**The Effect of Benefits Offered and Customer Experience on Re-use Intention of Mobile Banking through Customer Satisfaction and Trust**

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***Abstract***

*This study aims to analyses the effect of benefits offered and customer experience on re-use of mobile banking through customer satisfaction and trust as mediating variable. This study involved 280 respondents who were selected by purposive sampling technique with predetermined criteria. Data were collected through a questionnaire distributed online. The analysis used is Structural Equation Modeling with LISREL version 8.80. The results show that benefits offered and customer experience have a significant effect on satisfaction, then satisfaction has a significant effect on trust and re-use intention, and trust has a significant effect on re-use intention. The managerial implication that can be implemented in the company is to maintain deeper Islamic features and social, collaborate with fintech, Improved network quality and capacity, and continue to innovate mobile banking features.*

**Keywords:** benefit offered; customer experience; customer satisfaction; mobile banking; re-use intention

**JEL Classification:** G210, M310, G41

**Introduction**

Technological transformation has an impact on changes in business transformation through the industrial revolution which is currently in the era of 4.0 (internet era). In this era, the use of digital technology has become commonplace. In the midst of the digital disruption era, all industries continue to make efforts to invest and innovate to carry out digital development, including banking.

In addition to technological transformation, currently, companies are faced with the COVID-19 Pandemic which has a significant impact on the global economy. Low investment sentiment will lead the economy in a negative direction (Nasution *et al.* 2020). Various policies were implemented to overcome the spread of COVID-19, such as physical distancing, wearing masks to Large-Scale Social Restrictions (PSBB). As a result, there has been a decrease in human activity, layoffs, a decrease in imports and exports, an increase in prices (inflation), as well as losses in the tourism sector and its derivatives (Yamali dan Putri 2020).

With the technological transformation, behavior change, and the COVID-19 pandemic disaster, companies must quickly make innovations, change strategies, increase promotion cost efficiency, and delay large investments. However, there is one thing that cannot be stopped during the current pandemic, namely digital investment and innovation, one of which is mobile banking. This is because mobile banking has become the backbone of the business, which is still growing and massive. Mobile banking is the newest service after internet banking, with the development of mobile technology, providing banking services via smartphone devices, smartphone operators and banks. Previously had no business relationship, now has become an alliance partner both of which have benefits offered ease of use and security. Thus, the presence of mobile banking has brought about a fundamental change in the types of banking services (Lee *et al.* 2015).

Several factors influence a person's interest in using mobile banking, including transactions, security, experience, trust, saving time and effort, price, quality of products and services, and customer satisfaction (Sagib dan Zapan 2014). The benefits offered have a positive and significant impact on the use of mobile banking. This is in line with research conducted by Kristianti dan Prambudi (2015) which states that the benefits offered by the use of mobile banking applications, especially at the level of security, have a positive effect on the use of mobile banking for students in DKI Jakarta.

The next marketing concept is to provide a unique experience to customers, which is known as the customer experience. This concept seeks to present unique, positive and memorable experiences to consumers with the aim of building lasting relationships with consumers and positively influencing consumer satisfaction. Customer experience divides experiences into five dimensions, namely sense, feel, think, act, and relate, which are the keys to shaping customer satisfaction while using a product. Customer experience can stimulate customer motivation, thereby increasing the value of products and services. A positive customer experience can encourage the creation of an emotional connection between the company brand and the customer. In this case, it will increase customer loyalty because they are satisfied with the company's performance. This is in accordance with research conducted by Mulyono dan Djatmiko (2018).

The customer experience dimension has a significant positive effect simultaneously or partially on customer satisfaction at Tokopedia. Other studies also provide a simultaneous significant effect of the five dimensions of customer experience on student satisfaction with android smartphone users (Mantala dan Firdaus 2016). When the customer experience is good, it will form a harmonious relationship between service providers and consumers, which in turn will create satisfaction. In addition, customer expectations also have a significant effect on post-purchase from evaluating experiences in customer experiences (Verhoef *et al.* 2009). Customer expectations are in accordance with expectations, so that customers will feel satisfied and get an experience that will make customers buy back.

Customer satisfaction is an indicator of sales behavior, both goods and services. Research conducted by Sidharta dan Suzanto (2015) states that good customer satisfaction will increase the transaction process and consumer trust. When a company offers a good quality product / service, it tries to maximize the transaction and offer a lower price. This makes customers more likely to feel trust, which in turn increases customer loyalty. In fact, if the quality of service is not good, the transaction is not maximal and the price is more expensive, and if there is something that is not good, the customer will feel dissatisfied (Bua 2009).

