

Analysis of Interest Preferences in Using the Agen46

I Putu Ngurah Bagus Yuniartha¹, Gede Sri Darma²

Abstract:

This study used a total of 115 respondents from customers who use Agen46 BNI who transact in the Bali and Nusa Tenggara regions. The goal is to find out the factors related to satisfaction with the use of the application. Hypothesis testing uses SEM (Structural Equation Modeling) analysis tools. The results found that the perception of application use has a positive and significant influence on belief and satisfaction, as well as the benefit factor on belief and satisfaction. In addition, belief has a positive and significant influence on satisfaction. Similarly, satisfaction with the interest in using also had a positive and significant relationship. But for mediating relationships, belief is not able to significantly mediate the relationship between use and satisfaction. The same results also apply to the relationship of belief mediation between benefits and satisfaction.

Keywords: Application Use, Benefits, Belief, Satisfaction

Sumbitted: 1 October 2024, Accepted: 28 October 2024, Published: 5 November 2024

1. Introduction

The rapid development of information technology has a global impact, especially in the banking industry, which must provide faster, simpler, and safer services to the public. In this effort, the bank provides services such as the Mobile Banking application that makes it easier for customers to make transactions through their mobile phones. Mobile Banking is an application that allows banking transactions through mobile devices (Aldrin, et al., 2023). Data from Bank Indonesia (BI) shows that throughout April 2023, the value of domestic digital banking transactions reached Rp. 4,264.8 trillion, equivalent to Rp. 4.3 quadrillion. In more detail, the value of digital banking transactions in Indonesia per month (January 2018-April 2023), as shown in the following figure:

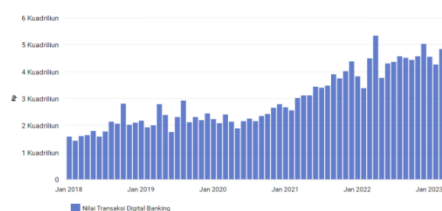


Figure 1. Value of Digital Banking Transactions in Indonesia

Source: <https://databoks.katadata.co.id>

¹Universitas Pendidikan Nasional, Indonesia. ngurah.bagus1313@gmail.com

²Universitas Pendidikan Nasional, Indonesia.

These values include various transactions in digital banking or digital banking as classified by the Financial Services Authority (OJK), namely internet banking, SMS/mobile banking, and phone banking. The need for information is what drives the continuous development of current technology to meet the high needs of public information. One of the tools that facilitates this information need is a smartphone. This reflects how important the need for information is at all times. With the development of technology that continues to advance, there is also the development of smartphone technology. This development is reflected in every update of technology applications on smartphones. A smartphone is a phone that not only provides basic features for phone calls, but also other more advanced features (Rahmandani, 2018).

The banking industry continues to follow the development of information technology in an effort to provide excellence. Banks generally offer a variety of services that are easy to pamper their customers. One example of banking services that use technology is mobile banking and internet banking. Bank BNI, for example, has implemented mobile banking technology through their product known as the BNI Agen46 Application. BNI Agen46 Mobile is a mobile application designed for registered BNI agents, allowing them to conduct banking transactions. The new BNI Agen46 Mobile application has advantages that make transactions for customers easier, safer, and more comfortable. In addition, this application has a fresh and user-friendly appearance.

This study uses the Technology Acceptance Model (TAM) as a theoretical basis to explain the factors that affect individual interest in using the BNI Agen46 mobile application. TAM aims to provide a concise explanation of the factors that determine the acceptance of user behavior towards the use of information technology (Siswoyo, A., & Irianto, 2023). TAM is focused on user attitudes towards the use of information technology, by developing it based on the perception of usefulness (Perceived Usefulness) and the perception of convenience (Perceived Easy of Use) in the use of the technology. This model is often used to predict user adoption and technology usage based on perceptions of how easy it is to use. The perception of usefulness includes a person's belief that using a certain system will improve their performance, while the perception of convenience is related to the belief that using the system will make their efforts lighter (Siswoyo, A., & Irianto, 2023).

According to research conducted by Lahagu, R., & Binangkit (2023), the perception of ease of use and the level of trust have a positive and significant impact on user interest. Another study conducted by Alifa, et al (2023) shows that a person's trust in using an e-commerce system can increase user intent towards the system. Thus, the perception of benefits refers to consumers' confidence about the extent to which they will get benefits or positive results from the decisions taken, so that the greater the benefit, the greater their intention to make transactions online.

2. Theoretical Background

Interest in Using

According to Davis in Aldrin, et al (2023), user interest is an individual's tendency to continue using a technology. This interest consists of a desire to use electronic money as well as a sincere willingness to experience the benefits of using such electronic money. This is growing because of the motivation to switch from a manual payment system to an online payment system. The success of a newly launched technology-based service in improving services depends on the number of users of the service. A technology will be successful if more and more users use it consistently. Therefore, the use of technology by individuals is a key factor (Prayoga, 2017). Interest itself is the desire or encouragement of the individual to do a certain behavior. This indicates that a person tends to perform a behavior if they have a fundamental desire or interest in doing it (Siswoyo, A., & Irianto, 2023).

An indicator to assess customer interest in using mobile banking services is the individual's desire to use the technology and the intention to continue using it in the future. According to Ferdinand in Syahrina, A., & Christiana (2023), there are several indicators of interest as follows:

1. Transactional interest, which is the tendency of individuals to make transactions or purchase products.
2. Referential interest, which indicates an individual's tendency to recommend products to others.
3. Preferential interest, describes the behavior of individuals who have a primary preference for the product. This preference can only change if something significant happens to the product.
4. Exploratory interest, describing the behavior of individuals who are always looking for information about the product they are interested in and trying to find information that supports the positive aspects of the product.

