

The influence of convenience and trust on customer loyalty in the use of Bank Rakyat Indonesia m-banking, with satisfaction as an intervening variable

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Abstract

This study aims to analyze the influence of convenience and trust on customer loyalty in using BRI Mobile Banking (BRImo) at BRI KCP Medan Setia Budi, with satisfaction as an intervening variable. This study used a quantitative survey approach. The sample consisted of 98 active BRI Mobile Banking users, and the analysis technique used was Structural Equation Modeling-Partial Least Squares (SEM-PLS). The findings indicate that convenience positively influences customer satisfaction and loyalty. Trust also has a significant influence on both satisfaction and loyalty. Customer satisfaction plays a dominant role in shaping BRI Mobile Banking user loyalty, where the higher the perceived satisfaction, the stronger the customer's loyalty to the BRImo application. Furthermore, the results demonstrate that satisfaction mediates the influence of convenience and trust on loyalty. This means that these two variables not only have a direct impact but also influence loyalty through increased customer satisfaction. Thus, satisfaction is an important mechanism linking convenience and trust to customer loyalty.

Keywords: Convenience; Trust; Satisfaction; Customer Loyalty.

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INTRODUCTION

The development of information technology in Indonesia has driven a major transformation in the banking sector, particularly through the implementation of digital services such as mobile banking (m-banking). This innovation allows customers to conduct financial transactions quickly, securely, and efficiently without having to visit a branch office. One bank actively developing these digital services is Bank Rakyat Indonesia (BRI) through the BRImo application, designed to provide ease and convenience for customers across various regions (Rosari et al., 2024). Ease of use is a crucial factor in driving customer satisfaction and loyalty towards BRI's m-banking services (Putra, 2022). Simple features, an easy-to-understand interface, and fast transactions are the main attractions for users (Hällås et al., 2022). Trust also plays a crucial role because customers will continue to use the service if they feel secure in BRI's security system, data protection, and transaction reliability (Siagian et al., 2021). In this case, customer satisfaction acts as a bridging variable between convenience and trust and loyalty (Javed et al., 2021). Customers satisfied with BRImo's convenience and security tend to remain loyal to the service and even recommend it to others (Meiyantika & Rusdianto, 2024).

In North Sumatra Province, the adoption of mobile banking (m-banking) technology has also grown significantly, and people are increasingly accustomed to conducting digital banking transactions through m-banking applications because of the convenience, speed, and security they offer (Fasa, 2024).

Table 1. Number of Mobile Banking Users of Major Banks in North Sumatra Province in 2024

No	Bank Name	Mobile Banking Application	Number of Users (2024)	Growth (%)
1	Bank Rakyat Indonesia (BRI)	BRImo	2.15 million users	+18.7%
2	Bank Central Asia (BCA)	BCA Mobile	1.62 million users	+2.3%
3	Mandiri Bank	Livin' by Mandiri	1.38 million users	+25.4%
4	State Bank of Indonesia (BNI)	BNI Mobile Banking	0.95 million users	+16.8%
5	Bank Syariah Indonesia (BSI)	BSI Mobile	0.47 million users	+22.1%

Source: Financial Services Authority, 2025

Table 1 shows that the number of mobile banking users in North Sumatra Province continued to increase in 2024. This indicates that people are increasingly trusting and comfortable using digital banking services to meet their daily financial transaction needs. Bank Rakyat Indonesia (BRI), through its BRImo application, has the most users, at around 2.15 million, with a growth rate of 18.7%. This is followed by Bank Central Asia (BCA) with 1.62 million users and a growth rate of 2.3%, and Bank Mandiri with 1.38 million users and a growth rate of 25.4%. Meanwhile, Bank Negara Indonesia (BNI) and Bank Syariah Indonesia (BSI) also showed a positive trend, with 0.95 million and 0.47 million users, respectively. This growth shows that all major banks in North Sumatra have expanded the reach of their digital services through innovation and improved mobile banking app quality, making it easier for customers to transact quickly, safely, and efficiently.

Competition among banks to provide superior m-banking services is intensifying, with each bank competing to offer ease of use, system security, and innovative features to attract and retain customers (Tinuoye, 2021). This phenomenon indicates that the Indonesian banking industry has entered a mature digitalization phase, where the quality of digital services is a key determinant in building customer loyalty (Aningsih et al., 2025). In this increasingly competitive environment, a thorough understanding of the factors influencing customer loyalty in mobile banking is crucial to the sustainability of banking businesses in the digital era (Naruetharadhol et al., 2021).

Bank Rakyat Indonesia, one of Indonesia's largest banks, has adopted m-banking technology through the BRI Mobile application, which continues to evolve to meet customers' increasingly dynamic needs (Trisnaningrum et al., 2024). BRI Mobile offers various service

features such as fund transfers, bill payments, credit purchases, and online account opening (Rusdian & Kusumadewi, 2024). Specifically in the Medan Setia Budi area, BRI KCP Medan Setia Budi serves thousands of customers, most of whom have adopted m-banking services in their daily banking activities.

This research is grounded in the Theory of Planned Behavior (TPB) proposed by Ajzen (1991). This theory explains that three main components influence a person's behavior: attitude toward the behavior, subjective norms, and perceived behavioral control (Lasut et al., 2022). In the context of using BRI's M-Banking service, perceived ease of use and trust reflect factors that shape customers' attitudes and perceptions toward using Brimo's application. When customers experience ease and high trust in the M-Banking system, they feel satisfied and tend to continue using the service. This satisfaction then acts as an intervening variable that strengthens the relationship between ease of use, trust, and customer loyalty.

In the context of increasingly fierce banking competition, customer loyalty has become a valuable asset to a bank's long-term sustainability (Umatin et al., 2024). Customer loyalty not only impacts customer retention but also influences bank profitability through continued service usage and the potential for positive word-of-mouth. Loyal customers tend to make more frequent transactions, use more banking products, and resist competitors' offers more strongly (Azizah et al., 2024). Therefore, understanding the factors influencing customer loyalty in the use of mobile banking is crucial for bank management in formulating appropriate marketing and service development strategies (Mandasari, 2024).

A pre-survey questionnaire was distributed to 30 active BRImo users at BRI KCP Medan Setia Budi to strengthen the study's rationale. The results indicated a concerning pattern in customer loyalty: on average, only 5.4% of respondents strongly agreed, and 14.6% agreed with the loyalty statements, while 42.9% somewhat disagreed (KS), 28.3% disagreed (TS), and 8.8% strongly disagreed with statements concerning intention to keep using BRImo, resistance to switching, willingness to recommend the application, and willingness to advocate for it. Overall, more than 70% of respondents leaned toward disagreement, suggesting that customer loyalty toward BRImo at this branch was still fragile and easily influenced by competitors' promotions or negative usage experiences.

