead, trust first shapes users' evaluations of the functional benefits of the application. This finding helps clarify inconsistencies in prior research where the effect of trust on satisfaction appeared mixed or context-dependent. These findings are consistent with prior research in Islamic mobile banking, which emphasizes customer satisfaction as a central mechanism in fostering long-term behavioral outcomes. (Rachma et al., 2026)

demonstrate that satisfaction plays a dominant mediating role in strengthening customer loyalty, surpassing the influence of technical service attributes alone. This suggests that positive user evaluations derived from secure, user-friendly, and reliable digital banking experiences are essential in transforming system perceptions into sustained post-adoption outcomes.

b. Service Innovation and Functional Evaluation

The results further reveal that service innovation significantly influences Perceived of usefulness, which subsequently affects user satisfaction. This finding aligns with (H. M. Nguyen et al., 2024), who emphasized the role of innovation in enhancing user experience. However, the present study advances the literature by demonstrating that service innovation contributes to satisfaction primarily through functional value, rather than merely through novelty or aesthetic appeal. By emphasizing the cognitive evaluation of usefulness, this study avoids conceptual overlap with earlier research that treated service innovation mainly as an emotional or experiential driver. Thus, the findings provide a clearer explanation of how innovation operates within digital banking services.

c. Central Role of Perceived of usefulness

Consistent with the original TAM (Davis et al., 1989), Perceived of usefulness emerges as a central determinant of user satisfaction. However, this study extends TAM by positioning Perceived of usefulness as a key mediating construct that links both psychological factors (trust) and service-related factors (innovation) to satisfaction outcomes. This extension demonstrates that TAM remains relevant in contemporary digital banking contexts characterized by high perceived risk and rapid technological change. Importantly, the findings do not contradict existing theories but rather strengthen and contextualize them, confirming the robustness of TAM when adapted to modern digital service environments.

d. Managerial and Practical Implications

Beyond theoretical contributions, the findings have important practical implications. Financial institutions should recognize that investments in security and service innovation will lead to higher user satisfaction only if they enhance users' Perceived of usefulness of the application. Innovations that fail to improve efficiency or effectiveness may not translate into higher satisfaction, even if they appear technologically advanced. Accordingly, banks should prioritize user-centered innovation strategies that emphasize functional benefits, usability, and reliability to sustain long-term user satisfaction. The results of this study also suggest several directions for future research. Subsequent studies may apply the proposed model to other digital financial services, such as e-wallets or fintech platforms, to test its generalizability. Additionally, future research could incorporate variables such as perceived risk, service quality, or user loyalty to further enrich the understanding of post-adoption behavior. Longitudinal designs may also be employed to examine how trust and Perceived of usefulness evolve over time as users gain experience with digital banking services.

V. Conclusions

This study dives into the factors shaping user satisfaction with the BRImo mobile banking app, with a special spotlight on trust and innovation, and Perceived of usefulness acting as a mediator. We put an extended conceptual framework based on the Technology Acceptance Model (TAM) to the test empirically to grasp user behavior in Indonesia's digital banking scene. The findings confirm that external factors such as Trust in BRImo's security, reliability, and transparency, as well as Innovativeness in delivering new and appealing features, are significant determinants of Perceived of usefulness. In other words, users perceive the application as more useful when they believe it is secure and observe continuous, relevant feature enhancements. The study also shows that Perceived of usefulness has a strong and significant effect on Customer Satisfaction. The results indicate that Perceived of usefulness plays a crucial mediating role: Trust boosts customer satisfaction mainly by improving how useful people see the app, acting as a psychological bridge that turns trust into a positive experience. Likewise, Innovativeness enhances satisfaction both directly and through Perceived of usefulness, meaning that good innovations add to the app's practical and emotional value, ultimately leading to higher customer satisfaction. In summary, this study adds to the technology adoption literature by showing that Perceived of usefulness acts as the main connector between psychological stuff like trust and innovative features, ultimately leading to higher customer satisfaction with digital banking services like BRImo.

References

Apaua, R., & Lallie, H. S. (2022). Measuring user perceived security of mobile banking applications. arXiv. http://arxiv.org/abs/2201.03052

Cheng, W., Yang, J., Wu, X., Zhang, T., & Yin, Z. (2024). A quantitative study on factors influencing user satisfaction of micro-mobility in China in the post-sharing era. Sustainability, 16(4), 1637. https://doi.org/10.3390/su16041637

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical models. Management Science, 35(8), 982–1003. https://doi.org/10.1287/mnsc.35.8.982

Farisdam, A., & Sugiarto, A. (2015). Pengaruh persepsi kemudahan, persepsi manfaat, dan persepsi kepercayaan terhadap kepuasan nasabah menggunakan aplikasi BRImo. Journal of Multidisciplinary Inquiry in Science, Technology and Educational Research, 2(4), 4313–4324.

