ANALYSIS OF PERCEIVED USEFULNESS, PERCEIVED CONVENIENCE, AND PERCEIVED TRUST ON CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS A MEDIATING VARIABLE STUDY ON BCA MOBILE

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ABSTRACT

This study aims to determine: 1) The effect of perceived usefulness on customer loyalty. 2) The effect of perceived convenience on customer loyalty. 3) The effect of perceived trust on customer loyalty. 4) The effect of perceived usefulness on customer loyalty which is mediated by customer satisfaction. 5) The effect of perceived convenience on customer loyalty mediated by customer satisfaction. 6) The effect of perceived trust on customer loyalty mediated by customer satisfaction. The sampling technique uses nonprobability sampling. Data was obtained through distributing online questionnaires to active BCA Mobile users and using its service features at least twice in the last three months, for data analysis using Partial Least Square (PLS) with SmartPLS 4.1.0.1 software. The results of this study show that: 1) Perceived usefulness has no effect on customer loyalty. 2) Perceived convenience has no effect on customer loyalty. 3) Perceived trust has an effect on customer loyalty. 4) Customer satisfaction does not mediate perceived usefulness on customer loyalty. 5) Customer satisfaction does not mediate perceived convenience on customer loyalty. 6) Customer satisfaction mediates perceived trust on customer loyalty.

Keywords: Perceived Usefulness, Perceived Convenience, Perceived Trust, Customer Loyalty, and Customer Satisfaction.

1. Introduction

The banking world is one of the fields that is required to keep up with technological developments because consumers' needs for various transaction activities want to be facilitated so that mobile banking appears as an answer to these needs. The intense competition to provide the best service through mobile banking has made banks launch various specific services for every human need, including BCA Mobile, where specific services are made to accommodate these various needs. The many service features provided provide various perceptions of the use of BCA Mobile, for example, with so many service features, can it really meet various human needs that are so complex or precisely with so many service options that make customers confused in choosing and using them, resulting in not maximizing the performance of each service feature. According to Tjiptono & Chandra (2017), based on a behavioral perspective, only a few consumers are 100% loyal to certain brands.

Many things continue to be built and maintained in maintaining customer comfort in using it. Building an attitude of loyalty to the use of BCA Mobile is also an effort by BCA as an effort to maintain the existence and sustainability of mobile banking. According to Griffin 2002 in Karyose et al. (2017), customer loyalty is a form of loyalty to the use of a product by consumers in a certain period of time. Therefore, referring to this definition, it is known that maintaining the loyalty of BCA Mobile users means that there will be an opportunity to increase the volume of customer transactions. BCA Mobile's ability to maintain customer

loyalty is an indicator that they have felt satisfaction with the various service features available. This is in line with the definition of customer satisfaction, namely the extent to which a product's performance exceeds the buyer's expectations (Kotler & Armstrong, 2020). PT Bank Central Asia Tbk has successfully maintained customer satisfaction to date and this is shown by the award obtained by BCA in the "Satisfaction, Loyalty, & Engagement Awards 2023" event (Nisaputra, 2023). The awards obtained are inseparable from various supporting factors in the performance of BCA Mobile with its various service features, for example by providing various usefulness service features, BCA Mobile which offers convenience to use and learn, and by continuing to maintain customer trust by providing protection for various transactions in its use.

The results of research conducted by Suryatenggara & Dahlan (2022) show that perceived usefulness has a positive and significant effect on customer satisfaction and affects customer loyalty through customer satisfaction positively and significantly. The results of this study are different from the research of Adeliani & Soenhadji (2022) which found that usefulness has no effect on customer loyalty. The results of research conducted by Ismi & Abdilla (2020) show that convenience has a positive or significant effect on customer loyalty mediated by customer satisfaction. The results of this study are different from research conducted by Natalia & Br Ginting (2018) based on the results of the Second Path Determination Coefficient obtained Adjusted R Square obtained 0.504 which means 50.4% simultaneous influence of convenience variables and other variables on customer loyalty, the remaining 42.8% is influenced by other variables not examined in this study so that there is potential for this study to refine the research by adding other variables. Perceived trust is one of the factors of customer loyalty that must be maintained and considered. Based on research by Sumarauw et al. (2015) has results in the form of trust affecting customer loyalty through customer satisfaction, but does not have a significant effect because the effect is only 0.132. This research is inversely proportional to research by Laely (2016) by finding that the trust variable has no significant effect on customer loyalty through customer satisfaction.

