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Effect of Trust, Risk Perception and Perception Usability on User Satisfaction of Mobile Banking In Palopo City

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Trust; Risk Perception; Perception Usability; User Satisfaction; Mobile Banking

ABSTRACT

Purpose :*Research is to analyze the influence of trust, perceived risk, and perceived usefulness on mobile user satisfaction. banking (BRImo) in Palopo City.* ***Methodology*** *: used in this study is a quantitative approach with a survey method, where data was collected by distributing questionnaires to 160 respondents using a purposive sampling technique, then analyzed using the Partial Sample method. Least Squares-Structural Equation Modeling (PLS-SEM) with the help of SmartPLS . R**esults**: This study show that trust and perceived usefulness have a positive and significant influence on user satisfaction, while perceived risk has a negative and significant influence on user satisfaction, with a coefficient of determination of 0.732.* ***Findings*** *of this study confirm that increasing trust and the benefits of using the application can increase user satisfaction, while high perceived risk can decrease satisfaction.* ***Novelty*** *This study lies in the combination of three main variables in one analysis model in the context of BRImo users in Palopo City with the PLS-SEM approach.* ***Originality :*** *This study is demonstrated through its focus on specific research objects and locations and providing the latest empirical evidence related to mobile user behavior. banking in the area.* ***Conclusion :*** *This study is that mobile user satisfaction Banking is significantly influenced by trust, perceived risk, and perceived usefulness, so banks need to improve security, reduce risk, and strengthen the benefits of services.* ***This research paper :*** *a quantitative empirical research.*

INTRODUCTION

The rapid development of information technology has transformed many aspects of our lives, including banking (Samsuri, 2021). This study aims to examine how psychological and behavioral factors influence people's satisfaction with mobile banking services in the Palopo area. More specifically, this study will examine how trust, perceived risk, and perceived benefits, both individually and collectively, influence user satisfaction with mobile banking services. This is crucial because, as technology advances in the financial world, we need to understand what motivates people to use and be satisfied with these services (Rizal et al., 2024). One major change from this advancement is the advent of mobile banking, a service that allows people to conduct banking activities via their mobile phones (Reihandho & Fajarwati, 2023).

This goal not only simplifies transactions but also provides customers with fast and efficient access to information (Aviva et al., 2020). The use of technology like this helps people make better decisions by allowing them to easily access accurate information (Andriani, 2019). The use of mobile banking has changed the way people view traditional banking services, from requiring in-person visits to services that can be accessed anytime and anywhere, providing convenience and efficiency for both customers and banks (Alfani et al., 2023). Despite offering convenience, the sustainability of these services is highly dependent on user satisfaction, which is influenced by various psychological and perceptual factors, including trust, perceived risk, and perceived usefulness (Amaliyah Sudirman, 2021).

This study will in-depth analyze how these factors are interconnected and influence the level of satisfaction of mobile banking users in Palopo City (Utama, 2021). Specifically, this study will examine how knowledge, trust, and risk directly influence the attitudes of mobile banking users in Indonesia, as well as how perceptions of ease of use contribute to the acceptance of this banking technology (Septa & Ali, 2024). The increasing use of smartphones has increased customer demand for mobile banking services, leading many banks to provide innovative banking services to reach more customers (Alfani et al., 2023). Mobile banking services allow customers to transfer money, check balances, pay bills, and perform many other financial activities online, providing greater flexibility and better access (Budiarti et al., 2023).

This study focuses on the behavior of financial technology users, particularly mobile banking services, which are increasingly popular among urban communities. This study seeks to understand how user trust in the security and credibility of applications influences their satisfaction with these services. Furthermore, perceived risks, such as concerns about data breaches, transaction errors, or digital fraud, are important factors that can reduce satisfaction levels. On the other hand, perceived usefulness or perceived benefits of mobile banking, such as ease of transactions, time efficiency, and 24-hour accessibility, play a significant role in increasing user satisfaction. By examining these three variables, this study aims to provide an empirical overview of how the combination of trust, perceived risk, and perceived usefulness influence the level of satisfaction of mobile banking users in Palopo City, while also providing a basis for banks to improve the quality of their digital services.

