



The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable

Angga Putri Ekanova Nurlaela¹, Septi Mariani Tis'a Ramadhani²,
Yunita Niken Ayu Ramadhanti³

¹²³Gunadarma University, Indonesia

Correspondent: angga_putri@staff.gunadarma.ac.id¹

Received : September 10, 2023

Accepted : October 17, 2023

Published : October 31, 2023

Citation: Nurlaela, A, P, E., Ramadhani, S, M, T., Ramadhanti, Y, N, A. (2023). The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable. *Ijomata International Journal of Management*, 4(4), 530-543.
<https://doi.org/10.52728/ijjm.v4i4.934>

ABSTRACT: People's lifestyles have been impacted by the rapid advancement of science and technology in the digital age as a result of their use of electronic devices to access a variety of services and a wealth of information. Information technology is used in banking for mobile banking services. The purpose of this study is to investigate and assess the impact of perceived convenience and service quality on interest in utilizing BCA Mobile Banking, using trust as an intervening variable. The research technique employs primary data gathered through the distribution of questionnaires to 100 participants aged at least 17 who have used or are presently using BCA Mobile Banking in Jabodetabek. Validity tests, reliability tests, R-square tests, path coefficient tests, and indirect effect tests (path analysis) are among the analytical tools employed. According to the findings of the study, perceptions of convenience and service quality influence interest in utilizing BCA Mobile Banking through trust. Perceived ease has no bearing on interest in using BCA Mobile Banking, however service quality has an impact on interest in using BCA Mobile Banking. Perception of Ease and Quality of Service directly and indirectly influences Interest in Using BCA Mobile Banking through Trust.

Keywords: Perception of Convenience, Service Quality, Trust, Interest in Using



This is an open access article under the CC-BY 4.0 license

INTRODUCTION

The development of technology and information, particularly on the internet, is accelerating in the contemporary era of globalization. The rapid advancement of information technology has had a profound effect on all parts of people's life. The use of technology to provide ever easier and faster access to information has an impact on growing interaction between persons in order to receive the information they require (Maharini et al., 2020; Sharma & Sharma, 2019). The presence of technology makes the internet easily accessible to the public and the development of internet technology has now changed many aspects of life, because the internet has become part of the basic needs of most people. Data on internet users in Indonesia show that this trend is continuing (Adiwijaya, 2018; Alexander, 2019; Ramos et al., 2018).

The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable

Nurlaela, Ramadhani, and Ramadhanti

One of these banking technology innovations is the mobile banking application or commonly known as M-Banking. Mobile banking is a bank service system that can be accessed via cell phone for transactions such as transfers, payments and purchases, as well as checking account balances ([Srinadi et al., 2023](#)).

PT. Bank Central Asia (BCA) is the largest national private bank in Indonesia, officially founded on February 21 1957 with the company name Bank Central Asia NV. Bank Central Asia (BCA) is the first bank to launch a mobile banking system in Indonesia. This mobile banking has modern banking features and services and has a sophisticated service network. The existence of mobile banking provides benefits for all groups, both banks, cellular operators and customers who use mobile banking. The following is data on BCA mobile banking usage based on Top Brand Indonesia which can be seen in Table 1.

Tabel 1

Top Brand Index Mobile Banking di Indonesia Tahun 2021-2023

No.	Brand	2021	2022	2023
1.	m-BCA	47,5%	47,4%	47,9%
2.	BRI Mobile	17%	19,4%	19,8%
3.	M-Banking Mandiri	12,9%	12,9%	13%
4.	BNI Mobile	14%	11,2%	11,3%
5.	CIMB Niaga Mobile	4,1%	3,8%	4,2%

Sumber: topbrand-award.com

Top brand is a method of evaluating a brand's performance. According to Table 1, BCA Mobile Banking consistently ranks top from 2021 to 2023, with a total percentage of 47.5% in 2021, 47.7% in 2022, and 47.9% in 2023. BCA Mobile Banking is ranked #1, followed by five other significant banks that offer mobile banking services, including m-BCA, BRI Mobile, M-Banking Mandiri, BNI Mobile, and CIMB Niaga Mobile.

In the mobile banking application, there are several customer considerations regarding interest in using the application, namely perceived convenience, service quality and trust. According to ([Atriani et al., 2020](#); [Bakhtiar et al., 2020](#); [Gunawan et al., 2019](#)) The level or circumstance in which someone perceives that using a particular system does not need any effort (effortless) is referred to as the perception of ease. Based on research conducted by ([Ramli et al., 2021](#)), perceived ease of use influences interest in using mobile banking. With the perceived convenience of mobile banking, it can be beneficial for both the customer and the bank. And the easier the application service is, the more customers will be interested in using it ([Imanda & Nuridin, 2018](#); [Omoregie et al., 2019](#)).

