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Analysis of Trust, Service Quality, The Role of Digitalization, on User Satisfaction (Case study for users of the Wondr by BNI application in Semarang City)

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Abstract. *This study examines trust, service quality, and the role of digitalization on user satisfaction (a case study of Wondr by BNI app users in Semarang). This study uses a quantitative approach by distributing questionnaires using a Google Form link. The research informants comprised of Wondr by BNI app users in Semarang. Analysis was conducted using the Smart PLS application, which processed data to answer various hypotheses in this study. Trust influences user satisfaction. Service quality influences user satisfaction. Trust and the role of digitalization jointly influence user satisfaction. Service quality and the role of digitalization jointly influence user satisfaction. The role of digitalization moderates trust on user satisfaction. The role of digitalization moderates service quality on user satisfaction.*

Keywords: *Role of Digitalization; Service Quality; Trust; User Satisfaction.*

1. Introduction

Rapid technological advancements have significantly impacted economic growth across the globe. Indonesia, as the world's largest archipelagic nation, has also benefited from these developments. Digitalization has become a key driver of national economic growth, with a widespread impact across sectors such as finance, trade, education, and public services. Modern technology has enabled operational efficiency, expanded market reach, and increased the competitiveness of domestic businesses. Innovations such as electronic transactions, digital banking services, and online trading platforms have become key factors in transforming consumer and business behavior.

On the other hand, the government has also demonstrated a strong commitment to supporting the digital transformation process as part of its economic development strategy. Banks are required to digitally transform to meet customer needs that prioritize speed,

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convenience, and flexible access. This transformation is now a strategic step to remain competitive amidst the dynamics of the global economy.et al., 2024a)To support the digital transformation process, the Financial Services Authority (OJK) issued POJK No. 12/POJK.03/2018 concerning digital banking services by commercial banks. This regulation defines digital services as electronic systems designed to utilize customer data to provide fast, easy, and tailored services, and enable customers to conduct transactions independently while maintaining security.

According to research(Suwandi Sevya & Moh. Rois Abin, 2023) The presence of digital banking makes it easier for customers to carry out various daily transactions simply through their smartphones, without the need to visit an ATM. Digital banking services are now increasingly popular because they allow customers to access banking without having to visit a branch. To face industry competition, BNI is strengthening its services through digital innovations, one of which is the wondr by BNI application, which allows customers to transact easily and quickly via mobile phone anytime and anywhere. The launch of a digital service like wondr by BNI requires superior service quality to be accepted by customers. This quality depends not only on features and appearance, but also on response speed, ease of use, data security, and support when problems arise. With increasing customer expectations, BNI needs to continue developing wondr to remain relevant and competitive.

Table Number of Downloads and Playstore and App Store Ratings and Complaints

Application	Number of Downloads	Playstore Rating	App Store Rating	Complaint
BRImo	38.61 million	4.6/5	4.7/5	The balance display does not appear or is not updated even though the internet connection is stable.
Wonder by BNI	10.5 million	4.92/5	4.9/5	Some users experience problems when logging into the application or making transactions, for example the application fails to open or does not allow them to make transfers.
BCA Mobile	More than 1.3 million	3.4/5.	3.2/5	Some users reported crash issues on the BCA Mobile application

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Livin' by Mandiri	More than 5 million	3.4/5.	3.9/5.	Some users reported the app crashing frequently and requiring a fix.

Source: Play store and app store data processed

Available data shows that the popularity and user satisfaction levels of digital banking apps in Indonesia vary considerably. BRImo tops the list in terms of downloads, with approximately 38.61 million downloads, and boasts a high rating of 4.6/5 on the Play Store and 4.7/5 on the App Store. However, some users have complained about balances not appearing or not updating despite a stable internet connection. Wondr by BNI has approximately 10.5 million downloads and has an excellent rating of 4.92/5 on the Play Store and 4.9/5 on the App Store, although some users have experienced difficulties logging in or making transactions, such as the app failing to open or not allowing transfers. BCA Mobile, with over 1.3 million downloads, has a lower rating of 3.4/5 on the Play Store and 3.2/5 on the App Store, with the main complaint being frequent app crashes. Meanwhile, Livin' by Mandiri has over 5 million downloads and a 3.4/5 rating on the Play Store and 3.9/5 on the App Store, with user reports of frequent crashes and a need for improvement. Overall, despite some popular and highly rated apps, technical issues like crashes and balances not updating are still common issues for users.