Perception of Convenience

Perceived ease of use is a person's confidence in the extent to which a technology can be used without errors. This reflects beliefs about the decision-making process in the use of technology. According to Jogiyanto, A (2019), if someone believes that the information system is easy to use, then they will be more likely to use it, and vice versa. Perceived ease of use is also interpreted as a measure of how easily a person believes that a computer or system can be understood and used (Supriyati & Cholil.M, 2017). According to Kurnianingsih & Maharani (2020), the perception of ease of use is an individual's belief that using an information technology system will not be troublesome or require a large effort (free of effort) when used. . According to Davis in Siregar, et al.(2023), there are six indicators to measure the perception of the usefulness of a technology, including:

1. Work More Quickly (speed up work): Technology is considered to be able to make the user's work faster in its work.

2. Job Performance: The user's job performance can be improved through the use of information systems.
3. Increase Productivity: Information systems, wherever and whenever they are, can increase the productivity of their users.
4. Effectiveness: Effectiveness in the use of information systems can increase effectiveness in a job.
5. Makes Job Easier: The use of information systems provides ease and efficiency in work.
6. Useful: Information systems provide benefits that support the user's work.

Using the indicators above, the perception of the usefulness of technology can be measured based on the extent to which the technology accelerates work, improves performance, productivity, effectiveness, makes work easier, and provides benefits that are beneficial to users

Perception of Benefits

In the Technology Acceptance Model (TAM), perceived usefulness is seen as the main factor that influences users. When a user believes that a technology has benefits and benefits for work and can improve its performance, then the user will accept the technology. Perceived Usefulness is considered the main determinant that has a positive impact on user trust and intention to adopt technology (Alhassan, et al, 2020).

According to Syukriyyah, S., & Karyaningsih (2023), an easy-to-use information technology can increase the level of user trust or the perception that in using the product, they do not need to make heavy efforts. Mukuan, et al (2023) defines trust as an assessment of the relationship with other parties who make transactions in accordance with expectations in situations full of uncertainty. In mobile banking services, there is a physical separation between the customer and the bank which results in a unique situation. Therefore, consumer trust is very important for banking institutions (Susilowati, 2023). Beliefs are described as cognitive actions, such as a form of opinion or prediction about something that will happen or a person's behavior in a certain way, affective such as a matter of feelings, or conative such as a matter of choice or desire (Tjahjono, 2019).

According to Siregar, et al, (2023) the indicators of the benefits of using information technology include the following:

1. Makes job easier
2. Increase productivity
3. Enhance effectiveness
4. Affects the level of performance of someone who uses it.

Belief

According to Arwani, M (2011), trust is a belief given to another party because the party is considered trustworthy. A company can be considered trustworthy if it has a high level of integrity, namely consistent, competent, honest, fair, and responsible. Trust is a psychological condition in which a person relies on other people or

organizations that he or she trusts as a way to achieve a planned goal. When trust has been built between the two parties, there is confidence that the commitments agreed by the partners will be respected and fulfilled (Nurzanita, R & Marlana, 2020).

According to Darwin, Steven & Kunto (2014) stated that there are five indicators that can form customer trust, namely:

1. Benevolence, which is the good intention and belief of a party that is believed to protect and not harm.
2. Reliability, is the ability to be reliable in meeting a need by an individual or group when needed.
3. Competence, is the ability possessed by a party such as skills and knowledge possessed to meet consumer needs.
4. Honesty, which is the extent to which the statement that has been disclosed is accurate.
5. Openness, is the nature of being open in providing information to customers.

Satisfaction

According to Kotler (2019), satisfaction can be described as the emotional response - a mix of pleasure or disappointment that arises when comparing the actual performance or outcome of a product with one's initial expectations. If the product does not meet expectations, customers may be left feeling dissatisfied. When the performance meets expectations, customers will experience satisfaction. If the performance exceeds expectations, customers will experience great satisfaction or joy. This satisfaction can motivate consumers to purchase and reutilize the product. Conversely, if consumers feel dissatisfied, it can lead to disappointment and stop buying or using the product (Mediti, 2020). Satisfaction is also defined as the evaluation that occurs after purchase, based on the comparison between expectations before purchase and actual product performance. Satisfaction is defined as a function of perceived performance and expectation (Dewi, 2022).

In consumer satisfaction, there are indicators where a product is able to meet customer satisfaction. According to Rembet, et al, (2020) that customer satisfaction indicators consist of:

1. Expectation conformity, in this case it is the level of agreement between the actual performance of the product expected by customers and what is felt.
2. Willingness to recommend, is the willingness of customers to recommend products and services that have been felt to friends, and relatives
3. Interest in revisiting, is the willingness of customers to revisit or make a repurchase interest in the product.

3. Methodology

Conceptual Framework

Customer interest in using the BNI Agen46 Application is influenced by the perception of using the application, perception of benefits, trust, and satisfaction. The relationship between these variables is based on a review of theory and empirical data from

previous research. Reviews from previous journals and the support of theoretical studies that support this research can be described in the following conceptual framework:

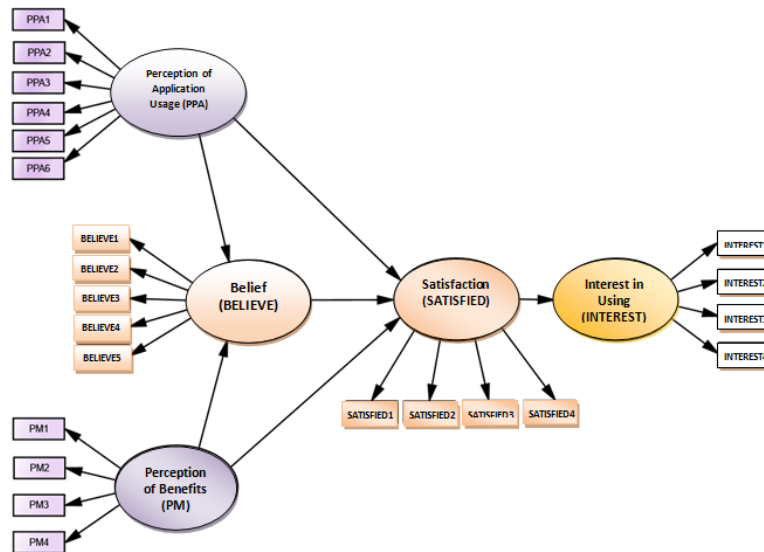


Figure 2. Conceptual Framework

Based on figure 2, the following are the hypotheses in this study:

1. The first hypothesis (H_1)
The higher the perception of using the BNI Agen46 Application, the higher the customer's trust in the BNI Agen46 Application
2. The second hypothesis (H_2)
The higher the perception of the benefits of the BNI Agen46 Application, the higher the customer's trust in the BNI Agen46 Application
3. The third hypothesis (H_3)
The higher the perception of using the BNI Agen46 Application, the higher the customer satisfaction using the BNI Agen46 Application
4. The fourth hypothesis (H_4)
The higher the perception of the benefits of the BNI Agen46 Application, the higher the customer satisfaction using the BNI Agen46 Application
5. The fifth hypothesis (H_5)
The higher the trust in the BNI Agen46 Application, the higher the customer satisfaction using the BNI Agen46 Application
6. The sixth hypothesis (H_6)
The higher the customer satisfaction using the BNI Agen46 Application, the higher the interest in using the BNI Agen46 Application
7. The seventh hypothesis (H_7)
Significant trust mediates the influence of perception of using BNI Agen46 Application on satisfaction using BNI Agen46 Application.

Research Methods

This research was conducted on BNI Bank Agen46 customers who use the BNI Agen46 Application. The sample drawing method for SEM analysis, requires a minimum of 5 times the number of variable indicators used, while the Maximum Likelihood Estimation technique suggests a sample of about 100-200 for each indicator variable. With 23 research indicators, the number of samples in this study is a minimum of $23 \times 5 = 115$ customers who use the BNI Agen46 Application.

4. Empirical Findings/Result

Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis (CFA) is designed to evaluate the dimensions of a theoretical construct, and is often used to test validity, where an indicator of a question is considered valid if *loading factor* $> 0,5$ obtained from standardized regression weights (Ghozali, 2021).

Reliability

According to Ghozali (2021), the reliability of a measurement reflects the extent to which measurements are made without bias. Question indicators are considered reliable if their Cronbach's alpha value $> 0,6$.

Data Analysis Techniques

In this study, the data analysis technique utilized is Structural Equation Modeling (SEM) with the AMOS Ver. 24 programs. SEM is a technique used for multivariate analysis, enabling researchers to examine the relationships between intricate variables, whether recursive or non-recursive, in order to attain a holistic comprehension of the entire model.

Testing the Direct Influence Hypothesis

In addition to referring to Figure 4.10 above, the test of the research model also refers to the calculation of the regression coefficient (standardized regression weight) of the data processing results with Structural Equation Modelling (SEM) as presented in Table 1.

Table 1
Unstandardized and Standardized Regression Weight Structural Measurement Models

Relationship Between Variables			Unstandardized Estimate	Standardized Estimate	S.E.	C.R.	P	Conclusion
BELIEVE	<---	PPA	0,490	0,569	0,352	2,394	0,033	Sig
BELIEVE	<---	PM	0,298	0,263	0,456	2,653	0,009	Sig
SATISFIED	<---	BELIEVE	0,857	0,682	0,148	5,792	***	Sig
SATISFIED	<---	PPA	0,807	0,745	0,273	2,955	0,003	Sig
SATISFIED	<---	PM	0,597	0,420	0,361	2,654	0,008	Sig
INTEREST	<---	SATISFIED	0,630	0,895	0,074	8,506	***	Sig

Source : SEM data processing results, 2024

Based on the results of data analysis with Unstandardized and Standardized Regression Weights as shown in Table 1, it is described as follows:

The Effect of Application Usage Perception on Trust

The standardized estimate value (regression weight) was 0.490, with a CR value (Critical Ratio = identical to the t-count value) of 2.394 at a probability of 0.033. The CR value of $2.394 > 2.000$ and probability $0.033 < 0.05$ show that the influence of the variable of perception of application use (PPA) on trust (TRUST) is POSITIVE and significant. Thus, the first hypothesis proposed, namely that the higher the perception of the use of the BNI Agen46 Application, the higher the customer's trust in the BNI Agen46 Application is tested for its truth..

The Effect of Benefit Perception on Trust

The standardized estimate (regression weight) value was 0.298, with a CR (Critical Ratio = identical to t-calculated value) of 2.653 at a probability of 0.009. The CR value of $2.653 > 2.000$ and probability $0.009 < 0.05$ showed that the influence of the benefit perception variable (PM) on trust (TRUST) was positive and significant. Thus, the second hypothesis proposed, namely The higher the perception of the benefits of the BNI Agen46 Application, the higher the customer's trust in the BNI Agen46 Application is tested for its truth.

The Effect of Application Usage Perception on Satisfaction

The standardized estimate (regression weight) value was 0.807, with a CR (Critical Ratio = identical to t-calculated value) of 2.955 at a probability of 0.003. The CR value of $2.955 > 2.000$ and the probability of $0.003 < 0.05$ showed that the influence of the variable of perception of application use (PPA) on satisfaction (SATISFIED) was positive and significant. Thus, the third hypothesis proposed, namely The higher the perception of using the BNI Agen46 Application, the higher the customer satisfaction using the BNI Agen46 Application is tested for correctness.

The Effect of Perception of Benefits on Satisfaction

The standardized estimate (regression weight) value is 0.597, with a CR value (Critical Ratio = identical to the t-calculated value) of 2.654 at a probability of 0.008. The CR values of $2.654 > 2.000$ and the probability of $0.008 < 0.05$ show that the influence of the benefit perception (PM) variable on satisfaction (SATISFIED) is positive and significant. Thus, the fourth hypothesis proposed, the higher the perception of the benefits of the BNI Agen46 Application, the higher the customer satisfaction using the BNI Agen46 Application is tested for its truth.

The Effect of Trust on Satisfaction

The standardized estimate (regression weight) value is 0.857, with a CR value (Critical Ratio = identical to the t-count value) of 5.792 at probability *** (< 0.001). The CR value of $5.792 > 2.000$ and probability *** < 0.05 indicate that the influence of the trust variable on satisfaction (SATISFIED) is positive and significant. Thus, the fifth hypothesis proposed, namely The higher the trust in the BNI Agen46 Application,

the higher the customer satisfaction using the BNI Agen46 Application is tested for correctness.