Customers will prefer to use the mobile banking application rather than come directly to the nearest branch office, if the mobile banking service system is easy to use and how to use it is easy

The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable

Nurlaela, Ramadhani, and Ramadhanti

to understand. BCA Mobile Banking offers financial transaction services such as transfer media and balance information. According to, in terms of service quality, [Stringam & Gerdes \(2019\)](#) service quality is the extent to which the service can satisfy what customers expect and need. Based on research conducted by [\(Armaniah, 2019; Hair et al., 2017; Ningwulan et al., 2018\)](#), indicated that service quality has a direct bearing on user interest ([\(Chrisna et al., 2021; Ferdiansyah & Suprapti, 2021\)](#)). When users use mobile banking services, the quality of the service given is critical. Furthermore, service quality is regarded good if the service delivered meets the expectations of the consumer. When using a service, clients consider the quality of the application services. Improving the service's quality may improve client interest in using mobile banking.

Study results that [\(Asmara & Kusumadewi, 2022\)](#) demonstrates that consumer trust has a direct impact on interest in mobile banking. According to Pratama and Saputra in [\(Fauzi & Darsono, 2022\)](#), trust is an appraisal made by an individual after gathering and processing information to develop a judgment or assumption. Customers will be more interested in using mobile banking if they have a high level of trust. Based on the foregoing, the title of this study is "The Influence of Convenience and Service Quality Perceptions on Interest in Using BCA Mobile Banking Using Trust as an Intervening Variable".

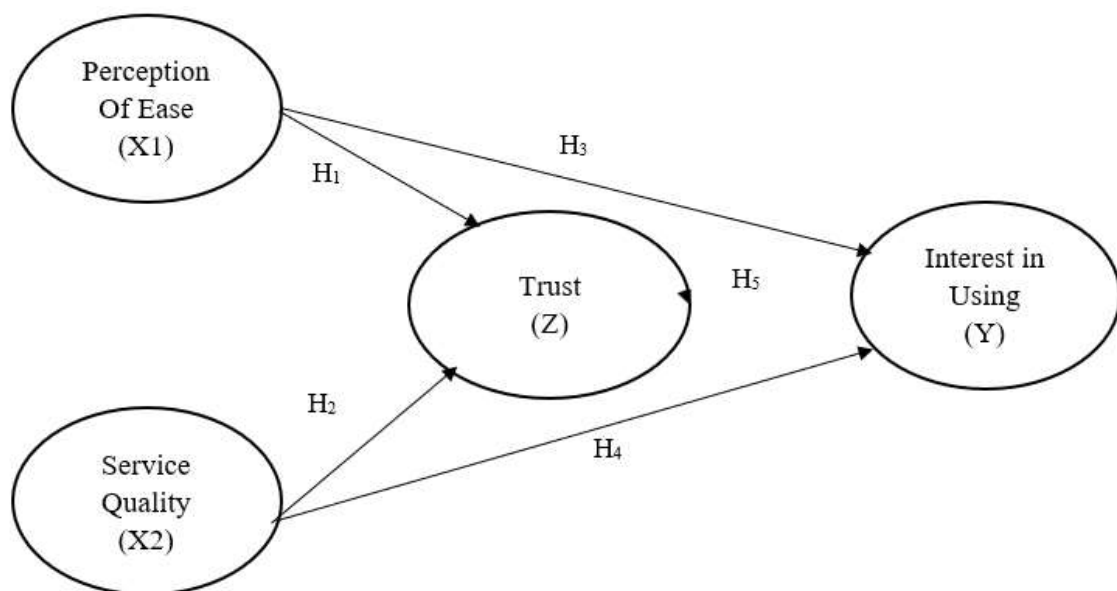


Figure 1. Research Model

Source: X1 Yanto Ramli dan MarinaRahmawati (2020), X2 Eka Puspita Ningwulan, Sri Widyastuti dan Derriawan (2018), Z Kadek Yogi Asmara dan Ni Made Wulandari Ku Kusumadewi (2022), Y Rizal Ula Ananta Fauzi dan Agas Kurniawan Darsono (2022).

The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable

Nurlaela, Ramadhani, and Ramadhanti

METHODS

The subject of this study is BCA Mobile Banking, and the object of research is consumers who have used or are presently using BCA Mobile Banking in the Jabodetabek area for at least two transactions in the last month.

