

# The Influence of Customer Trust, Technological Innovation and Ease of Transaction on The Satisfaction of Users of The Brimo Application at Bank BRI Magetan Branch

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## KEYWORDS

Customer Trust, Technological Innovation, Ease of Transactions, Customer Satisfaction, BRImo Application, Bank BRI Magetan, Net Promoter Score (NPS).

## ABSTRACT

A bank is an institution that collects funds from the community in the form of deposits and distributes them to the community through credit or other forms, with the aim of improving people's living standards. As a company engaged in services, the bank offers services to the community. This study aims to explore the influence of customer trust, technological innovation, and ease of transaction on the satisfaction of BRImo application users at Bank BRI Magetan, by using Net Promoter Score (NPS) as an evaluation tool. Although Bank Magetan has an NPS score of 62.5 which indicates a good level of satisfaction, there are indications that there are gaps in customer experience that need to be improved. The digital transformation carried out by Bank BRI through the BRImo application has great potential to increase customer loyalty. This study uses an explanatory research method with a quantitative design, involving 96 customers of Bank BRI Magetan as a sample. The results of the analysis show that customer trust, technological innovation, and ease of transaction have a significant positive effect on customer satisfaction. The significance value for customer trust is 0.001, for technological innovation 0.006, and for ease of transaction 0.008. All of these significance values are less than 0.05, indicating that these three factors have a significant contribution to customer satisfaction of the BRImo application at Bank BRI Magetan.

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## INTRODUCTION

A bank is an institution that collects funds from the community in the form of deposits and distributes them to the community through credit or other forms, with the aim of improving people's living standards (Ashiru et al., 2023; Dame Tafa & Tessema Worku, 2022; Hamza, 2016; Srivastava et al., 2023; Ünvan & Yakubu, 2020). As a company engaged in services, banks offer services to the public. Today, the banking world is rapidly developing and modern, both in terms of product variety, service quality, and technology used. Banking also plays an important role in encouraging Indonesia's economic growth, and its existence greatly affects the economic progress of a country. Therefore, if a country's banking sector is destroyed, it can have a negative impact on the country's economy, as happened in Indonesia in 1998 and 1999.

Technological advancements, especially in communication and information, have brought about significant changes. With the convenience of this technology, competition in the banking sector is getting tighter (Hajar Halili, 2019; Nguyen & Ngo, 2022; Pandiyan et al., 2023; Pulumati et al., 2023; Renu, 2021). Customers now have more options and it is becoming

increasingly difficult to satisfy their needs, which were initially basic in nature now turn into the hope of satisfaction. With various needs and desires that continue to increase, banks compete with each other to provide the best service to customers. (Tantrinesia et al., 2023)

Along with technological advancements, digital banking has become an important part of customers' financial activities. The convenience offered by this service makes customers feel benefited. Digital transformation in the banking industry is more than just providing online and mobile banking services; The financial industry needs to innovate by integrating digital technology and interaction with customers, so that new technology can make it easier and more convenient to access banking services. (Sitanggang et al., 2024)

To improve the quality of service and user experience, Bank BRI launched its latest mobile banking application, BRI Mobile, on November 14, 2019. This application makes it easier for Bank BRI customers to access their accounts. With mobile banking services, customers can carry out various banking transactions through the mobile operator's data network, so they do not have to spend time settling bills directly at the bank.

Currently, more than 480,000 people have used BRI Mobile, with more than 500,000 downloads since its launch. This application is used by almost all new customers and most of the existing customers. With BRI Mobile, users can make financial transactions without having to visit a bank branch. This application also provides information about BRI services and products, ATM and branch locations, as well as Islamic content such as zakat calculators, Qibla directions, and prayer schedules, as well as a "contact us" feature to facilitate communication.

However, despite offering convenience, many users still complain about their experience, as seen in the reviews on the Playstore. Some of the reported issues include difficulties when making purchases, apps that sometimes come out on their own, complicated login activation processes, and app designs that are considered less attractive. This negative feedback suggests that there are several aspects that need to be improved.

