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# THE INFLUENCE OF UTILITARIAN AND HEDONIC DIMENSIONS ON CUSTOMER SATISFACTION WITH INTERNET BANKING

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**Abstract**

Technological advancement has driven banks to innovate digital services such as internet banking to meet customers' demands for secure, convenient, and efficient transactions. The study investigates the influence of utilitarian attributes (security, perceived usefulness, perceived ease of use) and hedonistic attributes (design, social influence, enjoyment) on customer satisfaction, and the mediating influence of satisfaction on the relation between trust and user loyalty to MyBCA. Employing a quantitative approach of purposive sampling, data were collected through a validated questionnaire administered to 220 mobile banking users in the Greater Jakarta area. Data were analyzed by employing Structural Equation Modeling (SEM) using SmartPLS. The findings reveal that security, perceived usefulness, design, and trust significantly influence customer satisfaction, while perceived ease of use, social influence, and enjoyment do not. Also, customer trust enhances loyalty directly and indirectly through satisfaction, and satisfaction also strengthens loyalty. These results emphasize the importance of enhancing system security and easy-to-use application design as strategies to maintain and enhance customer loyalty in mobile banking services.

**Keywords:** ***Utilitarian Dimension, Hedonic Dimension, Mobile Banking, Satisfaction, Trust, Loyalty.***

## INTRODUCTION

The use of mobile applications continues to increase as technology develops. Mobile banking is the latest promising innovation with practical benefits for both banks and users (Baabdullah *et al.*, 2019). Mobile banking is a channel that allows customers to interact with banks to carry out some banking transactions anytime and anywhere, through lower costs, using mobile devices such as cell phones (Mostafa 2020). Mobile banking not only strengthens customer relationships, but also improves the overall efficiency of banking services (Farah, Hasni, and Abbas 2018). Arlina (2023) noted that BCA, is the largest bank in Indonesia with the largest number of mobile banking users, reaching 30.8 million people. The results of the populix survey in 2024 (Figure 1) show that BCA Mobile is the top choice of 40% of respondents because it is considered superior in terms of appearance, completeness, convenience and security, besides that BCA also presents the MyBCA application which provides a variety of financial services (Agnes 2024). Customer satisfaction in the context of the banking industry is crucial in influencing the level of customer loyalty to products, services, or experiences provided by the company, as well as helping to understand customer preferences (Zhao, Xu, and Wang 2019). Research by Petrović *et al*. (2022) utilitarian dimension is related to rational and practical goals such as efficiency, convenience, security and system reliability. In the utilitarian dimension, security plays an important role in increasing the acceptance of mobile banking services, because users are more likely to accept new technology if they feel the system is safe and trustworthy (Islam et al. 2024). Research by Sathar *et al*. (2023) perceived usefulness and ease of use significantly contribute to shaping users' positive attitudes towards online banking services, which in turn drives the intention to adopt these services and also affects the level of customer satisfaction.