The path of trust goes through a long process. If trust has arisen between the customer and the company, the company will find it easier to establish good relationships with customers. Customer trust can make customers come back to make repeat purchases. With customer satisfaction, trust will be created in the minds of customers. Danesh *et al.* (2012) command in his research, every company has a goal to develop customer trust through customer satisfaction, so that companies are able to maintain their customers for a long time. The results of these studies indicate that customer satisfaction has a significant effect on customer trust.

Customers who have good satisfaction and trust, in the end make the customer to make use or re-purchase. This is in accordance with the research of Saidani *et al.* (2019), satisfied customers will generate interest to repurchase because they see it from the right side. Therefore, this study was conducted because it complements existing research.

This research is important to do to analyze the re-use of mobile banking, which is currently the backbone of banks so that they can continue to grow in the midst of a pandemic. In addition, mobile banking is the answer to technological changes and to anticipate competitors, such as banking, e-commerce and financial technology (fintech) which are aggressively developing digitally. Based on the explanation above, it is interesting to conduct research related to the effect of benefits offered and customer experience on the re-use of mobile banking through customer satisfaction and trust.

1. **Hypotheses Development**

**Benefit Offered**

Benefit offered is the ease of use offered in relation to applications for mobile banking, such as the ease of navigating interactions with banks (Casaló *et al.* 2008). Benefits offered according to Kim *et al.* (2003) measured through time-saving indicators. Time saving can be seen from the duration of time when using the mobile banking application for each transaction. According to Hayashi dan Toh (2020), the benefits offered are the benefits of faster payment services through access to mobile banking, internet banking and physical bank branch offices. Of all these benefits, mobile banking provides the most benefit of faster payments. Tiana *et al.* (2019) suggest that the benefits offered to mobile banking include: transaction security, safe use at any time, guaranteed information secrets, application system security, service reliability, ease of use of applications, ease of understanding the application menu, ease of downloading applications, operational systems, and savings. time.

**Customer Experience**

The customer experience comes from a set of relationships between a customer and an item or service, a company, or part of its company, which cause a response (Nasermoadeli *et al.* 2013). Consumer experience is a growing priority in marketing research, because consumer experience determines the quality that consumers perceive in competitive competition. The consumer experience has a different concept from service quality because it requires appropriate measurement. Rini (2019) argues that consumer experience involves the five senses, heart, mind, which can place the purchase of a product or service between the larger contexts of life. Basically, customer experience is the creation of consumer satisfaction through experience. Therefore, customer experience is about understanding the consumer's lifestyle and broadening the marketer's view from the product to the consumption process. Evaluation of consumer experiences depends on the comparison between consumer expectations and company performance.

**Satisfaction**

Norhermaya dan Soesanto (2016) state that satisfaction is a feeling of pleasure or disappointment in someone who arises after comparing the product's perceived performance (or results) against expectations. If the performance fails to meet expectations, the customer will not be satisfied and vice versa, if the performance is in line with expectations, the customer will be satisfied. The factors that influence customer satisfaction consist of availability of service, responsiveness of service, timeliness of service, and overall satisfaction with service. Oliver dan DeSarbo (1988) state that they refer to vendor assessments. Meanwhile, (Hult *et al.* (2019) said that satisfaction is a customer assessment based on experiences that involve emotional judgments. Satisfaction is an effective response from customers to re-use mobile banking (Püschel *et al.* 2010).

**Trust**

Trust in general can be interpreted as a feeling that someone has to trust another party because that party can provide something according to what is expected and has high integrity if it is associated with quality. Among these qualities are consistency, competence, honesty, fairness, responsibility, very helpful, and kind / benevolent. This quality serves to maintain long-term relationships with customers or users of mobile banking applications, the bank needs a concept to increase customer satisfaction (Arwani *et al.* 2011).

Trust has direct and indirect effects on consumer purchasing decisions and also has a long-term impact on consumer loyalty through satisfaction (Kim *et al.* 2003). This definition provides an explanation that trust is a fundamental component of a marketing strategy in creating true relationships with consumers. Banking companies operating in the service sector build cooperative relationships with their customers as a competitive strategy.

