

Research Article

The Effect of Convenience and Security on Satisfaction with Customer Interest as Mediator

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Abstract

This research was conducted to determine the influence of perceived convenience and security on customer interest in using BNI mobile banking with customer satisfaction as a mediator. The sampling technique used is nonprobability sampling (purposive sampling) with a customer population of the BNI Kelapa Gading branch with a sample size of 100 respondents. This research uses an associative approach using the Path Analysis method and is calculated. The results of this research show that perceived convenience has a positive effect on interest in using mobile banking, security has a positive effect on interest in using mobile banking, perception of convenience has no effect on customer satisfaction, security has no effect on customer satisfaction, and interest in using mobile banking has a positive effect on customer satisfaction and interest in using mobile banking do not mediate perceptions of convenience and security on customer satisfaction. The managerial implication of this research is improving user experience. This implication can be through streamlining processes and a better understanding of user needs. Improved system security to show that perceived security influences customer satisfaction and increased communication and education through marketing campaigns that focus on security features and convenience in mobile banking applications.

Keywords: Perception of Convenience, Security, Customer Satisfaction, Interest in Using Mobile Banking

JEL Classification: M31, M15, D18

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1. Introduction

Mobile banking transactions offer and provide convenience to customers through a wide variety of operational services. Mobile banking transaction facilities via smartphone are a service that can create bank customer loyalty (Basri, 2019). Perceived ease of use is an important factor that influences customer decisions in using mobile banking. The perception of ease has an impact on interactions between individuals and systems that are easy to understand and clear; the system is easy to operate according to what the individual wants to do and does not require much effort to interact with the system. One of the strategies that banking companies can apply is paying attention to user convenience that can be easily understood so that customers can easily operate the mobile banking service system (Dirwan, 2018).

Judging from the benefits and convenience of existing mobile banking facilities, in practice, they are only sometimes able to meet the public's interest in utilizing mobile banking services. It cannot be avoided. Through the digital trend, all banking transactions can be carried out anytime and anywhere, regardless of the bank's working hours. Non-cash payment instruments are payment instruments used to purchase goods or services in the form of money that is not paid in cash. Several forms of non-cash payment instruments used are card-based, electronic-based, and paper-based. Now, transactions via electronic money payments are increasingly popular in society (Kusnawan et al., 2019). The background to the emergence of m-banking services is that they want to provide excellent service to make it easier for customers to use banking transactions, which will then create customer loyalty, which is the most important part in achieving success, competitive advantage, and the ability to survive (Kencana, 2017).

Customer satisfaction is the level of a person's feelings which is the result of a comparison between the performance assessment or final product results in relation to customer expectations. Customer satisfaction is the main factor in assessing service quality, where consumers assess the performance of the service received and what they feel directly about a product (Sari et al., 2023). All the facilities provided by banking services via online media are the basis for how someone chooses and intends to use these facilities (Noviana & Oktavia, 2023). Of course, better features can attract someone's interest in becoming a customer of mobile banking services. The tendency to feel interested in something that is relatively permanent in order to remember more and pay attention for a long time accompanied by feelings of joy in order to get satisfaction in achieving satisfaction in using technology. Interest is a condition where someone will pay attention to a need in the activity that will be carried out so that they will not pay attention to the next process that will be carried out. This explains that interest is a desire or encouragement for someone to do something (Maghfur et al., 2023).

Based on research and review of previous studies, a research gap was found, which illustrates differences in results from previous studies. Based on research conducted by Faisal Prima Aghdanni (2022), Meileny (2020), and Fahrul Rozi (2019) who has research results that the ease of using mobile banking applications has a positive influence on customer interest and satisfaction in using banking services. The research results mentioned previously have different research results, resulting in a bias as to whether the convenience and security of mobile banking affect customer satisfaction or not or whether other factors influence customer satisfaction. Previous research used interest and satisfaction as dependent variables that were significantly influenced. In contrast, the research that will be conducted uses interest as a mediator variable that does not have a real or direct influence on the dependent variable of the independent variable.