Customer satisfaction is seen as a mediating variable linking convenience and trust with customer loyalty. Satisfaction forms when a customer's m-banking experience meets or exceeds their expectations (Wijayanti, 2024). Customers who are satisfied with the ease of use and feel secure in their transactions will develop a positive attitude toward the m-banking service. This satisfaction then becomes a strong predictor of loyalty, where satisfied customers tend to continue using the service, recommend it to others, and have the intention to remain bank customers (Pratiwi & Ellyawati, 2023). Thus, understanding the role of satisfaction as an intervening variable is important to explain the mechanisms by which convenience and trust influence customer loyalty.

A similar pre-survey questionnaire on the satisfaction variable was distributed to 30 BRImo users at BRI KCP Medan Setia Budi. The results showed that only 5.4% of respondents strongly agreed and 16.7% agreed that BRI's M-Banking service met their expectations, whereas 43.8% somewhat disagreed (KS), 27.5% disagreed (TS), and 6.7% strongly disagreed. The main complaints concerned slow transaction processing, occasional system disruptions, and a perceived mismatch between transaction fees and the benefits received, indicating that customer satisfaction with BRImo at this branch had not yet reached an optimal level.

Ease of use is a crucial factor influencing the adoption and continued use of m-banking technology (Arsita et al., 2025). Ease of use in this context includes an intuitive application interface, simple transaction processes, clear navigation, and service accessibility that can be used anytime and anywhere. Customers who experience ease of use of m-banking tend to use the service more frequently and have positive experiences that can increase their satisfaction (Septa & Ali, 2024). Conversely, application complexity can be a barrier that makes customers

reluctant to use the service or even switch to another bank that offers a better user experience (Fitriana & Fitri, 2025).

A pre-survey questionnaire on the ease-of-use variable was likewise distributed to 30 BRImo users at BRI KCP Medan Setia Budi. The results showed that only 7.5% of respondents strongly agreed and 18.3% agreed that the application was easy to use, while 43.3% somewhat disagreed (KS), 27.5% disagreed (TS), and 3.3% strongly disagreed. Respondents most often pointed to a steep learning curve for new users, menu navigation that was not fully intuitive, and transaction procedures that involved too many steps, indicating that ease of use remained one of the main challenges for BRImo at this branch.

Beyond convenience, trust is fundamental to electronic transactions, including m-banking (Sitanggang et al., 2024). Customer trust in system security, personal data protection, and transaction reliability are key considerations when using digital banking services. In a digital era prone to cybercrime threats such as phishing, hacking, and data theft, customers need assurance that their information and funds are secure when transacting via mobile banking (Husada, 2025). Banks that are able to build and maintain customer trust will have a significant competitive advantage, as trust is the foundation for long-term relationships between banks and customers (Sitompul & Sirait, 2025).

Finally, a pre-survey questionnaire on the trust variable was distributed to 30 BRImo users at BRI KCP Medan Setia Budi. The results showed that only 6.7% of respondents strongly agreed and 15.5% agreed with statements reflecting trust in the system, while 45.7% somewhat disagreed (KS), 27.6% disagreed (TS), and 4.5% strongly disagreed, making trust the variable with the highest proportion of disagreement among the four variables surveyed. Respondents' main concerns centered on the application's reliability during peak transaction periods and the responsiveness of customer service when technical problems occurred, indicating that customer trust in BRImo at this branch still needs strengthening.

Based on previous research, several research gaps exist for each of the variables focused on in this study: convenience, trust, satisfaction, and customer loyalty in using mobile banking services. Regarding convenience, most studies, such as those by Hafizh et al. (2023), Setyani et al. (2024), and Subarkah (2025), show that ease of use positively affects satisfaction and influences customer loyalty. However, Lestari (2021) found a different finding, stating that convenience has no significant effect on customer loyalty.

Regarding the trust variable, research by Oktariani et al. (2024), Mardliyah (2021), and Anggraini & Hamzah (2025) found that trust positively influences customer satisfaction and loyalty. Rahmansyah et al. (2024) and Melinda et al. (2023) reported similar results, showing that digital trust (e-trust) can increase user satisfaction (e-satisfaction) and loyalty (e-loyalty). However, Lutfiani and Musfiroh (2022) found the opposite, explaining that trust had no effect on customer loyalty. This inconsistency in results indicates an empirical gap that requires further investigation.

Meanwhile, regarding the satisfaction variable, research by Veonnita & Rojuaniah (2022) and Pasaribu (2023) confirmed that satisfaction mediates the relationship between convenience and trust and customer loyalty. However, research by Firdaus et al. (2024) showed different results, where convenience and trust had no effect on satisfaction. Based on these findings, research remains inconsistent regarding the relationship between convenience, trust, satisfaction, and loyalty.

LITERATURE STUDY

Customer Loyalty

Customer loyalty is the extent to which a customer remains loyal to a brand in terms of attitude and behavior, even when alternatives from other suppliers are available (Mistrean, 2023). According to Napontun et al. (2024), customer loyalty occurs when someone frequently purchases products and services from one seller and consistently recommends them to relatives

and friends by conveying a positive attitude. Customer loyalty is a customer's intention to prefer a product or business over others for a particular need (Naini et al., 2022).

Customer satisfaction

Customer satisfaction occurs when consumers' needs, desires, and expectations regarding a product are successfully met (Lina, 2022). According to Ali et al. (2021), customer satisfaction occurs when a company's services or products meet or exceed customer expectations. When customers are satisfied, they tend to view the service positively and feel motivated to continue using it in the future (Felix & Rembulan, 2023).

Ease of Use

Perceived ease of use is defined as the extent to which a person believes that using a particular system or application requires minimal effort (Putri & Iriani, 2021). According to Mukhtisar et al. (2021), ease of use is the belief that a technological system can be used without obstacles and is simple to operate. Meanwhile, Septa & Ali (2024) explain that ease of use in mobile banking is characterized by a simple interface, clear navigation, and features that are easy for lay users to understand.

Trust

Trust is an individual's desire to engage with another party to conduct a transaction because they trust that other party (Minarto et al., 2021). Customer confidence is a person's belief that another party will behave as expected and not be opportunistic or take advantage of the situation (Pham & Anh, 2024). Trust is defined as a user's belief that a service provider will act as expected, maintain data security, and provide reliable service (Rizkyla et al., 2024). According to Krishna et al. (2025), trust in digital services is belief in the system's reliability and the service provider's integrity. Utama et al. (2024) added that trust in mobile banking is formed from perceptions of transaction security and information transparency.