The Effect of Satisfaction on Interest in Using

The standardized estimate (regression weight) value is 0.630, with a CR value (Critical Ratio = identical to the t-count value) of 8.506 at probability *** (< 0.001). The CR value of 8.506 > 2.000 and probability *** < 0.05 show that the influence of the satisfaction variable (SATISFIED) on interest in using (INTEREST) is positive and significant. Thus, the sixth hypothesis proposed, namely The higher the customer satisfaction using the BNI Agen46 Application, the higher the interest in using the BNI Agen46 Application is tested for correctness.

Testing for Indirect Influences

Indirect influence occurs when intervening variables act as a link between exogenous and endogenous variables, transforming the direct relationship into an indirect one. This variable serves as an intermediate link between exogenous and endogenous variables. It prevents exogenous variables from directly influencing the changes or emergence of endogenous variables. The mediation hypothesis is tested using a procedure created by Sobel, which is commonly referred to as the Sobel Test. The Sobel test assesses the impact of direct tidal forces. The formula for the Sobel test is as follows:

$$Z_{count} = \frac{ab}{Sab}$$

$$Sab = \sqrt{b^2 Sa^2 + a^2 Sb^2 + Sa^2 Sb^2}$$

1) Testing the Indirect Effect of Application Usage Perception on Satisfaction Through Trust

The hypothesis of the indirect influence of the perception of application use on satisfaction through trust with the Sobel test (Sobel Test) is as follows.

$$Sab = \sqrt{0,682^2 0,352^2 + 0,569^2 0,148^2 + 0,352^2 0,148^2}$$

$$Sab = \sqrt{0,067} = 0,260$$

$$Z_{Count} = \frac{0,569 \times 0,682}{0,260} = \frac{0,388}{0,260} = 1,494$$

Based on the above calculation, the magnitude of the calculated z-value = 1.494 < of the absolute z-value (1.96). Thus, it can be said that the trust variable does not significantly mediate the influence of the perception of application use on satisfaction. Thus, the seventh hypothesis proposed in this study, the significant belief in mediating the influence of perception of using the BNI Agen46 Application on satisfaction using the BNI Agen46 Application is rejected.

2) Testing the Indirect Effect of Benefit Perception on Satisfaction Through Trust

The hypothesis of the indirect influence of the perception of benefits on satisfaction through trust with the Sobel test (Sobel Test) is as follows:

$$Sab = \sqrt{0,682^2 0,456^2 + 0,263^2 0,148^2 + 0,456^2 0,148^2}$$

$$Sab = \sqrt{0,103} = 0,321$$

$$Z_{\text{Count}} = \frac{0,263 \times 0,682}{0,321} = \frac{0,179}{0,321} = 0,559$$

Based on the above calculation, the magnitude of the calculated z-value = 0.559 < of the absolute z-value (1.96). Thus, it can be said that the confidence variable does not significantly mediate the influence of benefit perception on satisfaction. Thus, the eighth hypothesis proposed in this study, namely the significant belief in mediating the influence of the perception of the benefits of the BNI Agen46 Application on satisfaction of using the BNI Agen46 Application, is rejected.

4. Determination Measurement Model Analysis

The following will be analyzed the measurement model with the determination of the influence of the perception of application use and the perception of benefits on trust, satisfaction and benefits of use. The analysis of the measurement model with determination was used to determine the contribution of variables affecting the perception of application use and perception of benefits on trust, the influence of perception of application use, perception of benefits and trust on satisfaction and the influence of perception of application use, perception of benefits, trust and satisfaction on interest in using. For this reason, square multiple correlation is used as in the following table :

Table 2
Squared Multiple Correlations

Variabel	RSquare
BELIEVE	0,683
SATISFIED	0,961
INTEREST	0,802

Source : SEM data processing results, 2024

Based on the data in table 2 above, it appears that the magnitude of the Squared Multiple Correlations value for the trust variable (TRUST) is 0.683, the satisfaction variable (SATISFACTION) is 0.961 and the interest in using (INTEREST) is 0.801. The magnitude of the determination value (D) is Squared Multiple Correlations x 100%. So that the magnitude of the determination coefficient (D) of the confidence variable is 0.683 x 100% = 68.3%. Thus, it can be stated that the change in trust is influenced by the perception of application use and the perception of benefits by 68.3%. The magnitude of the determination coefficient (D) of the performance variable is 0.961 x 100% = 96.1%. Thus, it can be stated that the change in satisfaction

is influenced by the perception of application use, the perception of benefits and trust by 96.1%. Meanwhile, changes in interest in using applications were influenced by the perception of application use, perception of benefits, trust and satisfaction by 80.2%.

Path Analysis

The results of the Structural Equation Modelling (SEM) analysis with the AMOS Program are as follows.

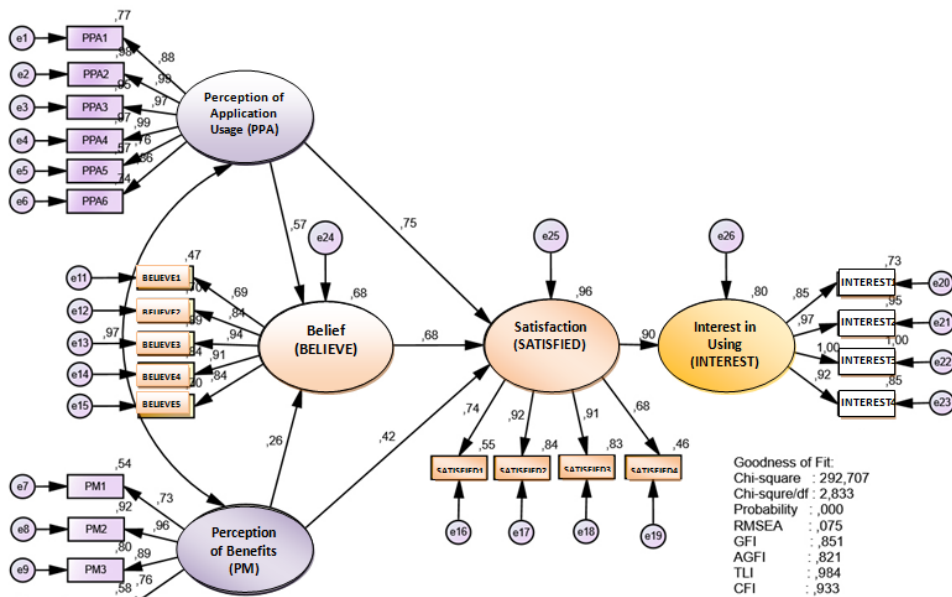


Figure3
Results of Structural Equation Modelling (SEM) Analysis
 Source: SEM data processing results, 2024

