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The Effect of Information Security, User Perceived Convenience and Brand Image on the Decision to Use the Neo Bank M-Banking Application Through Trust as an Intervening Variable

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Abstract: This study aims to determine the Influence of Information Security, Perceived Ease of Use of the Mobile Banking Application by Users and Brand Image on the Decision to Use the Neo Bank Mobile Banking Application through Trust as an Intervening Variable. The research method used is a quantitative causal survey method, where the variables used in this study include 3 (three) independent variables, namely perceived ease of use, information security and brand image, while the dependent variable is the Decision to Use with a total of 183 respondents. Data analysis used in this study is the Partial Least Square (PLS) method using SmartPLS 3. The results of the study indicate that information security, ease of use, brand image, and trust have a significant positive effect on the decision to use the application. Information security and ease of use not only increase the decision to use directly, but also through increasing user trust. Similarly, a positive brand image is able to build trust, which in turn encourages the decision to use. Trust is proven to be an important factor that mediates the influence of these variables, so that the higher the level of security, ease, and brand image, the greater the tendency of users to use the application actively and continuously.

Keyword: Information Security, Ease of Use, Brand Image, Trust, Usage Decision, M-Banking, Neo Bank, Partial Least Squares (PLS), SmartPLS 3.

INTRODUCTION

In today's digital era, banking technology has developed rapidly, including mobile banking applications, or m-banking. M-banking applications allow users to conduct banking transactions and access their financial information through mobile devices such as smartphones or tablets.

However, despite the increasing popularity of m-banking applications, some users remain hesitant to use them. Several factors that can influence the decision to use m-banking applications include information security, perceived benefits, and promotions.

Information security is a critical factor in the use of m-banking applications. Users need to be confident that their personal and financial information will be securely secured and will not be misused by unauthorized parties. Vulnerability to information security threats such as identity theft or cyberattacks can make users hesitant to use m-banking applications.

According to a review published by Marketing Research Indonesia, a Sharing Vision research institute, the number of internet banking transactions in Indonesia has reached IDR 3,642 trillion. This figure exceeds the total value of ATM and debit transactions in 2012, which reached IDR 3,476 trillion. Furthermore, it is estimated that internet banking transactions will continue to increase annually. This growth is driven by the rapid growth of internet users.

According to a survey conducted by the Top Brand Awards, m-BCA was the most popular mobile banking application in Indonesia in 2022. This assessment was based on a survey of 8,500 respondents across 15 major Indonesian cities. The respondents comprised 6,000 random samples, 1,700 booster samples, and 800 B2B booster samples. The samples were selected using multistage area random sampling and purposive sampling methods. The samples were then interviewed face-to-face using a structured questionnaire designed to measure three parameters:

1. Top of Mind: the first product brand mentioned by the respondent
2. Last Usage: the last product brand used by the respondent
3. Future Intention: the respondent's desire to use the brand's products in the future

The Top Brand Index (TBI) score is then obtained by calculating the weighted average of each parameter. Using this scoring system, Bank Central Asia's (BCA) mobile banking application, m-BCA, achieved a TBI score of 47.4%, the highest compared to its competitors. BRI Mobile ranked second with a TBI score of 19.4%. It was followed by Mandiri mobile banking with 12.9% and BNI Mobile with 11.2%. Meanwhile, CIMB Niaga Mobile recorded the lowest TBI score on this list, at 3.8% (Annur, 2022).

Based on the research results, BNC Bank's mobile banking has not yet entered the list of top Indonesian brand users. This indicates that many Indonesians still don't use Neo Bank's mobile banking, and Neo Bank doesn't meet the criteria.

When someone wants to use a product or service, their decision is influenced by several factors. One of these is considering the potential benefits and drawbacks of using that product or service. Customers also tend to consider factors such as usability, perceived ease of use, and potential information security issues when making a decision to use a product or service. This is due to customers' desire to make optimal decisions that remain relevant over the long term.

However, problems arise when companies open accounts, place deposits, and open checking accounts, but their directors are reluctant or have not yet utilized the mobile banking services provided by the bank (in this case, BNC).

This situation creates a misalignment between company policies regarding the adoption of digital banking technology and the readiness or personal desire of directors to use these services. Mobile banking is a crucial tool for optimizing banking processes, enabling efficient transactions, and providing quick access to financial information.

