PERCEPTION ANALYSIS OF EASE OF USE OF BRIMO MOBILE BANKING APPLICATION ON CUSTOMER SATISFACTION THROUGH USER EXPERIENCE AS A MEDIATION VARIABLE
(Survey of BRImo customer users in Sukabumi City)

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Abstract
This study aims to analyze the influence of perceived ease of use on user satisfaction, mediated by user experience, among BRImo users in Sukabumi City. The research employs a quantitative method with an associative approach. The sample consists of 200 respondents who are BRImo users from seven sub-districts in Sukabumi City. Data was collected through a questionnaire distributed to all respondents, containing 24 statements related to the variables of perceived ease of use, user experience, and customer satisfaction. The collected data was then analyzed using validity and reliability tests with the help of SmartPLS 3.0 software. The results show that perceived ease of use has a positive and significant influence on customer satisfaction, user experience has a significant impact on customer satisfaction, and perceived ease of use positively and significantly affects user experience. Furthermore, the mediating effect of user experience in the relationship between perceived ease of use and customer satisfaction is proven to be significant.
Keywords: Perceived Ase of Use, User Experience, Customer Satisfaction

Abstrak
Penelitian ini bertujuan untuk menganalisis pengaruh persepsi kemudahan penggunaan terhadap kepuasan pelanggan dimediasi oleh pengalaman pengguna pada pengguna BRImo di Kota Sukabumi. Adapun metode yang digunakan dalam penelitian ini adalah kuantitatif dengan pendekatan asosiatif. Sampel yang digunakan sebanyak 200 responden yang merupakan nasabah pengguna BRImo di Kota Sukabumi dari 7 kecamatan di Kota Sukabumi. Data diperoleh melalui kuesioner penelitian yang disebarkan seluruh sampel berisi 24 pernyataan mengenai variabel persepsi kemudahan penggunaan, pengalaman pengguna dan kepuasan pelanggan. Selanjutnya data diperoleh akan dilakukan berbagai pengujian seperti uji validitas dan reliabilitas menggunakan bantuan software SmartPLS 3.0. Hasil penelitian variabel persepsi kemudahan penggunaan terhadap variabel kepuasan Pelanggan, variabel pengalaman pengguna terhadap variabel kepuasan Pelanggan dan variabel persepsi kemudahan penggunaan terhadap kepuasan Pelanggan menunjukkan pengaruh positif dan signifikan. Variabel Persepsi Kemudahan Penggunaan terhadap Kepuasan Pelanggan melalui Pengalaman Pengguna sebagai mediasi teruji signifikan.
Kata Kunci: Pengaruh Persepsi Kemudahan Penggunaan, Pengalaman Pengguna, Kepuasan Pengguna

INTRODUCTION

Digital technology has transformed the financial industry, encouraging companies to adopt digital services. The banking industry also needs to innovate by implementing technology that simplifies and provides convenience for customers in accessing services efficiently and securely.[1] This phenomenon is driven by technological advances that have changed the way people interact with their finances, increasing efficiency, and enabling better accessibility to financial services. This has impacted the banking industry in improving service quality, such as offering mobile banking services that allow financial transactions using only a smartphone.[2] Mobile banking is a facility for conducting banking transactions through an application that can be downloaded and accessed using the internet on a smartphone.[3] Banks are required to provide good service to ensure customer satisfaction. Customer satisfaction is an emotional response to experiences related to products and services. Therefore, the experience provided must focus on customer satisfaction to create positive and pleasant feelings so that users can feel satisfied, indicating that a beneficial user experience increases satisfaction.[4,5,6] Through user experience, we can identify the ease and satisfaction felt by users. User experience is an individual's perspective on using a system or application. A well-designed mobile banking application significantly improves users' perceptions of ease of use.[7,8,9] Perceived ease of use can impact satisfaction, which is crucial for continued use. Perceived ease of use is a person's level of belief that using technology can be done easily without significant effort. If users feel the technology is easy to operate, they are more likely to consider using it. This shows that ease of use can improve user