In this study, primary data was collected by distributing online questionnaires via Google forms. The questionnaire distribution period lasted from May 8 to May 14, 2023. The independent variable (judgment of ease and quality of service), the dependent variable (interest in using), and the intervening variable (trust) were all employed in this study.

This study's demographic consists of customers who have used or are presently utilizing BCA Mobile banking in the Jabodetabek area. The sampling method is a non-probability sampling approach that use convenience sampling techniques, which means that the technique is defined by who is suitable as a data source utilizing the key criteria ([Sugiyono, 2019](#)).

As for the sample calculation using the ([Hair et al., 2019](#)) formula, the sample size that must be met is between 100 - 200 respondents using the Maximum Likelihood Estimation (MLE) method, namely by the number of indicators used then multiplied by 5 to 10. In this study there were 20 indicators. Based on the calculations above, the minimum sample limit is 100 to 200 samples, so the researcher can adjust to the research conditions by using the assumption of 5 times the number of indicators or 100 respondents which is felt to be sufficient to represent the population. Therefore, the number of samples used was 100 customers who had or are currently using BCA Mobile Banking in the Jabodetabek area.

RESULTS AND DISCUSSION

The sample size for this study was 100 people. Customers who had or are presently utilizing BCA Mobile banking in the Jabodetabek area for at least two transactions in the last month were eligible to participate in this survey. According to the statistics, the majority of respondents (51%), the majority were 17-20 years old (72%), the majority of respondents' monthly income was Rp. 1,000,000 - Rp. 3,000,000 (46%), the majority of respondents were domiciled in Tangerang (68%), and the majority of respondents were students (63%).

The validity test is used to determine whether or not a questionnaire is valid. The validity of the instrument is measured using two methods: convergent validity (looking at the outer loading) and average variance extracted (AVE) values of all questionnaire items. If all of the items have an outside loading value of 0.70, the item is considered legitimate. Figure 2 demonstrates that all questionnaire items have an outside loading value of 0.70, implying that all questionnaire items are valid.

The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable

Nurlaela, Ramadhani, and Ramadhanti

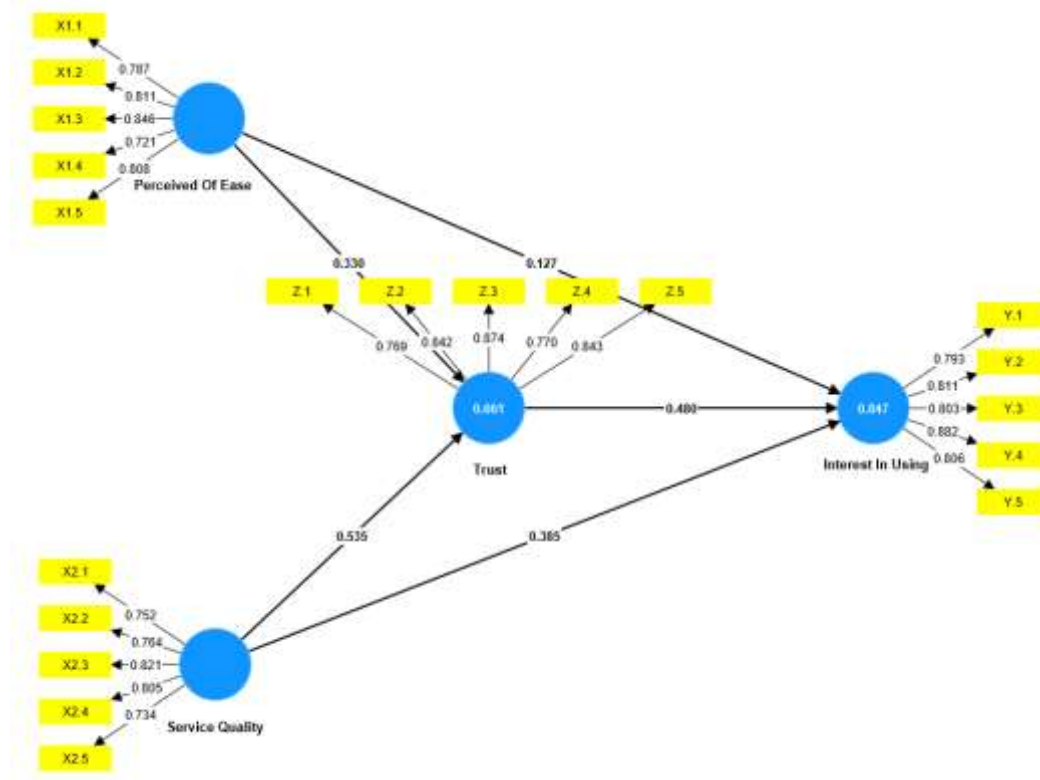


Figure 2. Structural Model (Outer Model)