Conceptual Framework

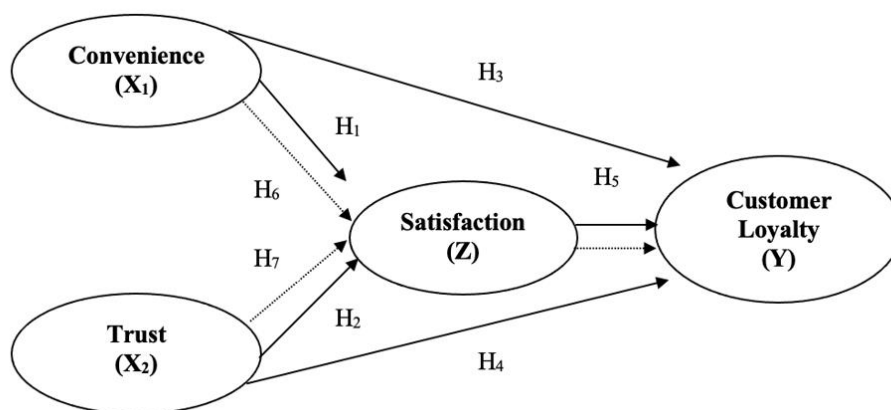


Figure 1. Conceptual Framework

Hypothesis Development

This study is grounded in the Theory of Planned Behavior (TPB) developed by Ajzen (1991), which posits that behavior is shaped by an individual's attitude, subjective norms, and perceived behavioral control. In the context of BRImo usage, perceived convenience and trust represent the antecedents that shape customers' attitudes toward using the application, while satisfaction reflects the affective evaluation that translates a favorable attitude into sustained (loyal) behavior. Building on this theoretical foundation and the empirical studies reviewed above, the following hypotheses are proposed.

Convenience refers to the extent to which a customer believes that using BRImo requires minimal effort (Putri & Iriani, 2021). When an application is simple to learn and navigate, customers are more likely to feel that their expectations are met, which in turn increases their satisfaction (Septa & Ali, 2024). Prior studies, including Hafizh et al. (2023), Setyani et al. (2024), and Subarkah (2025), consistently found that ease of use positively affects mobile banking customer satisfaction. Based on this reasoning:

H1: Convenience has a positive and significant effect on customer satisfaction.

Beyond shaping satisfaction, convenience can also directly influence a customer's intention to keep using an application and to recommend it to others (Naini et al., 2022). Setyani et al. (2024) and Subarkah (2025) found that ease of use directly drives mobile banking customer loyalty, independent of its effect through satisfaction. Accordingly:

H2: Convenience has a positive and significant effect on customer loyalty.

Trust reflects a customer's belief that BRI will safeguard their data and act in their best interest (Rizkyla et al., 2024). When customers feel confident in the security and reliability of a digital banking system, they tend to evaluate their overall experience more favorably, which increases satisfaction (Mardliyah, 2021; Anggraini & Hamzah, 2025). Therefore:

H3: Trust has a positive and significant effect on customer satisfaction.

Trust is also widely regarded as a direct antecedent of loyalty, since customers who believe a service provider is reliable and acts with integrity are more willing to continue the relationship and less likely to switch providers (Oktariani et al., 2024; Mardliyah, 2021). This leads to:

H4: Trust has a positive and significant effect on customer loyalty.

Satisfaction arises when a customer's actual experience meets or exceeds their expectations (Ali et al., 2021), and satisfied customers are consistently found to exhibit stronger repurchase intention, positive word-of-mouth, and resistance to switching (Hafizh et al., 2023; Jodi et al., 2023). Hence:

H5: Satisfaction has a positive and significant effect on customer loyalty.

Because satisfaction is theorized as an intervening variable that translates favorable perceptions of convenience into loyal behavior (Javed et al., 2021), convenience is expected to influence loyalty not only directly but also indirectly through satisfaction, consistent with the findings of Hafizh et al. (2023) and Pasaribu (2023). Thus:

H6: Convenience has a positive and significant indirect effect on customer loyalty through satisfaction.

Similarly, trust is expected to strengthen loyalty indirectly by first increasing satisfaction, as customers who trust the security and reliability of BRImo tend to be more satisfied, and this satisfaction subsequently reinforces their loyalty (Rahmansyah et al., 2024; Melinda et al., 2023). Accordingly:

H7: Trust has a positive and significant indirect effect on customer loyalty through satisfaction.

RESEARCH METHODS

This study uses an analytical, quantitative approach with an associative research design to analyze the effect of ease of use and trust on customer loyalty, with satisfaction as an intervening variable, among BRImo M-Banking users at BRI KCP Medan Setia Budi. The study was conducted at BRI KCP Medan Setia Budi from September 2025 to February 2026, with a population of 6,409 active BRImo users and a sample of 98 respondents determined using purposive sampling techniques and the Slovin formula with a 10% error rate. The purposive sampling criteria used to select respondents were: (1) the respondent is a registered and active user of the BRImo application at BRI KCP Medan Setia Budi; (2) the respondent is at least 17 years old and holds a personal BRI account; (3) the respondent has used BRImo for a minimum of three months; and (4) the respondent has performed at least one M-Banking transaction (such as a transfer, bill payment, or top-up) within the last three months, so that each respondent has sufficient experience to assess the convenience, trust, satisfaction, and loyalty variables

examined in this study. The research data consists of primary data obtained through questionnaires and interviews and secondary data sourced from supporting books and journals. All variables are measured using a five-point Likert scale, and the research instrument has undergone validity and reliability tests so that it is declared suitable for use. Data analysis techniques used include descriptive analysis to describe the characteristics of respondents and the distribution of answers, evaluation of the measurement model (outer model) covering convergent validity, discriminant validity, and reliability, and evaluation of the structural model (inner model) using SEM-PLS (Partial Least Squares–Structural Equation Modeling) to examine the relationships between variables.

RESULTS AND DISCUSSION

RESULT

Respondent Characteristics

The demographic characteristics of respondents were analyzed to provide an overview of the background profile of BRI Mobile Banking users involved in this study. The characteristics examined include gender, age, educational level, occupation, duration of using BRI Mobile Banking, and monthly frequency of mobile banking usage. These characteristics are important to understand the respondent profile and provide contextual information regarding the perceptions and experiences of users in evaluating the influence of convenience and trust on customer loyalty, with satisfaction as an intervening variable. The distribution of respondents based on each characteristic is presented in Table 2.