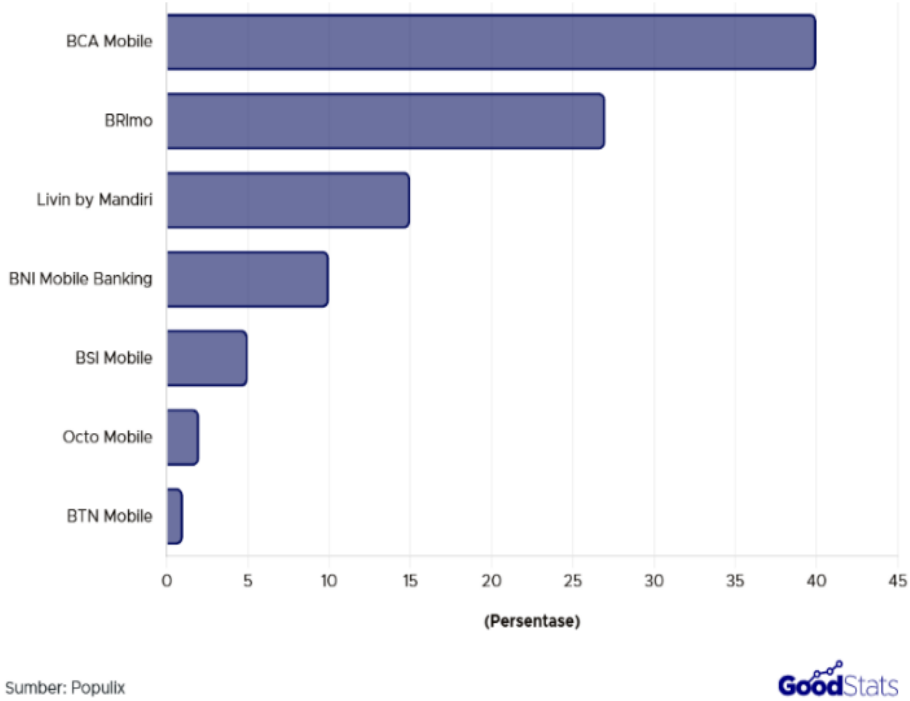


**Figure 1. Most popular mobile banking in Indonesia 2024**
**Source: Populix (GoodStats)**

Meanwhile, the hedonic dimension is more subjective and emotional in nature such as the pleasure and sense of satisfaction that arise while using the system (Kumar *et al.,* 2021). The hedonic dimension shows a significant influence on behavioral intentions in using mobile banking services, thus emphasizing the importance of user-friendly design and aesthetics in attracting user interest (Wardana 2023). Social influence refers to the extent to which individuals consider the views or beliefs of close or influential people in the decision to adopt a particular technology (Iqbal *et al.*, 2023). Enjoyment plays an important role in strengthening the relationship between attitudes towards mobile banking service users and the desire to adopt it (Sathar *et al.*, 2023). Therefore, it is important for banks to foster trust in customers to encourage greater adoption of digital banking (Jadil and Nripendra 2024). It is shown that consumers who have been using mobile banking for a longer time and have trust in it are more likely to be satisfied (Kumar *et al.*, 2023). The banking sector has optimized this development to the maximum with a variety of distribution channels to reach customers who are familiar with technology, expand business opportunities and maintain customer loyalty (Raza *et al.*, 2020).

Previous studies state that utilitarian dimensions have a significant impact on satisfaction (Almaiah et al. 2023), hedonic dimensions have a significant impact on satisfaction (Arcand *et al.,* 2017; Singh *et al.*, 2020), satisfaction has a significant impact on intension to use and word of mouth (Kumar & Sharma, 2020; Sampaio, 2017), and personal innovativeness as an influence between utilitarian dimensions, hedonic dimensions, intention to use and word of mouth on satisfaction (Petrović *et al.*, 2022). In this study, the authors modified 2 variables related to intention to use changed to trust and word of mouth changed to customer loyalty and deleted the personal innovativeness variable as a differentiator from research (Petrović *et al.,* 2022), the addition of customer loyalty is considered important because customer loyalty can increase the level of satisfaction, where satisfaction drives loyality and has a positive effect on customer behavior (Tedjokusumo and R. Murhadi 2023). As well as trust in mobile banking where consumers who have used m-banking for a long time and have trust in the service tend to feel satisfied and loyal to their experience (Kumar *et al.*, 2023). Past research has particularly focused on bank clients in the Republic of Serbia, and that is the client that this research examines, specifically MyBCA internet banking clients. With this background as the starting point, this study aims to examine further the effects of utilitarian, hedonic, and trust factors on client satisfaction. Besides, the study tries to investigate the direct impact of trust and customer satisfaction on loyalty, as well as the mediating role of satisfaction between trust and loyalty. The contribution of the study is expected at two levels. At the theoretical level, it seeks to contribute towards enriching marketing management literature through enriching the knowledge of the studied variables and their interrelations. At the operational level, findings should provide practical managerial implications towards the formulation and implementation of marketing strategies within the service sector, particularly in banking, to attain optimal customer

satisfaction in Indonesia. Introduction therefore encompasses background issues, urgency, and rationale, as well as defining aims, problem-solving approach, relevant literature, and situational analysis. APA citation style and referencing are employed in the research.

## METHOD

In this study, the measurement scale related to the variables studied was adopted from previous research. Where the Security variable is measured by 4 statements adapted from Baabdullah *et al*. (2019). The Perceived Usefulness variable is measured using 5 statements adopted from Abdul Sathar *et al*. (2023). The Perceived Ease of Use variable was measured using 5 statements adopted from Abdul Sathar *et al*. (2023). The Design variable is adapted from Leem & Eum (2021) which consists of 4 statements. For the Social Influence variable, it is measured using 5 statements adapted from Saxena *et al*. (2023). The Enjoyment variable is adapted from Sathar *et al*. (2023) which consists of 4 statements. For the Satisfaction variable, it is measured using 5 statements adapted from Abdul Sathar *et al*. (2023). For the Customer Loyalty variable, it is measured using 5 statements adapted from Zegullaj *et al*. (2023). For variable Trust (Trust) measured using 4 statements adapted from Zegullaj *et al*. (2023). All of these items are measured using a Likert scale that ranges from 1 (strongly disagree) to 5 (strongly agree). The total measurements amounted to 41 questions, which in detail can be seen in appendix 2 (detailed operational definitions of variables) and in appendix 3 (measuring instruments / questionnaires).

