

THE EFFECT OF CONVENIENCE, USEFULNESS AND CREDIBILITY ON REPEAT USE INTEREST MEDIATED BY USAGE SATISFACTION ON BANK JATENG LAKU PANDAI

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Abstract

In the increasingly developing digital era, customer satisfaction and loyalty to a product or service are the main factors in maintaining business competitiveness. Factors such as perceived ease, perceived usefulness, and perceived credibility play an important role in shaping customer experience, which can ultimately influence their decision to continue using the product or service. This study aims to analyze the effect of perceived ease, perceived usefulness, and perceived credibility on customer satisfaction and the intention to use a product or service repeatedly. In addition, this study also explores the role of customer satisfaction as a mediating variable. This research method uses a quantitative approach with a survey method involving 100 respondents of Laku Pandai Bank Jateng Semarang Region users as research samples. Data analysis techniques were carried out using Structural Equation Modeling (SEM) with the help of PLS 4.0 software to test the influence of research variables. The results of the study indicate that Perceived usefulness towards customer satisfaction has a significant effect with a p-value of 0.001. Perceived ease of use towards customer satisfaction has a significant effect with a p-value = 0.013. Perceived credibility towards customer satisfaction has a significant effect with a p-value of 0.005. Perceived usefulness towards repeat usage intention has a significant effect with a p-value of 0.000. Perceived ease of use towards repeat usage intention has a significant effect with a p-value of 0.000. Perceived credibility towards repeat usage intention has a significant effect with a p-value of 0.002. Customer satisfaction is proven to be a mediator that strengthens the relationship between the three independent variables towards repeat usage intention. A significant indirect effect was found in the relationship between perceived usefulness ($\beta = 0.087$, $p = 0.023$), perceived ease of use ($\beta = 0.068$, $p = 0.041$), and perceived credibility ($\beta = 0.074$, $p = 0.026$) towards repeat usage intention through customer satisfaction. The R-square value shows that this model can explain 32.1% of the variability in customer satisfaction and 64.2% of the variability in repeat usage intention, indicating that other factors outside the model can still influence the dependent variables.

Keywords: *Perceived Ease, Perceived Usefulness, Perceived Credibility, Customer Satisfaction, Repeat Usage Intention*

INTRODUCTION

The banking industry is growing along with the improvement of bank services to the community. Banking functions as an intermediary institution and is responsible for providing adequate and easily accessible services to the community. The National Strategy for Inclusive Finance is a continuation of important cooperation and synergy from Banks to the Government, Bank Indonesia and the Financial Services Authority (OJK). This is designed to overcome the public's lack of awareness of the existence of modern financial services. Laku Pandai is an abbreviation of Branchless Financial Services in the Framework of Inclusive Finance, a program that provides banking and financial services in collaboration with other parties and is supported by technology (<http://ojk.go.id>). Laku Pandai is designed for people who do not know, use, or obtain bank services or their financial services are far from banks and have burdensome requirements. It is hoped that smoother economic activities will encourage

economic growth and equitable development. *Attitude Toward Using* interpreted as the extent to which someone believes in the use of technology to make their activities easier (Muñoz-Leiva et al., 2017). This means that the community is not yet familiar with, uses, or obtains banking services due to limited reach and burdensome requirements. However, to help the community experience these banking services, Bank Jateng has not been able to fulfill all of these services in the Laku Pandai Service due to several limitations or obstacles that can be seen below.

Table 1. Constraints of the Laku Pandai Application

Problem Points	Problem Details
Ambassador Agent Application	a. The need for additional menus for collective payment input b. Enter the account number/billing ID number to be able to copy paste. c. If there is no transaction history, it must be stored for 3 (three) months. d. It is necessary to add features/menus to be able to make transactions via VA (eg top up Shopee Pay; Gopay; OVO etc.). e. To reopen the BSA Account Opening feature and be able to connect to the Dukcapil Service, regarding checking the e-KTP number. f. The BPJS Employment Payment feature cannot be used yet. g. The transaction limit for Ambassador Agents is limited according to the transaction limit of the type of ATM card they have, so that Ambassador Agents who actively make transactions with large amounts are limited.
Agent Education and Training	a. There is a need to provide education and training to Ambassador Agents regarding Bank Jateng products, both funds and credit, which are not optimal. b. Training related to how to use the Ambassador Agent Application is also less than optimal, so that most Ambassador Agents are not yet familiar with using the features available in the Application.
Ambassador Agent Transaction Enhancement Program	a. To create a program to provide motivation or appreciation to Ambassador Agents who carry out Smart Service transactions in accordance with the Bank's expected targets and in accordance with Bank regulations.