Source: Processed Data Results, 2023

The discriminant validity test is a form of measurement model that uses reflecting indicators based on the cross loading of measurements with constructs. The results of the discriminant validity test are shown in Table 2 :

Table 2 Cross Loading

Indicator	Variables			
	Perceived Of Ease (X1)	Service Quality (X2)	Trust (Z)	Interest In Using (Y)
X1.1	0.787	0.556	0.551	0.608
X1.2	0.811	0.616	0.534	0.568
X1.3	0.846	0.697	0.665	0.718
X1.4	0.721	0.513	0.578	0.543
X1.5	0.808	0.596	0.572	0.599
X2.1	0.584	0.752	0.563	0.578
X2.2	0.525	0.764	0.642	0.636
X2.3	0.578	0.821	0.599	0.760
X2.4	0.629	0.805	0.630	0.719
X2.5	0.607	0.734	0.603	0.612
Y.1	0.603	0.670	0.624	0.793
Y.2	0.617	0.720	0.700	0.811

The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable

Nurlaela, Ramadhani, and Ramadhanti

Y.3	0.592	0.659	0.753	0.803
Y.4	0.717	0.740	0.731	0.882
Y.5	0.613	0.714	0.766	0.806
Z.1	0.501	0.662	0.769	0.571
Z.2	0.625	0.631	0.842	0.782
Z.3	0.708	0.726	0.874	0.801
Z.4	0.541	0.549	0.770	0.685
Z.5	0.609	0.641	0.843	0.726

Source: Processed Data Results, 2023

According to Table 2, each indication for each variable has a cross loading value greater than the value of the variable it forms. The indicators utilized in this study are said to have strong discriminant validity in assembling each variable.

Reliability tests are used to assess measuring devices' consistency in measuring a concept or to govern respondents' consistency in responding questions. The reliability test yielded a Composite Reliability rating of 0.70 and a Cronbach's Alpha value of 0.60.

Table 3
Reliability Test Results

Variables	Composite Reliability (>0,70)	Cronbach's Alpha (>0,60)
Perceived Of Ease (X1)	0,886	0,878
Service Quality (X2)	0,838	0,834
Trust (Z)	0,879	0,877
Interest In Using (Y)	0,860	0,854

Source: Processed Data Results, 2023

According to Table 3, the Composite Reliability value for all variables is 0.70, and Cronbach's Alpha is more than 0.60. It can be inferred that all variables have a high level of reliability and have been checked for reliability.

According to (Ghozali, 2018, 2021), changes in the R-Square value aim to assess the influence of exogenous (independent) latent variables, namely perceived ease and quality of service, on endogenous variables, namely interest in using trust as an intervening variable.

The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable

Nurlaela, Ramadhani, and Ramadhanti

Table 4
R-Square Test Results

Variables	R-Square	R-Square Adjusted
Trust (Z)	0,661	0,654
Interest In Using (Y)	0,847	0,842

Source: Processed Data Results, 2023

According to the R-Square value results in Table 4, the degree of trust is 0.661 or 66.1%. This explains why perceptions of convenience and quality of service explain 66.1% of trust construction, whereas the remaining 33.9% is explained by variables not included in the study, such as perceived advantages, perceived dangers, and promotions.

The R-Square value for utilizing is 0.847, or 84.7%. This explains why perceptions of convenience and service quality explain 84.7% of the construct of interest in utilizing, whereas the remaining 15.3% is explained by factors not included in the research, such as perceived benefits, perceived dangers, and promotions.

According to (Sugiyono, 2021), the path coefficient demonstrates the independent variable's strong influence on the dependent variable. The study hypothesis is approved if the route coefficient has a T-Statistics value greater than T-Table (1.96) and a significance level of 5%, i.e. P-Value 0.05. The path coefficient calculation results are shown in Table 5 below.

Table 5
Path Coefficient Test Results

Relation Between Variables	Original Sample (O)	T-Statistics (O/STD EV)	P-Value (Signifikan)	Result
Perceived Of Ease (X1) → Trust (Z)	0,330	2,821	0,005	Accepted
Perceived Of Ease (X1) → Interest In Using (Y)	0,127	1,567	0,117	Not accepted
Service Quality (X2) → Trust (Z)	0,535	5,032	0,000	Accepted
Service Quality (X2) → Interest In Using (Y)	0,385	4,347	0,000	Accepted
Trust (Z) → Interest In Using (Y)	0,480	6,100	0,000	Accepted

Source: Processed Data Results, 2023

The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable

Nurlaela, Ramadhani, and Ramadhanti

The following is an explanation of the path coefficient test results shown in Table 5, namely:

1. The Effect of Perceived Of Ease to trust.

Based on calculations in the Path Coefficient test, the perceived ease of trust variable obtained a T-Statistics of $2.821 > T\text{-table } 1.96$ and had a P-Value of $0.005 < 0.05$. Results can be obtained which state that H_0 is rejected and H_a is accepted. This means that perceived convenience has a direct influence on trust.