5. Discussion

The Effect of Application Usage Perception on Trust

The standardized estimate (regression weight) value was 0.490, with a CR (Critical Ratio = identical to the t-count value) of 2.394 at a probability of 0.033. The CR value of 2.394 > 2.000 and probability 0.033 < 0.05 show that the influence of the variable of perception of application use (PPA) on trust (TRUST) is POSITIVE and significant. Thus, the first hypothesis proposed, namely that the higher the perception of the use of the BNI Agen46 Application, the higher the customer's trust in the BNI Agen46 Application is tested for its truth.

The results of the above research mean that the development of information technology has changed the way humans interact and transact. Digital applications are now an important part of daily life, from banking applications, online shopping, to social media. The use of this application not only affects the efficiency and

convenience of users, but also affects the level of trust users have in the application itself. User perception of the app plays an important role in shaping trust, which in turn affects user loyalty and satisfaction. Apps that are designed with ease of use, usability, security, performance, and good design in mind tend to build higher trust among users. By understanding and managing user perceptions, application developers can increase user trust (Subani, Putra M A & Roostika, 2024) .

The user's perception of the app directly affects their trust level. Some important relationships between usage perception and trust are that easy-to-use apps improve user comfort and reduce barriers to use. This encourages users to trust more that the app is reliable and suitable for their needs. When users feel that an app provides real benefits and helps them achieve a specific goal, they tend to trust the app more. Security and privacy are critical factors in building trust. An application that manages to maintain user data well will be more trusted. Good app performance shows the developer's professionalism and commitment to quality, which in turn increases user trust. A professional and attractive design creates a positive impression that can increase user trust in the application (Nizar, A M & Yusuf, 2022).

The Effect of Benefit Perception on Trust

The standardized estimate (regression weight) value was 0.298, with a CR (Critical Ratio = identical to t-calculated value) of 2.653 at a probability of 0.009. The CR value of $2.653 > 2.000$ and probability $0.009 < 0.05$ showed that the influence of the benefit perception variable (PM) on trust (TRUST) was positive and significant. Thus, the second hypothesis proposed, namely The higher the perception of the benefits of the BNI Agen46 Application, the higher the customer's trust in the BNI Agen46 Application is tested for its truth. The results of this study can be concluded that the perception of benefits has a significant influence on user trust in the application or service. Apps that are effective, efficient, provide quality information, and offer good user support tend to build higher trust. By understanding and improving the perception of benefits, app developers can build stronger relationships with users, which ultimately contributes to user loyalty and satisfaction. Benefit perception refers to the user's view of how well an application or service helps them achieve their goals or complete certain tasks (Jogiyanto, A., 2019). Some of the key factors that affect the perception of benefits include how well the application or service helps users achieve their goals, then how quickly and easily the application or service can be used to complete the task as well as the accuracy, relevance, and accuracy of the information provided by the application or service.

Trust in an app is the user's confidence that the app is reliable and meets their expectations. This trust is built based on several factors, such as users must be confident that the application will function properly and consistently, users must believe that the information and services provided by the application are accurate and trustworthy, users must feel that their data is safe and will not be misused, Applications must be honest and open regarding their policies and practices (Meileny, F., & Wijaksana, 2020).

The Effect of Application Usage Perception on Satisfaction

The standardized estimate (regression weight) value was 0.807, with a CR (Critical Ratio = identical to t-calculated value) of 2.955 at a probability of 0.003. The CR value of $2.955 > 2.000$ and the probability of $0.003 < 0.05$ showed that the influence of the variable of perception of application use (PPA) on satisfaction (PUAS) was positive and significant. Thus, the third hypothesis proposed, namely The higher the perception of using the BNI Agen46 Application, the higher the customer satisfaction using the BNI Agen46 Application is tested for correctness.

The results of this study can be concluded that the perception of application use has a significant influence on user satisfaction. Apps that are designed with ease of use, usability, reliability, security, design, and good performance in mind tend to increase user satisfaction. By understanding and managing usage perceptions, app developers can create a better experience for users, ultimately contributing to their loyalty and satisfaction. The perception of app usage encompasses various aspects that determine how users rate the app based on their experience. Some of the key factors that affect the perception of app usage include how easily users can understand and use the app without the need for external assistance, how well the app meets the needs and goals of users, and provides tangible benefits in daily life, how often the app functions without glitches or technical errors, how well the app protects users' personal data and sensitive information. and how comfortable it is to use and how fast and responsive the application is when used, including load times and smooth navigation (Siregar, et al, 2023).

An easy-to-use app increases convenience and reduces user frustration, which in turn increases their satisfaction. Users who find the app intuitive tend to be more satisfied because they can achieve their goals without any difficulty. Apps that provide real and relevant benefits in the user's daily life tend to be more satisfying. Users who feel the app helped them complete a task or achieve a goal will be more satisfied with their experience. An app that works properly without frequent glitches or technical errors increases user trust and satisfaction. Users find the app reliable and stable in its use. The fast and responsive application improves user efficiency and convenience. Good performance reduces waiting times and frustration, thereby increasing user satisfaction (Putri, Melano E., Adnan, M & Ardianto, 2024).

The Effect of Perception of Benefits on Satisfaction

The standardized estimate (regression weight) value is 0.597, with a CR value (Critical Ratio = identical to the t-calculated value) of 2.654 at a probability of 0.008. The CR values of $2.654 > 2.000$ and the probability of $0.008 < 0.05$ show that the influence of the benefit perception (PM) variable on satisfaction (PUAS) is positive and significant. Thus, the fourth hypothesis proposed, the higher the perception of the benefits of the BNI Agen46 Application, the higher the customer satisfaction using the BNI Agen46 Application is tested for its truth.