This study aims to find out whether the convenience and security of mobile banking provide satisfaction for customers to use the application on an ongoing basis; apart from that, the interest aims as a medium for the convenience and security variables in creating customer satisfaction, whether it increases or has no effect at all. The user's perception of the ease of using technology is influenced. Mobile banking is a bank facility in this modern era that follows developments in technology and communication. Services available in mobile banking include payments, transfers, history, and so on. The use of mobile banking services on cell phones makes it easier for customers to carry out banking activities without time and space limitations. These results were also obtained from research by Wandu (2020), which showed that security results influenced attracting the interest and satisfaction of banking customers. However, the results of this research also contradict research conducted by Mukhtisar (2021) and conducted by Ayu Wahyu Cahyaningtyas (2022) with research results that state that security does not influence banking customer interest and satisfaction.

The research results mentioned previously have different research results, resulting in a bias as to whether the convenience and security of mobile banking affect customer satisfaction or not or whether other factors influence customer satisfaction (Fauzi et al., 2023). Previous research used interest and satisfaction as dependent variables that were significantly influenced. In contrast, the research that will be conducted uses interest as a mediator variable that does not have a real or

direct influence on the dependent variable of the independent variable. This study aims to find out whether the convenience and security of mobile banking provide satisfaction for customers to use the application on an ongoing basis; apart from that, the interest aims as a medium for the convenience and security variables in creating customer satisfaction, whether it increases or has no effect at all.

2. Literature Review and Hypothesis

Perception of Ease

Perception of ease refers to an information technology system with individual trust so that it will not be a hassle for a large business to use (Susilo, 2017). Perceived ease of use is the level at which someone believes that the technology is easy to understand. Perceived ease is defined as the extent to which a person believes that using a technology will be effortless. If someone believes that an information system is easy to use, then he will use it (Assidiki & Budiman, 2023). Providing indicators of ease of use of information technology include: the system is very easy to learn, the system can easily do what the user wants and the user's skills will increase by using the system. Convenience is the most important thing.

Security

Information system security is how to prevent fraud (cheating) or at least detect fraud in an information-based system where the information itself has no physical meaning. Banks in developing countries should consider the security of mobile banking services and, at the same time, the challenge to improve the security quality of mobile banking services because this service uses the internet as a communication medium, so the security of mobile banking also depends on the security of the internet itself. So, it can greatly influence customer confidence in using mobile banking so that the security felt by customers will be the strongest factor influencing customers to use highly confidential mobile banking services.

Interest in Using Mobile Banking

Nurastuti (2011), Mobile banking is a service provided by banks to carry out banking transactions (non-cash) via mobile phones based on General Packet Radio Service (GRPS). Interest is related to motoric, effective, and cognitive aspects and is a source of motivation to do what you want. Interest has a relationship with something that can provide satisfaction and benefit him. Mobile banking is a service system that provides convenience and speed of customer financial services in real-time. This banking service system is dynamic because it can use mobile phones. One form of payment tool in the fintech industry is a digital wallet (e-wallet). E-wallet itself can be interpreted as a digital wallet or can be referred to as electronic money to facilitate transactions in non-cash payments (cashless) more effectively, ready to use, easily, and safely to replace cash payments (Aditya et al., 2019).

Customer satisfaction

Customer satisfaction is a level of product performance estimation based on buyer expectations (Munawaroh & Simon, 2023); Kotler & Keller, 2016). Customer satisfaction is a consumer response in the form of feeling disappointed or happy regarding the comparison between the product they received and what they expected as a comprehensive assessment or evaluation of the customer regarding the purchase and experience of using the service or product (Komara & Erwand, 2023). Satisfaction is an assessment of a service or product, as well as the features or characteristics of the product itself, which provides a level of consumer pleasure related to satisfying consumer consumption needs. According to Widjaja (2016), consumer satisfaction with a particular product or service depends on a number of factors, such as the cost of switching to another product, service, or product (Ningsih & Kurdi, 2023).