In recent years, the development of information technology has had a significant impact on the banking industry around the world. According to the Global Digital Banking 2023 report, more than 2.5 billion people in the world have used digital banking services. This growth was driven by customers' need for faster and easier access to financial services. In Indonesia itself, Bank Indonesia reported that the number of mobile banking service users reached 79 million people in 2023, an increase of 25% compared to the previous year. (Kepuasan et al., n.d.)

Customer Trust Customer trust is a crucial factor in the use of digital banking services. According to an OJK (Financial Services Authority) survey in 2022, 70% of respondents stated that they would only use banking applications they trust. Uncertainty regarding data and transaction security is an obstacle for many customers, especially in areas with low levels of digital literacy.

Technological Innovation Technology innovation plays an important role in improving the user experience. Bank BRI is actively updating the Brimo application to meet customer expectations. A report from Deloitte in 2023 states that 80% of mobile banking app users prefer apps that offer innovative features and ease of use. However, while this innovation is exciting, not all customers can easily adapt, especially older age groups (Nafis & Melyana, 2022).

Ease of Transaction Ease of transaction is a key factor that can increase user satisfaction. According to research conducted by McKinsey, 2019, 65% of mobile banking application users stated that the ease of making transactions was the main reason they used the application. However, in areas like Magetan, there are still challenges in terms of internet accessibility and technology understanding among customers, which can affect their satisfaction.

One effective tool for evaluating this aspect is the Net Promoter Score (NPS). NPS measures how likely customers are to recommend bank services to others, so that it can provide a clear picture of customer loyalty.

Bank Magetan, as one of the financial institutions in the region, has implemented the NPS system to evaluate the experience of its customers. However, the results obtained showed an NPS score of 62.5. While this figure is good in a general context, there are indications that there is still room for significant improvement.

Digital transformation in the banking industry has had a significant impact on the way customers interact with banks. In Indonesia, the use of mobile banking continues to grow, with Bank Indonesia reporting that the number of mobile banking service users will reach 79 million people in 2023. This research will also assess how the success of digital transformation carried out by Bank BRI, especially through the Brimo application, can affect customer satisfaction at Bank BRI Magetan.

The NPS score of 62.5 at Bank BRI Magetan shows that although there are a number of customers who are satisfied and willing to recommend the bank, there are also groups of customers who feel neutral or even dissatisfied. This can indicate that there are gaps in the customer experience that need to be identified and corrected. In other contexts it is possible that certain factors, such as the quality of service, ease of access, or the products offered, may not fully meet customer expectations. With more and more bank options in this digital era, it is important for Bank Magetan to understand what is causing customer dissatisfaction and find ways to improve their experience. Thus, this study aims to explore more deeply the influence of customer trust (x1), technological innovation (x2) and ease of transactions (x3) in user satisfaction (y) of the brimo application at Bank BRI Magetan.

Previous study by Nafis & Melyana (2022) explored the role of technological innovation in enhancing the user experience in digital banking, particularly in the context of mobile banking applications like BRI's Brimo. They highlighted that while innovation is essential for improving user satisfaction, it also posed challenges in adapting to new technologies, especially among older users. This research focused primarily on the innovation aspect, without addressing the broader factors influencing user satisfaction, such as trust and ease of transaction. In contrast, the present study examines the combined impact of customer trust, technological innovation, and ease of transaction on user satisfaction with the Brimo application, filling the gap by providing a holistic analysis of the multiple factors influencing satisfaction in digital banking services.

The research aims to explore how customer trust, technological innovation, and ease of transactions influence user satisfaction with the Brimo mobile banking application at Bank BRI Magetan. The findings will provide valuable insights for Bank BRI to improve its services and marketing strategies, especially in enhancing user satisfaction in digital banking services. This research also contributes to the academic understanding of the factors that drive satisfaction in the digital banking sector and offers practical recommendations for optimizing the user experience.

## **RESEARCH METHODS**

### **Research Design**

In this study, the author uses a quantitative method, namely by collecting primary data obtained through survey methods.

According to him, the definition of survey research is research that is used to solve problems of large-scale issues that are actual with a very large population, so a large sample is needed. However, the measurement of variables is simpler with instruments or interviews to get responses from respondents. (Widodo, 2008)

This research is categorized as explanatory research, which is research that explains the causal relationship between research variables through hypothesis testing methods to test hypotheses between one variable and another.( hermawan , 2009).