Source: Bank Jateng Internal Report 2025

Based on the table above, it is explained that there are still many limitations and shortcomings in the Laku Pandai Bank Jateng service, such as the need to add a menu option for collective payment input, account number input so that the customer billing ID can be copied and pasted into the service, adding features for top-ups in digital wallets, adding BPJS Employment payment features, to the existence of limits for Duta Agents. In order to make customers want to use it repeatedly, education and Agent Training are also needed by Bank Jateng employees to maximize the use of services and assist customer transactions. On the background explained shows that there is a **gap phenomenon** that appears in this study, namely the gap between user expectations and experiences of Bank Jateng's Laku Pandai services. This gap can be seen in several main aspects, namely: (a) First, there is a gap in service features, where users expect additional features such as collective payments, the ability to copy-paste billing IDs, digital wallet top-up features, and BPJS Ketenagakerjaan payments. However, until now, the Laku Pandai service still has limitations in providing these features, thus reducing the efficiency and convenience of transactions for users, (b) Second, there is a gap in ease of use, where the current service has not fully met user expectations in terms of practicality and efficiency.

Several limitations in the system cause users to have difficulty in making transactions, which can ultimately reduce interest in using this service repeatedly. (3) Third, there is a gap in education and training, where agents who act as intermediaries between banks and customers still need to improve their competence in operating the Laku Pandai service. The lack of education and training regarding the available features means that agents have not been able to provide optimal service to customers, which can affect user satisfaction and loyalty. (4) Fourth, there is a gap in service credibility, where customer trust in this service can be affected by limited features and lack of education for agents. If the service does not run optimally, users may feel less confident in the security and reliability of the system, which will impact their interest in continuing to use this service. This research is also to fill **research gap** in literature that the influence of Perceived Ease of Use on Consumer Satisfaction and Reuse Intention research by Juan & Lilik Indrawati (2023), Artina (2021), and Putri et al. (2024) shows that Perceived Ease has a positive and

significant effect on Consumer Satisfaction. However, this result is different from the research of Deliyana et al. (2022) and Shafira et al. (2023) which states that Perceived Ease of Use does not have a significant effect on Consumer Satisfaction. In addition, research by Natalie & Listen (2021), Vintiani & Indah (2023), and Ramadhan & Tamba (2022) states that Perceived Ease has a positive and significant effect on Reuse Intention, but contradicts the research of Hidayat & Paramita (2021) which shows that Perceived Ease does not have a significant effect on Reuse Intention. The gap in the Influence of Perceived Usefulness on Consumer Satisfaction and Reuse Intention research such as Lubis & Lukman (2023) and Suryani et al. (2021) stated that Perceived Usefulness has a positive and significant effect on Consumer Satisfaction. However, this finding is different from the research of Aliyah et al. (2021) which states that Perceived Usefulness does not have a significant effect on Consumer Satisfaction. In terms of Reuse Intention, research by Hidayat & Paramita (2021), Listiawati et al. (2022), and Prasetya & Suwitho (2022) shows that Perceived Usefulness has a positive and significant effect on Reuse Intention, but this result contradicts another study by Prasetya & Suwitho (2022) which states that Perceived Usefulness does not have a significant effect on Reuse Intention.

Previous research related to the influence of convenience, usefulness and credibility on interest in repeat use. However *Novelty* in this study lies in the analysis of the role of user satisfaction as a mediating variable in the relationship between convenience, usefulness, and credibility on the intention to reuse Bank Jateng's Laku Pandai services, which has not been widely studied in the context of local digital banking. In addition, this study provides a new perspective by highlighting the technical aspects of the service that still need development, as well as offering practical implications for banking in increasing user adoption and retention through optimizing factors that influence customer satisfaction and loyalty. Given this gap, this study is relevant to examine how ease, usefulness, and credibility of services can influence repeat usage intentions with the mediating role of usage satisfaction at Laku Pandai Bank Jateng, so that it can provide appropriate recommendations for improving service quality in the future.