This research will be used as reference material to continue to be able to make evaluations and improvements so as to increase customer satisfaction and customer loyalty consistently with various technological innovations through BCA Mobile. This research can add research material in developing new material or knowledge related to the banking world through the science of customer loyalty, and customer satisfaction. This research can also be a source of knowledge about the influence of satisfaction that drives customer loyalty so that it can help those who want to build a business.

The purpose of this study is that the variables of perceived usefulness, perceived convenience, and maximum perceived trust make an optimistic step to be able to maintain customer loyalty of its customers so as to provide customer satisfaction which makes them feel that BCA Mobile is something that will continue to be used in all future transaction activities. The high interest of customers in using BCA Mobile is an attraction for conducting a study in order to find out what factors are the emergence of customer satisfaction that encourages customer loyalty in its use. In addition, this research can also help BCA to maintain performance and compete competitively through its mobile banking. Some research questions that arose after knowing the previous background prompted the researcher to formulate research-related questions. Therefore, the main questions that are the focus of this research are: Do perceived usefulness, perceived convenience, and perceived trust have a significant effect on customer loyalty for BCA Mobile users? Do perceived usefulness, perceived convenience, and perceived trust affect customer loyalty of BCA Mobile users mediated by customer satisfaction?

2. Literature Review

2.1. Mobile Banking

Mobile banking is a facility provided from financial institutions by utilizing a communication device called a smartphone. This mobile-based banking technology innovation is considered one of the most significant breakthroughs in the banking industry, as it allows customers to independently conduct financial transactions (Kumar & Sharma, 2020). Users of mobile banking services generally utilize it for online transactions with modern devices, especially for business purposes. Mobile banking involves the use of technology that combines business information with advances in information technology. Research by Wulandari et al. (2017) said that mobile banking services can be grouped into three categories, namely: providing information, communicating, and making transactions.

The development of the banking sector today allows customers to conduct transactions more easily through smartphone devices, which can indirectly create a positive image among the public. Users of mobile banking services can access and perform transactions from anywhere, including checking balances without having to go to a bank or ATM machine, paying bills, and checking transaction history, in addition to getting a number of other benefits.

2.2. Perceived Usefulness

According to Wangsa (2020) in his research which says that perceived usefulness is a perception where a step to provide great benefits when using a technology so that it improves performance in its activities. If someone believes that an information system provides benefits, then he will adopt it. Conversely, if someone feels that the information system does not provide sufficient benefits, then he is less likely to use the system. Software developers are now paying great attention to building systems that are easy to use so that a form of renewal of an information system can be accepted, trusted, and used easily. According to Lee & Wan 2010 (in Susanti et al., 2021) provides an overview of the various indicators of perceived usefulness as follows: reducing the duration of time required, simplifying services in various aspects, simplifying the user experience on the trip, contributing to financial savings, maximizing group and individual performance, maximizing efficiency, and maximizing the benefits obtained.

Perceived usefulness is the perception of customers who feel that after using BCA Mobile has increased productivity in financial terms because they can quickly and easily make various desired transactions.

2.3. Perceived Convenience

According to Kotler & Armstrong (2020) products that offer convenience are products that are usually purchased and used can be operated as often and as soon as possible without requiring great effort. According to Ratna Sari 2009 (in Darmawan & Mardikaningsih, 2020) explains that perceived convenience is the effectiveness of an information system depending on the extent to which it is easy to implement the information system, especially for users. According to Davis 1989 (in Susanti et al., 2021) provides several indicators of perceived convenience, namely: digital fintech products are very easy to understand (easy to learn), digital fintech products are very easy to run (understandable), digital fintech products allow users to easily do what they want, and flexible (flexible).