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experience and higher levels of satisfaction.[10,11,12] High perceived ease of use improves user experience, making applications more accessible and effective. This shows that user experience is positively influenced by how easy it is for users to use the application, the higher the user's engagement with the service.[13] The presence of M-Banking among the public is very helpful in providing convenience in conducting financial transactions, because it can save time in making transactions.[14] One company that provides this service is PT Bank Rakyat Indonesia (BRI). BRI's digital financial application, BRImo, is an existing development application that was released in February 2019 and has reached 2.2 million users with a transaction volume reaching 1.16 trillion throughout 2019.[15]

Table 1. Proportion of mobile banking that is most preferred by Indonesian respondents

No	Bank Name	Amount
1	BCA Mobile	40%
2	BRImo	27%
3	Livin by Mandiri	15%
4	BNI Mobile Banking	10%
5	BSI Mobile	5%
6	Octo Mobile	2%
7	BTN Mobile	1%

Source: populix, 2024

According to Populix research, a number of banking service applications via mobile devices/mobile banking are most popular among Indonesians. The survey results show that BRImo ranks second for mobile banking applications in Indonesia with 27%. This survey involved 1,832 respondents and was conducted online via PopPoll on May 7-13, 2024 (databoks, 2024). BRImo is a service provided by BRI to support transaction convenience and improve the quality of technology-based services. This application offers superior features designed to provide

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Rifa Amalia Sukesna, Kokom Komariah, Resa Nurmala: Perception Analysis of Ease of Use of BRImo
Mobile Banking Application on Customer Satisfaction Through User Experience as a Mediation Variable
(Survey of BRImo Customer Users in Sukabumi City)

comfort and convenience in conducting financial transactions.[16] BRImo has now developed by providing various digital services that facilitate customer transactions, such as interbank transfers, digital wallet top-ups, QR code payments, cash withdrawals without an ATM card, and security features such as fingerprint and facial recognition for logging into the application.[17] BRImo provides convenience, efficiency, and security in supporting customer financial activities. With its various superior features, the number of BRImo users in Indonesia reached 38.61 million by the end of December 2024, growing 22.21% compared to the previous year.[18] Despite offering convenience, there are still many complaints from customers regarding the features in BRImo services. In its operations, Bank BRI receives complaints from its customers regarding the BRImo application. The author conducted observations using several secondary data and found that there are still disappointed BRImo application users. Several ratings and reviews reflect user disappointment with the BRImo application because after they used the application, it did not meet their expectations, such as sudden errors, inability to log in, difficulty transferring funds, and less than supportive application performance. These complaints indicate inconvenience in using the BRImo application, which has the potential to reduce customer satisfaction levels. The research gap in this study is seen in the lack of comprehensive studies on the role of user experience as a mediating variable in the relationship between perceived ease of use and customer satisfaction. Research conducted by Diokpa[19], Almansour & Elkrghli[20], Riztyawan et al.,[21] shows a significant influence between perceived ease of use on customer satisfaction, but in research Aprillia & Suryani[22] shows that perceived ease of use does not have a significant effect on customer satisfaction, in research Wulandari et al.,[23] Gultom & Simanjuntak[24], Ohorella et al.,[25]

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proves that perceived ease of use has a significant effect on user experience, then in research Martins & Riyanto[26], Humairoh & Aziz[27], Susanti & Chalimah[28] proves that user experience has a significant effect on customer satisfaction. Previous research only analyzed the direct relationship between Perceived Ease of Use and Customer Satisfaction without involving User Experience as a mediating variable, especially in the BRImo application. This gap opens up opportunities to explore BRImo's unique features that can influence customer satisfaction. Based on the description above, the author is interested in researching "Analysis of Perceived Ease of Use of the BRImo Mobile Banking Application on Customer Satisfaction with User Experience as a Mediating Variable."