## **Data Sources and Data Types**

### **Primary Data Collection**

A questionnaire is a form that contains a pre-arranged set of questions, which are used to collect information or data from individuals as part of a survey. Questionnaires can be used to describe a population, investigate cause-and-effect relationships, as well as to monitor changes that occur over time. In addition, questionnaires are often used to identify the population's behavior, attitudes, and understanding of specific issues. Individuals interviewed in a survey are called respondents, participants, or subjects. As a method of data collection, questionnaires can be conducted through face-to-face interviews.

### **Secondary Data Collection**

Secondary data in this study was obtained from records and reports available at the BRI Magetan Branch Office

- a) Data on Net Promoter Score (NPS).
- b) Data on Customer Satisfaction Survey and Number of Customers

## **Data Collection Techniques**

Kind This research is included in the category of quantitative research, which collects data in the form of numbers or qualitative data that is converted into numbers. This study uses an analytical observational research design. The purpose of analytical research is to analyze the causes and effects or factors that affect a phenomenon. This study adopts an approach Cross-sectional. Design Cross-sectional is a research design in which the measurement of variables is carried out only once, at a time certain (Prof.Dr.Sugiyono, 2016).

Data collection procedures refer to the steps taken during the data collection process in a study. Data collection techniques are methods used to obtain basic data as well as the specific types of data that are to be studied, along with the information needed for the research. In this study, the data collection technique applied is through direct research in the field.

## **Data Analysis**

The data analysis for this study will utilize multiple linear regression, a statistical method that assesses the relationship between multiple independent variables and a single dependent variable. The independent variables in this research include Customer Trust, Technological Innovation, and Ease of Transaction, while the dependent variable is User Satisfaction with the BRImo application. Multiple linear regression allows us to examine how changes in the independent variables affect user satisfaction. To ensure the accuracy of the regression model, classical assumption tests will be conducted, including tests for normality, multicollinearity, autocorrelation, and heteroscedasticity. The results from this analysis will determine the strength and significance of the relationships between the variables, allowing for a better understanding of how customer trust, technological innovation, and ease of transaction contribute to user satisfaction.

## **Hypothesis Test**

Hypothesis testing will be performed using t-tests to assess the significance of each regression coefficient in the multiple linear regression model. The null hypothesis ( $H_0$ ) for each independent variable posits that the variable has no significant effect on user satisfaction (i.e., the coefficient is zero). The alternative hypothesis ( $H_1$ ) states that the variable does have a significant effect (i.e., the coefficient is not zero). The t-value will be calculated for each

independent variable, and its significance will be determined by comparing the t-value to the critical value from the t-distribution table at a specified significance level (e.g., 0.05). A significant t-value indicates that the independent variable contributes meaningfully to user satisfaction.

## RESULTS AND DISCUSSION

### Research Results

#### Classic assumption test

The classical assumption test is used as a condition in using the regression model so that the regression results obtained are accurate estimates.

#### Normality Test

The normality test is useful to test whether in a regression model, the dependent variable and the independent variable have a normal distribution or not. The normality test in this study used the distribution on the P-P plot graph.

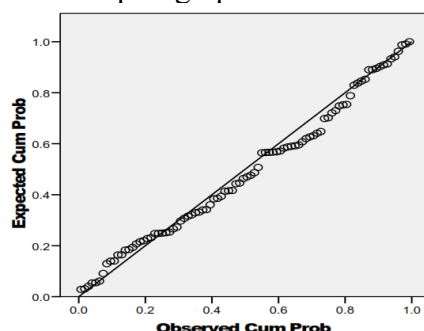


Figure 1 Normality test

Based on the normality test in Figure 1 above, it can be seen that the data spreads along the diagonal line and follows the direction of the diagonal line on the histogram graph, this shows that the distribution pattern is normal. So it can be concluded that based on the P-P plot graph, the regression model meets the assumption of normality.

#### Multicollinearity Test

The Multicollinearity test is useful to test whether the regression model finds a correlation between independent variables. The way to find out whether there is a deviation in the multicollinearity test is to look at the Tolerance and VIF values of each independent variable, if the Tolerance value is  $> 0.10$  and the VIF value is  $< 10$ , then the data is free from the symptoms of multicollinearity.