Perceived convenience is the perception that using the BCA Mobile system is easy to learn and operate because the display is simple and the main functions of each service are tailored to user needs.

2.4. Perceived Trust

Perceived trust according to Kenneth 2018 (in Triandewo & Yustine, 2020) is a perception when customers have confidence in the efficacy and reliability of a brand.

According to Kumar & Sharma (2020) perceived trust emphasizes the security of user data or privacy data related to mobile banking application providers in the implementation of online shopping. The indicators of perceived trust according to Putri & Hidayat (2017) to measure whether trust is good or bad include: having good perceived trust in the integrity of BCA Mobile, having good perceived trust in the reliability of the mobile banking service security system, having good perceived trust in privacy guarantees, and having good perceived trust in the device used to access these services.

Perceived trust is the user's perception that they feel safe related to privacy data when making transactions on BCA Mobile so that they do not feel worried about various risks of data loss.

2.5. Customer Loyalty

According to Griffin 2002 (in Karyose et al., 2017), customer loyalty can be defined as a purchase action that occurs regularly, which is decided by several decision makers over a period of time. This definition shows that customer loyalty refers to behavior that shows repeated purchases and is based on decisions made by a number of decision makers. According to Kotler & Keller (2017: 160) customer loyalty indicators can be measured through three aspects, namely: repeat purchases, retention, and referrals.

Perceived customer loyalty is a manifestation of customer loyalty in using BCA Mobile for a long period of time because they feel that BCA Mobile can meet human needs in terms of transaction effectiveness and efficiency.

2.6. Customer Satisfaction

Engel et al. 1995 (in Karyose et al., 2017) say that customer satisfaction is an after-sales assessment where the chosen alternative is at least equal to or exceeds customer expectations, while dissatisfaction arises when the results do not match expectations. This is in line with the definition of customer satisfaction according to Kotler & Armstrong (2020), namely the extent to which a product's performance exceeds the buyer's expectations. According to Kotler & Keller (2017: 74) customer satisfaction can be measured through three indicators, namely: service quality, price, and promotion.

Perceived customer satisfaction is the customer's feeling in measuring the extent of satisfaction in using BCA Mobile for the various services available.

2.7. Hypothesis Development
2.7.1. The effect of perceived usefulness on BCA mobile banking customer loyalty

According to Latief & Dirwan (2020) regarding perceived usefulness, which is a building of individual confidence that the technology used can be used easily so that it can help improve performance in various activities. BCA Mobile is also present as an answer to the needs of the community in making transactions easily and quickly, thus encouraging customer loyalty because their needs have been met. Maryanto & Kaihatu (2021) in their research also found that perceived usefulness positively affects customer loyalty. Based on several previous reasons, it can be seen that the increasing perceived usefulness of a technology will affect the level of reliability of customer loyalty.

H_{a1}: **Perceived usefulness has a significant effect on customer loyalty.**

2.7.2. The effect of perceived convenience on customer loyalty of BCA mobile banking users

Research conducted by Onsardi & Putri (2021) found that perceived convenience has a significant effect on customer loyalty. The availability of various features and services with uncomplicated appearance and use is very helpful for customers in using BCA Mobile, the higher the perceived convenience of BCA Mobile, the more customer loyalty will increase.

H_{a2}: **Perceived convenience has a significant effect on customer loyalty.**

2.7.3. The effect of perceived trust on customer loyalty of BCA mobile banking users

BCA's ability to maintain customer trust in BCA Mobile is important because perceived trust is one way to maintain customer loyalty (Kuusik & Varblane, 2009). In the research of Supertini et al. (2020) found that the perceived trust variable has a significant effect on customer loyalty. BCA Mobile in an effort to build and maintain customer loyalty can be through perceived trust which can be created through security in transactions and customer data security so that the higher the perceived trust of consumers, the higher customer loyalty.
H_{a3}: **Perceived trust has a significant effect on customer loyalty.**

2.7.4. The effect of perceived usefulness on customer loyalty mediated by customer satisfaction of BCA mobile banking users.