The population in this study were MyBCA users in Jabodetabek. The sample was taken using a non-probability sampling method with purposive sampling technique, which is to select the sample elements that are most likely to participate in the study and provide the necessary information, namely MyBCA mobile banking users for at least 3 months, with a frequency of use of at least 1x a week, and an age range of 17-54 years. The number of samples in this study was determined using the formula Hair *et al*. (2021) where the minimum number of samples is 5 respondents per indicator. And in this study there are 41 statements (indicators) covering 9 variables. Thus, the sample size calculation is 41 indicators x 5 respondents, so in the study the number of samples was 205 respondents. To ensure the reliability and validity that will be included in the questionnaire, the pretest results will be analyzed using SPSS by looking at the Kaiser Meyer-Olkin (KMO) and Measure of Sampling Adequacy (MSA) values. The accepted KMO and MSA values are >0.5, while the Component Matrix value must be 1. The reliability test uses the Cronbach's Alpha measurement with a value of >0.6 (Hair et al. 2021).

This study processes and analyzes data using the Structural Equation Model Partial Least Square (SEM-PLS) method. Data analysis uses two measurement models, namely Reflective Model Measurement Evaluation (Outer Model Analysis) and Structural Model Measurement Evaluation (Inner Model Analysis). Evaluation of Reflective Model Measurements (Outer Model Analysis) using five measurement parameters Hair *et al*. (2021) yang terdiri dari Nilai Konvergen Validitas atau *Loading Factor* (>0,70), *Cronbach's Alpha* (>0,70), *Composite Reliability* (>0,70), *Average Variance Extracted* (AVE) (>0,50), serta Evaluasi Validitas Diskriminan (*Discriminant Validity*) yang terdiri dari Kriteria *Fornell dan Larcker (Fornell - Larcker Criterion), Cross Loadings* dan *Heterotrait-Monotrait Ratio* (HTMT) (<0,90). which consists of Convergent Validity or Loading Factor Value (>0.70), Cronbach's Alpha (>0.70), Composite Reliability (>0.70), Average Variance Variance (>0.70).0.70), Average Variance Extracted (AVE) (>0.50), and Discriminant Validity Evaluation consisting of Fornell and Larcker Criterion, Cross Loadings and HeterotraitMonotrait Ratio (HTMT) (<0.90). Meanwhile, the analysis of the Structural Model (Inner Model Analysis) uses three measurement parameters Hair *et al*. (2021) consisting of Multicollinear Test or Variance Inflation Factor (VIF) (<5), hypothesis testing between variables (T statistics> 1.96 and P values <0.05 sig) which consists of Path Coefficients for direct effects and Specific Indirect Effect for indirect effects based on 95% confidence intervals, and the coefficient of determination (Adjusted $R^2$) can explain the extent to which exogenous variables can explain endogenous variables with reference to the R square value> 0.75 including the strong category, the R square value <0.50 including the moderate category and the R square value <0.25 including the weak cat (Hair et al. 2021).

## RESULTS AND DISCUSSION

### Research Result

*Pretest Result*

The validity test at the pre-test stage was carried out according to the KMO and MSA values with the requirement >0.50 (Hair et al. 2021). The results show that the KMO values range from (0.582 - 0.825) and MSA (0.514 - 0.895) of 41 indicators, which means that all of them meet the validity requirements and can be used in the next stage of analysis. In addition, the reliability test refers to the Cronbach's Alpha value with the provision of an acceptable value> 0.6 (Hair et al. 2021). The test results show that all indicators are worth (0.828 - 0.890) exceeding

the predetermined value limit, thus indicating that all indicators in this study are reliable and can be used for further analysis.

*Respondent Demographic Analysis*

Respondents of this study are MyBCA users with the highest frequency of users in the period> 2 years (35.5%) and the smallest < 3 months (10.4%). And in the last 1 week of use with the most frequency 2 -3x per week (30.6%) and the least < 1x per week (16.9%). The questionnaire distributed using google form has collected 220 respondents who live in Jabodetabek. A total of (56.5%) are female and (43.5%) are male, the majority of respondents aged 17-25 years (39.6%), 26-35 years (29.5%), 36-44 years (20.9%), with the last education SMA / SMK (44.2%) and S1 (36.3%). Furthermore, in the field of work, there are private employees (37.4%), students (27%), self-employed (19.4%), with an average monthly income between IDR 3,000,000 and IDR 7,000,000, with the largest number being in the category of IDR 5,100,000 - IDR 7,000,000 (27.3%).

*Reflective Model Measurement Results (Outer Model Analysis)*

The results of the outer model analysis validity test in this study use the convergent validity value (loading factor) and discriminant validity (discriminant validity) can be seen from the fornell and larcker criteria (fornell-larcker criterion), cross loadings and the Heterotrait-Monotrait Ratio (HTMT) which is recommended and considered eligible is <0.90 (Hair *et al.*, 2021). The discriminant validity test is carried out to determine and prove that each construct or variable has a different concept from one another, while the reliability test uses Cronbach's alpha and composite reliability. The Average Variance Extracted (AVE) value in the convergent validity value (loading factor) is used to measure how far the indicator is positively correlated with other indicators in the same construct or variable. If all the output results of the reflective model measurement (outer model analysis) have met the requirements or have been fulfilled, then the Structural Equation Model Partial Least Square (SEM-PLS) results can be continued or used for hypothesis testing in research.

