

Moderating Effect of Trust on Determinants of Customer Satisfaction Factors

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Submission: 14-01-2024	Revision: 13-12-2024	Acceptance: 15-01-2025	Available Online: 04-02-2025
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Abstract - In connection with customer satisfaction of mobile banking users, there are several problems, including being vulnerable to “smishing” fraud, one of which involves rogue mobile applications. This study aims to determine the role of trust in moderating the effect of security level, and service features on customer satisfaction of mobile banking users of Bank Sumsel Babel Syariah UIN Raden Fatah Palembang Branch Office. This type of research is quantitative using statistical techniques to test the hypothesis. The data used is primary data with data collection techniques using questionnaires distributed directly to 100 respondents as samples with accidental sampling techniques while secondary data uses literature studies. The data analysis technique in this study uses SmartPLS with outer model testing including convergent validity, average variance extracted (AVE) and composite reliability and inner model testing including R square and hypothesis testing. The results showed that based on testing convergent validity, average variance extracted (AVE) and composite reliability, it is known that all variables including their indicators are declared valid and reliable, then the R-square value is 0.579 which means that customer satisfaction can be explained by 57.9% by the variables of security level, service features and trust, while the remaining 42.1% is explained by other variables outside the study. Then the results of hypothesis testing show that the variables of security level, service features and trust directly have a positive and significant effect on customer satisfaction. Then the trust variable is unable to moderate the effect of the level of security and service features on customer satisfaction.

Keywords: Customer Satisfaction, Security Level, Service Features, Trust

1. Introduction

The growing technology and the rapid flow of information encourage banks to produce products and services to fulfill the wants and needs of customers based on information technology, one of which is mobile banking. Mobile banking products are services provided by banks and can be accessed by customers for 24 hours to conduct non-cash banking transactions using mobile phones (cellphones) provided to customers who already have a savings account at the bank. Forms of savings or current accounts, which aim to facilitate banking transactions (Wiharso et al., 2022)

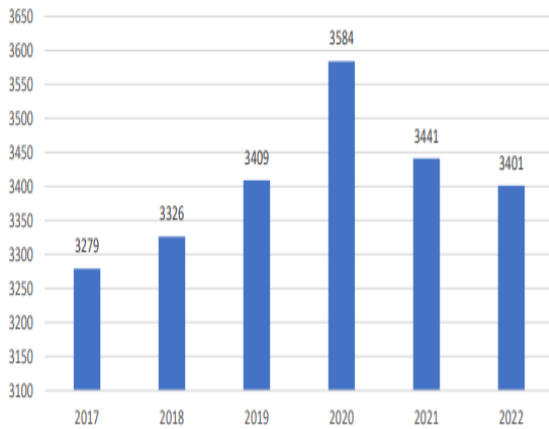
The use of mobile banking certainly provides its own satisfaction for customers in connection with the efficiency and effectiveness of its use in transactions. But on the other hand, the use of information systems, the security aspect is considered very important, matters relating to the security of the company's information system, especially for banking companies, namely those related to confidential banking data (Jannah & Siregar, 2023). Information security is how companies can prevent fraud that will occur within the company, or at least be able to find out before fraud occurs in information-

based systems, therefore security is the most important thing to emphasize because security will protect company and customer personal data from the risk of loss or theft that will threaten at any time in doing online banking. Therefore, of course the level of security in using mobile banking information systems will have an impact on user satisfaction (Hanur, 2015).

Another factor that affects customer satisfaction is trust, according to Deutsch, (2020) customer trust is something that is expected to be obtained by individuals or groups in connection with promises, oral or written statements originating from other individuals or groups being realized, in this case customer trust in the expected ease of using mobile banking. Then what is no less important in building customer trust in mobile banking users is the complete service features that cover all the needs of users. Features are special equipment to add to the basic functions of a product. Because service features are one of the reasons consumers choose a product, in other words, service features are one of the main tools in mobile banking marketing (Pranantha, 2021).

The object of this research is Bank Sumsel Babel Syariah UIN Raden Fatah Palembang Branch

Office, which since 2017 until now has implemented an automatic activation system for mobile banking services as can be seen in Figure 1.