In research by Suryatenggara & Dahlan (2022) this study proves that customer satisfaction is able to mediate the relationship between perceived usefulness and customer loyalty. Based on this, it is known that customer satisfaction provides an indirect influence between perceived usefulness on customer loyalty.
H_{a4}: **Perceived usefulness affects customer loyalty with customer satisfaction as a mediating variable.**

2.7.5. The effect of perceived convenience on customer loyalty mediated by customer satisfaction of BCA mobile banking users

Ismi & Abdilla (2020) show that perceived convenience of use has a positive or significant effect on customer loyalty mediated by customer satisfaction. Based on this, it is known that customer satisfaction provides an indirect influence between perceived convenience and customer loyalty.
H_{a5}: **Perceived convenience affects customer loyalty with customer satisfaction as a mediating variable.**

2.7.6. The effect of perceived trust on customer loyalty mediated by customer satisfaction of BCA mobile banking users

Products or services that can be trusted and can be used in the long term without reducing their benefits will support good customer satisfaction, the more consumers feel satisfied with products and services, the more customer loyalty will increase. According to Hidajat & Fahlevi (2020) customer satisfaction is able to indirectly influence perceived trust on customer loyalty. Based on this, it is known that customer satisfaction provides an indirect influence between perceived trust and customer loyalty.
H_{a6}: **Perceived trust affects customer loyalty with customer satisfaction as a mediating variable.**

3. Research Methods

The type of research that will be applied in this study is descriptive research which according to Hermawan & Yusran (2017: 54) the definition of descriptive research is a type of research that will explain the characteristics of a variable with the aim of providing various aspects from various perspectives that are relevant. The research approach applied in this study is a quantitative approach. A quantitative approach is a research method in which data collection and processing are carried out in the form of numbers using statistical analysis, aiming to test the hypothesis that has been formulated (Sugiyono, 2021: 16).

3.1. Population and Sample

The population in this study was determined in terms of using BCA Mobile Banking, so the population that has been determined to support the sustainability of the research is BCA Mobile customers / users. This study uses a sample in the form of BCA Mobile users or customers who have used it at least twice in the last three months. The unit of analysis of this research is the individual respondent. In the implementation of sampling, the technique used is nonprobability sampling, where the sampling process considers various elements of difference so that each member of the population does not have the same opportunity to become a research sample. This study specifically applies purposive sampling technique, which is a simple approach in the sampling process with specific considerations (Sugiyono, 2021: 131).

3.2. Research Data

The sources and types used in this study come from various sources and have the type of primary data. According to Sugiyono (2021: 296), primary data is a data collection method that obtains information directly from respondents or research objects. In this context, this study utilizes primary data through the use of online questionnaires that will be distributed to BCA Mobile users.

3.3. Data Analysis Technique
3.3.1. Validity Test

Validity test is an instrument test to understand how accurate the questionnaire (questionnaire) that has been collected with the actual data in measuring a variable that you want to study (Sugiyono, 2021: 175). The construct validity test can use several instruments that can be used, namely: Convergent Validity (Rule of thumb for convergent validity includes outer loading> 0.7, communality> 0.5, and Average Variance Extracted (AVE)> 0.50 (Abdillah & Hartono, 2015: 195). And Discriminant Validity (AVE Root > Latent Variable Correlation and cross loading value > 0.7).

3.3.2. Reliability Test

Reliability test is how reliable and consistent a data is at the same level in different time periods (Sugiyono, 2021). The rule of thumb for decision making in the reliability test is the Cronbach's alpha value> 0.6 and composite reliability> 0.7 (Abdillah & Hartono, 2015: 207).

3.3.3. Partial Least Square (PLS)

The data analysis technique in this study used Partial Least Square (PLS) analysis technique with SmartPLS 4 as the tool. PLS is a multivariate statistical method that compares multiple dependent variables with multiple independent variables (Abdillah & Hartono, 2015: 161).

3.3.4. Outer Model

The outer model testing stage is a phase in testing the measurement model which aims to show the validity and estimate the reliability of indicators and constructs. Some of the criteria that need to be met are: Loading factor indicators must be> 0.7, AVE reflective constructs and communality> 0.5, AVE root must be greater than the latent variable correlation.