Based on the results of this study, it can be said that the perception of benefits has a significant influence on user satisfaction. Apps that are designed to meet user needs effectively and efficiently, as well as provide accurate and relevant information, tend to increase user satisfaction. By understanding and improving the perception of

benefits, app developers can create a better experience for users, ultimately contributing to their loyalty and satisfaction. The perception of the benefits of digital applications plays an important role in determining the level of user satisfaction. The perceived benefits that users of an app have is one of the main factors that influence how they rate their overall experience. This article will discuss the influence of benefit perception on user satisfaction, including factors that affect benefit perception and how this impacts satisfaction (Purba, et al, 2020).

Positive benefit perception can significantly increase user satisfaction. Apps that are relevant to the user's needs and preferences tend to be more satisfying. Users feel that the app is made specifically for them, making it more valuable and useful. The complete and useful features help users complete various tasks more easily, which increases their satisfaction. Users feel that the application has a lot of added value. Apps that are effective in helping users achieve their goals tend to be more satisfying. Users feel that the app really helps them solve problems or achieve goals in an efficient way. An app that allows users to complete tasks quickly and easily increases satisfaction. Users feel they can rely on the app to get the information they need (Artina, 2021).

The Effect of Trust on Satisfaction

The standardized estimate (regression weight) value is 0.857, with a CR value (Critical Ratio = identical to the t-count value) of 5.792 at probability *** (< 0.001). The CR value of $5.792 > 2.000$ and probability *** < 0.05 indicate that the influence of the trust variable on satisfaction (SATISFIED) is positive and significant. Thus, the fifth hypothesis proposed, namely The higher the trust in the BNI Agen46 Application, the higher the customer satisfaction using the BNI Agen46 Application is tested for correctness. The results of this study can be concluded that trust plays an important role in determining the level of user satisfaction with digital applications or services. Reliable, credible, secure, and transparent apps tend to build higher trust among users, ultimately increasing their satisfaction. When this trust is well established, users tend to feel more satisfied with their experience. This article will discuss how trust affects user satisfaction, as well as the factors that build that trust (Manurung, 2024).

A reliable app improves user satisfaction as they don't have to worry about glitches or technical errors. Users who are confident that the app will work well tend to feel more satisfied with their experience. Accurate and trustworthy information and services increase user satisfaction. Users who believe in the app's credibility feel more comfortable and satisfied with its use, because they know the information they receive is correct and useful. Users who feel their personal data is safe and secure tend to be more satisfied. Good security creates a sense of trust and comfort, which is an important factor in user satisfaction. Transparency regarding app policies and practices increases user trust and, in turn, increases their satisfaction. Users who feel that the app is honest and open tend to be more satisfied with their experience (Juan, E., & Indrawati, 2023).

The Effect of Satisfaction on Interest in Using

The standardized estimate (regression weight) value is 0.630, with a CR value (Critical Ratio = identical to the t-count value) of 8.506 at probability *** (< 0.001). The CR value of $8.506 > 2.000$ and probability *** < 0.05 show that the influence of the satisfaction variable (PUAS) on interest in using (INTEREST) is positive and significant. Thus, the sixth hypothesis proposed, namely The higher the customer satisfaction using the BNI Agen46 Application, the higher the interest in using the BNI Agen46 Application is tested for correctness.

The results of the study can be concluded that user satisfaction has a significant influence on interest in using the application. To maintain and increase user interest, app developers need to focus on improving user experience, service quality, perceived benefits, matching expectations, trust, and emotional satisfaction. Thus, the app can maintain a loyal user base and attract more new users. This is because user satisfaction is one of the key factors that determine a person's interest in continuing to use an application. User satisfaction about the app includes various elements such as ease of navigation, attractive interface design, app response speed, and availability of required features. When users are satisfied with the experience they get, they tend to have a higher interest in continuing to use the app (Priyatna, et al, 2022). The results of this study are also in line with the results of research conducted by Olimsar, Fredy & Tialonawarmi (2023). The results of his research found that when customers have felt the desire to buy again, the customer is satisfied with the Shopee application that they have used and can be superior if there are many customers who make repeat purchases. On the other hand, if online shopping platforms ignore customer satisfaction and cause customer dissatisfaction, it will affect the buying interest of their customers, so that it will have a negative impact on competitive advantage.

Indirect Influence of Perception of Application Use on Satisfaction Through Trust

Based on the above calculation, the magnitude of the calculated z-value = 1.494 $<$ of the absolute z-value (1.96). Thus, it can be said that the trust variable does not significantly mediate the influence of the perception of application use on satisfaction. Thus, the seventh hypothesis proposed in this study, the significant belief in mediating the influence of perception of using the BNI Agen46 Application on satisfaction using the BNI Agen46 Application is rejected. The results of this study mean that trust is not always significant in mediating the influence of perception of application use on user satisfaction. In many cases, a positive perception of use can directly increase satisfaction without the mediating role of trust. An understanding of the context in which the application is used, the characteristics of the user, and the nature of the application itself is essential in assessing the role of trust as a mediator. App developers should focus on improving positive usage perceptions while maintaining trust, although trust may not always be the primary mediating factor in all situations. In the digital ecosystem, various factors contribute to the satisfaction of application users. Among these factors, trust is often considered an important component that can mediate the influence of the perception of app usage on user satisfaction. However, there are situations where trust may not have a significant role as a mediator. There are cases where the perception of app usage has a very strong direct influence on user

satisfaction, so trust does not play a significant role as a mediator. For example, if the app provides a very positive user experience, such as an intuitive interface and quick response, users may feel satisfied right away without needing to consider the trust factor in depth. The perception of application usage includes user assessments of the convenience, efficiency, and usability of the application. If users feel that the app is easy to use, useful, and efficient, this perception tends to directly affect their satisfaction. Trust in this context refers to the user's confidence that the app is safe, reliable, and maintains the privacy of their data. Trust is considered important because it can affect whether users feel comfortable and confident when using the app. There are cases where the perception of app usage has a very strong direct influence on user satisfaction, so trust does not play a significant role as a mediator. For example, if the app provides a very positive user experience, such as an intuitive interface and quick response, users may feel satisfied right away without needing to consider the trust factor in depth.