This research shows that perceived convenience has a direct effect on trust because customers strongly agree that the features contained in BCA Mobile Banking make it easy for customers to use it.

According to [Widiyanti \(2020\)](#), perceived ease states that, like new technology in general, a new technology will be perceived as easy if the system is easy to understand, easy to use, easy to reach and practical to use. In this research, it is explained that customers are satisfied with the convenience provided by the BCA Mobile Banking Application, for example, BCA Mobile Banking users feel that this mobile banking has a system that is easy to learn, clear and understandable, easy to use, easy to complicate, and flexible. In its use, it can fulfill and satisfy customer needs thereby forming a positive attitude towards the BCA Mobile Banking application. Therefore, if BCA Mobile Banking provides convenience to its application users, it will make customers believe in using the BCA Mobile Banking application. If banks provide mobile banking services very easily, then this will be a consideration for customers to trust in using BCA Mobile Banking.

The findings of this study are consistent with ([Ramli et al., 2021](#)) research, which claims that perceived convenience has a direct influence on trust, and are corroborated by Asmara and Kusumadewi's (2022) research, which states that perceived convenience has a direct affect on trust.

2. The Effect of Perceived Of Ease to Interest In Using.

Based on Path Coefficient test calculations, the variable perceived ease of use has a T-Statistics of $1.567 < T\text{-table } 1.96$, and a P-Value of $0.117 > 0.05$. It is possible to obtain results indicating that H_0 is accepted while H_a is rejected. This suggests that while the sense of convenience has no direct influence, it does have a positive link with trust.

This means that customers recognize that the BCA Mobile Banking Application, with the convenience it provides, can increase interest in using it, but these factors do not easily influence customers in using the BCA Mobile Banking Application.

According to ([Sudarwanto, 2020](#)), perceived ease is a user's experience in believing a technology is easy to learn and understand. This research shows that customers agree that the perception of convenience can increase interest in using it, however customers ignore this factor and continue to use the BCA Mobile Banking Application because BCA Mobile Banking is widely known for the convenience it provides and promises and is able to satisfy customers. The perception of

The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable

Nurlaela, Ramadhani, and Ramadhanti

convenience must always be considered in this case, because what makes customers continue to use it still comes from what the BCA Mobile Banking Application provides to customers.

The findings of this study are consistent with the findings of ([Al-Sharafi et al., 2018](#)), who found that perceived ease of use has no direct effect on interest in utilizing. However, the findings of this study contradict those of ([Ramli et al., 2021](#)), who found that perceived convenience has a direct influence on interest in utilizing mobile banking.

3. The Effect of Service Quality on Trust.

Based on calculations in the path coefficient test, the service quality variable on trust obtained a T-Statistic of $5.032 > T\text{-table } 1.96$, and had a P-Value of $0.000 < 0.05$. Results can be obtained which state that H_0 is rejected and H_a is accepted. This means that service quality has a direct influence on trust.

This research shows that service quality has a direct influence on interest in using it because customers strongly agree that the services provided by BCA Mobile Banking have made customers satisfied in meeting their needs and desires.

According to Tjiptono in ([Ningwulan et al., 2018](#)), service quality is the expected level of excellence and control over this level of excellence to fulfill customer desires. This research explains that customers are satisfied with the services provided by the BCA Mobile Banking Application, such as, BCA Mobile Banking provides complete banking service facilities, and the services provided by BCA Mobile Banking are in accordance with customer needs. Having guaranteed service quality can create a sense of trust in mobile banking users towards the bank. This shows that if BCA Mobile Banking increasingly provides excellent service to customers, this will of course make customers have a great sense of trust in BCA Mobile Banking.

The findings of this study support Andri Yandi's (2019) claim that service quality has a direct impact on trust. Then, according to ([Ningwulan et al., 2018](#)) research, service quality has a direct influence on trust.

4. The Effect of Service Quality on Interest In Using.

Based on the route coefficient test calculations, the service quality variable of interest received T-Statistics $4.347 > T\text{-table } 1.96$ and a P-Value of $0.000 < 0.05$. It is possible to obtain results indicating that H_0 is rejected while H_a is accepted. This indicates that service quality has a direct impact on user interest.