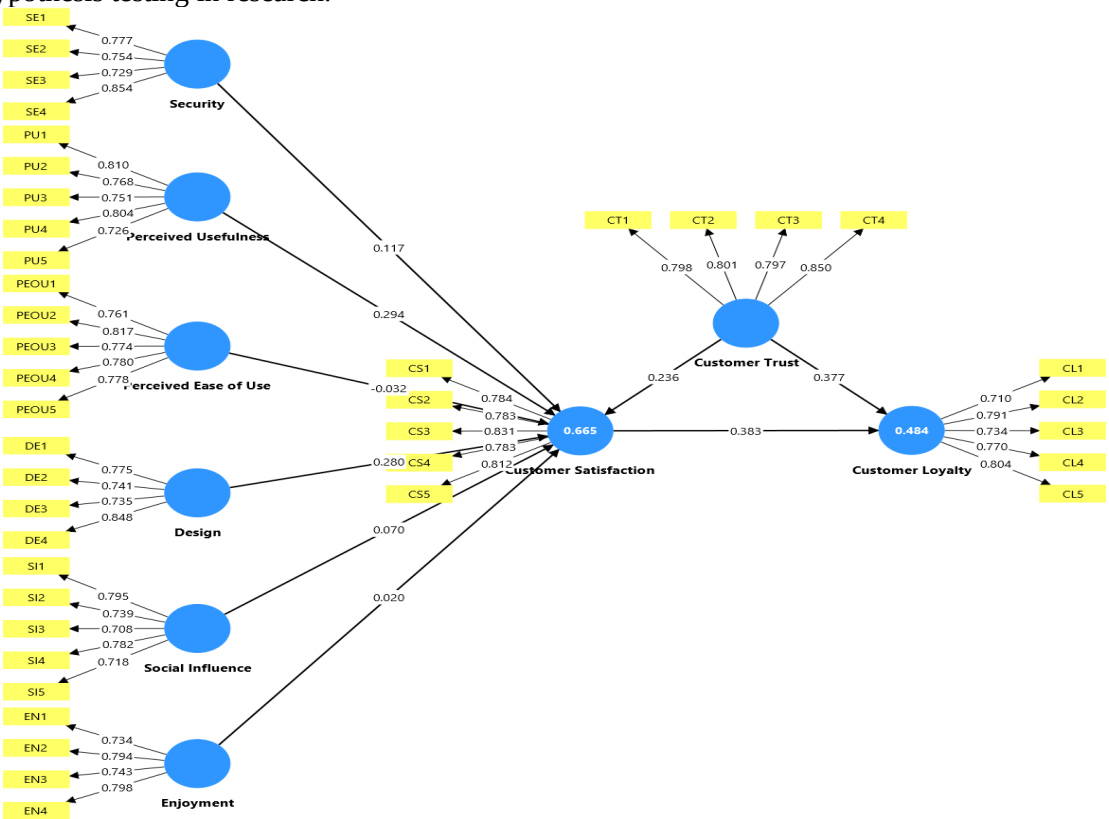


**Figure 2. Output Results of Order Model Analysis**

This study uses the standard value of convergent validity (loading factor) >0.07 in accordance with the criteria set by Hair *et al*. (2021). Based on the output results, all 41 indicators representing 9 constructs or variables in the model have a loading factor value> 0.70, which ranges from 0.708 to 0.854, meaning that all indicators have met the validity criteria. Where, the lowest value is obtained by the SI3 indicator in the social influence variable of 0.708, while the highest value is recorded in the SE4 indicator in the security variable of 0.854. Furthermore, the reliability test can be seen from the Cronbach's alpha and composite reliability values, both of which have acceptable

requirement values in their respective studies between> 0.60 - 0.70 (Hair et al. 2021). The output results of the Cronbach's alpha and composite reliability values are known to both have values that meet the reliability requirements. The Cronbach's alpha value in this study ranges from 0.769 to 0.858, where the lowest value of 0.769 is in the enjoyment variable and the highest value of 0.858 is in the customer satisfaction variable. Meanwhile, the composite reliability value is 0.774 to 0.859, where the lowest value is in the enjoyment variable and the highest value is in the customer satisfaction variable. Thus, both the composite reliability value and Croncbach's alpha have passed the provisions. The Average Variance Extracted (AVE) value to be accepted in this study is> 0.50 (Hair et al. 2021). The output results of the Average Variance Extracted (AVE) value have all met the requirements with a value of 0.561 to 0.659. The lowest value is 0.561 in the social influence variable and the highest value is 0.659 in the customer trust variable.