Literature review

When analyzing this phenomenon, we need to examine the appropriate theories to understand what influences people's use of and satisfaction with mobile banking. Previous research clearly shows that trust, perceived risk, and perceived usefulness are important factors in determining whether people are willing to use and satisfied with technology-based financial services (Dwinantari et al., 2022). The technology acceptance model and theories that combine technology acceptance and use are often used as frameworks in similar research to explain how these factors influence each other (Utami et al., 2022). These studies demonstrate the importance of the technology acceptance model in assessing how well applications like mobile banking help users make better decisions (Amaliyah Sudirman, 2021) .

Trust

Views on benefits and ease of use are two important things that form the basis of technology acceptance, which means how many users feel that the technology is useful and easy to use without requiring much effort ((Wulandari, 2018)S. Views on risks are also an important thing that users pay attention to, especially for those who are not yet familiar with mobile banking, where concerns regarding data and transaction security are the main things in the decision to adopt the technology (Fakhruddin, 2025). In addition, a high transaction success rate can significantly build customer trust, which is a focus as well as a marketing strategy for companies that prioritize customer satisfaction (Loissa, 2025).

In the world of mobile banking, trust means not only trust in the bank but also in the security of the digital platform itself (Dwipradhana, 2024). Innovation in banking through mobile applications has transformed the way the industry operates, with Rogers identifying five key innovation characteristics—relative advantage, compatibility, complexity, visibility, and testability—that influence how well an innovation is accepted by the public (Prasetyo, 2021). For example, research on mobile banking adoption in Indonesia suggests that combining diffusion of innovation theory with other models can explain consumer intentions, particularly among Muslim customers, to use these services (Efendi et al., 2025). This study also suggests that consumers' understanding of the benefits of using mobile banking and their perceptions of risk are important factors in choosing to use it (Hadi, 2011).

Several factors, such as service quality, trust, perceived usefulness, ease of use, security, risk, privacy, and influence from others, have been identified as key factors influencing the acceptance, use, and loyalty of mobile banking (Fauziah & Apriani, 2021). Perceptions of ease of use, in particular, serve as an external factor that links the influence on attitudes and perceived usefulness of users (Massora & Widyanti, 2021). Furthermore, perceptions of usefulness reflect how much a person perceives a technology to be beneficial, which significantly contributes to the use of mobile banking services (Wardhana, 2016). This suggests that if users perceive greater benefits from a technology, they are more likely to accept it and incorporate it into their daily activities (Siagian, 2023). Congruence, which indicates how well a mobile banking service aligns with a user's values, needs, and experiences, is also a significant factor that can positively influence adoption intentions (Efendi et al., 2025). Conversely, complexity tends to have a negative effect on the desire to adopt, where innovations that are perceived as too complex will reduce users' desire to use them (Lim & Lady, 2022).

Hypothesis Development: The Influence of Perceived Trust on Mobile Banking User Satisfaction

Trust is a key factor in the use of digital banking services because it relates to user confidence in system security, personal data protection, and the credibility of the bank providing the service. In the context of mobile banking, users who feel confident that transactions are secure and that the bank has a good reputation are more likely to feel comfortable and satisfied using the application. Trust also reduces user doubt and anxiety when conducting digital transactions, thereby increasing overall satisfaction. Amaliyah & Sudirman (2021)

H1: Trust has a positive and significant effect on mobile banking user satisfaction.

The influence of risk perception on mobile banking user satisfaction

Risk perception refers to users' views regarding potential losses that may arise from using mobile banking, such as security risks, privacy risks, transaction errors, and financial risks. The higher the perceived risk, the greater the user's anxiety about using the service. This can reduce user comfort and trust, negatively impacting satisfaction levels. Therefore, high risk perceptions tend to decrease mobile banking user satisfaction. Featherman & Pavlou (2003); Wulandari (2018); Sari et al. (2021)

H2: Risk perception has a negative and significant effect on mobile banking user satisfaction.