**Re-use intention**

The intention to re-use (re-use intention) of a system or technology can be influenced by a strong belief in the use of technology. The intention to re-use a technology leads to the user's purpose in carrying out its activities and can be considered as a reason for their beliefs and behavior. These behaviors can be based on positive or negative feelings (Ajzen 1991). It can be assumed that if a person has high intentions, the effect on behavior will also be high.

**Relationship between Benefit Offered and Satisfaction**

The results of research by (Tiana *et al.* 2019) show that the benefit offered consists of ten indicators, namely banking, security of use in the mobile banking application at all times, confidential information is guaranteed, security of the mobile banking application system, reliability of mobile banking application services, ease of use of mobile banking applications, ease of understanding the menu. mobile banking application, easy downloading of mobile banking application, operational system, and saving time. The variable benefits offered describe the mobile banking application through security and ease of use. This shows that a useful application will provide a satisfaction to its users, thus the benefits of the product obtained in its use will affect the level of customer satisfaction of the bank customers using the mobile banking application.

The results of research conducted by Prayoga *et al.* (2015) stated that confidence has a positive and significant effect on customer satisfaction. This means that the confidence benefits, which include company reputation, employee reliability, the accuracy of company promises, and trust in workshop employees, have been able to make customers satisfied.

**H1: Benefit offered has a positive effect on satisfaction**

**Relationship between Customer Experience and Satisfaction**

Research by Mantala dan Firdaus (2016) states that the customer experience variable has a positive effect on satisfaction and plays a role in shaping consumer perceptions of the product. These results indicate that the better the consumer experience resulting from using a service or product, the higher customer satisfaction will be.

Salim dan Catherine (2013) state that customer experience has a significant effect on customer satisfaction. This means that the higher the customer experience established by the company, the higher customer satisfaction will be. In other words, customer satisfaction can be formed by the presence of customer experience. The results of this study are in line with the research of Vivie *et al.* (2013) stated that there is a strong positive direct influence between the dimensions of customer experience quality, namely accessibility, competence, helpfulness, personalization, and value for time on customer satisfaction.

**H2: Customer experience has a positive effect on satisfaction**

**Relationship between Satisfaction and Trust**

Based on research conducted by Walter *et al.* (2000) customer satisfaction has a significant effect on customer trust. Customer satisfaction is an attitude based on a customer's past experience that supports the development of trust felt by customers in the company. Customers believe in the honesty and ability of the company to meet customer needs and demands. If the customer is satisfied, then the trust in the company will grow. This is in line with research conducted by Madjid (2013) that customer satisfaction has a significant effect on customer trust. The results of this study have proven that better customer satisfaction will increase customer confidence to keep buying goods at the company.

**H3: Satisfaction has a positive effect on trust**

**Relationship between Trust and Re-use intention**

Nangi dan Sukaatmadja (2015) have conducted research related to the relationship between trust and re-use intention. The result is that trust has a positive and significant effect on interest in purchasing or reusing electronic commerce. In line with the research of Giantari *et al.* (2013), trust has a positive and significant effect on consumer intention to re-use. According to Astarina *et al.* (2017), the role of trust as a mediating variable can be a perfect mediator that has a positive influence on online purchase intentions.

**H4: Trust has a positive effect on re-use intention**

**Relationship between Satisfaction and Re-use Intention**

Research conducted by Ebrahimi dan Tootoonkavan (2014) shows that perceived customer satisfaction will affect repurchase intention and recommend to others. Dholakia dan Zhao (2010) also agree that the correlation between satisfaction and re-use intention is very high. Another study was also conducted by He *et al.* (2008) which informs that high customer satisfaction will increase repurchase intention. In the end, this will help increase the company's future profitability through promotions or discounts. Theoretically, these findings are in line with previous research which according to Nilsson dan Wall (2017) shows a positive relationship between satisfaction and the desire to buy back.

**H5: Satisfaction has a positive effect on re-use intention**

Based on hypotheses that developed, framework of the research as following in the Figure 1

Benefit Offered

*Customer Experience*

*Customer Satisfaction*

*Trust*

*Loyalty*

H3

H1

H2

H4

H5

**Figure 1**. Research Framework

1. **Method, Data, and Analysis**

This research is conducted in all PT. Bank Syariah Indonesia Tbk. (BSI) work areas throughout Indonesia. The sampling technique used was non-probability sampling, sample criteria in this study are respondents who have become BSI mobile banking customers. The number of respondents obtained in this study were 284 respondents, there were 4 respondents who were not included because they did not match the research criteria, so the number of respondents who met the criteria for analysis was 280 respondents. This study uses primary data that obtained from respondents related to research variables. The instrument used to obtain promotional data was an online questionnaire created using Google Form.