RESEARCH METHODS

The method used is associative research with quantitative methods that can be measured by collecting data from questionnaires or surveys that have been distributed through Google Forms. This study uses a semantic differential scale, by presenting interval data that asks respondents to provide and determine the ranking of attitude objects between two poles of opposing adjectives ranging from 1 to 7. In addition, this test includes 3 variables, namely Perceived Ease of Use (X) to Customer Satisfaction (Y) mediated by User Experience (M). The population in this study were BRImo mobile banking users domiciled in Sukabumi City aged over 17 years. It is known that there are 24 statements in this research questionnaire, so the total minimum sample required is 200 respondents. Sampling in this study used purposive sampling and random sampling techniques. The data analysis technique used the Structural Equation Model with the Partial Least Square (SEM-PLS) method through the SmartPLS 3.0 computer program or application.

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[24] M. S. Gultom and M. Simanjuntak, "User Perceptions and Behavior in Using the Gojek Mobile Application for Online Food Ordering: Perceived Ease of Use, Perceived Usefulness, User Experience, and User Satisfaction," *Journal of Creative Student Research*, 2024.

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[28] S. M. Susanti and Chalimah, "The Influence of Promotional Strategy, User Experience, and Product Innovation on Customer Satisfaction with Competitive Advantage as an Intervening Variable in the Shopee E-Commerce Business," paper presented at Faculty of Economics and Business International Conference (FEBIC), 2024.

RESULTS AND DISCUSSION

Description of research respondents

Figure 1 below illustrates the SEM-PLS model or measurement of indicator validity for each construct in this study. The outer loading displayed shows the relationship of research indicators to the measured variables, namely Perceived Ease of Use (Variable X), Customer Satisfaction (Variable Y), and User Experience (Variable M).
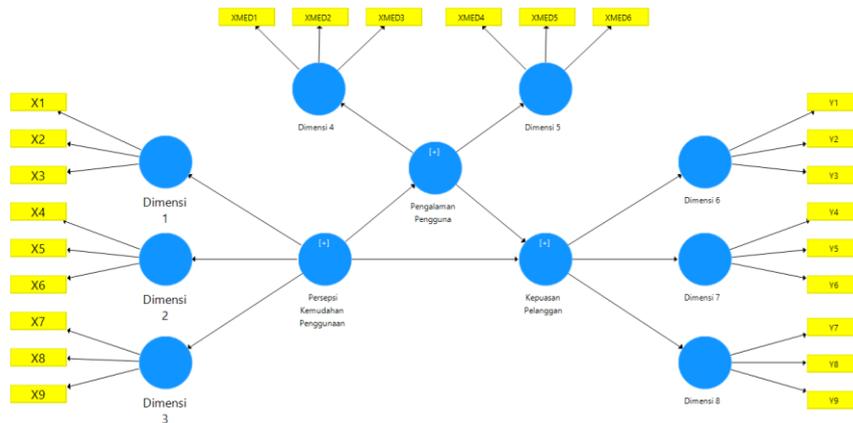

Figure 1. SEM-PLS Model

Evaluation of measurement model (Outer Model)

Table 3. Loading Factor Value Results

Latent Variables	Dimensions	Loading factor	Indicator	Loading Factor	Information
Perception of Ease Use	Easy to understand	0.832	X1 Indicator	0.896	Valid
			X2 Indicator	0.900	Valid
			X3 Indicator	0.878	Valid
	Easy to use	0.863	X4 Indicator	0.864	Valid
			X5 Indicator	0.892	Valid
			X6 Indicator	0.874	Valid
	Flexible	0.855	X7 Indicator	0.886	Valid
			X8 Indicator	0.909	Valid
			X9 Indicator	0.899	Valid
User Experience	*Perceived Utilitarian*(benefits felt)	0.891	M1 Indicator	0.876	Valid
			M2 Indicator	0.887	Valid
			M3 Indicator	0.898	Valid
	Perceived Hedonic(pleasure felt)	0.894	M4 Indicator	0.893	Valid
			M5 Indicator	0.887	Valid
			M6 Indicator	0.898	Valid
Customer satisfaction	Conformity to expectations	0.880	Y1 Indicator	0.904	Valid
			Y2 Indicator	0.892	Valid
			Y3 Indicator	0.887	Valid
	Interest in returning	0.856	Y4 Indicator	0.869	Valid
			Y5 Indicator	0.911	Valid
			Y6 Indicator	0.872	Valid