Source: Bank Sumsel Babel KC UIN Raden Fatah Palembang, data processed, 2023

Figure 1. Development of the Number of Mobil Banking Customers

Based on Figure 1, it is known that from 2017 to 2020 the mobile banking users of Bank Sumsel Babel KC UIN Raden Fatah have increased from 3,279 to 3,584 customers, but in 2021 to 2022 the number of customers using BSB Syariah mobile banking KC UIN Raden Fatah Palembang has decreased to 3,441 and 3,401 customers.

In 2023 there was a corruption case at Bank Sumsel Babel OKU Selatan which was carried out by the bank teller itself. The embezzlement alleged against the unscrupulous employees was carried out by manipulating the customer's money withdrawal form slip or falsifying the customer's form slip to be withdrawn in cash by the suspect, and also forging the customer's signature and falsifying the data on the local Bank Sumsel Babel ATM Machine. These activities were carried out by the suspect repeatedly at least during 2022 to cause losses to the Bank with a total amount of Rp 1.211 billion (Elko, 2023).

Various studies related to customer satisfaction include Ratmono, Putri, & Yateno, (2023) the results of his research show that service quality, features and satisfaction directly affect interest in sustainable use. Meanwhile, service quality and features cannot influence interest in sustainable use through satisfaction. Nawangsari & Iswah, (2019) explained that information technology, convenience, benefits and service features have an influence on customer satisfaction, and there is an interest in reusing the BTPN genius bank application.

Handinisari, Muhlisin, & Yono, (2023) the results of his research show that Security, Ease, Trust both partially and simultaneously affect the Interest in Transactions using mobile banking services. Prasetya & Utary, (2022) explains that customer relationship management (CRM) has an influence on customer loyalty and satisfaction, customer satisfaction has an

influence on customer loyalty. Then customer relationship management (CRM) has an influence on customer loyalty with satisfaction as an intervening variable. In contrast to Pratiwi & Dermawan, (2021) where the results of his research show that Customer Relationship Management is unable to influence customer loyalty and Perceived value is unable to influence customer loyalty through customer satisfaction.

The difference with previous research is that the researcher becomes a customer trust variable as a moderating variable, where it is assumed that if the customer feels safe and the mobile banking feature can meet customer needs, of course, it will create trust for the customer which in turn will create customer satisfaction.

The subject matter discussed in this study is how the role of trust variables in moderating the effect of security level, and service features on customer satisfaction of mobile banking users of Bank Sumsel Babel UIN Raden Fatah Palembang Branch Office? Based on these problems, this study aims to determine the role of trust in moderating the effect of security level and service features on customer satisfaction of mobile banking users of Bank Sumsel Babel UIN Raden Fatah Palembang Branch Office.

2. Research Methods

2.1. Type of Research

This type of research is quantitative research to investigate systematically to study a phenomenon through data collection that can be measured using statistics, mathematics or arithmetic by developing hypotheses with the aim of seeing the relationship between the variables studied.

2.2. Population and sample

This research was conducted at Bank Sumsel Babel UIN Raden Fatah Palembang Branch Office with the number of customers who use the Mobile Banking application as many as 3,041 people with sampling using the Slovin formula so that 100 respondents were obtained, as:

$$n = \frac{N}{1 + N (e)^2}$$

$$n = \frac{3.041}{1 + 3.041 (0.1)^2}$$

$$n = \frac{3.041}{1 + 30,041}$$

$$n = \frac{3.041}{31,041}$$

$$n = 98$$

Based on the calculation, it is known that the sample size of 98 customers is rounded up to 100 respondents, with the sampling technique using criteria, namely customers who have used mobile banking for more than one year.

2.3. Data Collection Technique

Data collection using a questionnaire distributed to customers of Bank Sumsel Babel Syariah KC UIN Raden Fatah Palembang, where the questionnaire relates to the level of security, service features, trust and customer satisfaction of mobile banking users.