Research Conceptual Framework

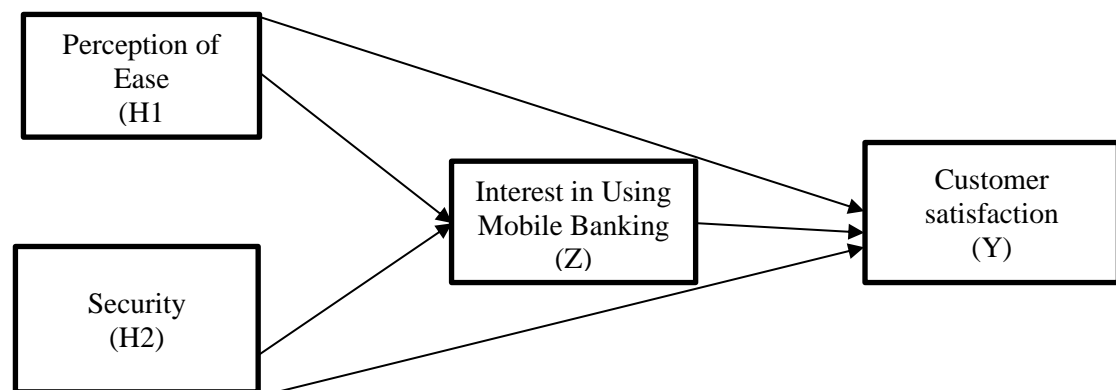


Figure 1. Research Conceptual Framework

Research Hypothesis

The Influence of Perceived Convenience on Interest in Using Mobile Banking

Perceived ease of use is an important factor that influences customer decisions in using mobile banking. Perceptions of convenience have an impact on interactions between individuals and systems that are easy to understand and clear; the system is easy to operate according to what the individual wants to do and does not require much effort to interact with the system. One of the strategies that banking companies can apply is paying attention to user convenience that can be easily understood so that customers can easily operate the mobile banking service system (Dirwan, 2018). the results of research conducted by Aditya (2022) show that the influence of perceived ease of use on fintech interest in the millennial generation in Bali province based on testing has a positive and significant relationship. This finding is supported by research conducted which shows that the perception of convenience has a significant positive influence on interest in using the OVO application as an e-money payment tool. According to research conducted by Mukhtisar et al. (2021), convenience influences customers' interest in carrying out transactions via mobile banking.

H1: Perception of convenience has a positive effect on interest in using mobile banking

The Influence of Security on Interest in Using Mobile Banking

Security protects user information or systems from fraudulent crimes. Security is something that can prevent fraud or at least detect fraud in an information-based system where the information itself has no physical meaning. Banks in developing countries should consider the security of mobile banking services, and at the same time, as a challenge to improve the security quality of mobile banking services, because this service uses the internet as a communication medium. The security of mobile banking also depends on the security of the internet itself (Susanto et al., 2013). The results of research conducted show that perceptions of security have a positive influence on BNI bank customers' interest in using mobile banking at the BNI Palu Branch. Research results from Aditya (2022) show that the influence of perceived security on interest in using fintech on millennial generalization in Bali province based on testing has a positive and significant relationship.

H2: Security has a positive effect on interest in using mobile banking

The Influence of Perceived Convenience on Customer Satisfaction

Perceived ease of use is an important factor that influences customer decisions in using mobile banking. Perceptions of convenience have an impact on interactions between individuals and systems that are easy to understand and clear; the system is easy to operate according to what the individual wants to do and does not require much effort to interact with the system. One of the

strategies that banking companies can apply is paying attention to user convenience that can be easily understood so that customers can easily operate the mobile banking service system (Dirwan, 2018). Based on research results there is an influence between perceived convenience and customer satisfaction. This result is supported by research conducted by Permatasari et al. (2022), which states that perceived convenience has a positive influence on customer satisfaction.

H3: Perception of convenience has a positive effect on customer satisfaction

The Effect of Security on Customer Satisfaction

Security is the ability to protect internet banking information from threats and misuse of customer accounts. Security is something that can prevent fraud or at least detect fraud in an information-based system where the information itself has no physical meaning. The results of research from Chusnah & Khairunnisa (2020) based on the security coefficient value are that security has a positive and significant influence on consumer satisfaction. This result is supported where perceived convenience has a positive influence on customer satisfaction in using BCA mobile banking. This finding is in line with Sari and Oswari (2020), who found that security was proven to have a positive effect on customer satisfaction.