3.3.5. Inner Model

The use of the R^2 value serves as an indicator to measure the extent to which the variation in the independent variable can explain the variation in the dependent variable. The higher the R^2 value, the better the predictive ability of the model from the study.

3.3.6. Hypothesis Testing

In the PLS model, hypothesis testing uses the p-value as a basis for decision making. The confidence level applied in this study is 0.05 or 5%. The decision-making principle is based on: p-value> 0.05 then H_0 is accepted and H_a is rejected; p-value ≤ 0.05 then H_0 is rejected and H_a is accepted.

3.3.7. Testing the Mediation Hypothesis

According to Zhao et al. (2010) testing the mediation hypothesis uses the following decision-making flow: Complementary (partial mediation) if the indirect effect is significant, the direct effect is significant, and both exist and have the same direction; Competitive (partial mediation) if the indirect effect is significant, the direct effect is significant, but the indirect effect & direct effect both exist and have the opposite direction; Indirect-only (full mediation) if the indirect effect is significant, the direct effect is significant, but the direct effect is not significant; Direct-only (no mediation) if the indirect effect is not significant, but the direct effect is significant, and No effect (no mediation) if the indirect effect is not significant, the direct effect is not significant.

4. Research Findings and Discussion

4.1. Validity test

4.1.1. Loading Factor Value

Table 1
Loading Factor Value After Second Deletion

No	Statement Item	Loading Factor Value	Status
1	X1.1	0,731	Valid
2	X1.2	0,790	Valid
3	X1.5	0,789	Valid
4	X1.6	0,796	Valid
5	X1.7	0,817	Valid
6	X2.2	0,730	Valid
7	X2.3	0,717	Valid
8	X2.4	0,835	Valid
9	X2.5	0,860	Valid
10	X2.6	0,785	Valid
11	X2.7	0,818	Valid
12	X2.8	0,761	Valid
13	X3.1	0,750	Valid
14	X3.2	0,749	Valid
15	X3.3	0,766	Valid
16	X3.4	0,839	Valid
17	X3.5	0,817	Valid
18	X3.6	0,752	Valid
19	X3.7	0,810	Valid
20	X3.8	0,715	Valid
21	M.1	0,777	Valid
22	M.3	0,821	Valid
23	M.4	0,800	Valid
24	M.5	0,756	Valid
25	M.6	0,748	Valid
26	Y.1	0,904	Valid
27	Y.2	0,841	Valid
28	Y.3	0,819	Valid

(Source: Data Processed, 2024)

All statement items can be declared valid because the loading factor value of all statement items is > 0.7

4.1.2. Outer Model

Table 2
Average Variance Extracted (AVE) Value

No	Variable	AVE	Status
1	PU	0.616	Valid
2	PC	0.621	Valid
3	PT	0.602	Valid
4	CS	0.610	Valid
5	CL	0.732	Valid

(Source: Data Processed, 2024)

The Average Variance Extracted (AVE) value of each variable is valid because the AVE value > 0.5.

4.1.3. Discriminant Validity Test

Table 3
AVE Root Value and Latent Variable Correlation

	PU	PC	PT	CS	CL
PU	0.785				
PC	0.771	0.788			
PT	0.586	0.725	0.776		
CS	0.540	0.653	0.725	0.781	
CL	0.413	0.514	0.628	0.641	0.855

(Source: Data Processed, 2024)

The AVE root value and latent variable correlation above, all variables are declared valid because the AVE root value > the Latent Variable Correlation.

4.2. Reliability Test
4.2.1. Cronbach's Alpha and Composite Reliability Values

Table 4
Cronbach's Alpha and Composite Reliability Values

No	Variable	Cronbach's Alpha	Composite Reliability	Status
1	PU	0.845	0.889	Reliable
2	PC	0.898	0.920	Reliable
3	PT	0.905	0.923	Reliable
4	CS	0.842	0.886	Reliable
5	CL	0.816	0.891	Reliable

(Source: Data Processed, 2024)

Cronbach's alpha and composite reliability values can be declared reliable because Cronbach's alpha and composite reliability values all variables > 0.7, so that each variable used can be said to be accurate, consistent, and precise.

