(RESEARCH ARTICLE)

The role of satisfaction in mediating the effect of perceived usefulness and perceived of ease of use on the intention to reuse mobile banking

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Abstract

The primary issue addressed in this study is the low adoption rate of the M-pise digital mobile banking service at LPD Adat Kesiman, which recorded only 294 active users out of a total of 21,659 customers. This gap is strongly suspected to be caused by technical constraints and suboptimal application features, which diminish customer interest in continuing to use these digital services. This study aims to analyze the role of satisfaction in mediating the influence of perceived usefulness and perceived ease of use on the intention to reuse mobile banking at LPD Adat Kesiman, based on the Technology Acceptance Model (TAM) framework. This research is an associative quantitative study involving 126 respondents who are active users of the M-pise digital application, with the sample determined using a probability sampling method. Data were collected through a questionnaire instrument and analyzed using variance-based Structural Equation Modeling (Partial Least Squares/SEM-PLS). The results indicate that perceived usefulness and perceived ease of use have a positive and significant effect on reuse intention, both directly and indirectly through the mediation of customer satisfaction. Satisfaction is proven to act as a significant mediating variable in strengthening the impact of application benefits and ease of use on customers' continuous transaction behavior. These findings provide an empirical contribution to the development of marketing strategies and consumer behavior within traditional financial institutions. The management of LPD Adat Kesiman is advised to develop more varied features and maintain system stability to minimize disruptions that could decrease satisfaction. By ensuring ease of access and tangible benefits, it is expected that customer satisfaction will increase, which ultimately and effectively encourages loyalty and the intention to reuse M-pise digital services sustainably in the future.

Keywords: Perceived Usefulness; Perceived Ease of Use; Satisfaction; Reuse Intention

1. Introduction

The development of business in the banking world is now increasingly widespread; the public really needs the presence of banks as a means of saving funds or as a support for businesses, both small and medium enterprises, and large. The role of banking in Indonesia is very much needed by the community through fast, efficient, and easily accessible financial services, so this presents an opportunity to provide various products and services that can gather as many customers as possible. Not only national-scale banks, but also local financial institutions such as the Village Credit Institution (LPD) are required to innovate in providing technology-based products and services to meet the increasingly dynamic needs of customers. One important innovation that is a primary focus in modern banking services is mobile banking services, which allow customers to conduct various financial transactions without having to come to a physical service office. Mobile banking is a solution to limited access to financial services, especially in areas that are not yet covered by conventional banking infrastructure. Innovations that have been carried out by LPDs in adopting digital services to facilitate customer transactions include the use of the M-Pise digital application. This application is a mobile banking application used by LPDs. Given that the M-pise digital application has only recently been adopted by LPDs, not all LPDs

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in Bali have evenly used M-pise digital. The following is a list of LPD tables in Denpasar City that have used the digital M-pise service.

Table 1 Village Credit Institutions that have adopted the service

LPD Name	Number of Customers	Customers Who Have Used M-pise	Percentage of Number of Users
LPD Adat Kesiman	21.659	294	1,36
LPD Adat Pedungan	20.082	33	0.16
LPD Adat Sumerta	5.725	21	0.37
LPD Adat Tembawu	4.900	19	0.39
LPD Adat Sanur	3.779	15	0.40
LPD Adat Serangan	898	5	0.56

Source: Primary data (processed by researchers), 2026

Table 1 shows that although digital M-pise services have been implemented, their adoption rate remains very low compared to the total number of customers. For example, the Kesiman customary LPD (Lembaga Pembina Adat Kesiman) has a very large customer base, with 21,659 customers, but only 294 have used digital M-pise. Conversely, the Serangan customary LPD has a smaller customer base, with 898 customers, and a very low number of M-pise users, with only 5 customers. This phenomenon indicates a significant imbalance between the number of customers and the level of technology adoption, which poses a challenge for LPDs in increasing the use of this application among customers.