FORMULATION OF THE PROBLEM

In this problem formulation, the research questions are as follows:

1. How does Perceived Ease affect Customer Satisfaction with Bank Jateng's Laku Pandai services?
2. How does Perceived Usefulness affect Repeat Customer Satisfaction towards Bank Jateng's Laku Pandai services?
3. How does Perceived Credibility affect Repeat Customer Satisfaction towards Bank Jateng's Laku Pandai services?
4. How does Customer Satisfaction affect Reuse Intention towards Bank Jateng's Laku Pandai services?
5. How does Perceived Ease of Use directly affect Repeat Use Intention towards Bank Jateng's Laku Pandai service?
6. How does Perceived Usefulness directly influence Repeat Use Intention towards Bank Jateng's Laku Pandai service?
7. How does Perceived Credibility directly affect Repeat Use Intention towards Bank Jateng's Laku Pandai services?

LITERATURE REVIEW AND MODEL DEVELOPMENT

Influence Between Research Variables

The Effect of Convenience on Customer Satisfaction

Ease of use is a factor that influences customer satisfaction in using digital services. According to Davis (1989), Perceived Ease of Use (PEU) is the extent to which a person believes that using a system will be free from effort. Customers who feel that Laku Pandai services are easy to use will be more satisfied in accessing and using the available features (Juan & Lilik Indrawati, 2023). The results of research by Artina (2021) and Putri et al. (2024) also show that ease of use has a positive effect on customer satisfaction. Therefore, the hypothesis of this study is: H1: Perceived Ease has a positive influence on Customer Satisfaction in using Bank Jateng's Laku Pandai services.

The Influence of Perceived Usefulness on Customer Satisfaction

Perceived usefulness refers to the belief that a system will improve user performance (Davis, 1989). If customers feel that Laku Pandai services have real benefits, then customer satisfaction will increase (Lubis & Lukman, 2023; Suryani et al., 2021). This study is supported by Aliyah et al. (2021), who found that perceived usefulness has a significant effect on customer satisfaction, although several other studies found different results. Thus, the proposed hypothesis is:

H2: Perceived Usefulness has a positive influence on Customer Satisfaction in using Bank Jateng's Laku Pandai services.

The Influence of Perceived Credibility on Customer Satisfaction

Credibility reflects the extent to which customers trust the security and reliability of the digital services used (Ramadhan & Herianingrum, 2017). Research by Sandy & Bharata (2024) and Lutfiani et al. (2024) found that perceived credibility has a significant influence on customer satisfaction, because data and transaction security are important factors in the adoption of digital services. Therefore, the hypothesis set is:

H3: Perceived Credibility has a positive influence on Customer Satisfaction in using Bank Jateng's Laku Pandai services.

The Influence of Customer Satisfaction on Reuse Intention

Customer satisfaction plays an important role in shaping the intention to reuse a service (Oliver, 1980). Maharani et al. (2023) and Ningtias & Sugiyanto (2023) showed that customer satisfaction significantly influences the intention to reuse a service, especially in the digital banking sector. Therefore, the hypothesis of this study is:

H4: Customer Satisfaction has a positive influence on Reuse Intention in using Bank Jateng's Laku Pandai services.

The Influence of Perceived Convenience on Intention to Reuse

Perceived ease of use is a factor that can increase customers' desire to continue using a service (Venkatesh et al., 2003). Natalie & Listen (2021) and Vintiani & Indah (2023) found that ease of use has a significant impact on reuse intention, because customers tend to return to services that are easy to access and operate. Thus, the hypothesis proposed is:

H5: Perceived Ease of Use has a positive influence on Reuse Intention in using Bank Jateng's Laku Pandai services.

The Influence of Perceived Usefulness on Reuse Intention

When customers feel that Laku Pandai services provide real benefits, they tend to use them again (Hidayat & Paramita, 2021). Research by Listiawati et al. (2022) and Prasetya & Suwitho (2022) supports this finding, although several studies have found different results. Therefore, the hypothesis proposed is:

H6: Perceived Usefulness has a positive influence on Reuse Intention in using Bank Jateng's Laku Pandai services.