Rifa Amalia Sukesna, Kokom Komariah, Resa Nurmala: Perception Analysis of Ease of Use of BRImo
Mobile Banking Application on Customer Satisfaction Through User Experience as a Mediation Variable
(Survey of BRImo Customer Users in Sukabumi City)

Willingness to recommend	0.854	Y7 Indicator	0.921	Valid
		Y8 Indicator	0.928	Valid
		IndicatorY9	0.919	Valid

Source: processed by researchers 2025

Based on the table above, almost all loading factor results have values above 0.7. Acceptable loading factor values are considered ideal if they have a value > 0.7, which can be considered very ideal and valid as indicators measuring the construct. Furthermore, to test the convergent validity of a model, the Average Variance Extracted (AVE) criterion is used.

Table 4. Results of AVE Analysis Values

Variables	Average Variance Extracted (AVE).
Perceived Ease of Use	0.706
User Experience	0.671
Customer satisfaction	0.700

Source: processed by researchers 2025

Based on the table above, it is known that the results of the AVE test in this study for all variables have a value above 0.5 so it can be said that all variables in this study are acceptable.

Cronbach's alpha and Composite reliability

Cronbach's alpha measures the lower limit of the reliability value of a construct, while Composite reliability measures the actual value of the reliability of a construct, the alpha or composite reliability value must be greater than 0.7 although 0.6 is still acceptable.

Table 5. Results of Reliability Test Values

Variables	Composite reliability	Cronbach's alpha	Information
Perceived Ease of Use	0.935	0.917	Reliable
User Experience	0.948	0.939	Reliable
Customer satisfaction	0.954	0.946	Reliable

Source: processed by researchers 2025

Based on the table above, the Cronbach's Alpha value for each variable is above 0.7 and the Composite reliability value for each variable is above 0.6. Based on these values, it can be concluded that all indicators in the variables in this study are acceptable and have good reliability because they have a Cronbach's alpha value > 0.7 and Composite reliability > 0.6, which is the threshold value.

The coefficient of determination (R-Square) value

The R-Square (R) test is conducted to measure the level of variation in changes in the independent variable against the dependent variable. A higher R value means a better predictive model of the proposed research model. R-Square assessments are 0.75 (strong), 0.50 (moderate), and 0.25 (weak).

Table 6. R-Square Value

Variables	R-Square	Information
User Experience	0.863	Strong
Customer satisfaction	0.916	Strong

Source: processed by researchers 2025

Based on the table above, the r-square value (coefficient of determination) for User Experience (the mediating variable) is 0.863, which can be categorized as a strong variance. The r-square value for Customer Satisfaction (the dependent variable) is 0.916, which can be categorized as a strong variance. Therefore, the higher the r-square value, the better the predictive model of the research model.

Effect size (f-square)

The F-square test is calculated as the absolute value of the individual contribution of each latent predictor variable to the R-squared value of the criterion variable. The F-square assessment is 0.02 (weak), 0.15 (medium), and 0.35 (large).

Table 7. Effect Size Results

Variables	X	M	Y
Perceived Ease of Use		6,274	0.587
User Experience			0.228
Customer satisfaction			

Source: processed by the author 2025

Based on the table above, the results of the effect size (f-square) calculation show that the influence of Perceived Ease of Use on User Experience with a value of 6.274 can be included in the large category and the influence of Perceived Ease of Use on Customer Satisfaction with a value of 0.587 can be included in the large category. Meanwhile, the influence of User Experience on Customer Satisfaction shows a value of 0.228 which can be included in the medium category.