H4: Security has a positive effect on customer satisfaction

The Influence of Mobile Banking User Interest on Customer Satisfaction

Mobile banking is a service system that provides convenience and speed of customer financial services in real-time. This banking service system is dynamic because it can use mobile phones. Mobile banking transactions offer and provide convenience to customers through a wide variety of operational services. Mobile banking transaction facilities via smartphone are a service that can create bank customer loyalty (Basri, 2019). The use of mobile banking at the Kelapa Gading Branch increased, especially in 2020. The mobile banking service innovates by adding features to make it easier for customers to carry out any transactions, and every frontline officer provides education to customers who make transactions at outlets to use the BNI mobile banking application and provide information and solutions to make transactions more efficient via digital. Shows that mobile banking user interest influences customer satisfaction. This is in line with research conducted mobile banking user interest has a positive effect on customer satisfaction.

H5: Mobile Banking User Interest has a positive effect on customer satisfaction

3. Data and Methods

Data collection

The type of data used in the following research is associative. The data sources needed in this research are primary data and secondary data. Primary data is a data source that directly provides data to data collectors. In this research, primary data is collected through a survey method using a structured questionnaire, which is given directly to respondents; then, respondents will answer systematic statements and sort the answers according to what each individual considers correct. Secondary data is a source that does not directly provide data to data collectors. The data collection technique used in the following research is through the use of survey methods using questionnaire instruments to be distributed directly to respondents by measuring the interest scale using mobile banking in selecting answers.

Population and Sample

The population that will be used as the object of the following research is customers at the Kelapa Gading Branch. This population can be seen from several things, such as age, gender, education, occupation, and income. The population in this research is customers at BNI in the Kelapa Gading Branch, totaling 137,859 accounts. Meanwhile, the sample in this research is an object that represents all research objects. In this research, the sampling technique used is the nonprobability sampling technique. The sample was carried out due to the limitations of researchers in conducting research both in terms of funds, time, energy and a very large population. Therefore, in this study, the population will be narrowed by calculating the sample size using the Slovin Technique. Where the number of accounts at the Kelapa Gading Branch is 137,859 accounts, the calculation of which will be divided into 12 outlets managed by the branch and result in 11,488 accounts.

4. Results

Descriptive Analysis

Descriptive analysis is statistics that is used to carry out data analysis through techniques for depicting and describing data that has been collected as it is without making conclusions that are generalized or applicable to the general public. Descriptive statistics will provide a description or description of data obtained through average values, skewness, curtailment, range, sum, minimum, maximum and standard deviation. In the following research, descriptive statistics will be carried out on research data from respondents. Data description includes descriptions of variables, indicators, and research instruments, along with their characteristics. Meanwhile, the description of respondent data includes the respondent's gender and the respondent's age.

Validity test

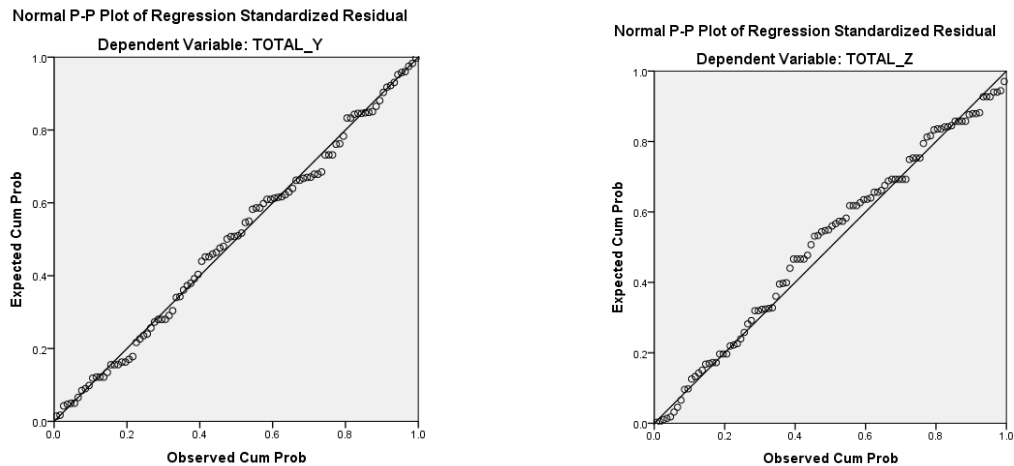
Table 1. Validity Test Results

No	Statement Items	R-count	Table	Information
Perceived Convenience Variable				
1.	H1.1	0.845	0.1966	Valid
2.	H1.2	0.854	0.1966	Valid
3.	H1.3	0.876	0.1966	Valid
Security Variables				
1.	H2.1	0.840	0.1966	Valid
2.	H2.2	0.884	0.1966	Valid
3.	H2.3	0.867	0.1966	Valid
Variables of Interest in Using Mobile Banking				
1.	Z1	0.528	0.1966	Valid
2.	Z2	0.672	0.1966	Valid
3.	Z3	0.590	0.1966	Valid
Customer Satisfaction Variables				
1.	Y1	0.701	0.1966	Valid
2.	Y2	0.675	0.1966	Valid
3.	Y3	0.630	0.1966	Valid