Table 2. Characteristics of Respondents (n = 98)

No	Characteristics	Category	Number (n)	Percentage (%)
1	Gender	Male	46	46.9%
		Female	52	53.1%
		Total	98	100%
2	Age	< 20 years	8	8.2%
		20–25 years	34	34.7%
		26–30 years	27	27.6%
		31–40 years	18	18.4%
		> 40 years	11	11.1%
		Total	98	100%
3	Educational Level	Elementary/Junior High School	4	4.1%
		Senior High School/Vocational School	47	48.0%
		Diploma	16	16.3%
		Bachelor's Degree (S1)	26	26.5%
		Master's/Doctoral Degree (S2/S3)	5	5.1%
		Total	98	100%
4	Occupation	Student	22	22.4%
		Private Employee	28	28.6%
		Civil Servant/Military/Police Officer	9	9.2%
		Entrepreneur	21	21.4%
		Housewife	12	12.2%
		Others	6	6.1%
		Total	98	100%
5		< 6 months	14	14.3%

No	Characteristics	Category	Number (n)	Percentage (%)
	Duration of	6–12 months	23	23.5%
	Using BRI	1–2 years	31	31.6%
	Mobile Banking	> 2 years	30	30.6%
	Total		98	100%
6	Monthly	1–5 times	19	19.4%
	Frequency of	6–10 times	26	26.5%
	Mobile Banking	11–20 times	29	29.6%
	Usage	> 20 times	24	24.5%
	Total		98	100%

Source: Primary Data (processed), 2025

Based on Table 6, the respondents consisted of 98 BRI Mobile Banking users with a relatively balanced gender distribution, where female respondents represented a slightly higher proportion (53.1%) compared to male respondents (46.9%). In terms of age, the majority of respondents were in the 20–25 years category (34.7%), followed by respondents aged 26–30 years (27.6%). Regarding educational background, most respondents had completed Senior High School/Vocational School (48.0%), while the largest occupational group was private employees (28.6%). Furthermore, most respondents had used BRI Mobile Banking for 1–2 years (31.6%), followed by users with more than 2 years of experience (30.6%). Based on monthly usage frequency, the highest proportion of respondents used mobile banking 11–20 times per month (29.6%). These findings indicate that the respondents were predominantly young adult users with sufficient experience in using digital banking services, making them relevant for evaluating factors influencing satisfaction and loyalty toward BRI Mobile Banking services.

Measurement Model (Outer Model) Evaluation

Prior to testing the structural (inner) model, the measurement (outer) model was first evaluated to ensure that the latent constructs of Convenience, Trust, Satisfaction, and Customer Loyalty were measured validly and reliably. This evaluation consisted of convergent validity (outer loadings and Average Variance Extracted/AVE), discriminant validity (the Fornell–Larcker criterion and/or Heterotrait–Monotrait ratio/HTMT), and reliability (Cronbach's Alpha and Composite Reliability).

Convergent validity was assessed by examining the outer loading of each indicator and the AVE of each construct. An indicator is considered valid if its outer loading is above 0.70 (or at least 0.60 for exploratory research), and a construct is considered to have adequate convergent validity if its AVE exceeds 0.50 (Hair et al., in Sarstedt et al., 2022). The results of the outer loading and AVE tests are summarized in Table 3.

Table 3. Convergent Validity (Outer Loading and AVE)

No	Variable	Indicator	Outer Loading	AVE
1	Convenience (X1)	X1.1	0.879	0.787
		X1.2	0.929	
		X1.3	0.857	
		X1.4	0.921	
		X1.5	0.845	
		X1.6	0.885	
		X1.7	0.882	
		X1.8	0.896	
2	Trust (X2)	X2.1	0.899	0.777
		X2.2	0.853	

No	Variable	Indicator	Outer Loading	AVE
3	Satisfaction (Z)	X2.3	0.904	0.838
		X2.4	0.861	
		X2.5	0.884	
		X2.6	0.871	
		X2.7	0.896	
		Z.1	0.886	
		Z.2	0.909	
		Z.3	0.941	
		Z.4	0.924	
		Z.5	0.888	
		Z.6	0.882	
		Z.7	0.941	
		Z.8	0.948	
4	Customer Loyalty (Y)	Y.1	0.922	0.775
		Y.2	0.830	
		Y.3	0.839	
		Y.4	0.935	
		Y.5	0.928	
		Y.6	0.904	
		Y.7	0.864	
		Y.8	0.813	

Source: Primary Data (processed), 2025

Based on Table 7, all indicators of the Convenience, Trust, Satisfaction, and Customer Loyalty constructs have outer loading values ranging from 0.813 to 0.948, which exceed the recommended threshold of 0.70. Furthermore, all constructs have AVE values above 0.50, namely Convenience (0.787), Trust (0.777), Satisfaction (0.838), and Customer Loyalty (0.775). These results indicate that all indicators meet the criteria for convergent validity, meaning that each indicator adequately represents its respective latent construct. Therefore, the measurement model can be considered valid and suitable for further structural model analysis.

Discriminant validity was tested using the Fornell–Larcker criterion, whereby the square root of each construct's AVE should be greater than its correlation with any other construct, supported by the HTMT ratio, which should remain below 0.90 (Voorhees et al., 2020). The results are summarized in Table 4.

Table 4. Discriminant Validity (Fornell–Larcker Criterion)

Variable	Convenience	Trust	Satisfaction	Customer Loyalty
Convenience	0.887			
Trust	0.073	0.881		
Satisfaction	0.357	0.316	0.915	
Customer Loyalty	0.417	0.487	0.683	0.880

Source: Primary Data (processed), 2025

Based on Table 4, the square root values of AVE, represented by the diagonal values, are higher than the correlation values among constructs. The Convenience construct has a square root AVE value of 0.887, Trust has 0.881, Satisfaction has 0.915, and Customer Loyalty has 0.880. These values are greater than the correlations with other variables, indicating that each construct has adequate discriminant validity. Therefore, the measurement model meets the criteria for discriminant validity, confirming that the constructs used in this study measure different concepts and are suitable for further structural model evaluation.

Reliability was evaluated using Cronbach's Alpha and Composite Reliability (CR), with a threshold value of 0.70 indicating adequate internal consistency (Hair et al., in Sharma et al., 2019). The results are presented in Table 5.