This research shows that customers agree that the BCA Mobile Banking Application provides complete banking facilities to increase interest in using it. According to ([Fauzi & Darsono, 2022](#)) Service quality is a condition in which customers formulate comparison results between expectations of a product or service and perceived service performance. This research explains that customers are satisfied with the services provided by the Mobile Banking Application, such as, BCA Mobile Banking provides services that can be used 24 hours a day, and BCA Mobile Banking has a display that is clearly designed, attractive and informative. This is the quality of service that will be felt by a customer, which will increase the customer's sense of trust in the

The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable

Nurlaela, Ramadhani, and Ramadhanti

banking sector. If mobile banking has a service quality that can make it easier for customers to carry out financial transactions, it will certainly create a sense of consumer interest in using mobile banking.

The findings of this study agree with those of ([Amoako et al., 2023](#)), who found that service quality had a direct relationship on user interest. The findings of this study were later supported by ([Ningwulan et al., 2018](#)), who said that service quality has a direct impact on trust.

5. The Effect of Trust on Interest In Using.

Based on calculations in the path coefficient test, the trust variable for interest uses a T-Statistics of $6.100 > T\text{-table } 1.96$, and has a P-Value of $0.000 < 0.05$. Results can be obtained which state that H_0 is rejected and H_a is accepted. This means that trust has a direct influence on interest in using.

This research shows that customers recognize that the convenience and quality of service on the BCA Mobile Banking Application is in accordance with what customers need, so customers choose to use the BCA Mobile Banking Application. According to Sari and Nyoman (2020). Trust is defined as someone's confidence in getting what they want in another person, not what they fear. The results of this research explain that the BCA Mobile Banking Application provides convenience and services that meet customer expectations, thereby making customers interested in using the BCA Mobile Banking Application. Customers provide a positive attitude and do not hesitate to recommend the BCA Mobile Banking Application to relatives and family. The findings of this study support the findings of ([Asmara & Kusumadewi, 2022](#)), as well as ([Fauzi & Darsono, 2022](#)), who indicate that trust has a direct influence on interest in using.

Indirect Effect analysis, according to ([Juliandi, 2018](#)), is beneficial for testing the hypothesis of an indirect influence of an influencing variable (exogenous) on the affected variable (endogenous) that is mediated by an intervening variable (mediator variable). The study hypothesis is accepted if the indirect impact has a T-Statistics value greater than T-Table (1.96) and a significance level (5%), meaning P-Value 0.05. Table 6 shows the indirect path links that have been mediated.

Table 6 Specific Indirect Effect Test Results

Relation Between Variables	Original Sample (O)	T-Statistics (O/STD EV)	P-Value (Signifikan)	Result
Persepsi Kemudahan (X1) → Kepercayaan (Z) → Minat Menggunakan (Y)	0,159	2,583	0,010	Accepted
Kualitas Layanan (X2) → Kepercayaan (Z) → Minat Menggunakan (Y)	0,257	3,872	0,000	Accepted

Source: Processed Data Results, 2023

The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable

Nurlaela, Ramadhani, and Ramadhanti

The explanation for the specific indirect effect test results presented in table 6 is as follows:

1. The Effect of Perceived Of Ease on Interest In Using through Trust.

According to the calculations from testing particular indirect effects, the variable perceived ease of use through trust had a T-Statistics of $2.583 > T\text{-table } 1.98$ and a P-Value of $0.010 < 0.05$. It is possible to obtain results indicating that H_0 is rejected while H_a is accepted. This indicates that perceived convenience influences interest in utilizing indirectly through trust.

This research shows that customers strongly agree that the convenience provided by the Mobile Banking Application makes customers interested in carrying out transactions using BCA Mobile Banking.

According to Davis in Nelwan, Ni Nyoman, I Putu, and Ni Wayan (2021), perceived ease of use is the extent to which consumers believe that no effort is required to use technology with effort that is easy to understand including physical and mental effort, as well as ease of learning. the system. These results explain that if BCA Mobile Banking provides many conveniences in using the BCA Mobile Banking application to customers, such as providing very clear usage instructions so that it is flexible in use, easy to understand, and easy to use for every function in the menu, it makes customers trust the mobile service. banking and make customers increasingly interested in using mobile banking.

This research is in line with research conducted by ([Ramli et al., 2021](#)) and reinforced by (Ramadhani et al., 2022), that perceived convenience indirectly influences interest in using through trust.