Influence Summary Matrix

The conclusions from all influence values are arranged in a single matrix, making it easier for researchers to analyze the relationships between latent variables. The following is a summary of the influences between variables in this study:

Table 8. Influence Summary Matrix

Variables	T-statistic Path coefficient	P-value	Direct influence	Indirect influence	Total influence	Hypothesis Results
Perceived Ease of Use -> Customer Satisfaction	11,013	0,000	0.600	0,000	0.600	Accepted
User Experience -> Customer Satisfaction	6,657	0,000	0.374	0,000	0.374	Accepted
Perceived ease of use -> User Experience	61,518	0,000	0.929	0,000	0.929	Accepted
Perceived Ease of Use -> User Experience -> Customer Satisfaction	6,525	0,000	0,000	0.347	0.347	Accepted

Source: processed by researchers 2025

Based on the test results, the first hypothesis was obtained, namely the variable Perceived Ease of Use (X) on the variable Customer Satisfaction (Y) of 0.600 with a t-statistic of 10.248 > 1.96, so statistically H0 is rejected and H1 is accepted. Similar to the results of research Diokpa[29], Riztyawan et al.,[30] Almansour & Elkrghli[31], therefore, the ease of application helps customers overcome obstacles and constraints in transactions.. Easy to understand, easy to use, and flexible, it provides customers with easy customization, enabling them to utilize the banking services provided. They can easily perform various types of transactions, from fund transfers to bill payments, and do so from various locations via smartphone.Users who find an application easy to

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[29] Diokpa, "Effect of Perceived Ease of Use and Security of E-Banking on Customer Satisfaction."
[30] Riztyawan et al., "The Effect of Perceived Usefulness and Perceived Ease of Use on Continuance Intention with Mediation of Perceived Value and Customer Satisfaction: Study on Netflix Application Users."
[31] Almansour and Elkrghli, "Factors Influencing Customer Satisfaction on E-Banking Services: A Study of Libyan Banks."

use usually feel more satisfied because they do not experience difficulties in accessing the application, so this ease has a positive impact on satisfaction.[32,33]

H1: Analysis of Perceived Ease of Use on Customer Satisfaction.

Based on the test results, the second hypothesis was obtained, namely the User Experience variable (M) on the Customer Satisfaction variable (Y) of 0.374 has a value

The t-statistic of 6.325 > 1.96 means that H0 is statistically rejected and H2 is accepted. Similar to the research results Martins & Riyanto[34], Humairoh & Aziz[35], Susanti & Chalimah[36], a good user experience can increase user satisfaction and engagement in using the service. With perceived benefits and enjoyment, it offers easy access to service information such as balance checks, transaction history, and unique features such as investment and insurance, making service use more convenient. An improved user experience has a direct impact on increased satisfaction, thus emphasizing the importance of paying attention to aspects of the user experience in developing banking applications to meet user satisfaction and expectations.[37,38]

H2: Analysis of User Experience on Customer Satisfaction.

Based on the test results, the third hypothesis was obtained, namely the Perceived Ease of Use (X) variable against the User Experience (M) variable of 0.929 having a t-statistic value of 6.215 > 1.96, so statistically H0 was rejected and H3 was accepted. Similar to the research results Wulandari et al.,[39] Gultom & Simanjuntak[40], Ohorella et al.,[41] therefore the higher the perceived ease of use, the better the experience felt by the user, which ultimately encourages customers to be more involved in the application. Ease of understanding, using and adapting to user needs will

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[32] M. Pasaribu et al., "The Influence of Perceived Usefulness and Perceived Ease of Use on Loyalty with Satisfaction as an Intervening Variable in Using BSI Mobile," *JIEI (Scientific Journal of Islamic Economics)*, 2024.

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[34] Martins and Riyanto, "The Effect of User Experience on Customer Satisfaction on Netflix Streaming Services in Indonesia."

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[39] Wulandari et al., "Perceived Ease of Use, Social Influencers, Facilitating Conditions, and User Experience on the Influence of Human-Machine Interaction on Interaction Efficiency and Emotional Impact of Using ChatGPT."

[40] Gultom and Simanjuntak, "User Perceptions and Behavior in Using the Gojek Mobile Application for Online Food Ordering: Perceived Ease of Use, Perceived Usefulness, User Experience, and User Satisfaction."

[41] Ohorella et al., "Perceived Ease of Use and User Experience Using ChatGPT."

create a more positive experience, thereby increasing the frequency of service use. The high quality of user experience makes customers feel comfortable and supported when using the BRImo application, thus creating a good impression of its ease of use. Thus, the easier the BRImo application is to access and learn, the better the experience felt by users.[42,43]

H3: Analysis of Perceived Ease of Use on User Experience.