This issue can arise for various reasons, including a lack of understanding of the technology's benefits, personal convenience, or even security concerns. Therefore, the background to this phenomenon reflects the challenges companies face in adapting to technological changes in the digital age, while some management or company leaders may not yet fully understand or embrace the benefits of implementing such technology.

To address this phenomenon, it is crucial for companies to recognize the importance of integrating digital banking technology into daily operations and provide adequate understanding to all relevant parties, including directors. Education and training regarding the security and benefits of mobile banking can help overcome resistance to the use of digital services within the company.

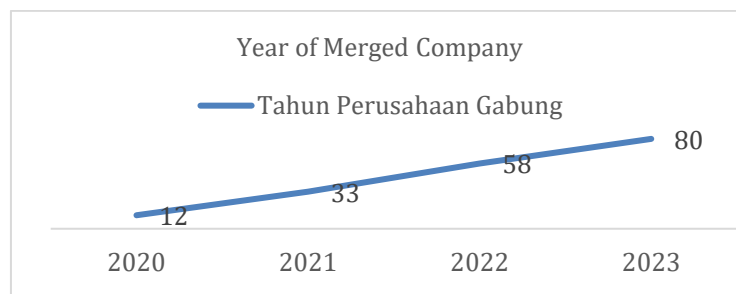
According to data collected internally from Bank BNC, the following phenomenon is occurring: many directors who already use Bank BNC for savings deposits and checking products still do not use Payroll for payroll transactions.

Customer Feedback	Number of Companies
Not interested in using the M Banking Application	150 Companies
Already using the M Banking application	33 Companies
Total	183 Companies

Source: Processed company data

From the data provided, it can be concluded that as many as 150 companies have not shown interest in using M Banking applications, while as many as 33 companies have adopted the technology. This phenomenon provides an overview of the current level of M Banking adoption among companies. This data analysis can be conducted from the perspective of decision-making regarding the use of M Banking applications. Most companies that are not yet interested in using M Banking may have certain considerations or concerns. Factors that may influence this decision include security, technological complexity, or perhaps a lack of understanding of the potential benefits of using M Banking applications. There may also be concerns related to implementation costs or a lack of resources required to adopt the technology. On the other hand, the 33 companies that have adopted M Banking have shown interest and confidence in the potential benefits offered by this technology. The decision to adopt M Banking may be based on a better understanding of operational efficiency, financial accessibility, and the ease of conducting financial transactions through digital platforms.

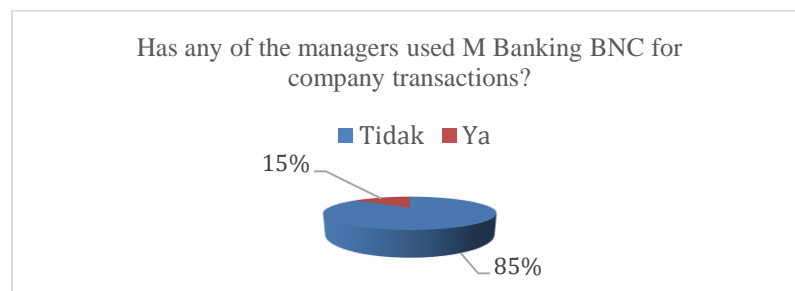
BNC Bank, as a financial entity that plays a vital role in supporting economic growth, continuously strives to optimize its customer service. To achieve this, a deep understanding of customer trends and usage patterns is key. One important aspect to analyze is the growth in the number of corporate customers using BNC Bank's services. According to data collected from a pre-survey of 20 BNC samples, the following represents a phenomenon that has occurred in the growth of customers using BNC Bank for savings, deposits, and checking accounts over several periods since BNC Bank's inception.



The growth in the number of corporate customers at Bank BNC from 2020 to 2023 reflects a positive trend. In 2020, there were 12 corporate customers. While this number is relatively small, it can be considered a starting point for significant growth. 2021 was a promising year, with a significant increase, with the number of corporate customers increasing to 33. This increase was in line with economic developments and corporate trust in Bank BNC's services. In 2022, an even higher increase was seen, reaching 58 corporate customers. Factors such as service innovation, transaction security, and excellent customer support are likely the main drivers of this growth. 2023 marked a remarkable achievement, with the number of corporate customers reaching 80. This demonstrates that Bank BNC has successfully maintained and increased corporate trust as a financial partner. With continued growth, the bank

has the potential to become a major player in supporting the development of the business sector in the future. To establish a solid foundation for this research, the primary focus question is the extent to which managers within companies have adopted BNC mobile banking for business transactions. The implementation of this technology is expected to provide convenience, efficiency, and speed in running company financial operations.