Source: Processed data (2022)

Based on the calculation data in Table 1, it can be seen that the r-count values of all questions for the Perception of Ease variable (H1) are all valid where the valid r-count value is > 0.1966 . Based on the calculation data in the table above, it can be seen that the r-count values of all questions for the Security variable (H2) are all valid where the valid r-count value is > 0.1966 . Based on the calculation data in the table above, it can be seen that the r-count values of all questions for the variable interest in using Mobile banking are all valid where the valid r-count value is > 0.1966 . Based on the calculation data in the table above, it can be seen that the r-count values of all questions for the Customer Satisfaction variable (Y) are all valid where the valid r-count value is > 0.1966 .

Normality Test Results



Source: Processed data (2022)

Figure 2. Normal Probability Plot Graph of Interest Using Mobile Banking

Based on Figure 1 above shows that it is spread around the diagonal line and follows the direction of the diagonal line, so it can be stated that if the data results are normal, then the regression model is suitable for use while simultaneously fulfilling the normality assumption. Based on the graph above, it is shown that it is spread around the diagonal line and follows the direction of the diagonal line, so it can be stated that if the data results are normal, then the regression model is suitable to be used while simultaneously fulfilling the normality assumption.

Reliability Test

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Minimum Value	Maximum Value
Perception of Ease	0.912	0.60	Reliable
Security	0.954	0.60	Reliable
Interest in using Mobile banking	0.739	0.60	Reliable
Customer satisfaction	0.784	0.60	Reliable

Source: Processed data (2022)

Based on Table 2, the Cronbach alpha value for the Perceived Convenience Variable (X_1) is 0.912, Security (X_2) is 0.954, the Interest Variable in using mobile banking (Z) is 0.739, and the interest in using mobile banking (Y) is 0.739. 0.784. In this way, conclusions can be drawn where all statement items are reliable.

Heteroscedasticity Test Results

Table 3. Heteroscedasticity Test Results Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	Variables of Interest Using Mobile Banking				
	(Constant)	3,797	1,074	3,536	,001
	Perception of Ease	-.009	,078	-.032	,852
	Security	-.095	,072	-.137	,427
	Variables of Customer Satisfaction				
	Perception of Ease	,010	,071	.024	,892

Security	-.015	,065	-.024	-.137	,891
Interest	-.057	,053	-.223	-1.806	,074

Source: processed data (2022)

Based on Table 3, the results of the heteroscedasticity test for customer satisfaction and interest in using mobile banking show that the Sig value is greater than 0.05. Therefore, the results of the following test stated that there were no symptoms of heteroscedasticity.

Multicollinearity Test

Table 4. Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Perception of Ease	,326	3,067
	Security	,320	3,129
	Interest in using Mobile banking	,648	1,543
	Security	,339	2,947

Source: Processed data (2022)

Based on Table 4, it can be seen that all tolerance values are > 0.10 and VIF values < 10 . Based on these results, conclusions can be drawn where all independent variables used in the following research are not correlated between one independent variable and other independent variables, or there are no symptoms of multicollinearity.

Partial test (t-Test)

Table 5. Partial Test (t) Interest in using *Mobile banking*

Model		Coefficients		t	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
1	(Constant)	10,503		5,744	,000
	Perception of Ease	,264	,133	1,988	,050
	Security	,298	,122	2,449	,016

Source: processed data (2022)

Based on the Table 5, the t-table value obtained is 1.985. Perceived Ease value t-count 1.988 $>$ t-table 1.985. Meanwhile, the significant value of $0.050 < 0.05$ means that this shows that Perception of Convenience has a significant and significant influence on interest in using Mobile banking. For the Security value, t-count 2.449 $>$ t-table 1.985. Meanwhile, the significant value of $0.016 < 0.000$ means that security has a significant influence on interest in using mobile banking.