The Influence of Perceived Credibility on Reuse Intention

Service credibility, which includes customer trust in the security and reliability of transactions, is an important factor in the decision to reuse digital services (Gefen et al., 2003). Handayani et al.'s (2024) research found that perceived credibility had a significant effect on reuse intentions, while Souliisa & Hidayat (2022) found different results. Thus, the proposed hypothesis is:

H7: Perceived Credibility has a positive influence on Reuse Intention in using Bank Jateng's Laku Pandai services.

Theoretical Framework

Based on several references from the literature review, the following is the research framework below..

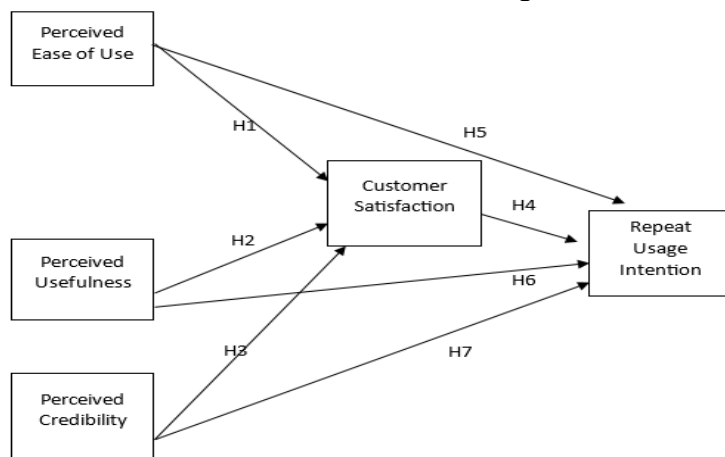


Figure 1. Framework of Thought

RESEARCH METHODOLOGY

Types and Sources of Research Data

Data Types

This study uses a quantitative approach with a causal design, to test pThe influence of convenience, usefulness and credibility on repeat usage interest is mediated by usage satisfaction on Laku Pandai Bank Jateng. This research method uses a quantitative method because the data to be processed is numerical data resulting from the distribution of questionnaires.

Data Source

Primary Data

Primary data was obtained directly from respondents through a survey method using a questionnaire distributed to users of Bank Jateng's Laku Pandai services. This data reflects the perception, experience, and level of user satisfaction with the service.

Secondary Data

Secondary data was obtained from various sources, such as Bank Jateng's annual report, official documents, scientific journals, reference books, and previous research related to ease, usefulness, credibility, satisfaction, and interest in reusing digital banking services.

Population and Sample

Population

The research population includes objects that have quality with specific characteristics identified by researchers to be studied (Sugiyono, 2018). The population of this study was 100 respondents who were users of Laku Pandai Bank Jateng in the Semarang Region.

Sample

This sample is considered to represent the population as a whole, so that findings from the sample can be generalized back to the larger population. The goal is to collect data that can represent the views, attitudes, or behaviors of the wider population. A sample of 100 respondents were users of Laku Pandai Bank Jateng in the Semarang area.

Data Analysis Techniques

The analysis was carried out using Structural Equation Modeling (SEM) with the help of PLS 4.0 software to test the influence convenience, usefulness and credibility towards repeat usage intention are mediated by usage satisfaction on Bank Jateng's smart behavior.

DATA ANALYSIS RESULTS AND DISCUSSION

Data Analysis Results

Instrument Validity Test

Validity testing using convergent validity. Calculations using PLS 4 yield the following results:

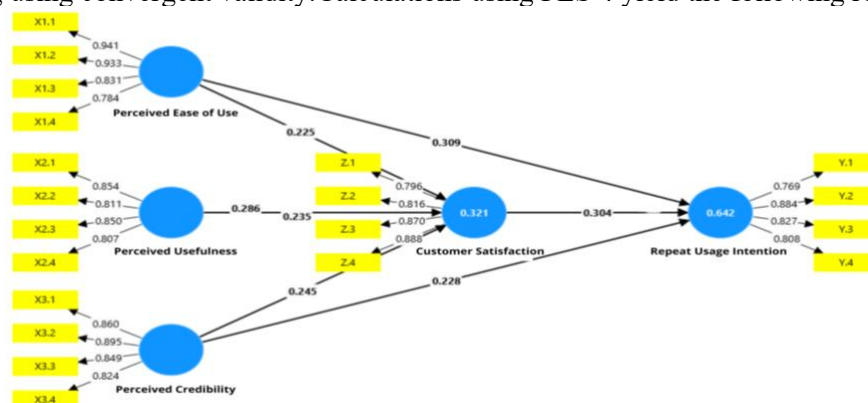


Figure 2. Outer Loading Results

The results in the form of images are supported by the results in the following table:

Table 2. Convergent Validity Test Results

	Perception of Ease	Perception of Usefulness	Perception of Credibility	Repeat Usage Interest	Customer satisfaction
X1.1	0.941				
X1.2	0.933				
X1.3	0.831				
X1.4	0.784				
X2.1		0.854			
X2.2		0.811			
X2.3		0.850			
X2.4		0.807			
X3.1			0.860		
X3.2			0.895		
X3.3			0.849		
X3.4			0.824		
Y.1				0.769	
Y.2				0.884	
Y.3				0.827	
Y.4				0.808	
Z.1					0.796
Z.2					0.816
Z.3					0.870
Z.4					0.888

Source: processed data, 2025

Based on the table above, it shows that the indicators for each research variable have an average loading factor value of > 0.7 , which can be explained that the indicators are able to measure the variables.

Discriminant Validity

The next examination is to compare the correlation between variables with the root of AVE (. The measurement model has good discriminant validity if each variable is greater than the correlation between variables. The value can be seen from the Fornell Larcker Criterion Smart-PLS 4.0 Output which is presented as follows. $\sqrt{AVE}$ $\sqrt{AVE}$ $\sqrt{AVE}$

Table 3. Results of Discriminant Validity Test (Fornell Larcker Criterion)

	Satisfaction Customer	Interest in Use Repeated	Perception Utility	Perception Convenience	Perception Credibility
Customer satisfaction	0.843				
Interest in Use Repeated	0.636	0.823			
Perception of Usefulness	0.425	0.537	0.831		
Perception of Ease	0.460	0.654	0.435	0.875	
Perception of Credibility	0.395	0.528	0.169	0.453	0.857

Source: Processing Output with smartPLS 4.0

From table 3. above, it can be concluded that the square root of the Average Variance Extracted for each construct is greater than the correlation between one construct and another construct in the model. The value based on the statement above means that the construct in the estimated model meets the criteria of discriminant validity.

Reliability Test

Composite Reliability and Cronbach's Alpha testing aims to test the reliability of the instrument in a research model. If all latent variable values have Composite Reliability and Cronbach's Alpha values ≥ 0.70 , it means that the construct has good reliability or the questionnaire used as a tool in this study has been consistent.

Table 4 Reliability Test Results

	Cronbach's alpha	Composite reliability (rho _a)	Composite reliability (rho _c)
Customer satisfaction	0.864	0.867	0.908
Interest Repeated Use	0.840	0.844	0.893
Perception of Usefulness	0.852	0.860	0.899
Perception of Ease	0.896	0.907	0.928
Perception of Credibility	0.881	0.891	0.917

Source: Primary data processed 2024

These results show that each research variable is reliable > 0.7 , in other words, the question item indicators used in this study have high consistency in measurement.

Inner Model

Model Fit Test

The results of the model fit test in the study are as follows.

Table 5. Goodness of Fit Model Results

	Saturated model	Estimated model
SRMR	0.079	0.079
d _{ULS}	1,327	1,327
d _G	1,010	1,010
Chi-square	568,443	568,443
NFI	0.699	0.699

The NFI value ranging from 0 to 1 is derived from the comparison between the hypothesized model and a certain independent model. Based on the table above, the NFI value is at 0.701, which means that it has a good model fit. (Ghozali, 2014).

R-Square (R²) Value

Looking at the R-Square value which is a test of the Goodness of Fit of the model.