Through a pre-survey approach, we will gather the initial data necessary to determine the level of adoption, potential obstacles, and perceived benefits among managers. This will allow us to better understand the potential of BNC Mobile Banking in supporting corporate transactions and provide a clear picture for further development. According to data collected from the pre-survey of 20 BNC samples, the following demonstrates the phenomenon of managers already using BNC Mobile Banking for corporate transactions, occurring several times since BNC Bank's inception.



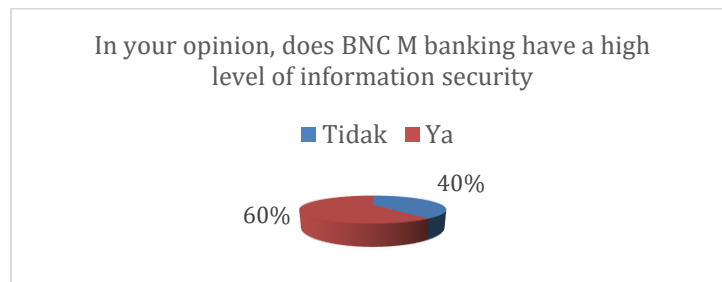
In the context of BNC Mobile Banking usage by company managers, data shows that as many as 15% of managers have adopted the service to conduct corporate transactions. The use of BNC Mobile Banking by these small managers reflects positive developments in the adoption of financial technology to simplify and accelerate business transaction processes. However, the majority of managers, 85%, still do not utilize BNC Mobile Banking for corporate transactions. This fact indicates room for increased penetration and awareness regarding the benefits and security offered by BNC Mobile Banking. Further efforts are needed to provide managers with understanding and training regarding the potential benefits and efficiencies achieved through the use of this technology. This could be a strategic step to increase BNC Mobile Banking adoption among company managers overall, thus positively impacting the efficiency and speed of corporate business transactions.

This understanding is important not only for adapting to technological developments but also as a strategic step in improving operational efficiency and corporate competitiveness in this digital era. Therefore, let's explore the data from this pre-survey together and open the door to a deeper understanding of BNC Mobile Banking usage in corporate business transactions.

According to (Balapour et al., 2020), mobile app developers need to better understand information security and privacy perceptions to alleviate mobile users' concerns by designing appropriate information security and privacy solutions, thereby attracting new users and retaining current ones. Because information security and privacy are key concerns for mobile users, studying the relationship between information security and privacy perceptions can help mobile app developers provide integrated information security and privacy features, rather than separate features, resulting in reduced costs, time, and effort in delivering secure mobile apps.

In this context, one key concern is the level of information security maintained by BNC Mobile Banking. Information security is a crucial foundation for maintaining the integrity, confidentiality, and availability of customer data, as well as protecting them from potential cybersecurity threats. Therefore, a careful assessment is needed to determine the extent to which BNC Mobile Banking is able to maintain a high level of information security. According to data collected from a pre-survey of 20 BNC samples, the following describes the

perception of security levels that have occurred over several periods since BNC Bank's inception

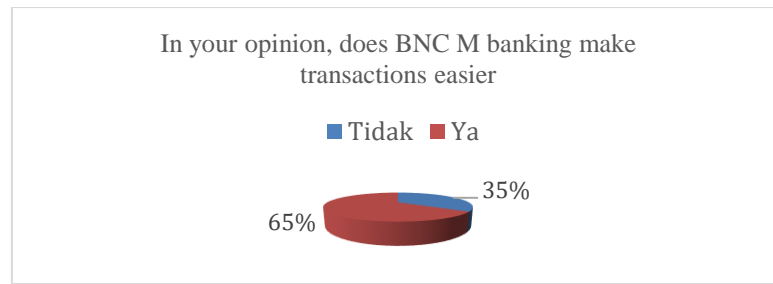


Company data shows that BNC mobile banking has a relatively high level of information security, with 60% of respondents stating that the service is secure. Conversely, 40% of respondents held a different view, stating that BNC mobile banking is not secure. In interpreting this data, it is important to note that information security can be measured and assessed using various factors, including data encryption, implemented security systems, and responses to security threats. Therefore, it is important to involve relevant parties in further discussions to gain a deeper understanding of the reasons behind these differing security perceptions. Company efforts to improve information security can be the focus of further discussions to ensure customer trust and more effectively protect their personal data.