2. The Effect of Service Quality on Interest In Using through Trust.

The service quality variable on interest in utilizing through trust obtained T-Statistics $3.872 > T\text{-table } 1.98$ and a P-Value of $0.000 < 0.05$ based on calculations in the specific indirect impact test. It is possible to obtain results indicating that H_0 is rejected while H_a is accepted. This indicates that service quality influences interest in utilizing it indirectly through trust.

Customers have experienced the many conveniences provided by BCA Mobile Banking. Customers agree that the quality of service provided by BCA Mobile Banking gives customers confidence. This is what triggers customers to always try using BCA Mobile Banking.

According to ([Kotler & Armstrong, 2018](#)) service quality is a form of consumer assessment of the level of service received with the expected level of service. If the service received or felt is as expected, then the quality of service is perceived as good and satisfying. This can be explained by the fact that customers feel confident when BCA Mobile Banking provides complete banking service facilities, and the services provided are in accordance with customer needs. Apart from that, BCA Mobile Banking also provides services that can be used 24 hours a day, and provides a clear design appearance. , interesting and informative. When the service experienced by a customer

The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable

Nurlaela, Ramadhani, and Ramadhanti

reaches or exceeds expectations, a customer feels satisfied, this can create a good sense of trust in the customer's mind to be interested in using BCA Mobile Banking.

This study supports the findings of [Ningwulan, Widyastuti, and Derriawan \(2018\)](#), who found that service quality had an indirect influence on interest in utilizing it through trust.

CONCLUSIONS

Based on the findings of a study that looked at the impact of perceived simplicity and service quality on interest in using BCA Mobile Banking with trust as an intervening variable. Conclusions may be derived based on the data analysis and explanation that has been provided, namely: (1) Perception of Ease and Quality of Service impacts Interest in Using through Trust in BCA Mobile Banking customers. (2) Perceived convenience has no effect on interest in BCA Mobile Banking, however service quality has an effect on interest in BCA Mobile Banking. (3) The perception of ease and quality of service has a direct and indirect effect on interest in utilizing BCA Mobile Banking customers' confidence.

REFERENCES

- Adiwijaya, I. G. B. P. (2018). Ease of Use, Transaction Success Rate, Technology System Capability, Trust and Interest in Transactions Using Mobile Banking. *Journal of Management and Business*, 15(3), 135–153.
- Alexander, R. (2019). Behavioral Model Of Using Internet Banking Which is Influencer by the Perspective of Perceived Ease of Use, Perceived Usefulness. *And Trust*, 4(7), 353–360. <https://www.ijisrt.com/behavioral-model-of-using-internet-banking-which-is-influenced-by-the-perspective-of-perceived-ease-of-use-perceived-usefulness-and->
- Al-Sharafi, A., M., A., A., R., Alajmi, Q., T., H. A., F., & Qasem, Y. A. (2018). The Influence of Perceived Trust on Understanding Banks' Customers' behavior to Accept Internet Banking Services. *Indian Journal of Science and Technology*, 11(20).
- Amoako, G. K., Caesar, L. D., Dzogbenuku, R. K., & Bonsu, G. A. (2023). Service recovery performance and repurchase intentions: the mediating effect of service quality at KFC. *Journal of Hospitality and Tourism Insights*, 6(1), 110–130.
- Armaniah, H. (2019). The Influence of Service Quality on Consumer Satisfaction at the AHASS Honda Tangerang Workshop. *Managerial Journal of Management Science Research*.
- Asmara, I. K. Y., & Kusumadewi, N. M. W. (2022). The Role of Trust in Mediating Ease of Use and Security on Intention to Use BCA Mobile Banking. *E-Jurnal of Management*, 11(1), 1–23. <https://doi.org/https://ojs.unud.ac.id/index.php/Manajemen/article/view/73734>
- Atriani, A., Permadi, L. A., & Rinuastuti, B. H. (2020). The Influence of Perceived Benefits and Ease of Use on Interest in Using the OVO Digital Wallet. *Journal of Socioeconomics and Humanities*, 6(1), 54–61.