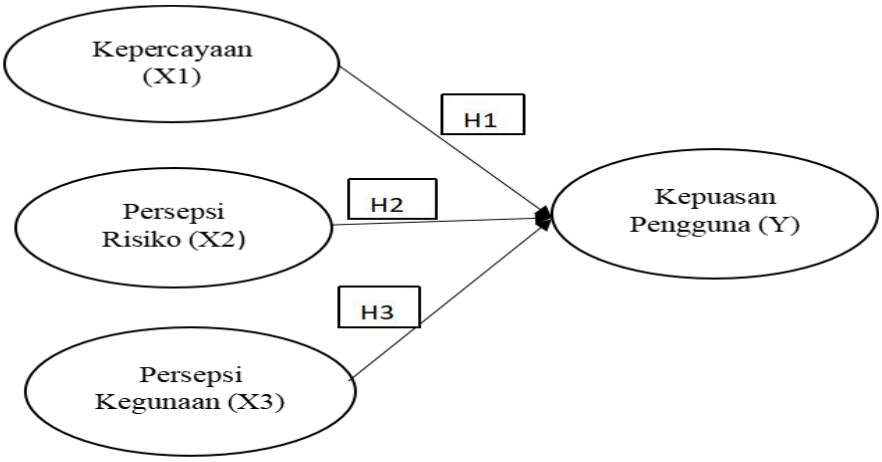
The influence of perceived usefulness on mobile banking user satisfaction

Perceived usefulness indicates the extent to which users perceive benefits from using mobile banking, such as ease of transactions, time efficiency, speed of service, and flexibility of anytime, anywhere access. Based on the Technology Acceptance Model (TAM), perceived usefulness is a key determinant of technology acceptance. If users perceive that mobile banking truly helps their financial activities, their satisfaction with the service will increase **.** Venkatesh & Davis (2000); Wardhana (2016); Septa & Ali (2024)

H3: Perceived usefulness has a positive and significant effect on mobile banking user satisfaction.

Conceptual Framework

Figure 1.1 conceptual framework



Information :
X1: Independent Variable 1 (Trust)
X2: Independent Variable 2 (Risk Perception)
X3: Independent Variable 3 (Perceived Usefulness)
Y: Dependent Variable (User Satisfaction)

METHOD

Population and sample

This study uses quantitative methods to test the relationship model between variables. The population in this study is all active mobile banking users operating in Palopo City, South Sulawesi. Based on data from the Central Statistics Agency (BPS) of Palopo City in 2020, the population of Palopo City reached 184,681 people, spread across various sectors such as trade, services, and manufacturing. The population is the entire object or subject within a region that must meet predetermined requirements related to the research problem. Conclusions are then drawn from all individuals within the research scope (Hamid et al., 2022).

The initial sample of the study consisted of 260 respondents who completed the questionnaire online (via Google Forms). However, after a screening process to ensure data completeness and response validity (e.g., eliminating respondents who did not meet the criteria for social media activity or had incomplete data), the final sample size used was 160 respondents. This screening was carried out to avoid bias and ensure data quality, in accordance with practice in PLS-SEM analysis, more than 10 times the number of research indicators in this study used 16 measurement indicators, so that the minimum sample obtained (10 x 16 = 160), and is considered sufficient for a complex structural model with a low level of measurement error (Hair, Sharma, et al., 2024).

Based on information on BRI Bank's digital services in the South Sulawesi region, especially the BRI Palopo Branch Office, the number of active BRImo users is estimated to reach ±160 customers in 2025. Therefore, the population in this study is: All BRImo app users registered as active BRI Bank customers in Palopo City were selected. This population selection was relevant to the research objectives because active BRImo users have direct experience with aspects of trust, perceived risk, and perceived usefulness, allowing them to provide accurate responses regarding satisfaction with the app.