This low adoption rate of digital M-pise services indicates that even though the technology has been introduced, there are still barriers to customer adoption. Factors influencing this imbalance range from perceived usefulness, ease of use, to customers' level of understanding of the technology. Furthermore, technology adoption in customary financial institutions like LPDs also faces unique challenges related to the traditions and habits of communities that prefer conventional banking services. Therefore, LPDs (village credit institutions) must evaluate more effective marketing and education strategies to help customers better understand and utilize digital M-pise services.

The Village Credit Institution (LPD), a community-based microfinance institution in Bali, has been adopting mobile banking technology since 2018 to improve service efficiency. LPD Adat Kesiman is the largest LPD in Denpasar, with three cash offices in three administrative villages within the Kesiman Traditional Village area. It has a total of 21,659 voluntary savings customers, 1,673 credit customers, and 3,057 time deposit customers. An interview with the Head of General Affairs at LPD Adat Kesiman, who oversees customer data collection, revealed that despite innovative efforts, low reuse rates for digital M-pise remain a major challenge. Factors contributing to this low reuse rate include a lack of customer awareness of the benefits of using digital M-pise, perceived high administrative costs, and limited features compared to mobile banking applications offered by other commercial banks. To further explore the factors influencing the adoption of this service, a pre-survey was conducted among several Kesiman LPD Adat customers who have used the digital M-pise.

This pre-survey aimed to examine the extent to which the benefits and convenience offered by the digital M-pise influence user satisfaction levels. Satisfaction, the primary indicator in this study, plays a crucial role in determining customers' intention to continue using the digital M-pise service. The results of this pre-survey provide insight into user perceptions and serve as a basis for understanding factors that can increase satisfaction and intention to reuse the service. Table 1.2 below shows the complete data from the pre-survey conducted among 20 Kesiman LPD Adat customers who have used the digital M-pise service.

Based on the results of preliminary research on M-pise Digital users, there are indications of a decline in intention to use the application in the future. Of the total of 20 pre-survey respondents, 18 customers were recorded as currently actively using the service, but only 12 expressed their willingness to use the service again in the future. This decline in intention to reuse is strongly suspected to be rooted in the level of customer satisfaction, where 7 people expressed dissatisfaction while using M-pise Digital. More specifically, the dissatisfaction factor most likely stems from customer perceptions of limited benefits obtained (4 people felt they did not benefit) and obstacles in the aspect of ease of use, where 5 respondents felt the application was not easy to use. The collaboration between users and financial institutions

actually benefits the bank, especially in increasing fixed income through increasing the number of users and transactions. Therefore, LPD Adat Kesiman needs to understand the factors that influence intention to reuse, including satisfaction, in order to predict the number of users who will remain loyal. Based on the findings from the pre-survey, this study will focus on analyzing how satisfaction mediates the influence of perceived usefulness and ease of use on the intention to reuse digital M-pise.

As a traditional-based financial institution in Bali, LPD Adat Kesiman has adopted mobile banking services as a strategy to improve service quality and expand customer access. However, the main challenge faced is how to build and maintain user intention to reuse digital M-pise services. This is crucial because intention to reuse is key to ensuring long-term sustainability of service use. Intention to reuse refers to a customer's desire to continue using and utilizing digital M-pise services, and this is dependent on positive experiences and the level of user satisfaction with the service provided.

Despite the adoption of mobile banking services through the digital M-pise application at LPD Adat Kesiman, which has been introduced to facilitate customer financial transactions, there is a significant disparity between the number of customers and the number of users using digital M-pise. Based on data in Table 1.1, the Kesiman Customary LPD has 21,659 customers, but only 294 have used the M-pise digital application. This phenomenon indicates that although this application offers various benefits and conveniences, the adoption and use of this technology among customers is still very low. This is even though perceived usefulness and perceived ease of use are two key factors driving technology adoption, as explained in the Technology Acceptance Model (TAM) theory.