1. **Results**

Respondent was dominated by ex legacy Bank Syariah Mandiri at 83.57 percent, the majority of the education level in this study was 71.43 percent with a bachelor's degree. The results showed that the respondents' occupation was dominated by private employees by 90 percent, and respondents who earned Rp. 5,000,000 to Rp. 10,000,000 is the largest, namely 37.86 percent, the largest amount of monthly savings of respondents is Rp. 500,000 to Rp. 1,000,000 (31.79%), 37.86 percent of the respondents are domiciled in the Banjarmasin region.

**The overall model fit test**

Evaluation of the level of fit of the model is carried out to determine the level of suitability of the original data to the model that has been designed based on the hypothesis that was built.

**Table 2**. The results of the overall model fit test

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No. | GoF | Criteria | Result  | Conclusion |
| A | Absolut Match Size |   |  |
| 1 | Root Mean Square Residual (RMR) | Standardized RMR ≤ 0,05: good fit | 0,024 | good fit |
| 2 | Root Mean Square Error of Approximation (RMSEA) | RMSEA ≤ 0,08 is good fit, RMSEA <0,05 is close fit | 0,091 | marginal fit |
| 3 | Goodness of Fit Index (GFI) | GFI ≥ 0,90: good fit0,80 ≤ GFI <0,90: marginal fit, | 0,8 | marginal fit |
| B | Incremental Fit Size |  |  |
| 4 | Normed Fit Index (NFI) | NFI≥0,90: good fit; 0,80 ≤ NFI < 0,90: marginal fit | 0,98 | good fit |
| 5 | Comparative Fit Index (CFI) | CFI≥0,90: good fit; 0,80 ≤ CFI < 0,90: marginal fit | 0,98 | good fit |
| 6 | Relative Fit Index (RFI) | CFI≥0,90: good fit; 0,80 ≤ CFI < 0,90: marginal fit | 0,97 | good fit |
| 7 | Adjusted Goodness of Fit Index (AGFI) | AGFI≥0,90: good fit; 0,80 ≤ AGFI < 0,90: marginal fit | 0,75 | marginal fit |

Based on Table 2, it can be seen that the indicators of each type of measure have been represented and are in good fit.

**Validity Test Results**

Indicator variable to be valid if it has a Standardize Loading Factor (SLF) value greater than the tolerable loading factor limit, which is ≥0.5 and has a t-value above 1.96. The loading factor value is a coefficient that can show how much the relative contribution of each attribute (indicator variable) in forming exogenous latent variables. The results of the validity test of all indicators were declared valid, because the standardized loading factor value had exceeded 0.5 with the t-value exceeding 1.96 (Table 3)

**Table 3** Validity Test Result

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Variable | Indicator | Loading factor | t-count | Information |
| Benefit Offered | BO1 | 0,53 | 16,46 | Valid |
|  | BO2 | 0,60 | 16,65 | Valid |
|  | BO3 | 0,61 | 15,05 | Valid |
|  | BO4 | 0,61 | 16,88 | Valid |
|  | BO5 | 0,61 | 15,44 | Valid |
|  | BO6 | 0,57 | 17,91 | Valid |
|  | BO7 | 0,50 | 16,49 | Valid |
| Customer Experience | CX1 | 0,58 | 16,99 | Valid |
|  | CX2 | 0,66 | 17,90 | Valid |
|  | CX3 | 0,77 | 15,38 | Valid |
|  | CX4 | 0,60 | 15,33 | Valid |
|  | CX5 | 0,63 | 17,51 | Valid |
| Satisfaction | CS1 | 0,59 | - | Valid |
|  | CS2 | 0,63 | 21,38 | Valid |
|  | CS3 | 0,63 | 19,23 | Valid |
|  | CS4 | 0,62 | 22,33 | Valid |
|  | CS5 | 0,59 | 21,37 | Valid |
| Trust | TR1 | 0,61 | - | Valid |
|  | TR2 | 0,64 | 25,92 | Valid |
|  | TR3 | 0,64 | 23,54 | Valid |
|  | TR4 | 0,64 | 25,03 | Valid |
|  | TR5 | 0,68 | 25,93 | Valid |
| Re-use intention | RI1 | 0,68 | - | Valid |
|  | RI2 | 0,71 | 27,78 | Valid |
|   | RI3 | 0,59 | 19,47 | Valid |

**Reliability Test Results**

The variable is reliable if it meets two measurements, namely Variance Extracted (VE) and Construct Reliability (CR). The latent construct can be said to be reliable if the minimum value of VE is 0.5 and CR is 0.7. The results showed that all variables were declared reliable because the VE value was 0.74 greater than 0.5 and the CR value was 0.99 greater than 0.7 (Table 4).