Data Collection

The primary data collection through interviews will utilize semi-structured interview techniques to more freely explore respondents' views and experiences, similar to those used in other studies to explore public perceptions of digital applications (Sudirman, 2021). This approach provides researchers with an opportunity to gain a deeper understanding of the personal factors influencing user choices and behavior in the context of mobile Islamic banking (Astuti et al., 2020). Data obtained from the interviews will be analyzed using thematic analysis to identify patterns, themes, and categories emerging from informants' responses. This analysis will demonstrate how beliefs, risk perceptions, and understanding of usability collectively shape user satisfaction with mobile banking services in Palopo City. Utilizing additional data from Islamic bank reports and related publications can also enrich the analysis, providing a broader picture of the institutional context (Dwinantari et al., 2022). This combined analysis will create a comprehensive understanding of the dynamics of user satisfaction within the Islamic mobile banking system. This method is very important because an individual's view of the security and reliability of a digital banking system is the main factor influencing the decision to use and user satisfaction (Hisam, 2023).

Analysis Method

Validity testing ensures that each question in the questionnaire truly measures what it is intended to measure, typically by checking the indicator's factor loading value, which is at least 0.6 (Bakri & MahfBakriiza, 2024). Previous research indicates that factor loading values greater than 0.50 are generally considered sufficient for convergent validity, especially in complex models. Reliability testing, on the other hand, aims to examine the consistency of the questionnaire's content. This is typically assessed using Cronbach's Alpha and composite reliability values, where values greater than 0.7 generally indicate high reliability (Anam, 2024). This method allows researchers to ensure that the questionnaire produces similar results when used under similar circumstances, thus ensuring the accuracy of the collected data (HADI, 2020). Using the Partial Least Squares approach with software such as SmartPLS V3.3.3 will help researchers study the complex relationships between latent constructs and their indicators, as well as between latent constructs and each other (Che et al., 2023).

Table 1. Research Variable Measurement Indicators

Variables	Item	Indicator	Source
Trust (X1)	Transaction Security System state Bank credibility Bank compliance	K1 K2 K3 K4	(Bupu et al., 2024; Atsari et al., 2023)
Risk Perception (X2)	Security Risks Privacy Risks Financial Risk Performance Risk	PR1 PR2 PR3 PR4	(Sari et al.,2021; Featherman & Pavlou 2003)
Perceived Usefulness (X3)	Ease of Transaction Service Speed User Convenience User Productivity	PK1 PK2 PK3 PK4	(Khair et al.,2025; Venkatesh & Davis 2000)
User Satisfaction (Y)	Conformity to Expectations Application Performance Convenience Use Quality of Service	KP1 KP2 KP3 KP4	(SI & Yusnaidi, 2022; Kotler & Keller 2016)

Source: Processed Data, 2026

RESULTS AND DISCUSSIONS

Respondent Overview

The following (table 2) is a general description of the respondents used in this study, namely gender, age and length of time using mobile banking.

Table 2. Respondent Characteristics

No	Characteristics	Category	Number of people)	Percentage (%)
1.	Gender	Man	72	45.0
		Woman	88	55.0
	Total		160	100
2.	Age	< 20 years	18	11.3
		21-30 years old	72	45.0
		31-40 years	50	31.3
		>40 years	20	12.5
	Total		160	100
3.	Length of Use Mobile Banking	<1 year	34	21.3
		1-3 years	60	37.5
		>3 years	54	33.7
	Total		148	92
	Total number		160	100

Source: Processed Data, 2026

Table 2 shows that the majority of respondents were female (55%), aged 21-30 (45%), indicating that active BRImo users are dominated by the productive young generation. The number respondents who have used the app for more than a year (71.2%), indicates a fairly high level of adoption and trust in the app.