Table 1. Multicollinearity test

Yes	Variable	Tolerance	VIVID
1	Customer Trust (X1)	0,940	1,064
2	Technological Innovation (X2)	0,923	1,084
3	Ease of Transaction (X3)	0,890	1,123

Source: Processed primary data (2025)

The results of the multicollinearity test showed that the regression model used in this study did not experience multicollinearity problems. All Variance Inflation Factor (VIF) values for the variables Trust Naabah (X1) (1.064), Technological Innovation (X2) (1.084), and Ease of Transaction (X3) (1.123) were well below the threshold of 10, indicating that there was no excessive dependence between independent variables. In addition, the Tolerance value of each

variable is also quite high, suggesting that each variable can function independently in this model. Thus, it can be concluded that multicollinearity is not a significant issue in this analysis.

#### Autocorrelation Test

The autocorrelation test aims to find out whether there is a correlation between members or observation data located in rows. To detect the presence of autocorrelation is carried out with the Durbin Watson (DW) test with the following conditions:

- If the DW number is below -2, it means that there is a positive autocorrelation
- If the DW number is between -2 and +2, then there is no autocorrelation
- If DW is above +2, it means that there is a positive autocorrelation.

**Table 2. Autocorrelation Test**

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	Interpretation
1	315a	0,100	0,015	0,1930	1,266	No Autocorrelation

Source: Processed primary data (2025)

The Durbin Watson value in the Summary model is 1.266. So since 1.266 is between -2 and +2, it means that there is no autocorrelation.

#### Heteroskedasticity Test

The heterokedasticity test aims to test whether in the regression model there is an inequality of variance from one residual observation to another. To find out whether there is heteroscedasticity in this study, a glycer test was carried out

**Table 3. Glover Test**

Variable	TCount	Sig
Belief	3,380	0,148
Technological Innovation	3,486	0,054
Ease of Transaction	3,514	0,101

Source: Processed primary data (2024)

Based on table 3 in the Glejser test, it is known that the Sig value of innovation technology is 0.054, innovation technology is 0.068 and the ease of transaction is 0.101. Each variable has a sig value of  $> 0.05$ , meaning that there are no symptoms of heterokedasticity in the regression model.

### Results of Linear Regression Analysis

The multiple linear regression model can be concluded to be suitable for use in this study, because it has been freed from the problem of data normality, and classical assumptions in the form of multicollinearity, autocorrelation, and heteroscedasticity.

**Table 4. Multiple Linear Regression Test**

Variable	t-standard coef. B		tandard Coef $\beta$	T	Sig	Ket
	B	Std. Error				
(Constant)	2,612	11,874		0,220	0,831	Significant
Customer Trust	0,192	0,215	0,190	0,894	0,001	Significant
Technological Innovation	0,888	0,249	0,760	3,567	0,006	Significant

## The Influence of Customer Trust, Technological Innovation and Ease of Transaction on The Satisfaction of Users of The Brimo Application at Bank BRI Magetan Branch

Ease of Transaction	0,568	0,249	0,787	3,451	0,008	Significant
R	: 315a					
R Square	: 0,100					
Adjusted R Square	: 0.015					

Source: Processed primary data (2024)

Based on the results of multiple linear regression (table 4) the multiple linear regression model above shows the results of regression analysis of the regression coefficient, namely Customer Trust (X1) of 0.192, Technological Innovation (X2) of 0.888, Ease of Transaction (X3) of 0.568 and Efficiency (Y) of 2.612, so that the regression equation model obtained is as follows:

$$2.612Y = 0.192X1 + 0.888X2 + 0.568X3$$

Information:

Y = Customer Satisfaction

X1 = Customer Trust

X2 = Technological Innovation

X3 = Ease of Transaction

All independent variables (Customer Trust, Technological Innovation and Ease of Transaction) in the equation have a positive effect on Customer Satisfaction. The regression equation also shows the variable Customer Trust (X1) with a coefficient of 0.190. Technological Innovation variable (X2) with a coefficient of 0.760. Furthermore, the variable Ease of Transaction (X3) with a coefficient of 0.787.