The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable

Nurlaela, Ramadhani, and Ramadhanti

- Bakhtiar, M. R., Kartika, E., & Listyawati, I. (2020). Factors influencing customer interest in Bank Syariah Mandiri internet banking users. *Al Tijarah*, 6(3), 156–167.
- Chrisna, H., Noviani, & Hernawaty. (2021). Factors that Influence the Interest in Cash Waqf among the Taklim Istiqomah Assembly Congregation, Tanjung Sari Village, Medan. *Journal of Business and Public Accounting*, 11(2), 70–79. <https://doi.org/http://jurnal.pancabudi.ac.id/index.php/akuntansibisnisdanpublik/article/download/1731/1579/>
- Fauzi, R. U. A., & Darsono, A. K. (2022). The Influence of Perceived Convenience, Brand Image, and Financial Risk on Trust and Interest. *Maker: Journal of Management*, 8(2), 211–222.
- Ferdiansyah, A., & Suprapti, N. W. S. (2021). The role of satisfaction and trust mediates the effect of service quality on Indihome customer loyalty in the city of Denpasar. *Russian Journal of Agricultural and Socio-Economic Sciences*, 8(116).
- Ghozali, I. (2018). *Multivariate Analysis Application with the IBM SPSS25 Program*. Diponegoro University Publishing Agency.
- Ghozali, I. (2021). *Structural Equation Modeling Using the Alternative Partial Least Square (PLS) Method*. Diponegoro University Publishing Agency.
- Gunawan, F., Ali, M. M., & Nugroho, A. (2019). Analysis of the effects of perceived ease of use and perceived usefulness on consumer attitude and their impacts on purchase decisions on PT Tokopedia in Jabodetabek. *European Journal of Business and Management Research*, 4(5).
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Sage.
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>.
- Imanda, N., & Nuridin. (2018). The Influence of Service Quality and Trust on Customer Satisfaction of Fashion Products at the Yellow Facy Jeans Online Shop via Instagram Social Media. *Krisnadwipayana Business Management Journal*, 6(3), 1–15. <https://ojs.economic-http://unkris.ac.id/index>
- Juliandi, A. (2018). *Structural Equation Model Based Partial Least Square (SEM-PLS): Using Smart PLS*. Batam University.
- Kotler, P., & Armstrong, G. (2018). *Principles of Marketing Global* (Edition 17th). Pearson Education.
- Maharini, A., Winata, H., Fitriandari, M., & Hariguna, T. (2020). Improving the quality of Internet banking services : An implementation of the quality function deployment (QFD.) *concept*, 10, 1121–1128. <https://doi.org/10.5267/j.msl.2019.10.029>
- Ningwulan, E. P., Widyastuti, S., & Derriawan, D. (2018). Strategy for Developing Purchase Interest by Increasing BCA Customer Trust. *Ecobisman-Journal of Business Economics and Management*, 2(2), 167–184.
- Omoregie, A., Coffie, A., & Ofori. (2019). Factors influencing consumer loyalty:evidence from the Ghanaian retail banking industry?. *International Journal of Bank Marketing*.

The Effect of Easy and Quality Service on Interest in Using BCA Mobile Banking through Trust as an Intervening Variable

Nurlaela, Ramadhani, and Ramadhanti

- Ramadhani, S. M. T. A., Ekanova, A. P., & Putri, R. A. (2022). The Effect Of Perceptions Of Use, Perceptions Of Ease Of Use, And Security On The Intention Of Millenial Customers To Use Bni Mobile Banking Through Customer Trust As Intervening Variabels. *International Journal Management and Economic*, 1(3), 45–55.
- Ramli, Y., Harwani, Y., Soelton, M., Hariani, S., Usman, F., & Rohman, F. (2021). The implication of trust that influences customers' intention to use mobile banking. *The Journal of Asian Finance, Economics and Business*, 8(1), 353–361.
- Ramos, F. L., Ferreira, J. G., Ferreira, A. S., & dan, J. W. R. (2018). The effect of trust in the intention to use m-banking. *Brazilian Business Review*, 15(2), 175–191. <https://doi.org/10.15728/bbr.2018.15.2.5>
- Sharma, S. K., & Sharma, M. (2019). Examining the role of trust and quality dimensions in the actual usage of mobile banking services: An empirical investigation. *International Journal of Information Management*, 44, 65–75. <https://doi.org/10.1016/j.ijinfomgt.2018.09.013>
- Srinadi, N. L. P., Hermawan, D., & Jaya, A. A. N. A. (2023). Advancement of Banking and Financial Services Employing Artificial Intelligence and the Internet of Things. *Journal of Wireless Mobile Networks, Ubiquitous Computing, and Dependable Applications*, 14(1), 106–117. <https://doi.org/10.58346/JOWUA.2023.I1.009>
- Sudarwanto, A. S. (2020). Issues and challenges of local government in industry standardisation in Indonesia. *International Journal of Innovation, Creativity and Change*, 12(12), 775–788. <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85084465314&partnerID=40&md5=2d47e7c6489089db48faf08a61ae235d>
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabet.
- Sugiyono. (2021). *Metode Penelitian Kuantitatif, Kualitatif Dan R&D*. Alfabeta.