Table 5. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability
Convenience	0.961	0.967
Trust	0.952	0.961
Satisfaction	0.972	0.976
Customer Loyalty	0.958	0.965

Source: Primary Data (processed), 2025

Based on Table 5, all constructs demonstrate excellent reliability, as indicated by Cronbach's Alpha values ranging from 0.952 to 0.972 and Composite Reliability values ranging from 0.961 to 0.976. The Convenience construct obtained a Cronbach's Alpha value of 0.961 and Composite Reliability of 0.967, while the Trust construct showed values of 0.952 and 0.961, respectively. Furthermore, Satisfaction achieved the highest reliability level with Cronbach's Alpha of 0.972 and Composite Reliability of 0.976, followed by Customer Loyalty with values of 0.958 and 0.965. These results confirm that all constructs have strong internal consistency and meet the reliability criteria required for further structural model analysis.

Direct Effect Hypothesis

A direct effect hypothesis is a hypothetical statement that explains the causal relationship between two variables without using a mediating variable. In the context of this research, the direct effect hypothesis indicates the direct effect of the independent variable on the dependent variable based on the results of the statistical analysis. Testing the direct effect hypothesis is conducted to determine whether an independent variable significantly influences the dependent variable without intervention from other variables, as shown in Table 6 below:

Table 6. Path Coefficients (Direct Effect)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Convenience -> Satisfaction	0.336	0.341	0.085	3,953	0.000
Convenience -> Customer Loyalty	0.213	0.216	0.067	3,160	0.002
Trust -> Satisfaction	0.292	0.303	0.085	3,421	0.001
Trust -> Customer Loyalty	0.311	0.307	0.091	3,408	0.001
Satisfaction -> Customer Loyalty	0.508	0.511	0.114	4,469	0.000

Source: Primary Data (processed), 2025

1. The Effect of Convenience on Satisfaction

The analysis results show that the Convenience variable has a positive and significant effect on Satisfaction, with an original sample value (O) of 0.336. The t-statistic value of 3.953 (>1.96) and p-value of 0.000 (<0.05) confirm that the effect is very significant. This means that the higher the level of convenience perceived by customers in using BRI M-Banking, the higher the level of satisfaction they feel. This confirms that aspects of convenience such as

ease of understanding, ease of use, and practicality play a significant role in shaping user satisfaction.

2. The Influence of Convenience on Customer Loyalty

The Ease of Use variable also has a positive and significant influence on Customer Loyalty, with a coefficient value of 0.213. A t-statistic of 3.160 and a p-value of 0.002 indicate that the relationship is statistically significant. This means that ease of use of BRI M-Banking not only increases satisfaction but also encourages users to remain loyal, such as continuing to use the service, recommending it to others, and not switching to other banking applications.

3. The Effect of Trust on Satisfaction

Trust has been shown to have a positive and significant effect on satisfaction, with an original sample value of 0.292, a t-statistic of 3.421, and a p-value of 0.001. These results indicate that the greater a customer's level of trust—whether in system security, data confidentiality, or service reliability—the higher their level of satisfaction. Trust is a crucial foundation in digital banking services and directly impacts the user experience.

4. The Influence of Trust on Customer Loyalty

A coefficient of 0.311, a t-statistic of 3.408, and a p-value of 0.001 indicate that trust has a positive and significant influence on customer loyalty. This means that when customers feel secure, confident in the system, and believe in the quality of BRI's mobile banking services, they are more likely to continue using the application and maintain their loyalty. Trust has been shown to be a key driver of loyalty.

5. The Influence of Satisfaction on Customer Loyalty

Satisfaction has the strongest influence on Customer Loyalty with a coefficient of 0.508, a t-statistic of 4.469, and a p-value of 0.000. These findings indicate that satisfaction is a dominant factor in shaping BRI M-Banking user loyalty. When customers are satisfied with the application's performance, transaction speed, system reliability, and overall service experience, they are more likely to continue using the application and even recommend it to others.

Indirect Effect Hypothesis

Next, indirect testing was carried out, namely testing whether satisfaction (Z) was significant in mediating the influence of convenience (X1) and trust (X2) on customer loyalty (Y).

Table 7. Path Coefficients (Indirect Effect)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Convenience -> Satisfaction -> Customer Loyalty	0.171	0.173	0.055	3,117	0.002
Trust -> Satisfaction -> Customer Loyalty	0.148	0.159	0.065	2,266	0.024

Source: Primary Data (processed), 2025

1. Indirect Effect of Ease of Use on Customer Loyalty through Satisfaction. The results of the analysis show that Ease of Use has a positive and significant indirect effect on Customer Loyalty through the Satisfaction variable as a mediator. The original sample value of 0.171 with a t-statistic of 3.117 and a p-value of 0.002 indicates that this relationship is significant. This means that some of the effects of Ease of Use on Loyalty do not only occur directly, but also through increased customer satisfaction. In other words, the easier the BRI M-Banking application is to use, the greater the sense of satisfaction that arises, and ultimately increases customer loyalty in the long term.

2. Indirect Effect of Trust on Customer Loyalty through Satisfaction Trust also shows a positive and significant indirect effect on Customer Loyalty with the mediating role of Satisfaction. The original sample value of 0.148, t-statistic 2.266, and p-value 0.024 indicate that this effect is significant. This finding indicates that customers who feel confident in the security, reliability, and credibility of the BRI M-Banking system will experience a higher level of satisfaction, which ultimately increases their loyalty. Thus, Satisfaction plays an important role as a bridging mechanism between Trust and Customer Loyalty.

Structural Model Evaluation (Inner Model)

After the estimated model meets the outer model standards, the next step is to perform calculations using the structural model test (inner model) to determine the R² values for the variables. The R² values for the variables according to the measurements are shown in Table 8.

Table 8. R Square Value Results

	R Square	R Square Adjusted
Satisfaction	0.212	0.196
Customer Loyalty	0.587	0.574

Source: Primary Data (processed), 2025

The results of the R Square test in Table 8 show that the Satisfaction variable has an R Square value of 0.212, which means that Convenience and Trust are able to explain the Satisfaction variable by 21.2%, while the remaining 78.8% is influenced by other factors outside the research model. Meanwhile, the Customer Loyalty variable has an R Square value of 0.587, which shows that Convenience, Trust, and Satisfaction together are able to explain Customer Loyalty by 58.7%, while 41.3% is influenced by other variables not included in this study. The Adjusted R Square value for both variables also shows consistent results, so the model can be said to be quite good in explaining the relationship between the variables studied.