*Results of Structural Model Measurement (Inner Model Analysis)*

Structural model measurement or inner model analysis focuses on hypothesis testing and the influence between research variables. This measurement process consists of three main stages. The first stage is multicollinearity testing using the Variance Inflation Factor (VIF), which aims to detect the presence of multicollinearity between variables with the VIF < 5 criteria (Hair et al. 2021). The second stage includes the calculation of the R Square value and hypothesis testing between variables, both direct and indirect effects. Hypothesis testing is done through the bootstrapping method with a one-tailed significance level. The direct effect is analyzed through the path coefficient value, while the indirect effect is analyzed through the specific indirect effect. The significance criteria for accepting the hypothesis are determined by the T statistical value> 1.96 and P values <0.05, referring to the 95% confidence interval (Hair et al. 2021).

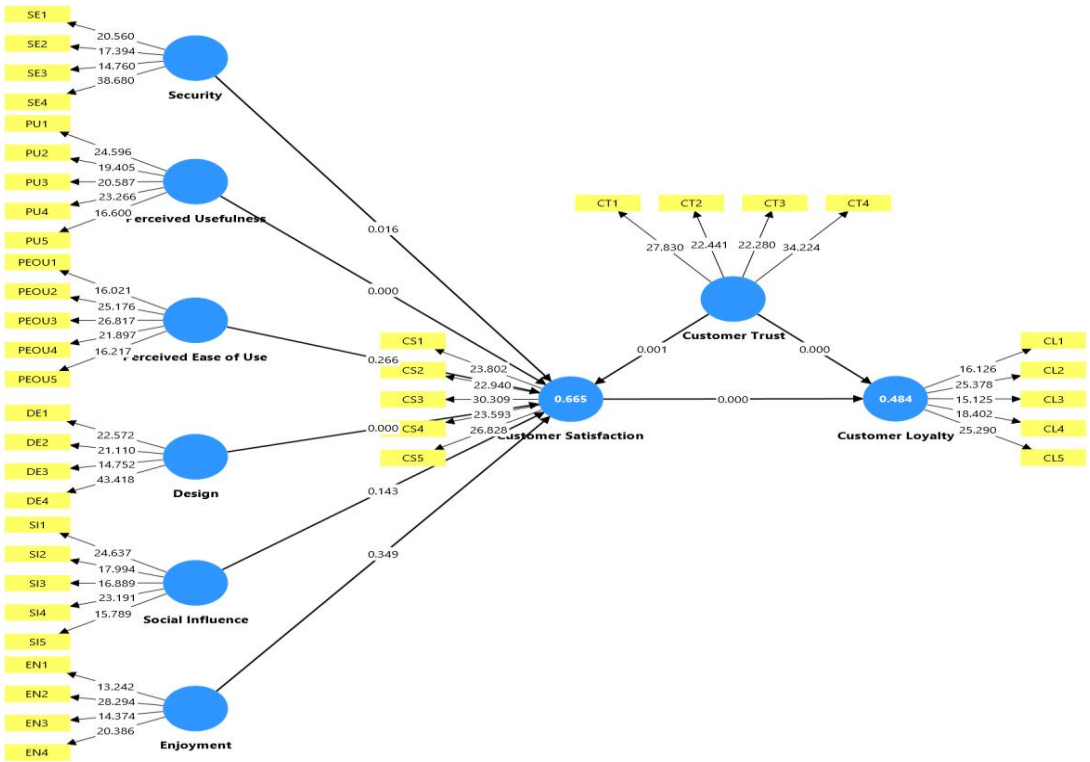


**Figure 3. Inner Model Analysis Output (Path Coefficients and P Values)**

At the initial stage of measuring the structural model (inner model analysis), multicollinearity testing was carried out through the Variance Inflation Factor (VIF) with the VIF criteria <5 as recommended by (Hair et al. 2021). Based on the test results, the VIF value ranges from 1.735 to 2.523, which indicates that there is no multicollinearity problem between variables in this study. The lowest VIF value is recorded in H6, namely the relationship between enjoyment has a positive effect on customer satisfaction, while the highest VIF value is in H2, namely perceived usefulness has a positive effect on customer satisfaction. Furthermore, the R Square value of 0.665 was obtained for the Customer Satisfaction (CS) variable. This shows that 66.5% of the variation in customer satisfaction can be explained by the independent variables and customer trust in the model, while the remaining 33.5% is influenced by other factors not explained in this study. Meanwhile, for the Customer Loyalty (CL) variable,

the R Square value of 0.484 is obtained, which indicates that customer trust and customer satisfaction on customer loyalty are 48.4% and the remaining 51.6% is influenced by other variables not included in this research model.