**Table 4.** Reliability Test Result

|  |  |  |  |
| --- | --- | --- | --- |
| Variable | Indicator | VE | CR |
| Benefit Offered | Security, complete features, reliability, convenience, save time | 0,74 | 0,99 |
| Customer experience | Sense, feel, think, act, relate | 0,74 | 0,99 |
| Satisfaction | Good product quality and service, good relationship, fair treatment, a good performance in general, helpfulness | 0,74 | 0,99 |
| Trust | Honest and sincere, fulfilling promises, transparent, customer first, trusted application | 0,74 | 0,99 |
| Re-use intention | Intention to continue to re-use, intention to use as often as possible, intention to recommend to others to use | 0,74 | 0,99 |

**Contribution of Indicators to Latent Variables**

The benefit offered variable has seven indicators. Based on the results of SEM analysis, indicators of completeness of spiritual features, completeness of social features, and reliability of mobile banking application services have the largest contribution with a loading factor value of 0.61.

The customer experience variable consists of five indicators. The results of the SEM calculation show that think (CX3) has the largest contribution with a loading factor of 0.77. This shows that attractive promo indicators are indicators that best reflect customer experience variables. In addition, the selection of these indicators also means that attractive promos will increase mobile banking re-use.

The satisfaction variable consists of five indicators. Indicators of good relationship and fair treatment have the greatest contribution with a loading factor of 0.63. This means that satisfaction and fairness in business dealings are factors that can be considered for improvement. This is because these indicators best describe the satisfaction variable.

The trust variable consists of five indicators, Of the five indicators, respondents chose trusted applications as the largest contributor with a loading factor of 0.68.

The re-use intention variable has three indicators, the largest contribution value of the respondent's choice is the intention to use it as often as possible with a loading factor of 0.71. This means that the indicator of intention to use as often as possible best describes the variable of re-use intention.

**Hypothesis**

Based on the empirical study model that has been proposed in this study, further hypothesis testing can be carried out through testing the path coefficient and t-count on the structural equation model. If the path coefficient value is more than 0.05 with a t-count value more than 1.96, then the influence between variables is included in the significant category. Conversely, if the path coefficient value is less than 0.05 with a t-count value less than 1.96, then it is included in the insignificant category. The estimation results of the SEM model based on the direct effect are presented in Table 10.

**Table 10.** hypothesis testing table

|  |  |  |  |
| --- | --- | --- | --- |
|  Hypothesis | Path Coefficient | t-value | Result |
| H1 : Benefit Offered (BO) |  | Satisfaction (CS) | 0,33 | 6,20 | Significant |
| H2 : Customer Experience (CX) |  | Satisfaction (CS) | 0,67 | 10,91 | Significant |
| H3 : Satisfaction (CS) | Trust (TR) | 0,93 | 19,28 | Significant |
| H4 : Trust (TR) |  | Re-use intention (RI) | 0,68 | 7,13 | Significant |
| H5 : Satisfaction (CS) |  | Re-use intention (RI) | 0,28 | 2,99 | Significant |

**The Effect of benefits Offered on Satisfaction**

Benefit offered has a significant effect on satisfaction because it has a t-value of more than 1.96. The t-value obtained is 6.20, which means the direction is positive. That is, the better the benefits offered, the higher satisfaction. There are seven indicators that build the benefit offered and the indicators that contribute significantly are the completeness of spiritual features (BO3), completeness of social features (BO4), and reliability of mobile banking application services (BO5) with a loading factor of 0.61 and a t-value of more than 1 ,96. Thus, the hypothesis H1 in this study is proven and accepted.