Table 6. Partial test (t) of Customer Satisfaction

Model		Coefficients		t	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
1	(Constant)	6,180		3,272	,001
	Perception of Ease	,142	,121	1,170	,245
	Security	,121	,112	1,081	,282
	Interest in using Mobile banking	,357	,091	3,944	,000

Source: processed data (2022)

Based on Table 6 above, the value of Perceived Ease of Giving is $1.170 < t\text{-table } 1.985$; a significant value of $0.245 > 0.05$ means that the following shows that the Perception of Ease of Giving does not affect Customer Satisfaction. Security value $t\text{-count } 1.081 < t\text{-table } 1.985$, significant value $0.282 > 0.05$ The following behavior shows that security does not affect Customer Satisfaction and the value of interest in using Mobile banking $t\text{-count } 3.944 > t\text{-table } 1.985$, significant value $0.000 < 0.05$. The following shows where partial interest in using Mobile banking has a significant and influential effect on Customer Satisfaction.

Coefficient of Determination Test Results

Table 8. Determination Coefficient Test

Model Summary				
Customer Satisfaction Variables				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.621a	.385	.366	2,321
Variables of Interest Using Mobile Banking				
1	.593a	.352	.338	2,601

Source: Processed data (2022)

Table 8 presents the Adjusted R Square figure is 0.366. This result is used to see the magnitude of the influence of Perceived Ease. The results of the coefficient of determination show that the influence of perceived ease, security, and interest in using mobile banking on customer satisfaction is 36.6%. In comparison, the remaining 63.4% ($100\% - 36.6\%$) is influenced by other factors not examined in this research. Based on the table above, the Adjusted R Square number is 0.338. This number is used to see the magnitude of the influence of Perceived Ease; the results of the coefficient of determination show that the Perception of Convenience and Security on Customer Satisfaction is 33.8%, while the remaining 66.2% ($100\% - 33.8\%$) is influenced by other factors not examined in this research.

5. Discussion

The Influence of Perceived Convenience on Interest in Using Mobile Banking

Based on the test results with path analysis (patch) in Figure 2, it shows that Perception of Ease influences interest in using mobile banking. This finding means that perceived convenience has an impact on interest in using mobile banking, so the hypothesis, which states that perceived convenience influences interest in using mobile banking, is proven. This research is in line with shows that the perception of convenience has a significant positive influence on interest in using the OVO application as an e-money payment tool. According to research conducted by Mukhtisar et al. (2021), convenience influences customers' interest in carrying out transactions via mobile banking.

The Influence of Security on Interest in Using Mobile Banking

Based on the test results using path analysis presents that security influences interest in using mobile banking. This result means that security impacts Customer Satisfaction. So the hypothesis which states that security has a significant effect on interest in using mobile banking is proven. The results of research show that perceptions of security have a positive influence on BNI bank customers' interest in using mobile banking at the BNI Palu Branch. Research results from Aditya (2022) show that the influence of perceived security on interest in using fintech on millennial generalization in Bali province based on testing has a positive and significant relationship.

The Influence of Perceived Convenience on Customer Satisfaction

The test results using path analysis presents that the Perception of Convenience does not have a significant effect on Customer Satisfaction. This result means that Perception of Convenience has no impact on Customer Satisfaction. So the hypothesis that states that perceived convenience has

a significant effect on customer satisfaction is not proven. Previous research conducted found an influence between perceived convenience and customer satisfaction. This finding is supported by research conducted by Berlintina Permatasari et al. (2022), which states that perceived convenience has a positive influence on customer satisfaction. These differences in respondents cause the results of this study to be inconsistent with previous research.

The Effect of Security on Customer Satisfaction

Based on the test results with path analysis presents that security does not have a significant effect on Customer Satisfaction. This result means that security has no impact on Customer Satisfaction. So the hypothesis which states that security has a significant effect on Customer Satisfaction has yet to be proven. The results of previous research conducted by Permatasari et al. (2022) perceived that convenience has a positive influence on customer satisfaction in using BCA mobile banking. This finding is in line with Sari and Oswari (2020), who found that security was proven to have a positive effect on customer satisfaction. These differences in respondents cause the results of this study to be inconsistent with previous research.