2.4. Operational Definition of Variables

Each of these research variables can be defined as follows:

- a. Security Level
 Security is how a system can be detected if the information system does occur fraud and how we as users can prevent fraud (Ahmad & Pambudi, 2014).
- b. Service Feature
 Features are special equipment to add to the basic functions of a product. Because service features are one of the reasons consumers choose a product, in other words, service features are one of the main tools in mobile banking marketing (Aryandi, 2015).
- c. Trust
 Customer Trust is a certain set of beliefs about the honesty and ability of the trusted party to fulfill their promises (integrity), as well as the judgment and motivation of the trusted party in accordance with the interests of the trusted. (Utama, 2021).
- d. Customer Satisfaction
 Customer satisfaction is a sense of pleasure or disappointment resulting from the comparison between the expected product performance and the resulting product performance (Kotler & Keller, 2017).

The operational definitions of the variables in this study are in table 1 below.

Table 1. Operational Definition of Research Variables

Variables	Indicator	Measure Scale
Security Level (X ₁) (Ahmad & Pambudi, 2014)	1. Safety Guarantee	Likert Scale
	2. Data Confidentiality	
Service Feature (X ₂) (Aryandi, 2015)	1. Easy access to information	Likert Scale
	2. Diversity of transaction service	
	3. Feature diversity	
	4. Product innovation	
Trust (M) (Utama, 2021).	1. Integrity	Likert Scale
	2. Competence	
	3. Consistency	
	4. Openness	

Variables	Indicator	Measure Scale
Customer Satisfaction (Y) (Gofur, 2019)	1. Performance	Likert Scale
	2. Satisfied feeling	
	3. Willingness to recommend	
	4. Needs	

2.5. Data Analysis Technique

This study uses Structural Equation Model (SEM) analysis which consists of an outer model with convergent validity testing, average variance extracted (AVE) and composite reliability then the inner model includes the coefficient of determination test, predictive relevance (q²) and hypothesis testing using 5% alpha.

3. Results and Discussion

3.1. Outer Model

Convergent validity is assessed through the outer loading value, based on data processing, the following results are obtained.

Table 2. Convergent Validity Test Results

Variable	Indicator	Loading Factor
Security Level (X ₁)	TK1	0.852
	TK2	0.784
Service Feature (X ₂)	TK3	0.720
	TK4	0.820
	FL1	0.743
	FL2	0.739
	FL3	0.734
	FL4	0.750
	FL5	0.679
	FL6	0.718
Trust (M)	FL7	0.649
	FL8	0.640
	KP1	0.734
	KP2	0.752
	KP3	0.749
	KP4	0.776
	KP5	0.657
	KP6	0.685
	KP7	0.742
	KP8	0.704
Customer Satisfaction (Y)	KN1	0.709
	KN2	0.713
	KN3	0.714
	KN4	0.761
	KN5	0.729
	KN6	0.727
	KN7	0.718
	KN8	0.716
	KN9	0.724
	KN10	0.683

Source: Field research data processed, 2023

Based on table 2, there are still several indicators of invalid research variable instruments known by the loading factor value <0.700, including the customer trust variable, there are 2 invalid

instruments, namely the KN5 and KN6 indicators, then the customer satisfaction variable has 1 invalid indicator, namely KN10, while for the security level variable all indicators are declared valid.

For each variable whose indicators are invalid, it will be removed (deleted) and continued with the recalculation with the results as presented in table 3.

Table 3. Convergent Validity Test Results Reestimation 1

Variabel	Indicator	Loading Factor
Security Level (X ₁)	TK1	0.852
	TK2	0.785
	TK3	0.720
	TK4	0.819
Service Feature (X ₂)	FL1	0.779
	FL2	0.733
	FL3	0.774
	FL4	0.768
Trust (M)	FL6	0.725
	KP1	0.747
	KP2	0.776
	KP3	0.756
Customer Satisfaction (Y)	KP4	0.789
	KP7	0.750
	KP8	0.685
	KN1	0.721
	KN2	0.723
	KN3	0.724
	KN4	0.757
	KN5	0.716
	KN6	0.737
KN7	0.719	
	KN8	0.717
	KN9	0.720

Source: Field research data processed, 2023

Table 3 explains that there are still research variables whose indicators are invalid where the loading factor value is <0.700, namely the customer trust variable on indicator KN8, while for the variables of security level, service features and satisfaction all indicators are declared valid. Therefore, it is necessary to recalculate with the results as presented in Table 4.