*Measurement of Direct Influence Coefficient*

Based on the direct hypothesis test results in the table above, it is found that 9 of the proposed hypotheses, 6 hypotheses are accepted and 3 hypotheses are rejected. In testing the first hypothesis (H1), the results of the analysis of the direct effect of security on customer satisfaction show the original sample result (0.117) with a T statistic of 2.137> 1.96 and a P value of 0.016 <0.05. This means that there is a positive influence between security on customer satisfaction, thus the data supports the hypothesis.

**Table 1. Direct Hypothesis Test Results**

| Hypothesis | *Path Coefficients* (Original Sample) | T *statistics* | P *values* | Type |
|---|---|---|---|---|
| **H1 :** Security has a positive effect on customer satisfaction | 0,117 | 2,137 | 0,016 | Data supports the hypothesis |
| **H2 :** Perceived Usefulness has a positive effect on customer satisfaction | 0,249 | 4,031 | 0,000 | Data supports the hypothesis |
| **H3 :** Perceived ease of use has a positive effect on customer satisfaction | -0,032 | 0,626 | 0,266 | Data does not support the hypothesis |
| **H4 :** Design has a positive effect on customer satisfaction | 0,280 | 4,217 | 0,000 | Data supports the hypothesis |
| **H5 :** Social influence has a positive effect on customer satisfaction | 0,070 | 1,069 | 0,143 | Data does not support the hypothesis |
| **H6 :** Enjoyment has a positive effect on customer satisfaction | 0,020 | 0,387 | 0,349 | Data does not support the hypothesis |
| **H7 :** Customer trust has a positive effect on customer satisfaction | 0,236 | 3,113 | 0,001 | Data supports the hypothesis |
| **H8 :** Customer trust has a positive effect on customer loyalty | 0,377 | 4,853 | 0,000 | Data supports the hypothesis |
| **H9 :** Customer satisfaction has a positive effect on custoner loyalty | 0,383 | 4,924 | 0,000 | Data supports the hypothesis |

Source: Data processed by the author himself (2025)

In testing the second hypothesis (H2), the direct impact of perceived usefulness on customer satisfaction yielded an original sample value of 0.249, with the T statistic being 4.031 greater than 1.96 and the P value being 0.000 less than 0.05. This indicates that there is a significant and positive impact of perceived usefulness on customer satisfaction, thereby confirming the hypothesis. On testing the third hypothesis (H3), the direct impact of perceived ease of use on customer satisfaction had an original sample value of -0.032, with a T statistic of 0.626 less than 1.96 and a P value of 0.266 greater than 0.05. This confirms that perceived ease of use has no significant impact on customer satisfaction, and therefore the hypothesis is not supported. In testing the fourth hypothesis (H4), the design effect analysis on customer satisfaction returned an original sample value of 0.280 and a T statistic of 4.217 greater than 1.96 and a P value of 0.000 lower than 0.05. This confirms a significant and positive relationship between design and customer satisfaction and therefore supports the hypothesis.

For the verification of the fifth hypothesis (H5), the direct influence of social influence on customer satisfaction resulted in an original sample value of 0.070 with a T statistic of 1.069 below 1.96 and a P value of 0.143 above 0.05. It is established that social influence will not significantly influence customer satisfaction, and hence the hypothesis cannot be validated. While testing the sixth hypothesis (H6), the direct effect estimate of enjoyment on customer satisfaction had an original sample value of 0.020, a T statistic of 0.387 lower than 1.96, and a P value of 0.349 greater than 0.05. The implication is that enjoyment does not significantly influence customer satisfaction, and so the hypothesis cannot be supported.

In confirming the seventh hypothesis (H7), the test of the direct effect of customer trust on customer satisfaction yielded an original sample value of 0.236, with a T statistic of 3.113, larger than 1.96 and with a P value of 0.001 smaller than 0.05. This is evidence of a positive and significant impact of customer trust on satisfaction, hence confirming the hypothesis. In measuring the eighth hypothesis (H8), the direct effect test of customer trust on customer loyalty provided an original sample of 0.377, a T value of 4.853 greater than 1.96, and a P value of 0.000 less than 0.05. The findings confirm that customer trust has a positive and significant influence on loyalty, thereby confirming the hypothesis. In testing the ninth hypothesis (H9), estimation of the direct effect of customer satisfaction to customer loyalty had an original sample value of 0.383 and a T statistic of 4.924 greater than 1.96 and a P value of 0.000 less than 0.05. This confirms a significant and positive effect of customer satisfaction on loyalty, thus supporting the hypothesis.