Validity and reliability test

The results of the validity and reliability tests for the variables used in this study are as follows:

Table 3. Validity and Reliability Test Results

Construct	Indicator	Anti Value Image	KMO	Cronbach's Alpha	Information
Trust (X1)	K1	0.853	0.781	0.823	Valid & Reliable
	K2	0.812			Valid
	K3	0.798			Valid
	K4	0.806			Valid
Risk Perception (X2)	PR1	0.837	0.794	0.842	Valid & Reliable
	PR2	0.801			Valid
	PR3	0.785			Valid
	PR4	0.808			Valid
Perceived Usefulness (X3)	PK1	0.856	0.802	0.856	Valid & Reliable
	PK2	0.831			Valid
	PK3	0.812			Valid
	PK4	0.826			Valid
User Satisfaction (Y)	KP1	0.879	0.814	0.874	Valid & Reliable
	KP2	0.852			Valid
	KP3	0.829			Valid
	KP4	0.817			Valid

Source: Processed Data, 2026

Based on the results of the analysis for the validity and reliability tests in (Table 3), information can be obtained that for the construct and overall indicators, namely sixteen (16) indicators are categorized as valid and reliable.

Hypothesis Testing

The results of the linear regression calculations can be presented in this section, where information can be found in the form of regression coefficient values, significance values and determination coefficient values.

$$Y= 0,363X_{1-}0,214X_{2+}0,415_{+e}$$

Based on the figure, it can be obtained that user trust or satisfaction (Y) has a significant value of 0.000 <0.05, so H_1 is accepted. This means that the higher the user's trust in the security and credibility of the application, the higher their satisfaction with mobile banking services. Furthermore, the perception of risk or user satisfaction (Y) has a significant value of 0.003 <0.05, so H_2 is accepted. However, the direction of the negative influence (B = 0.214) indicates that the greater the risk perceived by users, the lower their level of satisfaction. And as for the perception of usefulness or user satisfaction (Y) has a significant value of 0.000 <0.05, so H_3 is accepted. The greater the perceived benefits and ease of use of the application, the higher the user satisfaction. While the Determination Coefficient (R^2 = 0.732) shows that 73.2% of the variation in user satisfaction (Y) is explained by three independent variables ($X_1 X_2 X_3$), while the remaining 26.8% is influenced by other factors outside the model.

Discussion

Based on the results of the linear regression test, the Trust variable (X1) has a regression coefficient value of 0.362 with a significance value of 0.000 <0.05, which means it has a positive and significant effect on User Satisfaction (Y). This indicates that the higher the level of user trust in the bank's security system and credibility, the higher their level of satisfaction in using mobile banking services. This finding is in line with research conducted by Amaliyah & Sudirman (2021) and Che et al. (2023) which explains that trust is a major factor driving user comfort and loyalty to digital banking applications. Trust arises from the perception that transactions via mobile banking are secure, personal data is protected, and the bank has a good reputation. Thus, it can be concluded that trust is the main foundation in building long-term relationships between banks and digital customers. If users have confidence in the system and services provided, their satisfaction will increase significantly.

CONCLUSION

This study concludes that trust, perceived risk, and perceived benefit significantly influence mobile banking user satisfaction in Palopo City. Trust has a positive and significant effect, indicating that stronger user confidence in system security and bank reputation enhances satisfaction. Perceived risk shows a significant negative effect, meaning that higher risk perception reduces satisfaction. Perceived benefit positively and significantly affects satisfaction, as greater perceived usefulness and convenience increase user satisfaction. The coefficient of determination ($R^2 = 0.732$) indicates that the three variables jointly explain 73.2% of the variance in satisfaction.

To improve user satisfaction, BRI should strengthen application security, reduce perceived risk through transparent information and user education, and enhance perceived usefulness by developing user-friendly and efficient features. For future research, additional variables such as service quality, ease of use, loyalty, and demographic factors are recommended, along with expanding the research scope to obtain a more comprehensive understanding of mobile banking satisfaction determinants.

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