Table 4. Reestimation 2 Convergent Validity Test Results

Variabel	Indicator	Loading Factor
Security Level (X ₁)	TK1	0.852
	TK2	0.785
	TK3	0.720
	TK4	0.819
Service Feature (X ₂)	FL1	0.779
	FL2	0.733
	FL3	0.774
	FL4	0.768
Trust (M)	FL6	0.725
	KN1	0.764

Variabel	Indicator	Loading Factor
Customer Satisfaction (Y)	KN2	0.800
	KN3	0.761
	KN4	0.795
	KN7	0.745
	KN1	0.723
	KN2	0.724
	KN3	0.725
	KN4	0.758
	KN5	0.713
	KN6	0.737
	KN7	0.720
	KN8	0.714
	KN9	0.719

Source: Field research data processed, 2023

Table 4 presents the results of the 2nd reestimation, the indicator instrument values for all research variables including the level of security, trust, service features and customer satisfaction have all met the validity criteria of more than 0.700.

The test is continued with the convergent validity test based on the average variance extracted (AVE) value as presented in table 5.

Table 5. Average Variance Extracted (AVE)

Variables	AVE
Security Level (X ₁)	0.633
Service Feature (X ₂)	0.572
Trust (M)	0.598
Customer Satisfaction (Y)	0.527
Security Level*Customer Satisfaction	1.000
Service Feature*Customer Satisfaction	1.000

Source: Field research data processed, 2023

Table 5 explains that the variables of security level, service features, trust and customer satisfaction have an AVE value > 0.5, meaning that all latent variables in this research model meet the criteria for convergent validity.

After all indicators of the research variables are valid, the test continues with the reliability test using the composite reliability value and Cronbach's alpha as presented in table 6.

Table 6. Reliability Test

Variable	Cronbach's alpha	Composite reability
Security Level	0.810	0.873
Service Feature	0.813	0.870
Trust	0.832	0.881
Customer Satisfaction	0.888	0.909
Security Level*Customer Satisfaction	1.000	1.000
Service Feature*Customer Satisfaction	1.000	1.000

Source: Field research data processed, 2023

Table 6 shows that all latent variables have Cronbach's alpha and composite reliability values > 0.70, meaning that all latent variables in this study are reliable, so they can proceed with testing the inner model.

3.2. Inner Model

Based on data processing, the results of the R-square test are presented in table 7.

Table 7. R Square

Variable	R-square	Adjusted R-square
Customer Satisfaction (Y)	0.579	0.557

Source: Field research data processed, 2023

Table 7 explains that the R-square value of 0.579 means that customer satisfaction is influenced by the variables of security level, service features and trust by 57.9%, the remaining 42.1% is influenced by other variables not examined in this study including service quality, ease of use and so on.

Hypothesis testing in this study the results are presented in table 8.

Table 8. Hypothesis Test

	t-Statistic	P Value
Security Level (X ₁) → Customer Satisfaction (Y)	3.125	0.002
Service Feature (X ₂) → Customer Satisfaction (Y)	2.849	0.005
Trust (M) → Customer Satisfaction (Y)	3.410	0.001
Trust* Security Level → Customer Satisfaction (Y)	0.828	0.408
Trust* Service Feature → Customer Satisfaction (Y)	1.726	0.085

Source: Field research data processed, 2023

Then the results of the hypothesis test are also presented in Figure 2. below.

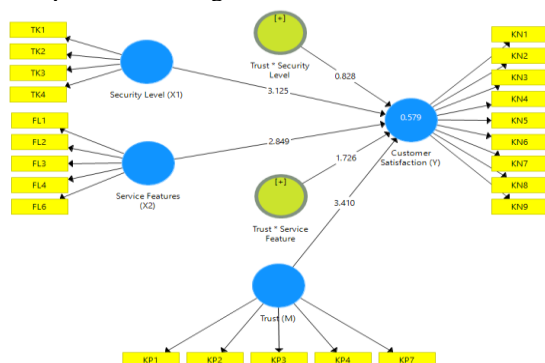


Figure 2. The Role of Trust in Moderating the Effect of Level of Security and Service Features on Customer Satisfaction

Based on the table 8, each of the effects of exogenous variables on endogenous variables can be described as follows.

3.2.1. The Effect of Security Level on Customer Satisfaction

The t-Statistic value obtained was 3.125 > 1.96 with a significance value of P 0.002 < 0.05, which means that the level of security has a positive and significant influence on customer satisfaction. This condition shows that if the level of security of mobile banking applications gets better, customer satisfaction using mobile banking will increase.