When using internet banking services, it is important to be aware of potential information security issues. In addition to considering benefits, factors influencing decision-making also include the risk of loss. Information security issues in the context of internet banking have various aspects. For example, leaks of personal information or customer data, losses due to online transactions, adverse economic impacts, and other issues. These issues can lead to customer distrust in the use of internet banking (N. R. Lestari, 2018).

According to research results (Kholid & Soemarso, 2018) Information Security has a significant effect on the interest in using e-banking, further findings (Patel & Hiren J. Patel, 2016) explain that an important Information Security in m-banking, that without proper Information Security protection, users will not use internet banking services provided by banks. This is rational because banking transactions generally consist of monetary transactions. Therefore, users especially from developing countries will be more careful because they are more accustomed to conducting monetary transactions directly. Privacy and Information Security were found to have a positive relationship with behavioral intentions. Lack of privacy and Information Security can cause consumers to feel unprotected to use e-wallet applications for transactions (Barry, et al., 2018) in (Karim et al., 2020).

Customers' decisions to use mobile banking services are influenced by their perceptions of ease of use. Perceived ease of use encompasses clear and understandable interactions with the system, requiring minimal effort, and the perceived ease of operating the system according to individual needs (Dirwan & Latief, 2020). One strategy that banking companies can implement is to ensure that the perceived ease of use of mobile banking services is easily understood by customers, so they do not experience difficulties when using the mobile banking system (Dirwan & Pertiwi, 2018). According to data taken from a pre-survey of 20 BNC samples, the following is a phenomenon of ease of BNC M Banking for transactions that has occurred several periods since BNC Bank was founded.

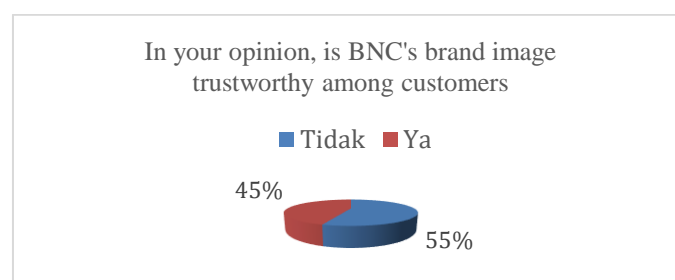


Company data shows that 65% of respondents felt that BNC's mobile banking service facilitated transactions. This convenience may be achieved through a user-friendly interface, good accessibility, or innovative features that make it easier for users to manage their finances. Meanwhile, 35% of respondents considered transacting through BNC's mobile banking service difficult. This perception could stem from technical difficulties, a lack of understanding of how to use the application, or concerns about the security of online transactions. In this context, the company needs to consider feedback from both groups to continuously improve and refine BNC's mobile banking service, both in terms of security, transparency, and feature enhancements, to meet the needs and expectations of a wider user base.

Consumers often encounter obstacles when using financial services because they find it difficult to adapt to the features provided in the company's application. As a result, consumers struggle to utilize these features, especially since the application requires a stable and strong internet connection. This limited internet access often makes it difficult for consumers to conduct transactions through the application (Chusnah, 2020).

Research results (Kurniawati et al., 2017), (Pranoto & Setianegara, 2020), and (Fernos & Alfadino, 2021) found that perceived user convenience positively and significantly influenced customers' decisions to use mobile banking. (Dewi et al., 2017) and (Dirwan, 2022) found that perceived user convenience influenced mobile banking usage decisions. If the services provided by technology are perceived as easy to use by users, it will encourage users to accept and/or use the technology.

According to data collected from a pre-survey of 20 BNC samples, the following represents the phenomenon of BNC's M-Banking brand image being trusted by customers for several periods since BNC's inception.



Data obtained from the company indicates that BNC's brand image enjoys a 45% trust rating, while 55% of customers speculate it is untrustworthy. This phenomenon raises serious questions about the factors that may influence consumer perceptions of the company. Is this due to communication issues, product or service performance, or perhaps unforeseen external factors? In-depth analysis is needed to understand the dynamics behind this data. Further surveys, customer interviews, or market research may be necessary to identify specific aspects contributing to the low rating of BNC's brand image. Remedial measures and effective communication strategies may be necessary to improve consumer perceptions and rebuild trust in the company's brand. With a better understanding of these factors, the company can design more effective strategies to enhance its brand image and regain consumer trust. Brand image plays a central role in shaping user perceptions and preferences for mobile banking services. With the rapid growth of information technology and the penetration of mobile

devices, mobile banking has become an increasingly popular solution for individuals to access banking services. In this context, the brand image of mobile banking becomes a critical factor that can influence usage decisions.