Based on the results of multiple linear regression analysis, the variables Customer Trust, Technological Innovation, and Ease of Transaction were proven to have a significant influence on the dependent variables. The Intercept constant has a coefficient of 2.612 with a standard error of 11.874, but the t-value for the constant is 0.220 with a significance of 0.831, which is greater than 0.05. This shows that the constant is not statistically significant and does not exert a meaningful influence on the dependent variable.

## Hypothesis Testing Results

### First Hypothesis

The first hypothesis is that an assessment of customer trust has a significant effect on customer satisfaction of BRImo application users at BRI Magetan Branch. The results of the first hypothesis test are as shown in the table below.

**Table 5. Results of the First Hypothesis Testing**

and	Independent Variables	Dependent Variable	Standardized coefficients	Sig	Result
1	Customer Trust (x1)	Customer Satisfaction (Y)	0,190	0,001	Significant

Source: Processed primary data (2024)

Based on table 5 above, the value of the influence of customer trust on customer satisfaction is 0.190 with a significance value of 0.001. A significance value of less than 0.05 indicates that customer trust has a significant effect on customer satisfaction.

### Second Hypothesis

The second hypothesis was assessed on the variable Technological innovation has a significant effect on the customer satisfaction variable of BRImo application users at BRI

Magetan Branch. The results of the first hypothesis test are as shown in the table below.

**Table 6. Second Hypothesis Testing Results**

and	Independent Variables	Dependent Variable	Standardized coefficients	Sig	Result
1	Technological innovation (x2)	Customer Satisfaction (Y)	0,760	0,006	Significant

Source: Processed primary data (2024)

Based on table 6 above, the value of the influence of technological innovation variables on customer satisfaction is 0.760 with a significance value of 0.006. A significance value of less than 0.05 indicates that the variable of technological innovation has a significant effect on customer satisfaction

### Third Hypothesis

The third hypothesis is assessed on the variable ease of transaction that has a significant effect on the customer satisfaction variable of BRImo application users at the BRI Magetan Branch. The results of the first hypothesis test are as shown in the table below.

**Table 7. Third Hypothesis Test Results**

and	Independent Variables	Dependent Variable	Standardized coefficients	Sig	Result
1	Ease of transaction (x2)	Customer Satisfaction (Y)	0,787	0,008	Significant

Source: Processed primary data (2024)

Based on table 7 above, the value of the influence of the ease of transaction variable on customer satisfaction is 0.787 with a significance value of 0.008. A significance value of less than 0.05 indicates that the ease of transaction variable has a significant effect on customer satisfaction

### T test

To determine the contribution of each partially independent variable to the bound variable, the t-test was used. The calculation results obtained using SPSS version 22.00 as shown in table 8, the explanation is as follows:

**Table 8. T Test**

Yes	Second Hypothesis (H2)	Value	Status
1	Trust Variable (X1) partially has at significant effect on Customer Satisfaction	$t = 0.894$ Sig t = 0.001 $t_{table} = 1.990$	H1 Accepted
2	The Technological Innovation Variable (X2) partially has a significant effect on Customer Satisfaction	$t = 3,567$ Sig t = 0.006 $t_{table} = 1,990$	H2 Accepted
3	The Ease of Transaction (X3) variable partially has a significant effect on Customer Satisfaction	$t = 3,451$ Sig t = 0.008 $t_{table} = 1,990$	H3 Accepted

Source: Processed primary data (2025)



Meanwhile, Customer Trust showed a t-value of 0.894 with a significance of 0.001. A very small significance value indicates that Customer Trust has a significant positive effect on dependent variables. In Information Technology, it is known that the t-value is 3.567 and the significance is 0.006. A significance value of less than 0.05 indicates that Information Technology has a significant positive effect on the dependent variable Ease of Transaction has a t-value of 3.451 and a significance of 0.008. A significance value of less than 0.05 indicates that Ease of Transaction also has a positive and significant effect on dependent variables.

## **Discussion**

### **The Effect of Customer Trust on BRImo Application User Satisfaction at Bank BRI Magetan**

Based on the results of multiple linear regression analysis, it shows that Customer Trust has a significant positive effect on dependent variables.

Customer trust in digital applications, especially in banking services, is a very important factor in building a positive relationship between users and these services. This trust is related to aspects of data security, ease of use, and transparency of the services provided.