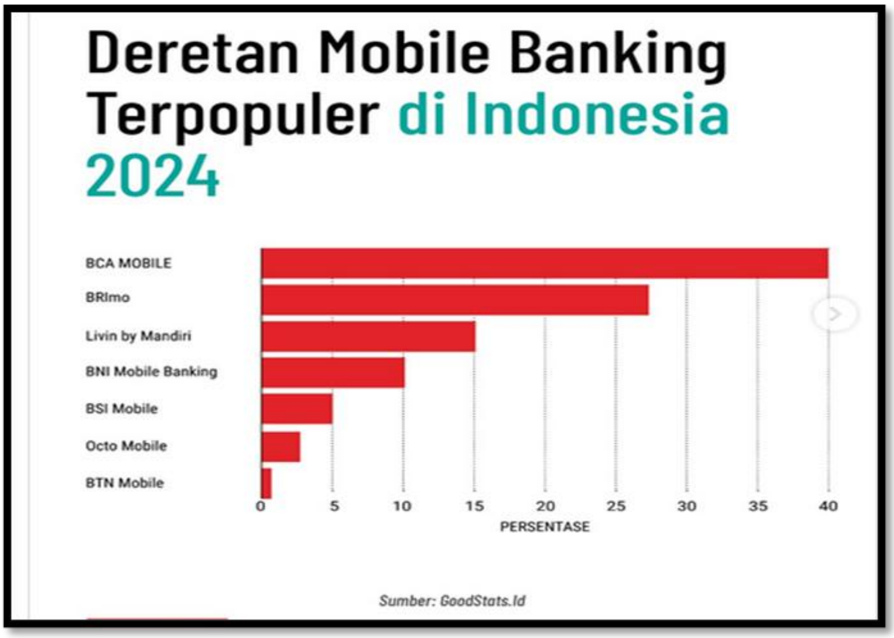

Figure List of the Most Popular Mobile Banking in Indonesia in 2024

Source :GoodStars.id

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Based on the analysis of the survey results, it appears that there are seven categories of banks and mobile banking that are most popular in Indonesia. Mobile banking from Bank BCA holds the top position with the highest percentage reaching 40 percent, followed by other mobile banking providers. However, BNI Mobile is ranked fourth as the most widely used mobile banking by Indonesians, reaching 15%. However, BNI Mobile has not been able to compete with BCA Mobile, which remains in the top position with the most users. Some complaints frequently raised by customers include difficulties when activating accounts, obstacles in making transactions, and cases of balance deductions even though the transaction failed. In addition, some users only use the application to check balances without using other features. The many negative comments on the Play Store reflect customer dissatisfaction with the performance of the Wondr by BNI application. Therefore, this study aims to analyze the extent to which customer satisfaction levels influence their loyalty in using Wondr by BNI's mobile banking service.

Digitalization refers to the process of converting traditional systems, processes, or services into digital formats by leveraging technologies such as the internet, mobile applications, artificial intelligence (AI), and big data. In the context of Islamic banking, digitalization goes beyond mere modernization; it becomes a strategic tool to ensure compliance with Sharia principles (such as the prohibition of usury and speculation) through transparent and auditable transaction automation. Benefits include increased efficiency (for example, reducing operational costs by 30-50% through online services), broader accessibility (especially for communities in remote areas through applications like Wondr by BNI), and product innovations such as digital Sharia savings or fintech-based financing. However, challenges include cybersecurity risks and the need for public education for inclusive adoption of digitalization, thus supporting sustainable growth of the Islamic economy. (Wahyuni et al., nd)

Trust in the Wondr by BNI app plays a crucial role in shaping user satisfaction. When customers perceive the app as secure, responsive, and reliable in handling transactions, satisfaction levels increase. This trust is supported by data security, consistent service, and prompt problem resolution. The higher the trust, the greater the likelihood that customers will remain loyal to its features.(Busrayan & National, nd).

The quality of service on the Wondr by BNI app plays a crucial role in determining customer satisfaction. Ease of access, user-friendly interface design, transaction speed, and data protection are key aspects that influence users' perceptions of the service. If the app consistently meets these expectations, customer satisfaction will increase.(Chanda Vedalla Putra et al., 2024)However, if the service experiences problems or is unresponsive, this can decrease satisfaction levels. Therefore, continuous improvement in service quality is crucial to maintaining user satisfaction and trust in Wondr by BNI.

Research Gap according to research(Catur et al., 2023)with the research title "The effect of security and trust on mobile banking customer satisfaction mediated by convenience

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factors." The research findings indicate that "trust" has a positive influence on "convenience factors," and convenience factors have a significant influence on satisfaction. However,*trust*directly to satisfaction has no significant influence. According to research(Rena Deliyana et al., 2022)The research title is "The influence of perceived ease of use, perceived security, and perceived trust on customer satisfaction in using BCA mobile banking." In this study, perceived ease of use had a positive but insignificant effect on customer satisfaction.