*Measurement of Indirect Influence Coefficient*

**Table 2. Indirect Hypothesis Test Results**

| Hypothesis | *Path Coefficients* (Original Sample) | T *statistics* | P *values* | Type |
|---|---|---|---|---|
| **H10 :** Customer trust has a positive effect on customer loyalty mediated by customer satisfaction | 0,091 | 2,455 | 0,007 | Data supports the hypothesis |

## Discussion

In the first hypothesis, in this study, it is determined that security affects customer satisfaction positively. This accords with previous literature that indicates digital system security plays a critical role in building comfort and trust, thus resulting in higher customer satisfaction. In the context of online services such as mobile banking, security entails confidentiality of personal information, safeguarding transactions, as well as reduction of information disclosure risks. Strong security enables customers to have faith in their personal privacy, and therefore the integration of trust and satisfaction. This is consistent with prior studies that depict security is a significant factor in customer satisfaction in the use of the MyBCA app (Hijazi, 2022; Almaiah *et al.*, 2022; Raza *et al.*, 2020). Regarding the second hypothesis, this study concludes perceived usefulness has a positive influence on customer satisfaction. This finding is consistent with the Technology Acceptance Model (TAM), which posits that perceived usefulness, or that the technology is perceived to bring value in the form of effectiveness or efficiency of tasks, affects favorable attitudes among users towards the system. Applications in mobile banking are found to be valuable when they provide functional services such as fast money transfer, balance checking directly, automatic payment of bills, and access to the banking service without physical presence. Perceived usefulness of mobile banking is huge as it enables users to manage financial needs efficiently, with convenience, and without time and place constraints. Thus, customers' satisfaction is mainly fueled by the perceived benefit of digital services. This finding supports earlier studies confirming that perceived usefulness satisfies customers while using the MyBCA application (Davis, 1989; Petrović *et al.*, 2022; Paramita & Hidayat, 2023; Bouhlel & Mzoughi, 2024; Almaiah *et al.*, 2023).

In the third hypothesis, the test results conducted on MyBCA user respondents show that perceived ease of use does not significantly affect customer satisfaction in MyBCA users, with an original sample value of -0.032. This value indicates that the higher the perceived ease of use, it is not followed by an increase in customer satisfaction and even tends to decrease. This shows that perceived ease of use is no longer the main determinant of satisfaction or basic standards in digital financial applications (Paramita and Hidayat 2023). Especially with the many alternative digital payment platforms that also offer the same convenience as mobile banking, such as gopay and shopeepay (Greta 2023). In previous findings, perceived ease of use was more pronounced in the innovator group, while in general users no significant effect was found (Petrović *et al.*, 2022). In this study, the indicator with the lowest score on the display statement and instructions on MyBCA is clear and easy to understand, which shows that respondents still encounter obstacles in understanding the display on the application. Which also strengthens the insignificant effect of perceived ease of use on customer satisfaction.

In the fourth hypothesis, the results of hypothesis testing show that design has a significant effect on customer satisfaction in MyBCA users. This shows that in mobile banking, intuitive and responsive design plays an important role in shaping a positive user experience. Where, applications that are easy to use and visually appealing can reduce user cognitive load, speed up the transaction process, and increase perceptions of comfort and efficiency. Therefore, the design aspect is not only aesthetic but also in terms of functionality and accessibility, so that it can meet expectations and increase customer satisfaction. This finding is in accordance with previous research which states that design in mobile banking applications contributes to customer satisfaction with MyBCA services (Shareef *et al.*, 2018; Komandla, 2024; Leem & Eum, 2021). In the fifth hypothesis, the test results conducted on MyBCA user respondents show that social influence does not have a significant effect on customer satisfaction. This finding is certainly inversely proportional to the previously formulated hypothesis, where social influence can provide satisfaction to users. This finding shows that social encouragement such as the opinions of friends, family or the surrounding environment is not strong enough to shape the level of user satisfaction with mobile banking services. In line with the findings of Alalwan *et al. (*2018) social influence shows that users do not pay attention to this aspect in forming the intention to use mobile banking. In addition, because mobile banking services are private, such as involving sensitive financial data and activities, users rely more on personal judgment than the opinions of others (Merhi, Hone, and Tarhini 2019). In the lowest indicator with the statement, bank management has a big influence on my decision to use MyBCA, this indicates that although social influence can play a role in the early stages of adopting mobile banking, its influence on satisfaction is not relevant enough, compared to functional factors.

In the sixth hypothesis, the test results conducted on MyBCA user respondents show that enjoyment has no significant effect on customer satisfaction. In contrast to previous studies which highlight that the emotional aspects arising from perceived enjoyment have a positive role in mobile banking adoption and the extent to which users feel pleasure when using mobile banking (Arcand *et al.*, 2017; To & Trinh, 2021). However, the findings in research Çallı (2023) say that post-user satisfaction is more relevant than the emotional enjoyment aspect. In Indonesia, customer satisfaction is more influenced by perceived usefulness and trust in banks, not the enjoyment aspect. In line with the findings of Rahman *et al.* (2024) and Pham (2025), mobile banking applications are more considered as functional and security-sensitive services, in contrast to e-commerce applications designed to increase enjoyment when shopping. In the lowest-scoring indicator, MyBCA fits my lifestyle, indicating that users do not feel emotional alignment with the mobile banking application. Therefore, hedonic dimensions such as enjoyment tend to be less relevant in shaping perceptions of customer satisfaction. In the seventh hypothesis, the results of hypothesis testing show that customer trust has a significant effect on customer satisfaction at MyBCA. This shows that mobile banking users are definitely faced with risks related to the security of personal data and financial transactions. Therefore, when users feel that mobile banking is able to protect user information, they will feel more satisfied and calm about using it. Increased system security, as well as responsiveness to complaints or technical problems can strengthen trust which ultimately increases positive customer experiences. This finding is in accordance with previous research which states that trust in mobile banking applications contributes to customer satisfaction with MyBCA services (Ayouni *et al.*, 2022; Adil *et al.*, 2020; Kaur & Arora, 2020; Bouhlel & Mzoughi, 2024).