A problem that arises related to brand image variables is the complexity of user perceptions and associations regarding m-banking. Most m-banking users base their views on the reliability, security, convenience, and innovation associated with the service brand. The challenge lies in how the brand image can meet user expectations and hopes, while also managing potential issues, such as online transaction security and optimal user experience.

Furthermore, increasingly fierce competition in the m-banking industry adds to the complexity of brand image dynamics. Users tend to compare various available m-banking options, and a strong brand image can be a significant differentiator in the decision-making process. Therefore, a thorough understanding of how user perceptions of brand image shape attitudes and intentions to use m-banking is necessary, as well as identifying specific aspects that can enhance or hinder usage decisions.

According to previous research (Setiawan, 2019), there is a significant influence between brand image and service usage decisions. This means that brand image has a direct and close relationship with usage decisions, and its influence is significant or positive. Therefore, brand image dimensions significantly influence the level of service usage decisions.

Research (Rohman & Andhita, 2017) indicates that brand image influences consumer decisions regarding service use. A positive image is based on psychological impressions and depictions of various company activities in the eyes of consumers, based on their experiences, responses, and previous experiences. Furthermore, research (Fallesy Abderahman, 2019) indicates that the image of an application becomes attractive to consumers. Brands with positive impressions will have a good reputation among consumers.

This study utilizes awareness of the central role of trust in shaping user intentions to adopt innovations, specifically in the context of using the Neo Bank mobile banking application. Trust here encompasses confidence in information security, service reliability, and the integrity of digital banking service providers. In an era where user interaction with technology is increasingly profound, trust becomes a crucial factor, given that users are more likely to adopt technology if they feel their personal information is secure and can trust the system's performance.

According to research results (Putra et al., 2019), trust has a positive and significant effect on intention to use. This positive effect means that if customer trust is formed better, the customer's intention to use the bank's internet banking will be more confident. Based on research results (Purba et al., 2020), statistical data analysis and processing have been conducted regarding the relationship between trust and intention to reuse, which has a significant relationship. According to research results (Jayantari & Seminari, 2018), trust is something that can increase the intention to use a product. With high trust, the intention to use will also increase. This is what related companies must pay attention to so they can carry out efforts that can increase the trust of potential users, such as improving product quality and service.

The emerging issue is how trust mediates the influence of information security and perceived ease of use on users' intention to use mobile banking (M-Banking) using NeoBank. While previous research has explored the direct influence of these factors on user intention, there is a lack of understanding regarding the role of trust as an intervening variable. Therefore, this study aims to address this gap in knowledge by analyzing the extent to which trust can link information security and perceived ease of use with users' intention to use the M-Banking (M-Banking) application.

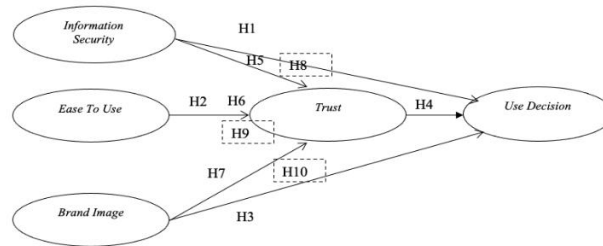
In this study, customer perceived value is also a relevant factor in examining the influence of information security and perceived ease of use on intention to use mobile banking applications. Customer perceived value encompasses how users evaluate the benefits and costs associated with using mobile banking applications.

Although several studies have addressed these factors separately, a research gap remains regarding the relationship between information security, perceived ease of use, and user intention to use mobile banking (M-Banking) for NeoBanking, with trust as an intervening variable. This research gap highlights the need for comprehensive and comprehensive research to address this gap in knowledge and provide a deeper understanding of the dynamics of interactions between these factors in the context of digital banking applications. Therefore, this research is expected to significantly contribute to the

development of theory and practice in optimizing the acceptance and use of mobile banking (M-Banking) for NeoBanking.