Customers using BCA mobile banking. This means that BCA mobile banking provides good customer satisfaction in terms of perceived convenience.

Research conducted(Akob & Sukarno, 2022)with the title of the study "The Influence of Mobile Banking Service Quality on Customer Satisfaction and Loyalty of State-Owned Bank Customers in Makassar." Based on the results of the study on customers of state-owned banks in Makassar, consisting of Bank Mandiri, Bank BNI, Bank BTN, and Bank BRI, it was proven that the quality of mobile banking services had a positive and significant effect on customer satisfaction. The quality of mobile banking services also had a positive and significant effect on customer loyalty. Furthermore, customer satisfaction had a positive and significant effect on customer loyalty. According to the research conducted(Hafizh et al., nd)The influence of service quality and convenience on BSI mobile banking customer loyalty with satisfaction as an intervening variable. The research results show that service quality has no impact on customer loyalty.

Research conducted (Setyani et al., 2024) with the research title "The Influence of Ease of Access and Application Benefits on Loyalty Through Customer Satisfaction as an Intervening Variable in Using the BRI Mobile Banking Application in Ponorogo." The results of the study indicate that customer satisfaction plays a significant role as an intervening variable in mediating the relationship between Ease of Access and Application Benefits on Customer Loyalty.(Ahmad Sahri Romadon & Risma Nurhapsari, 2020)with the title The influence of convenience on the decision to use e-banking at BNI 46 Kc Karanganyul Semarang with customer interest and trust as mediating variables. Stating that the perception of technological convenience has a positive effect on the decision to use e-banking with customer interest as a mediator is accepted. The perception of technological convenience has a positive effect on the decision to use e-banking with customer trust as a mediator.

Various previous studies showing differences in the influence of trust, service quality, and ease of use on user satisfaction have created a research gap that needs to be addressed with more in-depth empirical evidence. Therefore, a comprehensive analysis is needed to determine the extent to which trust and service quality directly contribute to user satisfaction, as well as how ease of use acts as a mediating variable that can strengthen or weaken this relationship. This approach is expected to provide a clearer and more consistent understanding of the factors influencing user satisfaction, particularly in the context of technology utilization, such as the Wondr by BNI mobile banking application.

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2. Research Methods

This research employs a quantitative approach, a research method that emphasizes the collection and analysis of numerical or statistical data. The primary objective of this approach is to objectively measure specific variables and test pre-formulated hypotheses based on theory or previous research findings. Quantitative research generally begins with problem identification and the formulation of hypotheses based on a solid theoretical foundation. These hypotheses are then tested through empirical data collected in numerical form, such as through closed-ended questionnaires, Likert-scale surveys, or structured experiments. The data obtained will be analyzed using statistical methods, both descriptive and inferential, to determine the validity of the proposed hypotheses.

3. Results and Discussion

3.1. The Influence of Trust on User Satisfaction

The results of hypothesis 1 testing indicate that the trust variable has a positive and significant effect on the user satisfaction variable with the original sample path coefficient (O) (0.197) and T value 2.415> 1.96 with a p value showing 0.000 <0.05, then H0 is rejected and H1 is accepted. So it can be concluded that trust has a very strong, positive and significant effect on user satisfaction. Thus the first hypothesis proposed in this study is that trust has an effect on user satisfaction, accepted. Trust has an important role in shaping user satisfaction with the Wondr by BNI application. When users feel that the platform is safe, transparent, and accountable, they will feel more comfortable in carrying out activities and transactions in it. Data security, system reliability, and service credibility encourage users to continue using the application. This condition ultimately increases satisfaction with the overall user experience. This is in line with research(Putra & Diana Triwardhani, 2023)Trust has a positive and significant influence on customer satisfaction among Shopee users in Solok City. This is also in line with research.(Sudirman et al., 2020)Consumer trust has a positive and significant influence on user satisfaction.

3.1.1.The Influence of Service Quality on User Satisfaction

The results of hypothesis 2 testing show that the service quality variable has a positive and significant effect on the user satisfaction variable with the original Sample path coefficient (O) (0.287) and T value 5.474> 1.96 with a p value showing 0.000 <0.05, then H0 is rejected and H2 is accepted. So it can be concluded that service quality has a very strong, positive and significant effect on user satisfaction. Thus the third hypothesis proposed in this study is the role of digitalization in influencing user satisfaction, accepted.