4.2.2. Outer Model

Table 5
R^2 Value

No	Variable	R^2
1	Customer Satisfaction	0.561
2	Customer Loyalty	0.467

(Source: Data Processed, 2024)

It is known that the customer loyalty variable has an R^2 value of 0.467 which means that the ability of the variables perceived usefulness, perceived convenience, perceived trust, and customer satisfaction in explaining the customer loyalty variable is 46.7%. This means that the remaining 53.3% of the influence is explained by other variables outside the discussion in this study. The R^2 value of the customer satisfaction variable is 0.561 which means that the ability of the perceived usefulness, perceived convenience, and perceived trust variables in explaining the customer satisfaction variable is 56.1%. This means that the remaining 43.9% of the influence is explained by other variables outside the discussion in this study.
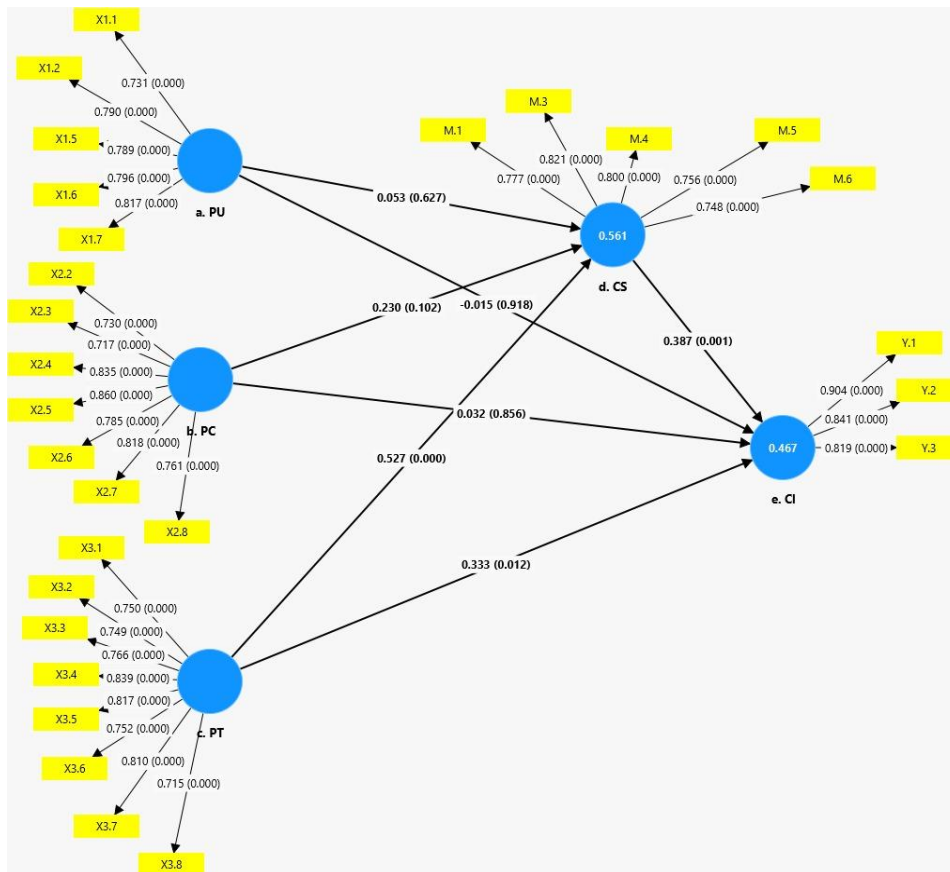
4.3. Hypothesis Testing

Figure 1. Research Model Testing with SmartPLS 4.1.0.1

Testing in the proposed hypothesis is seen from the magnitude of the p-value. If the p-value ≤ 0.05 then H_0 rejected, H_A accepted and there is a significant effect. If the p-value > 0.05 then H_0 accepted, H_A rejected and there is no significant effect. While the path coefficient to test the strength of influence between each variable by explaining the firmness of the relationship between variables can be seen in the following table processed using SmartPLS 4.1.0.1.