This research aims to understand the influence of these factors on intention to use mobile banking applications. The results of this study can assist banking service providers in improving the information security of mobile banking applications, providing more attractive benefits, and designing effective promotions. Furthermore, mobile banking users can gain a better understanding of the benefits and information security aspects, enabling them to make more informed decisions about using these applications.

Based on the explanation written above, the phenomenon of Information Security, benefits and promotions with the Intention to Use applications through customer value perceptions is an important and interesting thing in marketing management efforts in an organization.



- H1: Information security is suspected to influence the decision to use.
- H5: Information security is suspected to influence trust.
- H8: Information security is suspected to influence the decision to use through trust.
- H2: Youth is suspected to influence the decision to use.
- H6: Ease of use is suspected to influence perceptions of trust.
- H9: Ease of use is suspected to influence the decision to use through perceptions of trust.
- H3: Brand image is suspected to influence the decision to use.
- H7: Brand image is suspected to influence trust.
- H10: Brand image is suspected to influence the decision to use through trust.
- H4: Perceptions of trust are suspected to influence the decision to use.

METHOD

Population and Sample Research

The population in this study was 183 corporate users of the Neo Bank mobile banking application.

Data Collection Methods

Questionnaires data are collected by providing or distributing a list of questions/statements to respondents with the expectation that they will respond to the list. Questionnaires can be either closed-ended or open-ended. In this case, the author used closed-ended questions. Closed-ended questions are those where a short answer is expected, or respondents are expected to choose an alternative answer from each available statement.

RESULTS AND DISCUSSION

R-Square (R2) Value

Table 4.17 R-Square (R2) Value Test Results

Variabel	R Square
Usage Decisions	0,729

Source: PLS 3.0 Processing Results

From the test data above, it can be concluded that the R-Square value of the decision to use is 0.729, which means that the variability of the decision to use can be explained by four independent variables in the model, namely Information Security, Perceived User Ease of Use, Brand Image, and Trust, amounting to 72.9%. In addition, 27.1% is explained outside this research model.

Goodness of Fit Model

Table 4.18 Q-Square Test Results (Q2)

	SSO	SSE	Q2 (=1-SSE/SSO)
BI	680,000	680,000	
ETU	680,000	680,000	
IS	850,000	850,000	
Trust	1530,000	911,519	
Use Decision	680,000	336,586	0,505

Source: PLS 3.0 Processing Results

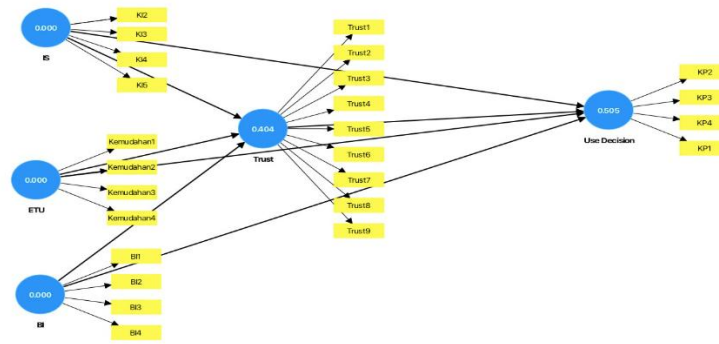
The calculation results above show a predictive relevance value of $0.505 > 0$. Thus, the model is said to be worthy of having relevant predictive value and this research model can be said to have good goodness of fit.

Hypothesis Testing Results (Path Coefficient Estimation)

Table 4.19 Hypothesis Test Results (Boostrapping)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (\O/STDEV\)	P Values	Information
BI -> Trust	0,248	0,248	0,064	3,850	0,000	Accepted
BI -> Use Decision	0,213	0,213	0,063	3,380	0,001	Accepted
BI -> Trust -> Use Decision	0,122	0,122	0,039	3,117	0,002	Accepted
ETU -> Trust	0,237	0,241	0,065	3,659	0,000	Accepted
ETU -> Use Decision	0,431	0,428	0,075	5,775	0,000	Accepted
ETU -> Trust -> Use Decision	0,117	0,119	0,041	2,880	0,004	Accepted
IS -> Trust	0,473	0,468	0,071	6,628	0,000	Accepted
IS -> Use Decision	0,270	0,274	0,086	3,134	0,002	Accepted
IS -> Trust -> Use Decision	0,233	0,233	0,065	3,574	0,000	Accepted
Trust -> Use Decision	0,494	0,496	0,108	4,581	0,000	Accepted

Source: PLS 3.0 Processing Results



Source: PLS 3.0 Processing Results
Figure 4.2 Bootstrapping Test Results (T-Statistic Test).