This finding is in line with the situation in the field. The BSI mobile banking application has unique characteristics compared to other bank applications. The BSI mobile banking application has spiritual features such as prayer schedules, juz amma, Asmaul Husna, wisdom and a qurban calculator. In addition, customers who wish to share with others can do so via BSI mobile banking such as zakat, infaq, waqf, and shodaqoh, where later the collected funds will be managed by a professional and experienced Laznas BSI institution. Of course, a reliable mobile banking application that can process every transaction quickly is what customers want. If the application is reliable, customers will be satisfied with BSI's mobile banking services.

The results of this study are also supported by research conducted by Medhi *et al.* (2009) which states that the benefit offered innovation built on the mobile banking application will increase customer satisfaction, increase profits and produce positive things for the company. Anene dan Okeji (2021) argue that the reliability of mobile banking applications which include speed of money transfers, fast responses, guaranteed security systems and can be done anywhere will increase customer satisfaction. This is because customers feel the application is really reliable. That is, if the benefits offered by mobile banking are good, it will have a significant effect on customer satisfaction and vice versa.

Benefit offered has a significant effect on satisfaction because it has a t-value of more than 1.96. The t-value obtained is 6.20, which means that the direction is positive. Thus, the hypothesis H1 in this study is proven and accepted. Customer experience has a significant effect on satisfaction, because it has a t-value of 10.91 or greater than the reference 1.96. Thus, the H2 hypothesis is proven and accepted in this study. Satisfaction has a significant effect on trust because it has a t-value of more than 1.96 which is 19.28. Thus, the hypothesis H3 is proven and can be accepted. Trust has a significant effect on re-use intention because it has a t-value of more than 1.96. The t-value obtained is 7.13 which means that the direction is positive. Thus, the hypothesis H4 in this study is proven and accepted. Satisfaction has a significant effect on re-use intention because it has a t-value of more than 1.96. The t-value obtained is 2.99. Thus, the hypothesis H5 in this study is accepted and proven.

**The Effect of Customer Experience on Satisfaction**

Customer experience has a significant effect on satisfaction, because it has a t-value of 10.91 or greater than the reference of 1.96. The results of this study indicate the influence of customer experience on satisfaction. There are five indicators that build customer experience. The indicator that contributes significantly is think (CX3) with a loading factor of 0.77 and a t-value of 15.38. This means that overall consumers are satisfied with the promos offered by BSI mobile banking and in accordance with consumer expectations. Thus, hypothesis H2 is proven and accepted in this study.

Research conducted by Pei *et al.* (2020) stated that customer experience which includes customer service, both online and physical, shopping environment, product experience and shopping procedures have a positive effect on customer satisfaction. These results are also similar to the research conducted by Vakulenko *et al.* (2019) that customer experience is the key that influences customer satisfaction today. In addition, the results show that customer satisfaction is an indicator of a successful product having long-term sustainable competitiveness. This is also evidence that customer experience is an important source of sustainable competitive advantage for companies through mobile banking differentiation strategies.

**The effect of satisfaction on trust**

In this study, satisfaction has a significant effect on trust because it has a t-value of more than 1.96, which is 19.28. These results prove that there is an effect of satisfaction on customer trust. Satisfaction has five indicators that build it. Indicators that contribute significantly are good relationship (CS2) and fair treatment (CS3) with a loading factor of 0.63 and a t-value of more than 1.96. This means that customer satisfaction is established because of a good relationship and a fair attitude which in turn will make customers believe in BSI mobile banking. Thus, hypothesis H3 is proven and can be accepted. These results are in accordance with the conditions in the field that when BSI mobile banking customers are satisfied, it will lead to trust which in turn increases the re-use of mobile banking.

The results of this study are also in accordance with the research conducted by Walter *et al.* (2000) and Madjid (2013) that customer satisfaction has a significant effect on trust. Good mobile banking satisfaction will increase customer confidence to continue to use it again. However, on the other hand, if customer satisfaction decreases, the re-use of mobile banking will decrease as well.

**The effect of trust on re-use intention**

Trust has a significant effect on re-use intention because it has a t-value of more than 1.96. The t-value obtained is 7.13 which means the direction is positive. That is, the better the trust will increase the re-use intention. There are five indicators that build trust with indicators that contribute significantly are trusted applications (TR5) with a loading factor value of 0.68 and a t-value of 25.93. Thus, hypothesis H4 in this study is proven and accepted.

The results of this study are in accordance with the research of Masri *et al.* (2021) which states that customer trust in online purchases has a high direct effect on purchase intention and re-use. Astarina *et al.* (2017) also states the same thing, that trust is able to be a perfect mediator that has a positive influence on online purchase intentions.