Table 6
Direct Effect Estimation Results

No	Variable	Path Coefficient	P-value	Description
1	PU → CL	-0.015	0.918	Insignificant
2	PC → CL	0.032	0.856	Insignificant
3	PT → CL	0.333	0.012	Significant

(Source: Data Processed, 2024)

Table 7
Results of Indirect Effect Estimation

No	Variable	Path Coefficient	P-value	Description
1	PU → CS → CL	0.021	0.632	Insignificant
2	PC → CS → CL	0.089	0.096	Insignificant
3	PT → CS → CL	0.204	0.020	Significant
4	PU → CS	0.053	0.627	Insignificant
5	PC → CS	0.230	0.102	Insignificant
6	PT → CS	0.527	0.000	Significant

(Source: Data Processed, 2024)

- The p-value perceived usefulness of customer loyalty is 0.918 which means > 0.05 then H_{01} accepted, H_{A1} rejected. This shows that perceived usefulness has no effect on customer loyalty. This means that the better (worse) perceived usefulness of a product, the higher (lower) customer loyalty of BCA Mobile users.

- The perceived convenience p-value of customer loyalty is 0.856 which means > 0.05 it H_{02} accepted, H_{A2} rejected. This shows that perceived convenience has no effect on customer loyalty. This means that the better (worse) perceived convenience of a product, the higher (lower) customer loyalty of BCA Mobile users.

- The perceived value of p-value trust towards customer loyalty is 0.012 which means ≤ 0.05 then H_{03} rejected, H_{A3} accepted. This shows that there is an influence of perceived trust on customer loyalty. This means that the better the level of BCA Mobile security, the more customer loyalty will increase by BCA Mobile users.

- The result of the direct effect PU – CL is positive insignificant with a p-value of 0.918 while the result of the indirect effect PU – CS – CL is positive insignificant with a p-value of 0.632. The relationship shows that there is no mediating effect so it falls into the category of no effect (no mediation). Therefore, it can be concluded that H_{04} accepted and H_{A4} rejected with a cusoimer satisfaction statement does not mediate perceived usefulness towards customer loyalty of BCA Mobile users.

- The result of the direct effect PC-CL was positively insignificant with a p-value of 0.856 while the result of the indirect effect PC-CS – CL was positively insignificant with a p-value of 0.096. The relationship shows that there is no mediating effect so it falls into the category of no effect (no mediation). Therefore, it can be concluded that H_{05} accepted and H_{A5} rejected with a statement of customer satisfaction does not mediate perceived convenience for BCA Mobile users' customer loyalty.

- The result of the direct effect of PT – CL is positively significant with a p-value of 0.012 while the result of the indirect effect of PT – CS – CL is a significant positive with a p-value of 0.020. The relationship shows that there is a mediating effect so that it falls into the complementary category (partial mediation). Therefore, it can be concluded that the H_{06} is rejected and H_{A6} accepted with a customer satisfaction statement mediating perceived trust in the customer loyalty of BCA Mobile users.

5. Conclusion

Based on the results of research that has been done, the purpose of this study is to understand whether customer satisfaction mediates perceived usefulness, perceived convenience, and perceived trust in customer loyalty. In addition to the study obtained data from respondents which was disseminated through google form in the form of questionnaires, after that researchers processed the data and obtained the following results: Perceived usefulness does not affect the customer loyalty of BCA Mobile users; Perceived convenience does not affect the customer loyalty of BCA Mobile users; Perceived trust affects the customer loyalty of BCA Mobile users; Customer satisfaction does not mediate perceived usefulness

towards BCA Mobile users' customer loyalty or no effect (no mediation); Customer satisfaction does not mediate perceived convenience for BCA Mobile users' customer loyalty or no effect (no mediation); and Customer satisfaction mediates perceived trust in the customer loyalty of BCA Mobile users with complementary mediation (partial mediation).

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