Bank Sumsel Babel Syariah has a vision of becoming a leading and trusted bank based on superior performance through digital services inviting all its customers to enjoy the comfort and convenience of transactions via internet banking. This enhanced Internet Banking service comes with a variety of new and improved features to ensure customers' banking experience becomes easier, more efficient and safer. Through Bank Sumsel Babel Syariah Internet Banking, customers can access their accounts anytime and anywhere, allowing them to carry out banking transactions on time, including moving funds, paying bills, checking balances, and more, without having to visit branch offices. Bank Internet Banking Bank Sumsel Babel Syariah's security features have also been improved with advanced technology, so that customers can carry out transactions without worrying about potential data leaks or cybercrime actions. This is all done with the main objective of protecting customer security and privacy which ultimately creates customer satisfaction in using Banks Sumsel Babel Syariah banking products.

The Expectancy Disconfirmation Model theory explains customer expectations for the product. Expectations can be in the form of quality standards compared to product performance or actual product quality evaluating what products make customers feel satisfied and dissatisfied with the performance that has been provided, where the most important thing is customer satisfaction to be able to find out whether the level of security, customer trust and service features that have been provided have met customer satisfaction (Festinger, 1957).

Security is the ability to store or control information relating to individual or company customer data against cybercrime, online theft and destruction, or publicly hacked data because in transactions, the mobile banking used allows someone to become a criminal, steal customer data online or hacked (Kamarudin & Nursiah, 2022).

Dzidzah, Kwateng, & Asante, (2020) explain that a common problem that occurs in financial institutions is about security, if security conditions are weak, it will have an impact on large losses. Meanwhile, high security can make customers feel satisfied with mobile banking services.

This research is in line with Agustin's (2021) research where his research found that the level of safety had a significant effect on consumer satisfaction.

3.2.2. The Effect of Service Features on Customer Satisfaction

The t-Statistic value of the service feature variable is $2,849 > 1.96$ with a Probability value of $0.005 < 0.05$, which shows that the service feature has an influence on customer satisfaction. This shows that the more complete the service features provided, the greater the level of customer satisfaction will be.

Bank Sumsel Babel Syariah, in increasing customer satisfaction, always strives to complement the features in its mobile banking, making it easier for customers to carry out both financial and non-financial transactions. The features that have been equipped by Bank Sumsel Babel Syariah include QRIS, which is the Indonesian QR payment standard facility from Bank Indonesia to provide easy, fast and secure payments for both merchants and customers. Payment of Vehicle Taxes, PBB, PDAM, BPJS, PUSRI, Telkom Pay, Tickets (Garuda, Lion Air, KAI etc.), GoPay Top Up, Voucher Purchases, Data Packages and others. Zakat payment via BAZNAZ and BWI. Payment at Toll Gates, South Sumatra LRT, National Outlets, Indomaret and Merchants and Play a role in increasing Regional Original Revenue (PAD) in payment of Retribution both Markets, KIR Dishub, Parking & Household Waste, and others.

According to Suhud, (2015) features are characteristics that complement the basic functions of a product. Because service features are one of the reasons consumers choose a product, in other words, service features are one of the key tools in mobile banking marketing.

This research is in line with Nawangsari & Iswah, (2019) where the results of their research prove that service features have an influence on customer satisfaction.

3.2.3. The Effect of Customer Trust on Customer Satisfaction

The t-Statistic value of the customer trust variable was $3,410 > 1.96$ with a Probability value of $0.001 < 0.05$, which shows that the customer trust variable has an influence on customer satisfaction. This shows that if the level of customer trust in the use of mobile banking is higher, it will have an impact on the higher level of satisfaction in using mobile banking.

Customer trust is related to beliefs regarding the honesty of the trusted party as well as their ability to keep promises (integrity), the attention and motivation they trust to carry out actions that are in accordance with the interests of the people who trust them, customer trust requires that customers can depend on other parties who are trusted to provide a sense of security and comfort (Priansa, 2017).

This is supported by research Zahra, (2021) where the results of his research explain that there is an influence of customer trust variables on customer satisfaction.