Service quality has a direct influence on the level of satisfaction of Wondr by BNI users. As a digital service from Bank Negara Indonesia, service quality can be seen from the ease of use of the application, transaction speed, system security, and responsiveness of the support service. If the application runs stably, features are easy to understand, and user complaints

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are handled quickly, then users tend to feel satisfied. Conversely, system disruptions or slow service can reduce the level of satisfaction. Thus, the better the quality of service provided, the higher the user satisfaction in using Wondr by BNI as a means of digital transactions. Therefore, the better the quality of service provided by Wondr by BNI, the higher the level of satisfaction felt by its users. This is in line with research stating that system quality has a significant effect on user satisfaction.(Elya Dasuki, 2021). Apart from that, it is also in line with research(Samosir, 2005)Service quality (reliability, responsiveness, assurance, empathy, and direct evidence) simultaneously has a significant influence on student satisfaction, which means that the dimensions of service quality and its indicators have a real influence on student satisfaction in using the USU Library.

3.1.2.The Role of Digitalization in Moderating Trust and User Satisfaction

The results of hypothesis 4 testing show that the trust variable has a positive and significant effect on the user satisfaction variable with the original Sample path coefficient (O) (0.-0132) and T value 3.009> 1.96 with p value showing 0.000 <0.05, then H0 is rejected and H6 is accepted. So it can be concluded that trust has a very strong, positive and significant effect on user satisfaction and is moderated by the role of digitalization. Thus the third hypothesis proposed in this study is the role of digitalization moderating trust on user satisfaction, accepted.

Digitalization acts as a moderating variable that strengthens the relationship between trust and user satisfaction with Wondr by BNI. As a digital banking service from Bank Negara Indonesia, the level of digitalization is reflected in the sophistication of features, ease of access, service integration, and stability of the application system. When the level of digitalization is high, characterized by responsive, secure, and innovative applications, user trust will have a greater impact on satisfaction. This means that trust not only directly increases satisfaction, but its influence is stronger because it is supported by an optimal digital system. Conversely, if the quality of digitalization is low, then even though users have trust, the level of satisfaction felt may not be optimal. Thus, digitalization strengthens (moderates) the influence of trust on user satisfaction in using Wondr by BNI.

3.2. The Role of Digitalization in Moderating Service Quality on User Satisfaction

The results of hypothesis 4 testing show that the service quality variable has a positive and significant effect on the user satisfaction variable with the original Sample path coefficient (O) (0.112) and T value 2.559> 1.96 with a p value showing 0.000 <0.05, then H0 is rejected and H4 is accepted. So it can be concluded that service quality has a very strong, positive and significant effect on user satisfaction and is moderated by the role of digitalization. Thus the fourth hypothesis proposed in this study is the role of digitalization moderating service quality on user satisfaction, accepted.

Digitalization serves as a moderating variable that strengthens the influence of service quality on Wondr by BNI user satisfaction. As a digital banking application from Bank Negara

Indonesia, the level of digitalization is reflected in ease of navigation, system speed, transaction security, and innovative features. When the digital system is running optimally and well-integrated, the quality of service provided, such as fast responses, smooth transactions, and comprehensive features, will have a greater impact on user satisfaction. This means that digitalization makes the influence of service quality stronger and more significant. Conversely, if the level of digitalization is inadequate (for example, if the application frequently errors or is slow), even good service quality does not fully improve satisfaction. Thus, digitalization strengthens the relationship between service quality and user satisfaction in using Wondr by BNI.

4. Conclusion

Based on the results of the path analysis using SmartPLS, it can be concluded that all hypotheses proposed in this study are accepted. The detailed conclusions are as follows: 1. Trust influences user satisfaction. When using Wondr by BNI, the higher the customer's trust in system security, data protection, and transaction reliability, the higher the perceived satisfaction level. Trust provides a sense of security and comfort in conducting digital banking activities through services from Bank Negara Indonesia. 2. Service quality impacts user satisfaction. The quality of service at Wondr by BNI, such as easy-to-use applications, fast transaction processing, and responsive support, will enhance the user experience. The better the quality of service provided, the higher the customer satisfaction. 3. The role of digitalization in moderating trust and user satisfaction. Digitalization strengthens the relationship between trust and satisfaction. If Wondr by BNI's digital system is running optimally, customer trust will have a greater influence on perceived satisfaction levels. 4. The role of digitalization in moderating service quality on user satisfaction. Digitalization also strengthens the influence of service quality on Wondr by BNI user satisfaction. When digital systems optimally support services, good service quality will significantly increase customer satisfaction.

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