CONCLUSION

Based on the first hypothesis test (H1) in this study, the results indicate a significant positive effect between information security and usage decisions. This is indicated by the Original Sample value of 0.270 and the T-statistic value $> T\text{-table}$ ($3.134 > 1.97$). The first hypothesis, in this case, is accepted. Improving information security aspects not only plays a technical role but also serves as an important strategy in maintaining and increasing usage decisions. Companies that consistently maintain and improve information security have the potential to strengthen user trust and create long-term loyalty.

The results of this study support the previous hypothesis, namely that research (Pratiwi, 2017) states that information security involves carefully storing transaction records, maintaining the confidentiality of customer personal information, maintaining the integrity of transaction information, ensuring a problem-free experience for customers when using internet banking services, and ensuring the security of internet banking information. Therefore, the higher the level of information security perceived by users, the greater their confidence and sense of security, which ultimately increases their likelihood of deciding to use the application continuously.

High security perception not only reduces concerns about data breach risks and protects information, but also strengthens trust in the service provider, thus encouraging users to continue choosing and recommending the application. Based on the fifth hypothesis test (H5) in this study, the results indicate a significant positive effect between information security and trust. This is indicated by the Original Sample value of 0.473 and the T-statistic value $> T\text{-table}$ ($6.628 > 1.97$). Therefore, the fifth hypothesis is accepted. The higher the level of information security perceived by users, the greater their level of trust in the services or applications used. These research results support the previous hypothesis, namely that research (Yuliani & Prasetyo, 2020) shows that information security has a significant influence on customer trust in digital banking services. Improving information security not only serves as technical protection against threats and data misuse but is also a crucial strategy in building, strengthening, and maintaining user trust. Companies that consistently ensure the confidentiality, integrity, and availability of user data will create a sense of ongoing security, thereby opening up greater opportunities for forming solid, long-term relationships based on trust, which ultimately can increase user loyalty and retention. Based on the eighth hypothesis test (H8) in this study, the results indicate a significant positive influence between information security and usage decisions through trust.

This is indicated by the Original Sample value of 0.233 and the T-statistic value $> T\text{-table}$ ($3.574 > 1.97$), thus accepting the eighth hypothesis. Perceived information security by users can increase their level of trust, which in turn encourages continued use of the service or application. The results of this study support the previous hypothesis, namely that research (Yuliani & Prasetyo, 2020) proves that in digital banking services, adequate information security strengthens customer trust, which in turn impacts increased decisions to use the service continuously. This study emphasizes the importance of information security enhancement strategies as an effort to build trust, which ultimately encourages users to continue using the service.

This positions trust as a key mechanism bridging the influence of information security on usage decisions. Based on the second hypothesis test (H2) in this study, the results indicate a significant

positive effect between ease of use and the decision to use. This is indicated by the Original Sample value of 0.431 and the T-statistic value $> T\text{-table}$ ($5.775 > 1.97$), and the second hypothesis is accepted. These research results support the previous hypothesis, namely that the results of research (Lestari & Widyastuti, 2019) explain that there is a significant effect of the ease of use variable on online shopping decisions. These results indicate that the greater the ease of use, the higher the decision to use an online shopping application. Research by (Anggono et al., 2020) found that ease of use influences the decision to use Gopay. These results indicate that the decision to use an e-money card is significantly influenced by the perception of ease of use.

The analysis (Latief & Dirwan, 2020) concluded that ease of use of digital transaction systems has a positive effect on people's decisions to use digital money applications. Thus, these results indicate that the easier an application is to use, in terms of interface, navigation, response speed, and clarity of features, the more likely users are to decide to use the application continuously. This finding aligns with the concept of the Technology Acceptance Model (TAM), which states that ease of use is one of the main factors driving technology acceptance. Ease of use is a crucial factor that Neo Bank developers must continuously improve to retain and attract more users. Based on the sixth hypothesis test (H6) in this study, the results indicate a significant positive effect between ease of use and perceived trust. This is indicated by the Original Sample value of 0.237 and the T-statistic value $> T\text{-table}$ ($3.659 > 1.97$). Therefore, the sixth hypothesis is accepted. The easier a service or application is to use, the higher the level of trust users have in that service.