The Influence of Interest in Using Mobile Banking on Consumer Satisfaction

Based on the test results using path analysis presents that customer satisfaction has a significant effect on interest in using mobile banking. The results of this test show that an increase will follow an increase in the Security value in the Interest in Using Mobile banking value. Vice versa, the lower the Customer Satisfaction value, the lower the Interest in Using Mobile Banking value, so the hypothesis which states that customer satisfaction has a significant effect on interest in using mobile banking is proven. Shows that mobile banking user interest influences customer satisfaction. This finding is in line with mobile banking user interest has a positive effect on customer satisfaction.

The Influence of Perceived Convenience on Customer Satisfaction Through Interest in Using Mobile Banking as a Mediating Variable

Based on the test results with path analysis presented, it is proven that the Customer Satisfaction variable is not a mediating variable. The test results are to increase interest in using mobile banking. Perception of convenience plays a key role. At the same time, customer satisfaction as a mediating variable does not affect increasing interest in using mobile banking. So, it is not customer satisfaction that gives rise to the behavior of interest in using mobile banking, but what is most influential is the perception of convenience. This research is in line with research by Berlintina Permatasari (2022) that perceived convenience has a positive and insignificant influence on customer satisfaction. Show that customer satisfaction has a significant effect on interest in using mobile banking. In contrast to the research results obtained, there needs to be more evidence that perceived convenience influences customer satisfaction, which in turn influences interest in using mobile banking.

The Effect of Security on Customer Satisfaction Through Interest in Using Mobile Banking as a Mediating Variable

Based on the test results with path analysis presented, it is proven that the Customer Satisfaction variable is not a mediating variable. The test results are to increase interest in using mobile banking, and security plays a key role. At the same time, customer satisfaction as a mediating variable does not affect increasing interest in using mobile banking. So, it is not customer satisfaction that raises interest in using mobile banking, but what is most influential is security. This research is in line security does not affect customer satisfaction. Show that there is an influence of satisfaction on interest in using mobile banking. In contrast to the research results obtained, there needs to be more evidence that security influences customer satisfaction, which in turn influences interest in using mobile banking.

6. Conclusion

Based on the results of the analysis and discussion in this research, the conclusion regarding the influence of perceived convenience and security on customer satisfaction with interest in using mobile banking as a mediator factor in this research is as follows: perceived convenience has a positive effect on interest in using mobile banking. Security has a positive effect on interest in using mobile banking. Perception of convenience does not affect customer satisfaction. Security does not affect customer satisfaction. Interest in using mobile banking influences the level of customer satisfaction. Interest in using mobile banking does not mediate the influence of perceived convenience on customer satisfaction. Customer satisfaction does not mediate the effect of security on the intention to use mobile banking. Perceptions of Convenience and Security have a large level of suitability to be used as a model that influences customer satisfaction with interest in using mobile banking as mediation. The role of perceived convenience and security has little influence on interest in using mobile banking or customer satisfaction. Perception of Convenience and Security on Customer Satisfaction with Interest in using mobile banking as a mediating factor in the use of BNI mobile banking in line with Islamic views. This finding is because it makes it easier for customers to use it and provides a sense of security without worrying about the security features in the mobile banking application, as well as customer satisfaction in accordance with transaction needs, which influences customer interest in using BNI mobile banking.

This research study has several managerial implications that can be considered: improving the user experience, and managers can focus on increasing the ease of use of BNI mobile banking services. User training and education managers can provide training and education to customers about the security features of mobile banking services. Developing new features and adapting existing features to customer needs and preferences so as to increase customer satisfaction and their interest in continuing to use BNI mobile banking services. Continuous monitoring and evaluation: Managers need to continuously monitor customer perceptions of the ease and security of BNI mobile banking services.

Recommendations

From the research conducted, suggestions regarding perceived convenience and security on customer satisfaction with interest in using mobile banking as mediation can be proposed based on the conclusions above as follows: Companies must improve the perceived ease of use of mobile banking application users by educating customers about the use of the mobile banking application so that customer interest in using BNI mobile banking increases, especially for customers who are not yet familiar with technology. The company can add complete service features that make users' financial lives easier on the mobile banking application in order to increase customer satisfaction, which will influence customer interest in using the BNI mobile banking application; the company must ensure that mobile banking services can be accessed easily by users, both through the application and website. This result can be done by ensuring a good range of devices and operating systems.

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