In the eighth hypothesis, the results of hypothesis testing show that customer trust has a significant effect on customer loyalty at MyBCA. This shows that users not only rely on functional aspects but also demand security guarantees, system reliability, and bank commitment to data integrity and customer privacy. Because when trust is formed, customers tend not to move and may even recommend MyBCA to others. The importance of building trust in ensuring that the system is secure and able to respond to customer needs not only strengthens satisfaction, but also encourages ongoing loyalty. This finding is in accordance with previous research which states that trust in mobile banking applications contributes to customer loyalty to MyBCA services (To & Trinh, 2021; Shankar & Jebarajakirthy, 2019; Baabdullah *et al.*, 2019; Tiwari *et al.*, 2021). In the ninth hypothesis, the results of hypothesis testing show that customer satisfaction has a significant effect on customer loyalty at MyBCA. Satisfaction comes when the service meets user expectations, both in terms of speed, comfort, safety and user convenience. Where, in the banking sector, customer satisfaction is the key to the success of mobile banking to customize services, innovate and support responsiveness to customer needs so that it has a significant effect on customer loyalty. By creating a satisfying service experience is important in building loyalty in the digital era. This finding is in accordance with previous research which states that customer satisfaction in mobile banking applications contributes to customer loyalty to MyBCA services (Zhang *et al.*, 2022; Rejman Petrović *et al.*, 2022; Juwaini *et al.*, 2022). In the tenth hypothesis, the results of hypothesis testing show that customer satisfaction which mediates customer trust has a significant effect on customer loyalty at MyBCA. Where, by building loyalty to users through trust and customer satisfaction (Tuti and Sulistia 2022). Customer trust built through transaction security, convenience and information transparency is very important to increase customer satisfaction. When customers feel safe and comfortable using mobile banking services, they tend to be more satisfied and loyal. Therefore, mobile banking service providers should

focus on improving aspects to strengthen the relationship between satisfaction and trust which will have a significant positive impact on customer loyalty. This finding is in line with previous research which states that customer satisfaction mediates the effect of customer trust on customer loyalty to MyBCA services (Tuti & Sulistia, 2022; Marko, 2023; Omoregie, 2019; Paramita & Hidayat, 2023).

## CONCLUSION

The results of the study of the effects of utilitarian factors like security, perceived usefulness, and perceived ease of use, and hedonic factors like design, social influence, enjoyment, and trust on user satisfaction and loyalty of MyBCA users point to some interesting conclusions. Security, perceived usefulness, design, and trust are found to have a positive and significant effect on customer satisfaction. This implies that MyBCA customers are satisfied when the system offers security, the application is well differentiated in its value, the design is attractive, functional, and easy to navigate, and when there is high trust in bank services. Besides, consumer trust not only directly contributes to loyalty positively, but also indirectly strengthens loyalty through consumer satisfaction, i.e., the higher the trust in MyBCA services, the more frequent use. In addition, customer satisfaction itself is also termed as one of the most important variables for driving loyalty, and it has been established that good experience with the application usage does play an important role in building customer loyalty. Nevertheless, perceived ease of use, social influence, and enjoyment do not significantly influence satisfaction. This implies that while these drivers may have been most important for initial mobile banking adoption, they are not the primary drivers of satisfaction for currently technology-experienced users. The research as a whole highlights the principal importance of system security, efficient functional usability design, and trust establishment as essential elements in maintaining and building upon satisfaction and loyalty for mobile banking customers.

According to the limitations that have been determined, multiple suggestions are presented for future practice and research. Future research is encouraged to increase the scope of analysis by including more respondents from other mobile banking platforms so that results will be more generalizable and representative of user behavior at a national level. More research can further extend the study model by adding other variables such as service quality, perceived risk, and personalization innovation to further examine the determinants of customer satisfaction and loyalty. Lastly, mixed methods combining both quantitative and qualitative designs are recommended to obtain more contextual and richer knowledge. From the realist's perspective, BCA, as the owner of MyBCA services, should further strengthen application security, enhance user-friendly design, and establish trust in customers by being responsive in providing services in an effort to consolidate and ensure customer loyalty.

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