Indirect Effect of Benefit Perception on Satisfaction Through Trust

Based on the above calculation, the magnitude of the calculated z -value = 0.559 < of the absolute z -value (1.96). Thus, it can be said that the confidence variable does not significantly mediate the influence of benefit perception on satisfaction. Thus, the eighth hypothesis proposed in this study, namely the significant belief in mediating the influence of the perception of the benefits of the BNI Agen46 Application on satisfaction of using the BNI Agen46 Application, is rejected. The results of this study can be explained that in many cases, the perceived benefits of the application can directly increase user satisfaction without the need for the mediation role of trust. Understanding the context of application usage and the specific needs of users is crucial in assessing the role of trust as a mediator. App developers should focus on increasing the perceived benefits of users while still maintaining the trust aspect, although trust may not always be the primary mediating factor in all situations. User trust is often considered an important factor that can mediate the relationship between the perception of app benefits and user satisfaction. However, in some contexts, trust may not play a significant role in mediating the influence of the app's perceived benefits on satisfaction.

The perception of the benefits of an app refers to the extent to which users feel that the app provides added value or benefits to them. These benefits can be increased efficiency, ease of completing tasks, or entertainment. Trust typically refers to the user's confidence that the app is safe, reliable, and keeps their data private. Trust is considered important because it can increase the user's sense of comfort and confidence in using the application. In many cases, the perceived benefits of an app have a very strong direct influence on user satisfaction. If users feel that the app provides significant benefits, they are likely to feel satisfied immediately, without giving too much consideration to the trust aspect.

6. Conclusions

Based on the research problem on the analysis of interest preferences in the use of the Agen46 application and the hypothesis developed in this study which has been tested with the structural equation model (SEM), the results of this empirical research succeeded in proving and answering the research problem that:

- 1) The perception of application use has a positive and significant effect on trust.
- 2) Perception of benefits has a positive and significant effect on trust.
- 3) The perception of using the application has a positive and significant effect on satisfaction.
- 4) Perception of benefits has a positive and significant effect on satisfaction.
- 5) Trust has a positive and significant effect on satisfaction.
- 6) Satisfaction has a positive and significant effect on interest in using.
- 7) Belief is not significant mediating the influence of perception of application use on satisfaction.
- 8) Trust is not significant mediating the influence of benefit perception on satisfaction.

These results show that the variables of application use, benefits, and trust are important for customer satisfaction of Agen46 BNI application users. So it is important for companies or related parties to pay attention to these factors. Although trust has not been able to be a significant mediator, trust has become one of the important factors for user satisfaction.

References:

- Aldrin, I. A., Zahara, Z., & Sudiman, J. (2023). Analisis tingkat minat masyarakat Pekanbaru terhadap mobile banking BNI menggunakan pendekatan TAM. *Jurnal Akuntansi, Bisnis Dan Ekonomi Indonesia (JABEI)*, 2(2), 118–126.
- Alhassan, M. D., Kolog, E. A., & Boateng, R. (2020). Effect of gratification on user attitude and continuance use of mobile payment services: A developing country context. *Journal of Systems and Information Technology*, 22(4), 351–378. <https://doi.org/10.1108/JSIT-09-2019-0184>
- Alifa, S., Asri, W. N., Indrijawati, A., & Ferdiansah, M. I. (2023). Literature review pengaruh kepercayaan dan kepuasan konsumen/pelanggan pada proses bisnis e-commerce. *Jurnal Ekonomi Bisnis Dan Akuntansi*, 3(1), 100–107.
- Artina, N. (2021). Pengaruh persepsi manfaat, persepsi kemudahan, kepercayaan, dan fitur layanan terhadap tingkat kepuasan pelanggan dalam menggunakan e-money di Kota Palembang. *Forbiswira Forum Bisnis Dan Kewirausahaan*, 11(1).
- Arwani, M. T. (2011). Peran karakteristik individu sebagai moderator pengaruh kepuasan, kepercayaan, dan komitmen terhadap loyalitas (Studi pada nasabah bank syariah di Kabupaten Kudus). *Jurnal Sosial Dan Budaya*, 4(2).
- Darwin, S., & Kunto, Y. S. (2014). Analisis kualitas layanan terhadap loyalitas pelanggan dengan kepuasan dan kepercayaan pelanggan sebagai variabel intervening. *Jurnal Manajemen Pemasaran Petra*, 2(1).
- Dewi, T. S. I. (2022). Pengaruh kualitas produk, persepsi harga, dan kualitas pelayanan terhadap kepuasan konsumen di Pizza Hut (Studi Kasus di Pizza Hut Cempaka Putih, Jakarta Pusat). *Sekolah Tinggi Ilmu Ekonomi Indonesia*.