Previous research that supports this result includes a study conducted by Sari (2021) which examined the influence of trust on the satisfaction of mobile banking service users in Indonesia. Sari (2021) found that high trust in mobile banking applications significantly increases customer satisfaction, especially related to the sense of security and convenience in transactions.

In addition, Prasetyo & Sudirman (2022) in their research on factors that affect the satisfaction of users of digital banking applications also concluded that customer trust in the security and quality of applications is directly related to customer satisfaction. This trust includes aspects such as the protection of personal data and convenience in transactions.

Thus, the findings in this study are in line with the findings of previous research which showed that Customer Trust affects BRImo Application User Satisfaction.

Customer trust is a fundamental element in the context of using digital banking applications. In this study, it was found that Customer Trust has a significant effect on the Satisfaction of BRImo Application Users at Bank BRI Magetan. These findings reflect the fact that trust in the security and convenience of the application is a very important factor for customers in using digital banking services.

In particular, trust encompasses various dimensions, such as data security, information transparency, and ease of transactions. The BRImo application that offers adequate security systems, such as two-factor authentication and data encryption, can increase customers' sense of security in making transactions. This sense of security ultimately contributes to higher levels of satisfaction.

Customer trust is also influenced by their perception of the quality of services provided by Bank BRI, both in terms of transaction speed and response to technical issues. In this case, customers who feel that the BRImo application can be relied upon to complete transactions quickly and without interruption are more likely to feel satisfied and more confident in the application. Research by Prasetyo & Sudirman (2022) also confirms that the level of customer trust in mobile banking applications is directly related to their satisfaction.

Customer trust is a very important factor in influencing user satisfaction of mobile banking applications such as BRImo. Customer trust plays a role as one of the factors that greatly affects the satisfaction of BRImo application users at Bank BRI Magetan. This is in line with the theory of the Trust and Technology Acceptance Model (TAM) which states that trust in information technology systems can increase user acceptance and satisfaction with digital applications or platforms (Davis, 1989).

In practice, the BRImo application relies on robust security technologies, such as two-factor authentication and data encryption, to increase customer trust. Customers' trust will increase when they feel secure and confident that their personal and financial data is well protected. Thus, user satisfaction becomes higher because they feel comfortable in making transactions through the application.

However, it's also important to note that trust isn't only built through technology and security policies, but also through customer experiences. Poor user experience, such as apps that often experience technical glitches or can't be easily accessed, can undermine customer trust even if they already have a strong security system in place.

Customer trust in digital applications is greatly influenced by security factors and convenience in accessing services. Increasing transparency regarding the management of personal data and using advanced technology for authentication will strengthen customer trust and have an impact on increasing user satisfaction

### **The Influence of Technological Innovation on BRImo Application User Satisfaction at Bank BRI Magetan**

Based on the results of multiple linear regression analysis, it indicates that Information Technology has a significant positive effect on dependent variables.

Technological innovations in digital banking services can improve the user experience and make banking transactions easier. An app that is always updated with the latest features can make users feel more satisfied and loyal to the app, as they get a better and more efficient experience.

Research relevant to this topic includes Sari et al. (2020) which shows that Technological Innovation in mobile banking applications directly affects customer satisfaction. The study also emphasizes that improving the user experience through advanced technologies such as biometric features and digital payments has a positive impact on customer satisfaction.

In addition, Yulia & Setiawan (2023) in their study on the use of mobile banking applications in Indonesia found that Technological Innovations such as integration with new technologies (for example, AI for financial recommendations) have a significant effect on customer satisfaction. This research underscores the importance of technology that continues to evolve in increasing the attractiveness of applications in the eyes of users.

Thus, the results of this study are in line with previous findings that show that continuously updated technological innovations have a great effect on the level of satisfaction of digital application users, especially in the context of banking applications such as BRImo.

Technological innovation serves as the main driver in increasing user satisfaction of the BRImo application. In the context of technological innovation, Bank BRI continues to introduce various new features that make banking transactions easier, such as QRIS, automatic bill payments, and integration with other digital financial platforms. These innovative features provide convenience for users, which in turn increases their satisfaction.