Discussion

The Influence of Convenience on Customer Satisfaction

The results of the hypothesis testing show that convenience has a positive and significant effect on customer satisfaction, with a path coefficient of 0.336, a t-statistic value of 3.953, and a p-value of 0.000. This indicates that the higher the perception of convenience felt by customers in using BRI M-Banking, the higher the level of satisfaction they feel. Statistically, this finding confirms that the convenience aspect is not only a complementary attribute, but is a key factor that directly contributes to the formation of BRImo customer satisfaction at BRI KCP Medan Setia Budi.

When linked to the descriptive analysis results, ease of use indicators such as "language and terms are easy to understand" and "can be used anytime and anywhere" had relatively high mean values, at 3.89 and 3.84, respectively. Likewise, the indicators "application is easy to learn" and "features are easy to access without complicated procedures" obtained averages above 3.6. This pattern indicates that the majority of respondents considered BRI M-Banking quite easy to understand, flexible to use, and not requiring excessive effort to operate. This ease of use then contributed to a positive assessment of the application's performance and resulted in higher satisfaction.

These empirical findings align with research by Setyani et al. (2024), which showed that ease of access and app usability significantly increase customer satisfaction, ultimately impacting loyalty. Subarkah (2025) also found that ease of use significantly influences Brimo user satisfaction, indicating that the easier a banking app is to use, the more likely users are to be satisfied. Furthermore, Hafizh et al. (2023) demonstrated that ease of use positively influences BSI mobile banking customer satisfaction, and this satisfaction mediates the formation of loyalty. Veonnita & Rojuaniah (2022) also concluded that ease of use of the BCA Mobile Banking app increases customer satisfaction. The consistency of these findings reinforces the fact

that the research findings on BRI Mobile Banking are aligned with the same theoretical framework and empirical evidence.

These results suggest that at BRI KCP Medan Setia Budi, satisfaction is shaped less by any single feature than by the cumulative ease of the routine transaction process: how quickly a customer can learn the menu layout, how few steps a transfer or payment requires, and how consistently the application behaves across different devices. Because the "language and terms are easy to understand" and "can be used anytime and anywhere" indicators scored highest among the convenience items, management attention is best directed at simplifying in-app terminology and shortening the transaction flow, rather than adding new features, since it is this operational simplicity that most directly converts into customer satisfaction.

The Influence of Trust on Customer Satisfaction

The test results show that trust has a positive and significant effect on customer satisfaction, with a path coefficient of 0.292, a t-statistic of 3.421, and a p-value of 0.001. This indicates that the higher the level of customer trust in BRI M-Banking, the higher their satisfaction. Trust here includes confidence in system security, data confidentiality, technological reliability, and the bank's ability to handle transactions properly. Statistically, these results emphasize that trust is an important foundation that shapes customer satisfaction in the context of digital banking services.

Descriptive analysis of the trust variable shows that several indicators have relatively high mean values. The indicator "BRI maintains the confidentiality of personal data and information well" has a mean of 3.80, while "BRI has good capabilities and technology" has the highest mean of 3.90. Similarly, the indicator regarding the layered security system (PIN, biometrics, OTP) shows a mean value of 3.85. These values indicate that the majority of respondents view BRI as a fairly trustworthy institution in managing M-Banking services, so they feel calmer and safer when using the application. This sense of security then directly contributes to increased satisfaction.

These findings are consistent with previous research. Mardiyah (2021) found that trust significantly influences mobile banking customer satisfaction, while Anggraini & Hamzah (2025) also demonstrated that trust is a crucial factor in increasing customer satisfaction and loyalty. Rahmansyah et al. (2024) emphasized that trust increases user e-satisfaction and impacts customer loyalty. In this context, research on BRI M-Banking shows a similar pattern: the stronger customer trust in the security and integrity of the service, the greater the level of satisfaction.

Thus, it can be said that trust reflects not only technical aspects, such as system security and reliability, but also BRI's image and credibility as a digital banking service provider. When customers are confident that their data is protected, transactions are secure, and the bank possesses robust technological capabilities, their service experience will be positively evaluated. Consequently, BRI needs to continuously strengthen security, information transparency, and customer service quality to maintain and enhance customer trust, which in turn will strengthen customer satisfaction.

The Influence of Convenience on Customer Loyalty

The path analysis results show that ease of use has a positive and significant influence on customer loyalty, with a coefficient of 0.213, a t-statistic of 3.160, and a p-value of 0.002. Empirically, this explains that ease of use of BRI M-Banking not only stops at increasing satisfaction, but also encourages the formation of customer loyalty. Customers who assess the application as easy to use tend to have a greater intention to continue using the service, make repeat transactions, and demonstrate other loyal behaviors.

When linked to descriptive findings on the loyalty variable, indicators such as "I intend to continue using BRI M-Banking in the future" and "I feel comfortable and at home using BRI M-Banking" have relatively high mean values, at 3.89 and 4.03, respectively. This illustrates that positive perceptions of ease at the operational level, such as clear menus, fast transactions, and

flexible access, contribute to customers' desire to use the application continuously. In other words, convenience is one of the main reasons why customers remain and feel "at home" using BRImo.

The findings of this study align with those of Hafizh et al. (2023), who demonstrated that convenience influences BSI customer loyalty through satisfaction. Setyani et al. (2024) and Subarkah (2025) also found a similar pattern among BRI and Brimo mobile banking users, where ease of use and ease of access drive user loyalty. Veonnita & Rojuaniah (2022) emphasized that the ease and usability of an application directly create a positive experience, which then drives customer intention to continue using the service. Pasaribu (2023) also demonstrated that perceived convenience contributes to loyalty because customers perceive efficiency and convenience in using mobile banking applications. This consistency of findings reinforces the stable relationship between convenience and loyalty in the digital banking context.

Practically, these results indicate that BRI needs to maintain and continuously improve its ease-of-use aspects, for example, by simplifying the transaction flow, optimizing the interface, increasing the application's response speed, and ensuring compatibility with various devices. The fewer technical and cognitive barriers customers experience, the greater their likelihood of remaining loyal to the application. Therefore, ease of use is not just a technical factor, but also a crucial strategy for building and maintaining long-term customer loyalty.

The Influence of Trust on Customer Loyalty

The results of the hypothesis testing show that trust has a positive and significant effect on customer loyalty, with a path coefficient of 0.311, a t-statistic of 3.408, and a p-value of 0.001. The relatively higher coefficient value compared to the effect of ease of use on loyalty indicates that trust plays a very important role in shaping BRI M-Banking customer loyalty. When customers feel confident that the system is secure, data is protected, and the bank is responsible, they will tend to continue using the application, are reluctant to switch to another bank, and are willing to recommend it to others.