Based on the test results, the fourth hypothesis, namely the relationship between the Perceived Ease of Use (X) variable and the Customer Satisfaction (Y) variable through the User Experience variable as a mediator, was tested to be significant because it had a value of 0.347 with a t-statistic of 6.215> 1.96, so statistically H0 was rejected and H4 was accepted. So it can be concluded that user experience mediation mediates the perceived ease of use on customer satisfaction, the perceived ease of use improves the user experience by making interactions in the BRImo application smoother, so that users feel comfortable and safe, which ultimately encourages satisfaction. With dimensions of easy to understand, easy to use and flexible in Perceived Ease of Use slowly forming a positive user experience, especially in the aspects of perceived benefits and perceived pleasure so that it contributes to user satisfaction in the form of aspects of conformity with user expectations, interest in continuing to reuse, and willingness to recommend the application to others, this is in line with research Haris[44], which states that a good user experience forms the perception of ease of use, which ultimately increases satisfaction.

H4: User Experience mediates Perceived Ease of Use on Customer Satisfaction.

CONCLUSION

Based on the above research, using data analysis techniques using Structural Equation Model - Partial Least Square (SEM-PLS) shows the influence of the independent variable, namely the perception of ease of use (variable X) on the dependent variable, namely customer satisfaction (variable Y) through the mediating variable, namely user experience (variable M). And the results of partial and simultaneous hypothesis tests state a positive and significant relationship partially X to Y through M, it is concluded that the perception of ease of use of the BRImo application has a significant influence on customer satisfaction, where the ease of understanding, using, and flexibility of the application encourages customers to feel satisfied because they do not experience

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[42] Haris, "The Influence of User Interface (UI) and User Experience (UX) Design on Sharia Digital Wallet Applications on User Satisfaction with Perceived Ease of Use as an Intervening Variable (Case Study on Sharia Linkaja Users)."

[43] C. D. Daniswara et al., "The Impact of QRIS Use, Perceived Ease, and Security Risk with User Experience as Mediating Variables on Food Purchasing Decisions at Tom Sushi Restaurant," *Scientific Journal of Management and Entrepreneurship*, 2025.

[44] Haris, "The Influence of User Interface (UI) and User Experience (UX) Design on Sharia Digital Wallet Applications on User Satisfaction with Perceived Ease of Use as an Intervening Variable (Case Study on Sharia Linkaja Users)."

obstacles in transactions. In addition, user experience is also proven to have a significant influence on customer satisfaction, where positive experiences in using applications such as ease of accessing information, complete features, and convenience when transacting also increase user satisfaction and involvement. Furthermore, the perception of ease of use also has a significant influence on user experience, which shows that the easier the application is to use, the better the experience felt by customers in carrying out banking activities. Other findings indicate that user experience mediates the relationship between perceived ease of use and user satisfaction, meaning that ease of use indirectly contributes to satisfaction by creating a positive user experience, characterized by perceived benefits and enjoyment during application use. Thus, perceived ease of use and user experience play a significant role in shaping overall user satisfaction with the BRImo application.

SUGGESTION and RECOMMENDATIONS

This study makes an important contribution to the development of the Theory of Planned Behavior (TPB) literature by empirically and normatively demonstrating that perceived ease of use has a positive effect on user experience and customer satisfaction of the BRImo application. These findings underscore the importance of ease of use as a key factor in creating a pleasant experience and high satisfaction for users. For future research, it is recommended to expand the scope beyond Sukabumi City and add other external variables such as user trust, risk perception, or service quality to provide a more comprehensive picture of the factors influencing user satisfaction. Practically, BRI Bank is expected to continue to improve the ease of use of the application by simplifying the interface and accelerating access to key features, as well as paying attention to design aspects that are not only functional but also enjoyable, to create a more optimal experience for users. However, this study has several limitations, including the limited coverage area only in Sukabumi City, a quantitative approach that does not delve deeply into individual perceptions, and the limited number of variables in three main aspects. Therefore, further development is needed so that the research results can be generalized more broadly and accurately.

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