Afdillah, F. Y., & Mahmud, M. (2023). Pengaruh kualitas layanan, risiko yang dirasakan, dan kepercayaan terhadap niat perilaku menggunakan aplikasi BRImo. Jurnal Akuntansi, Ekonomi dan Manajemen Bisnis, 3(1), 1–9. https://doi.org/10.55606/jaemb.v3i1.872

Hair, J. F., & Ringle, C. M. (2021). Partial least squares structural equation modeling (PLS-SEM) using R: A workbook. Springer. https://doi.org/10.1007/978-3-030-80519-7

Hair, J. F., Sarstedt, M., Ringle, C. M., & Mena, J. A. (2012). An assessment of the use of partial least squares structural equation modeling in marketing research. Journal of the Academy of Marketing Science, 40(3), 414–433. https://doi.org/10.1007/s11747-011-0261-6

Hamid, R. S. (2020). Niat konsumen menggunakan transportasi ride-hailing di tengah pandemi COVID-19. Jurnal Manajemen Teknologi, 19(3), 266–289. https://doi.org/10.12695/jmt.2020.19.3.6

Latan, H. (2015). Partial least squares: Konsep, teknik, dan aplikasi menggunakan SmartPLS 3.0. Badan Penerbit Universitas Diponegoro.

Mandiri, A., Yanto, E., & Metekohy, E. (2021). Pengaruh kualitas layanan dan kepercayaan terhadap kepuasan nasabah dalam menggunakan BRImo. Account, 8(1), 1423–1430. https://doi.org/10.32722/acc.v8i1.3874

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. Journal of the Academy of Marketing Science, 43(1), 115–135. https://doi.org/10.1007/s11747-014-0403-8

Monika, R., Mariah, M., & Zaenal, F. R. (2024). Pengaruh inovasi layanan teknologi aplikasi BRImo dan kualitas layanan customer service terhadap kepuasan nasabah. Malomo: Jurnal Manajemen dan Akuntansi, 2(1), 64–76. https://e-jurnal.nobel.ac.id/index.php/malomo/article/view/4524

Nguyen, G. D., & Dao, T. H. T. (2024). Factors influencing continuance intention to use mobile banking: An extended expectation-confirmation model with moderating role of trust. Humanities and Social Sciences Communications, 11(1). https://doi.org/10.1057/s41599-024-02778-z

Nguyen, H. M., Ho, T. K. T., & Ngo, T. T. (2024). The impact of service innovation on customer satisfaction and customer loyalty: A case in Vietnamese retail banks. Future Business Journal, 10(1), 1–15. https://doi.org/10.1186/s43093-024-00354-0

Parera, I. A. C., & Harsoyo, T. D. (2025). Pengaruh fitur layanan, persepsi manfaat, dan kemudahan penggunaan terhadap kepuasan pengguna aplikasi BRImo. SAKOLA: Journal of Sains Cooperative Learning and Law, 2(1), 438–447. https://doi.org/10.57235/sakola.v2i1.5724

Rachma, M., Junaidi, J., & Anwar, S. M. (2026). The role of satisfaction in enhancing customer loyalty in Islamic mobile banking services of Bank Syariah Indonesia. Golden Ratio of Mapping Idea and Literature Format, 6(2), 1325–1336. https://doi.org/10.52970/grmilf.v6i2.1866

Risher, J., & Hair, J. F. (2017). The robustness of PLS across disciplines. Academy of Business Journal, 1, 47–55.

Sa'idah, A. F. (2023). Pengaruh manfaat, kepercayaan, dan kemudahan terhadap kepuasan nasabah menggunakan mobile banking pada masa pandemi (Undergraduate thesis). Universitas Islam Negeri Kiai Achmad Siddiq Jember.

Shafira, A. S., Sunindyo, A., & Kusuma, S. Y. (2023). Pengaruh kemudahan, keamanan, manfaat, dan kepercayaan terhadap kepuasan nasabah dalam menggunakan BRImo. Jurnal Ilmiah Research and Development Student, 1(2), 62–74. https://doi.org/10.59024/jis.v1i2.318

Velastegui-Hernández, R., Melo-Fiallos, D., Mayorga-Ases, M., Hernández-Del-Salto, S., Manobanda-Tenelema, E., & Garcia, M. V. (2024). Perceived quality of service in tourist transportation. Sustainability, 16(17), 7245. https://doi.org/10.3390/su16177245

Wijatmoko, N. A. P., Mirati, R. E., & Purwaningrum, E. (2025). Pengaruh persepsi kegunaan, kemudahan, dan kualitas layanan pada mobile banking BRImo terhadap kepuasan nasabah. Indonesian Journal of Economy, Business, Entrepreneurship and Finance, 5(1), 48–60. https://doi.org/10.53067/ijebef.v5i1.222

Yunanto, M., & Medyawati, H. (2024). Determining interest in using mobile banking applications in the Greater Jakarta. Journal of Economics, Finance and Accounting Studies, 6(3), 46–54. https://doi.org/10.32996/jefas.2024.6.3.6