Table 6. Results of the R-Square (R²) Value Test

	R-square	R-square adjusted
Customer satisfaction	0.321	0.303
Repeat Usage Interest	0.642	0.629

Source: Processing Output with smartPLS 4.0

This model explains 32.1% of the variation in customer satisfaction ($R^2 = 0.321$) and 64.2% of the variation in repeat usage intention ($R^2 = 0.642$). After adjustment, the proportion of explained variation decreases slightly to 30.3% and 62.9%. The model has better predictability for repeat usage intention, but there are still other factors that are not explained.

Hypothesis Testing Results (Path Coefficient Estimation)

To find out whether it is significant or not, see the t-table at alpha 0.05 (5%) = 1.96. Then the t-table is compared with the t-count (t-statistic).

Table 7. Hypothesis Testing Results

	Original sample (O)	Sample mean (M)	Standard deviation	T statistics	P values
Customer Satisfaction -> Interest Repeated Use	0.304	0.305	0.079	3,869	0,000
Perceived Usefulness -> Satisfaction Customer	0.286	0.285	0.090	3,182	0.001
Perceived Usefulness -> Interest Repeated Use	0.235	0.234	0.065	3,586	0,000
Perceived Ease -> Satisfaction Customer	0.225	0.228	0.091	2,476	0.013
Perceived Ease -> Interest Repeated Use	0.309	0.311	0.080	3,852	0,000
Perceived Credibility -> Satisfaction Customer	0.245	0.250	0.088	2,788	0.005
Perception of Credibility -> Interest Repeated Use	0.228	0.228	0.072	3,167	0.002

Source: Processing Output with smart PLS 4.0

Table 8. Indirect Influence

The following are the results of testing the hypothesis of the indirect influence of X on Y through Z:

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Perceived Usefulness -> Satisfaction Customer -> Usage Interest Repeated	0.087	0.088	0.038	2,281	0.023
Perceived Convenience -> Customer Satisfaction -> Interest in Use Repeated	0.068	0.069	0.033	2,039	0.041
Perceived Credibility -> Customer Satisfaction -> Intention to Use Repeated	0.074	0.076	0.033	2,232	0.026

Source: Processing Output with smart PLS 4.0

DISCUSSION

Perception of Usefulness on Customer Satisfaction and Intention to Repeat Use

Perceived usefulness has a direct effect on customer satisfaction (coefficient 0.286, p-value 0.001) and intention to reuse (coefficient 0.235, p-value 0.000). This is consistent with the Technology Acceptance Model (TAM) by Davis (1989) which states that perceived usefulness affects satisfaction and intention to reuse a technology.

Perception of Convenience on Customer Satisfaction and Intention to Repeat Use

The results of the study indicate that perceived ease of use has a significant effect on customer satisfaction (coefficient 0.225, p-value 0.013) and repeat usage intention (coefficient 0.309, p-value 0.000). This finding is supported by the research of Venkatesh and Davis (2000) who found that ease of use contributes positively to user satisfaction and repeat usage intention.

Perceived Credibility on Customer Satisfaction and Repeat Use Intention

Perceived credibility is also proven to be significant in increasing customer satisfaction (coefficient 0.245, p-value 0.005) and repeat usage intention (coefficient 0.228, p-value 0.002). This result is in line with research by Gefen (2000) which confirms that the credibility of a product or service plays a major role in building customer trust and encouraging their loyalty.

Customer Satisfaction with Repeat Use Interest

With a path coefficient value of 0.304 and a p-value of 0.000, these results indicate that customer satisfaction has a significant effect on repeat usage intentions. This finding supports a study by Oliver (1999) which states that satisfied customers tend to be more loyal and continue to use the same product or service.

Perception of Usefulness on Repeat Use Interest through Customer Satisfaction

This indirect effect has a path coefficient of 0.087 with a p-value of 0.023, which means it is significant. This indicates that increasing perceived usefulness will increase customer satisfaction, which ultimately encourages repeat use. These results support the study by Kim et al. (2009) regarding the relationship between perceived usefulness, satisfaction, and customer loyalty.