**The effect of satisfaction on re-use intention**

Satisfaction has a significant effect on re-use intention because it has a t-value of more than 1.96. The t-value obtained is 2.99. That is, good satisfaction will increase re-use intention. There are three indicators that build re-use intention, an indicator that contributes significantly is the intention to use frequently (RI2) with a loading factor of 0.71 and a t-value of 27.78. Thus, hypothesis H5 in this study is accepted and proven.

The results of this study are in line with the study of He *et al.* (2008) which informs that high consumer satisfaction will increase the intention to use or repurchase. This will also increase the profitability of the company. Nilsson dan Wall (2017) also said the same thing about the relationship between satisfaction and customer repurchase intentions.

1. **Discussion**

Indicators of the benefit offered variable that have the largest contribution are completeness of spiritual features, completeness of social features, and reliability of mobile banking application services. This means that BSI is right to develop spiritual and social features in its mobile banking application. However, innovation and collaboration are needed to make the features more complete. In addition, the reliability of the application needs to be improved so that customer mobile banking access can be smooth at any time.

Customer experience has five indicators, the biggest contribution is think, which is related to promotions in mobile banking. BSI needs to carry out promos on mobile banking on an ongoing basis for the right segment and time. For example, currently customers like to transact with Shopee Pay, promotions can be done by cashback when topping up Shopee Pay via BSI mobile banking. This is important to attract customers to re-use their mobile banking.

Indicators of satisfaction that get the highest contribution are good relationships and fair treatment. This means that BSI customers must make their mobile banking a customer mainstay, so that satisfaction increases. In addition, BSI mobile banking must act fairly, both in terms of promotions, information, and features.

The indicator of trust that has the greatest contribution is a trusted application, meaning that BSI has been trusted by customers as experts and experienced in mobile banking. Of course, this must be maintained and improved, for example by socializing on social media (Instagram, YouTube, Facebook, etc.) so that the BSI mobile banking brand image can be embedded and will lead to customer trust.

Finally, based on the research results, the indicator of re-use intention that has a dominant contribution is the intention to use it as often as possible. This means that if benefits offered, customer experience, satisfaction and trust can be improved, the re-use of mobile banking will also increase. Increased use means that the fee base will increase, which in turn will have an impact on BSI's bottom line, namely the growth of company profits.

1. **Conclusion, Limitations, and Suggestions**

**Conclusion**

The results of this study conclude that the benefits offered and customer experience have a positive and significant effect on satisfaction. Good benefits offered can increase customer satisfaction, the benefits offered include improving financial features, social features, and spiritual features that are characteristic of BSI. The level of security and speed of mobile banking is also the main attraction of the benefits offered in increasing satisfaction. In addition, customer experience will also increase customer satisfaction through modern mobile banking designs, attractive promos, and Islamic services that are quite complete for customers.

The managerial implication that can be implemented in the company is to maintain deeper Islamic features so that customers can be even better in carrying out their worship rituals. In addition, social features also need to be maintained in order to be different from other mobile banking. Customers do not only think about themselves, but also share with others which are managed by professional and targeted institutions. Next is the need to collaborate with fintech’s such as Shopee, Tokopedia, Bukalapak, Gojek, Grab, Ovo, Linkaja, and others so that BSI's mobile banking marketing is more massive and can be enjoyed by all.

Improving network quality and capacity is the main thing so that customers can access BSI mobile banking anytime and anywhere. In addition, BSI mobile must also continue to innovate against changing trends both in terms of features and services so that it can always serve the growing needs of customers.

**Limitation and suggestions**

Further research can be carried out when BSI has implemented a single system, in which all former legacy customers of Bank Syariah Mandiri (BSM), BNI Syariah (BNIS), and BRI Syariah (BRIS) have used the same core banking. In addition, we can consider research using other variables that can increase the re-use of mobile banking, such as e-service quality, and electronic word of mouth (e-WOM). The addition of these variables is in order to get a broader view of the re-use of mobile banking.

Further research can be carried out when BSI has implemented a single system, in which all former BSM, BNIS, and BRIS legacy customers have used the same core banking. In addition, it can consider research using other variables that can increase the re-use of mobile banking such as e-service quality, and electronic word of mouth (e-WOM). The addition of these variables is to get a wider view for mobile banking re-use. For practitioners or organizers, it is hoped that they can consider important points in managerial implementation so that BSI mobile banking can support and become the first choice for customers.

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