Descriptively, loyalty indicators such as "I am reluctant to switch to using mobile banking applications from other banks" and "I think BRI's M-Banking is better than other banks' applications" have high mean values, 3.95 and 4.07, respectively. On the other hand, trust indicators related to technological capabilities and multi-layered security systems also have a mean above 3.8. This pattern of correlation indicates that a strong perception of trust in BRI and its M-Banking system is reflected in loyal behavior, both in the form of continued use of the application and in the form of recommendations and positive word of mouth.

These findings align with research by Oktariani et al. (2024) and Anggraini & Hamzah (2025), which states that trust influences customer loyalty, both directly and through satisfaction. Mardiyah (2021) also shows that trust directly influences customer loyalty in BCA mobile banking, while Rahmansyah et al. (2024) emphasizes that trust is a crucial factor in shaping the loyalty of BSI mobile banking users. Melinda et al. (2023) and Awlia & Firmansyah (2024) also found that e-trust contributes to e-loyalty through increased e-satisfaction. These research findings align with the findings, which demonstrate that trust is a key determinant of customer loyalty in the context of digital banking services.

Thus, trust can be viewed as a highly valuable relational asset for BRI, as trusting customers tend to be more tolerant of occasional technical disruptions, less likely to switch to competitors, and more likely to provide positive recommendations. The practical implication is that it is crucial for BRI to maintain information transparency, improve the quality of customer service responses, and continuously strengthen the security system and application reliability. These efforts will not only maintain existing trust but will also strengthen customer loyalty on an ongoing basis.

The Influence of Satisfaction on Customer Loyalty

The results of the SEM-PLS analysis show that satisfaction has the strongest influence on customer loyalty compared to other variables, with a path coefficient of 0.508, a t-statistic of

4.469, and a p-value of 0.000. The relatively large coefficient value indicates that satisfaction is a dominant factor in shaping BRI M-Banking customer loyalty. This means that when customers are satisfied with various aspects of the service—from features, speed, and reliability to costs—they will tend to maintain their use of the application and exhibit loyal behavior such as repeat use, recommendations, and reluctance to switch to another bank.

Descriptive analysis also supports these findings. The indicator "overall I am satisfied with my experience using BRI M-Banking" had a mean of 4.01, while indicators related to system reliability and transaction speed also ranged between 3.97 and 4.03. Regarding loyalty, the indicators "I feel comfortable and at home using BRI M-Banking" and "BRI M-Banking is better than other bank applications" displayed a mean above 4.00. This consistent pattern between high satisfaction and high loyalty reinforces the interpretation that satisfaction plays a crucial role in linking user experience and customer loyalty behavior.

These findings are supported by previous research. Hafizh et al. (2023), Setyani et al. (2024), and Subarkah (2025) demonstrated that satisfaction acts as an intervening variable linking convenience and trust with mobile banking customer loyalty. Veonnita & Rojuaniah (2022) also confirmed that satisfaction positively influences loyalty through customer trust in BCA Mobile Banking. Research by Jodi et al. (2023) found that satisfaction increases user loyalty in mobile banking services, while Pasaribu (2023) added that satisfaction created by a user-friendly and secure application experience encourages customers' intention to continue using the service. Thus, these research findings align with and reinforce empirical evidence that satisfaction is a key determinant of loyalty in the context of digital banking services.

Because satisfaction carries the largest path coefficient in the model (0.508), it functions as the single most efficient lever for building loyalty at BRI KCP Medan Setia Budi: a given improvement in perceived satisfaction converts into loyalty more strongly than an equivalent improvement in either convenience or trust. This implies that BRI's retention efforts should prioritize closing the specific gaps identified in the satisfaction indicators—transaction speed and system reliability, in particular over broader convenience or trust initiatives, since these are the touchpoints most directly tied to the loyalty outcome observed in this study.

The Effect of Convenience on Loyalty with Satisfaction as a Mediating Variable

The results of the indirect effect test indicate that convenience has a positive and significant effect on customer loyalty through satisfaction as a mediating variable, with an indirect coefficient value of 0.171, a t-statistic of 3.117, and a p-value of 0.002. Statistically, this means that some of the influence of convenience on loyalty is not only direct, but also through increased customer satisfaction. In other words, the ease of use of the BRI M-Banking application first increases satisfaction, and this increased satisfaction then encourages the emergence of stronger loyalty.

In relation to descriptive results, respondents perceived ease of use quite well, as reflected in mean values ranging from 3.65 to 3.89 for most indicators. Furthermore, the satisfaction variable also showed high mean values across nearly all indicators, including perceived reliability, speed, and efficiency. This indicates that when customers perceive an application as easy to learn, easy to operate, and accessible anytime and across various devices, they will feel satisfied because their banking transaction needs can be met practically and efficiently. This strong sense of satisfaction then encourages them to continue using the application and demonstrate other loyal behaviors.

The results of this study are supported by the findings of Hafizh et al. (2023) and Setyani et al. (2024), which show that convenience increases satisfaction, which then influences mobile banking customer loyalty. Subarkah (2025) also showed a similar pattern in Brimo users, where ease of use significantly increases satisfaction, leading to loyalty. Veonnita & Rojuaniah (2022) added that ease and usability of the application influence satisfaction, which in turn influences loyalty through trust. Pasaribu (2023) also found that perceived convenience in BSI Mobile contributes to customer loyalty, with satisfaction acting as an intermediary mechanism. This

consistent finding confirms that the mediating role of satisfaction between convenience and loyalty is an empirically valid pattern.

The implication is that BRI's efforts to increase customer loyalty are not limited to simply making the application technically "easy to use." They must also ensure that this convenience is truly felt and appreciated by customers, thus fostering satisfaction. Interface improvements, reduced transaction steps, clear help features, and education on app usage can improve perceived ease of use while strengthening satisfaction. When customers perceive that the convenience they receive far outweighs the effort required, they are more likely to remain loyal to BRI Mobile Banking.

The Influence of Trust on Loyalty with Satisfaction as a Mediating Variable

The results of the indirect effect test show that trust has a positive and significant effect on customer loyalty through satisfaction as a mediating variable, with an indirect coefficient of 0.148, a t-statistic of 2.266, and a p-value of 0.024. This indicates that trust not only directly influences loyalty but also indirectly through increased satisfaction. When customers trust BRI's system security, transaction reliability, and commitment to safeguarding personal data, they will feel more satisfied with the services they receive. This satisfaction ultimately encourages them to continue using BRI M-Banking and be loyal.