- Ghozali, I. (2021). *Aplikasi analisis multivariate dengan program IBM SPSS 26 edisi 10*. Badan Penerbit Universitas Diponegoro.
- Jogiyanto, A. W. (2019). *Konsep aplikasi PLS (Partial Least Square) untuk penelitian empiris*. BPFE-Yogyakarta.
- Juan, E., & Indrawati, L. (2023). Pengaruh kepercayaan, persepsi kemudahan penggunaan, dan brand image terhadap kepuasan konsumen melakukan pembayaran menggunakan QRIS. *Owner: Riset Dan Jurnal Akuntansi*, 7(3), 313–325.
- Kotler, P., & Keller, K. L. (2019). *Manajemen pemasaran* (Edisi ke-13, Jilid 1). Erlangga.
- Kurnianingsih, H., & Maharani, T. (2020). Pengaruh persepsi manfaat, persepsi kemudahan penggunaan, fitur layanan, dan kepercayaan terhadap minat penggunaan e-money di Jawa Tengah. *Akuntoteknologi: Jurnal Ilmiah Akuntansi Dan Teknologi*, 12(1).
- Lahagu, R., & Binangkit, I. D. (2023). Pengaruh persepsi manfaat, persepsi kemudahan penggunaan, dan tingkat kepercayaan terhadap minat penggunaan uang elektronik di Pekanbaru. *Jurnal Ilmiah Mahasiswa Merdeka EMBA*, 2(1), 532–546.
- Manurung, A. P. (2024). Analisis faktor penerimaan aplikasi online dating Bumble dengan metode Technology Acceptance Model (TAM). Doctoral dissertation, Universitas Atma Jaya Yogyakarta.
- Mediti, C. W. (2020). Pengaruh harga dan kualitas layanan elektronik terhadap kepuasan konsumen (Studi pada pengguna aplikasi Shopee). *Jurnal Ilmu Manajemen (JIM)*.
- Meileny, F., & Wijaksana, T. I. (2020). Pengaruh persepsi manfaat, persepsi kemudahan, fitur layanan, dan kepercayaan terhadap tingkat kepuasan pelanggan LinkAja di Indonesia. *Jurnal Ecodemica*, 4(2).
- Mukuan, K. D., Mandey, S. L., & Tampenawas, J. (2023). Pengaruh kepuasan dan kepercayaan pelanggan terhadap keputusan pembelian makanan di Rumah Makan Maji Ayam Geprek Cabang Jalan Bethesda Sario. *Jurnal EMBA*, 11(4), 642–652.
- Nizar, A. M., & Yusuf, A. (2022). Pengaruh persepsi kemudahan penggunaan dan kepercayaan terhadap minat menggunakan aplikasi dompet digital LinkAja. *J-MAS (Jurnal Manajemen Dan Sains)*, 7(2).
- Nurzanita, R., & Marlina, N. (2020). Pengaruh persepsi manfaat terhadap keputusan penggunaan GoPay di Surabaya dengan kepercayaan sebagai variabel intervening. *Akuntabel*, 17(2).
- Olimsar, F., & Tialonawarmi, F. (2023). Analisis pengaruh kepuasan pelanggan terhadap minat beli kembali di aplikasi Shopee serta dampaknya pada keunggulan bersaing. *COSTING: Journal of Economic, Business and Accounting*, 6(2).
- Prayoga, D. (2017). Hubungan antara kepuasan konsumen dengan loyalitas merek pengguna smartphone Samsung. *Psikoborneo*, 5(3), 411–418.
- Priyatna, R., et al. (2022). Pengaruh teknologi bagi generasi muda. *JATIMIKA: Jurnal Kreatifitas Mahasiswa*, 3(2).
- Purba, M., Samsir, & Arifin, K. (2020). Pengaruh persepsi kemudahan penggunaan, persepsi manfaat dan kepercayaan terhadap kepuasan dan niat menggunakan kembali aplikasi OVO pada mahasiswa pascasarjana Universitas Riau. *Tepak Manajemen Bisnis*.
- Putri, M. E., Adnan, M., & Ardianto, H. T. (2024). Analisis efektivitas paket layanan (Paklay) komplet Dinas Kependudukan dan Pencatatan Sipil Kabupaten Karanganyar. *E-Jurnal Undip*.
- Rahmandani, F., et al. (2018). Analisis dampak penggunaan gadget (smartphone) terhadap kepribadian dan karakter (KEKAR) peserta didik di SMA Negeri 9 Malang. *FKIP Universitas Muhammadiyah Malang*, 3(1).
- Rembet, V. N., Mananeke, L., & Loindong, S. S. (2020). Pengaruh service performance, kepercayaan, dan lokasi terhadap kepuasan nasabah Bank Sulutgo Cabang Beo. *Jurnal EMBA*, 8(3).

- Siregar, D. S., Rozi, F., & Desky, A. F. (2023). Persepsi masyarakat tentang penggunaan aplikasi media sosial pada anak remaja di Desa Pasar Ujung Batu Kecamatan Sosa Kabupaten Padang Lawas. *SATUKATA: Jurnal Sains, Teknik, Dan Studi Kemasyarakatan*, 1(2).
- Siswoyo, A., & Irianto, B. S. (2023). Analisis Technology Acceptance Model (TAM) terhadap pengguna aplikasi mobile banking. *Owner: Riset Dan Jurnal Akuntansi*, 7(3), 1196–1205.
- Subani, P. M. A., & Roostika, R. R. R. (2024). Hubungan antara Technology Acceptance Model, user satisfaction, user trust dan mobile banking adoption intention pada pengguna layanan BNI mobile banking. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah (in Press)*, 6(6).
- Supriyati, C. (2017). Aplikasi Technology Acceptance Model pada sistem informasi manajemen rumah sakit. *Jurnal Universitas Sebelas Maret*, 17(1).
- Susilowati, R. (2023). Manfaat, kepercayaan dan kemudahan pengguna terhadap minat nasabah menggunakan mobile banking di Bank Mega Syariah Cabang Citraland Semarang. *Universitas Sultan Agung Semarang*.
- Syahrina, A., & Christiana, I. (2023). Efek mediasi kepercayaan pada pengaruh persepsi manfaat dan persepsi kemudahan terhadap minat menggunakan e-money. *Jurnal Ilmu Manajemen (JIM)*, 12(2), 161–174.
- Syukriyyah, S., & Karyaningsih, K. (2023). Pengaruh promosi penjualan, persepsi manfaat dan persepsi kemudahan terhadap minat menggunakan e-wallet ShopeePay pada mahasiswa Universitas Singaperbangsa Karawang. *Transformasi Manageria: Journal of Islamic Education Management*, 3(1), 263–287.
- Tjahjono, H. (2019). Pengaruh kepercayaan dan kepuasan pengguna serta kualitas sistem informasi akuntansi terhadap kinerja karyawan akuntansi. *Jurnal Ekonomi & Pendidikan*, 3(2), 23–33.
- Wijaya, H., & Setiawan, P. A. (2019). Pengaruh persepsi manfaat, persepsi kemudahan, kepercayaan, dan fitur layanan terhadap tingkat kepuasan pelanggan dalam menggunakan e-money di Kota Surabaya. *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi*, 3(1), 118–128.