Perception of Convenience to Repeat Use Interest through Customer Satisfaction

With a coefficient value of 0.068 and a p-value of 0.041, these results indicate that perceived ease not only has a direct impact on repeat usage intentions, but also through customer satisfaction. Research by Venkatesh et al. (2003) supports these findings by stating that an easier user experience increases satisfaction and the desire to continue using a service.

Perceived Credibility on Repeat Use Intention through Customer Satisfaction

This indirect effect has a path coefficient of 0.074 and a p-value of 0.026, which is also significant. This finding indicates that product or service credibility not only directly influences repeat usage intention, but also through customer satisfaction. Research from McKnight et al. (2002) confirms that credibility is a key factor in building customer loyalty through increased satisfaction.

CONCLUSION

Based on the results of the data analysis conducted in the previous chapter, the following conclusions can be drawn:

1. The test results show that Perceived Ease has a positive and significant effect on Customer Satisfaction in Bank Jateng's Laku Pandai service. The hypothesis is accepted, which means that the better the convenience provided by Bank Jateng's Laku Pandai, the higher the customer satisfaction felt.
2. The test results show that Perceived Usefulness has a positive and significant effect on Customer Satisfaction with Bank Jateng's Laku Pandai service. The hypothesis is accepted, which means that the more the Bank Jateng's Laku Pandai application provides convenience for its customers, the more it will increase customer satisfaction.
3. The test results show that Perceived Credibility has a positive and significant effect on Customer Satisfaction on Bank Jateng's Laku Pandai service. The hypothesis is accepted, which means that the more credible the Bank Jateng's Laku Pandai application is, the more it can increase customer satisfaction.
4. The test results show that How Customer Satisfaction has a positive and significant effect on the Intention to Reuse the Laku Pandai Bank Jateng service. The hypothesis is accepted, which means that the higher the customer satisfaction felt when using the Laku Pandai Bank Jateng service will have an impact on the interest in reusing the service.
5. The test results show that Perceived Ease has a positive and significant effect on the direct Intention to Repeat Use of Bank Jateng's Laku Pandai service. The hypothesis is accepted, which means that the higher the convenience offered by Bank Jateng's Laku Pandai will have an impact on the interest in reusing the service.
6. The test results show that Perceived Usefulness has a positive and significant effect on the Intention to Repeat Use of Bank Jateng's Laku Pandai service. The hypothesis is accepted, which means that the more usefulness offered by Bank Jateng's Laku Pandai will have an impact on the interest in reusing the service.

7. The test results show that How Perceived Credibility has a positive and significant effect on the direct Interest in Repeat Use of Bank Jateng's Laku Pandai service. The hypothesis is accepted, which means that the higher the credibility offered by Bank Jateng's Laku Pandai will have an impact on the interest in reusing the service.

Managerial Implementation

The results of this study provide a number of strategic implications that can be implemented by Bank Jateng management to increase repeat use of Laku Pandai services:

1. Conduct periodic evaluation and improvement of the Laku Pandai Bank Jateng application so that it is easy to use, has clear navigation and a simple transaction process, thus creating a user-friendly application.
2. Improving the security of the Laku Pandai application and explanation of the policy procedures implemented by Laku Pandai Bank Jateng. Such as: application security system by implementing the latest encryption technology and two-factor authentication.
3. Bank Jateng can hold loyalty or reward programs for customers who actively use services.
4. Focus on providing good after-sales service, such as responsive customer support, and providing a pleasant experience so that customers want to use the service again.

Research Limitations

The limitations in this study are as follows:

1. This study only focuses on Bank Jateng customers regarding the interest in reusing Bank Jateng's Laku Pandai service users so that it cannot cover the entire discussion of Laku Pandai or Bank Jateng.
2. The variables used in this study are limited to perceived ease, perceived credibility, perceived usefulness, customer satisfaction and reuse intention, but in other variables there are still many factors that have not been included in the model.

Future Research Agenda

Based on the limitations of this study, future research is expected to:

1. Future research may expand the scoperesearch samples so that they can reach the products owned by Bank Jateng.
2. Future research can include new variables that are relevant to the Laku Pandai application, Bank Jateng or reuse interest. With this approach, research can produce a more comprehensive model that is relevant and in accordance with the needs of subsequent researchers.

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