3.2.4. The Role of Trust in Moderating the Effect of Security Level on Customer Satisfaction

The t-Statistic value is $0.828 < 1.96$ with a Probability value of $0.408 > 0.05$, which means that the customer trust variable is unable to moderate the influence of the security level on customer satisfaction. This explains that the trust variable only acts as a moderating predictor, where the trust variable only has a role as an independent variable in the relationship model that is formed.

The inability of trust to moderate the influence of security levels on customer satisfaction in using mobile banking is because customers are more concerned with their needs to facilitate their transactions and at the same time are the demands of increasingly modern times. Although it is known that currently there are still some customers who feel disadvantaged in connection with electronic transactions using mobile banking, customers sometimes ignore it by increasing their vigilance in carrying out their online transaction activities.

Annisa, Saskia, & Sunaryo, (2022) the results of his research indicate that trust is unable to mediate the influence of security on purchasing decisions for beauty products through shopee. Ulan, (2022) explains that the quality of Mobile Banking security has limitations such as network disruptions so that access is hampered. Then research Safitri, (2020) the results of his research show that in using Mobile Banking there are also security problems such as customers doubting the security of biometric and credit card data after registering for Mobile Banking.

3.2.5. The Role of Trust in Moderating the Effect of Service Features on Customer Satisfaction

The t-Statistic value is $1,726 < 1.96$ with a Probability value of $0.085 > 0.05$, which means that the customer trust variable is unable to moderate the influence of service features on customer satisfaction. This shows that the trust variable is only a moderating predictor where the trust variable only acts as an independent variable in the relationship model that is formed.

This research can help customers and banks in the use of mobile banking, especially Bank Sumsel Babel Syariah mobile banking, where in addition to the need, customers should also be more careful in using their mobile banking to avoid cybercrime. Likewise, banks can further improve customer data security by always updating their technology security. If customers and banks maintain mutual security, it is certain that the level of use of mobile banking, especially Bank Sumsel Babel, can increase due to customer satisfaction with the need for ease of transactions and the security guarantees provided.

Bank Sumsel Babel is now taking strategic steps in improving its digital services to provide a better and more responsive banking experience in accordance with customer needs in the digital era. Through the improvement of digital services, the

main goal is to provide convenience, speed and accuracy in every customer interaction with the bank. Bank Sumsel Babel has expanded the reach of mobile banking services, with reliable and intuitive infrastructure to provide convenience for customers to access accounts, transact, and obtain financial information. Bank Sumsel Babel's commitment to strengthening digital services is also supported by investments in sophisticated system security, ensuring the protection of customer data from cyber threats. This provides certainty in every transaction and overall banking experience. With real time transaction notifications, and 24/7 access to online customer services, Bank Sumsel Babel always strives to serve customers with the best service in various situations and times.

The inability of trust to moderate the influence of service features on customer satisfaction using mobile banking is because not all customers use the service features provided by mobile banking. For customers, the most important thing is that they need mobile banking to facilitate all their transactions, if mobile banking is able to provide this convenience, it will certainly have an impact on increasing their satisfaction. As long as the features they use function for customer activities, it is enough for them to feel satisfaction in using mobile banking and not have to worry about something happening to their savings. This is because in mobile banking transactions there is automatically a transaction recap either in the mobile banking application or sent via sms to the customer's cellphone number.

Purba, Nasution, & Harahap, (2023) conducted research with the result that the trust variable was unable to moderate the influence of service quality, product quality and company reputation on customer satisfaction.

4. Conclusion

The level of security (X_1), service features (X_2) and customer trust (M) directly have a positive and significant effect on customer satisfaction of mobile banking users of Bank Sumsel Babel Syariah UIN Raden Fatah Palembang Branch Office. However, the trust variable is not able to moderate the effect of the level of security (X_1), and service features (X_2) directly on customer satisfaction of mobile banking users of Bank Sumsel Babel Syariah UIN Raden Fatah Palembang Branch Office.

Research is limited to job satisfaction which is influenced by the level of security, trust and service features at Bank Sumsel Babel KC UIN Raden Fatah Palembang, therefore for further research, research development should be carried out with other variables including convenience, service quality and so on. Likewise, moderating variables should be used other variables such as service speed, system quality and service accuracy.

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