Innovation Diffusion Theory (Everett Rogers, 2003) states that the acceptance of technological innovation is greatly influenced by the benefits felt by users. In this case, the technological benefits offered by the BRImo application, such as ease of transactions and service speed, play a big role in increasing user satisfaction.

However, while technological innovation has great potential to increase satisfaction, there are some challenges to consider. Technical difficulties in implementing new features, such as the payment feature with QRIS that cannot be used in all merchants, can reduce the user experience. Also, while new features are exciting, if they aren't implemented properly or aren't relevant to the user's needs, then the results can be disastrous.

In terms of technological innovation, even though the BRImo application already offers various exciting new features, Bank BRI must ensure that the existing features are relevant to

customer needs. Irrelevant or overly complex features can confuse users and lower user satisfaction. On the other hand, personalized and easy-to-use features can increase perceived usefulness and perceived ease of use, which are the two main components in the Technology Acceptance Model (TAM) that affect user satisfaction

### **The Effect of Ease of Transaction on BRImo Application User Satisfaction at Bank BRI Magetan**

Based on the results of multiple linear regression analysis, it shows that Ease of Transaction also has a positive and significant effect on dependent variables.

The ease of transactions includes various factors such as a user-friendly application interface, speed of the transaction process, and ease of access to various in-application services. Customers who feel that the transaction process runs smoothly and efficiently tend to be satisfied with the application.

Research by Taufik et al. (2022) regarding factors that affect user satisfaction of mobile banking applications in Indonesia found that ease of transaction is one of the main factors that affect user satisfaction. The research revealed that users tend to be satisfied if transactions can be completed quickly and without technical barriers.

In addition, Hadi & Rachmawati (2023) in their study on digital banking applications also concluded that ease of transactions is essential to increase user satisfaction. They found that apps that offer an easy-to-understand interface and allow for fast transactions have a positive impact on customer satisfaction.

This research supports the finding that Ease of Transaction plays an important role in increasing BRImo Application User Satisfaction, which is in accordance with the results of previous research that emphasizes the importance of ease and convenience in digital transactions.

The ease of transacting through mobile banking applications is one of the factors that greatly affects user satisfaction. The BRImo application, which provides easy access to various services, ranging from balance checks, transfers, bill payments, to product purchases, greatly contributes to high customer satisfaction. The speed of transactions and the intuitive user interface are also important aspects in this regard.

The Technology Acceptance Model (TAM) theory also emphasizes that the two main factors that affect technology satisfaction and acceptance are perceived ease of use and perceived usefulness. Thus, the easier the application is to use, the more likely it is that customers will feel satisfied and continue using the application. The ease of transacting through the easy-to-access application and its simple navigation greatly support overall customer satisfaction.

However, there are challenges in ensuring that the ease of transactions is maintained. Application speed and system stability are two factors that should not be underestimated. Technical glitches, such as frequent crashes or slow transaction processes, can reduce the ease of transactions. In addition, the ease of transactions is also influenced by the accessibility of the application, especially for customers who live in areas with less stable internet quality.

Ease of transaction is an important element that affects user satisfaction. Good transaction speed and accessibility of the app go a long way in reducing users' frustration, so they will be more likely to continue using the app. According to research by Taufik et al. (2022), users prioritize applications that provide convenience and efficiency in daily transactions. Bank BRI needs to develop a lighter version of the application or provide a data-saving mode for users in areas with less stable internet network quality. This feature will make the app more accessible to more customers, especially those living in rural areas.

## CONCLUSION

Based on the research conducted on the influence of customer trust, technological innovation, and ease of transaction on user satisfaction with the BRImo application at Bank BRI Magetan, several conclusions were drawn. First, the majority of customers have a positive perception of the services provided by the BRImo application. Second, customer trust was found to have a positive and significant effect on user satisfaction. Third, technological innovation also significantly influences user satisfaction, highlighting the importance of continuous updates and improvements in the application's features. Lastly, the ease of transactions was found to positively and significantly affect user satisfaction, underlining the importance of a user-friendly interface and seamless transaction processes. However, it is recommended that Bank BRI further enhances the user experience by addressing any remaining issues, such as improving app stability and ensuring easy access for older users. Future research should explore the long-term effects of these factors on customer loyalty and retention, as well as the role of other emerging technologies in enhancing digital banking services.

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