These research results support the previous hypothesis, namely that research (Putri & Santoso, 2021) on mobile banking services shows that the higher the level of ease of use, the greater the level of user trust in that digital service. Ease of use not only plays a role in providing comfortable user interactions with technology but is also a strategic factor in building and strengthening trust. A comprehensible interface, simple processes, and fast feature access can reduce barriers to use and lower perceived risk, thereby increasing user confidence in the service. Ultimately, a high level of ease of use will encourage consistent usage and contribute to long-term loyalty. Based on the ninth hypothesis (H9) test in this study, the results indicate a significant positive effect between ease of use and usage decisions through perceived trust. This is indicated by the Original Sample value of 0.117 and the T-statistic value $> T\text{-table}$ ($2.880 > 1.97$). Therefore, the sixth hypothesis is accepted. Perceived ease of use by users can increase their trust, which in turn encourages continued use of the service or application. These research results support the previous hypothesis, namely that research (Putri & Santoso, 2021) proves that in mobile banking services, ease of use increases trust, which in turn encourages users to continue using the digital service.

Trust acts as a crucial bridge connecting ease of use and usage decisions. Strategies to improve ease of use will have a dual impact: directly influencing usage decisions and indirectly strengthening them through increased trust. Based on the third hypothesis test (H3) in this study, the results indicate a significant positive effect between brand image and usage decisions. This is indicated by the Original Sample value of 0.213 and the T-statistic value $> T\text{-table}$ ($3.380 > 1.97$), thus accepting the third hypothesis. The results of this study support the previous hypothesis, namely, the results of research (Fallesy Abderahman, 2019), which showed that brand image has a positive and significant effect on usage decisions. Research (Montolalu & Raintung, 2018) also showed that brand image has a positive and significant effect on usage decisions.

Thus, brand image is a strategic factor that significantly influences individual decisions in selecting and using an application. A positive brand image, reflected in a good reputation, consistent service quality, and delivering on the brand promise, can foster trust and confidence in users. This positive perception not only drives the initial decision to try the application but also influences the intention to use it and the tendency to recommend it to others. Based on the seventh hypothesis test (H7) in this study, the results indicate a significant positive effect between brand image and trust. This is indicated by the Original Sample value of 0.248 and the T-statistic value $> T\text{-table}$ ($3.850 > 1.97$).

Therefore, the seventh hypothesis is accepted. The more positive the brand image in the eyes of users, the higher their level of trust in the services or products offered. The results of this study support the previous hypothesis, namely that research (Putra & Ardani, 2020) shows that brand image significantly influences customer trust in the digital banking industry. A positive brand image not only impacts consumer perceptions of product or service quality but also serves as an important foundation

for creating and maintaining user trust. A consistent marketing strategy to maintain brand reputation will contribute to loyalty and sustainable relationships with consumers.

Based on the friendship hypothesis test (H10) in this study, the results indicate a significant positive effect between brand image and usage decisions through trust. This is indicated by the Original Sample value of 0.122 and the T-statistic value $>$ T-table ($3.117 > 1.97$). The seventh hypothesis is accepted. A positive brand image can build user trust, which in turn encourages them to make decisions to use a service or product continuously. The results of this study support the previous hypothesis, namely that research (Putra & Ardani, 2020) proves that in the context of mobile banking, a positive brand image can increase customer trust, which in turn impacts increased usage decisions.

Building a positive brand image not only directly influences usage decisions but also has a significant indirect impact through increased trust. Marketing strategies that focus on strengthening brand image can provide dual benefits in retaining users and increasing their loyalty. Based on the fourth hypothesis test (H4) in this study, the results indicate a significant positive effect between the Influence of Trust and the decision to use. This is indicated by the Original Sample value of 0.494 and the T-statistic value $>$ T-table ($4.581 > 1.97$). The fourth hypothesis is accepted, meaning that the Influence of Trust is proven to influence the decision to use.

The results of this study support the previous hypothesis, namely the results of research by (Anggono et al., 2020) which proves that trust influences the decision to use GoPay. Trust also influences purchasing decisions. Research by (Sharma & Sharma, 2019) found that trust determines user intention to use and satisfaction with mobile banking in Oman. Therefore, the higher the level of user trust in an application, the more likely the user is to decide to use it. Building and maintaining trust is a crucial strategy for digital service providers. This effort can be achieved through improving information security, policy transparency, consistent service quality, and fulfilling brand promises, thus encouraging users to make repeat usage decisions.

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