Descriptively, trust indicators such as technological capability, multi-layered security, and concern for customer needs have relatively high mean values, indicating that respondents generally view BRI as a trustworthy institution in managing digital banking services. Furthermore, the satisfaction variable also shows a mean value above 3.8 for most indicators, indicating that customers are generally satisfied. This pattern suggests that strong trust in BRI and its applications forms an emotional basis that fosters satisfaction, and this satisfaction then becomes a driver for loyal behavior such as repeat use and recommendations to others.

This finding is consistent with research by Oktariani et al. (2024), Mardiyah (2021), and Anggraini & Hamzah (2025), which shows that trust increases satisfaction, which then impacts mobile banking customer loyalty. Rahmansyah et al. (2024) also confirmed that trust influences satisfaction, which in turn increases BSI Mobile user loyalty. Melinda et al. (2023) and Awlia & Firmansyah (2024) found a similar pattern in the context of e-banking, where e-trust increases e-satisfaction, which ultimately contributes to e-loyalty. Thus, the results of this study on BRI M-Banking confirm that satisfaction is an important mechanism bridging the relationship between trust and customer loyalty.

Practically, these results demonstrate that building loyalty through trust requires comprehensive customer experience management. Providing a secure system is not enough; BRI must also ensure that this security and reliability are felt and understood by customers, thus fostering satisfaction. Transparency in security information, rapid response to complaints, education about protection features, and improved customer service will strengthen trust and increase satisfaction. Ultimately, the combination of high trust and strong satisfaction will lay a solid foundation for long-term loyalty to BRI Mobile Banking.

CONCLUSIONS

This study set out to examine how convenience and trust shape customer loyalty toward BRI Mo at BRI KCP Medan Setia Budi, and whether satisfaction mediates that relationship. The descriptive and SEM-PLS results converge on a consistent pattern: both convenience and trust matter, but neither operates on loyalty in isolation each is only partly effective without the satisfaction it helps to build, and it is satisfaction, more than either antecedent alone, that ultimately converts a positive banking experience into sustained loyal behavior. Specifically, the following seven findings were obtained:

1. Convenience has a positive and significant effect on customer satisfaction, with a coefficient value of 0.336, a t-statistic of 3.953, and a p-value of 0.000. This means that the easier the BRI Mo application is to use, the higher the customer satisfaction.

2. Convenience has a positive and significant effect on customer loyalty with a coefficient of 0.213, a t-statistic of 3.160, and a p-value of 0.002. The convenience provided by the application has been proven to increase customers' intention to continue using BRImo and recommend it to others.
3. Trust has a positive and significant effect on customer satisfaction with a coefficient of 0.292, a t-statistic of 3.421, and a p-value of 0.001. A high level of trust in the security, data confidentiality, and reliability of the M-Banking system directly increases user satisfaction.
4. Trust has a positive and significant effect on customer loyalty, with a coefficient value of 0.311, a t-statistic of 3.408, and a p-value of 0.001. Strong trust makes customers remain loyal to BRImo and are reluctant to switch to other banks' mobile banking applications.
5. Satisfaction has a positive and significant impact and is the most dominant factor on customer loyalty, with the largest coefficient value of 0.508, a t-statistic of 4.469, and a p-value of 0.000. Increased satisfaction directly strengthens BRImo user loyalty.
6. Convenience has an indirect effect on loyalty through satisfaction as a mediating variable, with a mediation coefficient value of 0.171, a t-statistic value of 3.117, and a p-value of 0.002. This indicates that part of the effect of convenience on loyalty occurs because convenience first increases satisfaction.
7. Trust has an indirect effect on loyalty through satisfaction as a mediating variable, with a coefficient of 0.148, a t-statistic of 2.266, and a p-value of 0.024. This means that satisfaction plays a crucial role in channeling the influence of trust on customer loyalty.

Taken together, these findings support the Theory of Planned Behavior's premise that favorable perceptions of convenience and trust translate into loyal behavior primarily through an intervening attitudinal state, which in this study is customer satisfaction. For BRI KCP Medan Setia Budi, this means that loyalty-building efforts will be most effective when convenience and trust initiatives are designed and evaluated in terms of the satisfaction they generate, rather than treated as ends in themselves.

Theoretical Implications

This study reinforces the applicability of the Theory of Planned Behavior in a digital banking context by showing that convenience and trust function as antecedents of a favorable attitude toward BRImo, while satisfaction operates as the intervening mechanism that translates this attitude into loyal behavior. The finding that satisfaction partially, rather than fully, mediates the effects of convenience and trust on loyalty also contributes to the ongoing debate in the mobile banking literature regarding the relative strength of direct versus indirect pathways to loyalty, and offers empirical support for models that treat satisfaction as a partial rather than a full mediator.

Practical Implications

For BRI's management, these results suggest that customer-experience investments should be sequenced and evaluated according to their downstream effect on satisfaction rather than treated as independent programs. Given that trust and satisfaction produced the largest path coefficients in this study, priority should be given to strengthening system reliability during peak transaction periods, speeding up response times to technical complaints, and communicating security measures transparently, since these are the areas most directly tied to the dissatisfaction identified in the pre-survey. Convenience-related improvements simplifying transaction steps and clarifying in-app terminology—remain relevant but should be pursued as a complement to, rather than a substitute for, reliability and trust-building measures.

Limitations

This study has several limitations that should be considered when interpreting its findings. First, the sample was limited to 98 active BRImo users at a single branch office (BRI KCP Medan Setia Budi), which restricts the generalizability of the results to other branches,

regions, or banks. Second, the cross-sectional design captures customer perceptions at a single point in time and cannot establish causal order among convenience, trust, satisfaction, and loyalty. Third, data were collected through self-reported questionnaires, which are subject to common method bias and social desirability bias. Fourth, the model examined only convenience and trust as antecedents and satisfaction as the sole mediator, leaving other potentially relevant variables such as service quality, perceived risk, or brand image outside its scope.

Recommendations for Future Research

Future research is encouraged to replicate this model across multiple BRI branches or other banks to test the generalizability of the findings, and to adopt a longitudinal design that can better capture causal relationships among the variables over time. Incorporating additional constructs, such as perceived risk, service quality, or brand image, and testing alternative or additional mediating and moderating variables, would help build a more comprehensive understanding of what drives mobile banking loyalty. Finally, future studies could combine survey data with usage-log or transactional data to reduce reliance on self-reported measures alone.

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