User satisfaction is a crucial factor that can bridge the gap between perceived usefulness and perceived ease of use on reuse intention. User satisfaction significantly mediates the indirect effect of perceived ease of use on reuse intention, and satisfaction also significantly mediates the relationship between perceived usefulness and reuse intention (Lombu & Wardana, 2024). Users who are satisfied with the ease and benefits of using a mobile banking application are more likely to continue using the service and even recommend it to others. This satisfaction indicates that the application not only meets expectations but also provides a positive experience, making users feel more engaged and more likely to continue using it. This indicates that user satisfaction not only influences reuse intentions but is also a determining factor in whether users will continue to use the service or look for other alternatives.

Successful companies require not only capabilities in corporate, business, and functional planning and strategy, comprehensive financial projections, and resource allocation, but also information technology (IT) capabilities. IT capabilities encompass technical skills, knowledge, and infrastructure that can be utilized to support operational processes (Nurcaya et al., 2022). Ease of use of technology refers to the absence of difficulty or the need for significant effort. Perceived ease of use refers to a person's belief that a system can be used without much effort, thus deeming the technology simple to understand and easy to operate (Azmi et al., 2025).

The ease of use of digital M-Pise technology at Village Credit Institutions (LPDs) can provide significant benefits when the number of customer transactions increases, thus impacting LPDs' ability to remain viable as technology-based financial service providers. This resilience can be linked to the concept of customer repurchase intention, as repurchase intention can be influenced by perceived ease of use and perceived usefulness. According to Lombu and Wardana (2024), perceived ease of use and perceived usefulness have a positive and significant influence on reuse intention and satisfaction as mediating variables. Research by Vintiani and Indah (2023) found that perceived ease of use and perceived usefulness have a positive and significant influence on reuse intention. Research by Putri et al. (2024) found a significant partial effect between perceived usefulness and reuse intention. Research by Elizabeth (2023) found the opposite, stating that perceived ease of use had a negative effect on reuse intention. Research by Saputra et al. (2024) also found that perceived ease of use had a positive but insignificant effect on reuse intention.

The discrepancy between previous empirical findings indicates the need for a mediating variable that bridges the influence of perceived usefulness and perceived ease of use on reuse intention. A relevant mediating variable is user satisfaction. In mobile banking applications, if the application meets user expectations regarding usefulness and ease of use, satisfaction increases, and the intention to continue using it is strengthened. Nurhidayati and Cahyani (2021) revealed that the easier an application is to use, the higher the level of satisfaction; and as satisfaction increases, the probability of intention to reuse the service also increases. Given the importance of satisfaction in driving intention to reuse in the digital banking era, this study focused on analyzing the role of satisfaction in mediating the influence of perceived usefulness and perceived ease of use on intention to reuse mobile banking (M-pise digital) at LPD Kesiman.

Based on these empirical studies, the following hypotheses can be formulated: H1: Perceived usefulness has a positive and significant effect on intention to reuse; H2: Perceived ease of use has a positive and significant effect on intention to reuse; H3: Perceived usefulness has a positive and significant effect on satisfaction; H4: Perceived ease of use has a

positive and significant effect on satisfaction; H5: Satisfaction has a positive and significant effect on intention to reuse; H6: Satisfaction positively and significantly mediates the influence of perceived usefulness on intention to reuse; H7: Satisfaction positively and significantly mediates the influence of perceived ease of use on intention to reuse.

2. Research methods

This research was conducted at the Kesiman Customary LPD, located in Kesiman Village, precisely in the East Denpasar sub-district, Bali Province. This LPD was chosen because it has a large number of customers who have used digital M-pise compared to other LPDs in Denpasar. The exogenous variables in this study are Perceived usefulness (X1) and Perceived ease of use(X2). The endogenous variable in this study is Intention to Reuse (Y). The mediating variable in this study is Satisfaction (M). The number of customers who have made transactions on the digital M-pise application at the Kesiman Customary LPD in November 2025 was recorded at 294 customers. The sampling method used was simple random sampling, where each member of the population has an equal and independent opportunity to be selected as a sample. The minimum sample size used was 126. This study conducted inferential statistical analysis using the SmartPLS 4.0 application analysis tool, Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach.

3. Result and discussion

The structural equation model of this study can be described as follows.
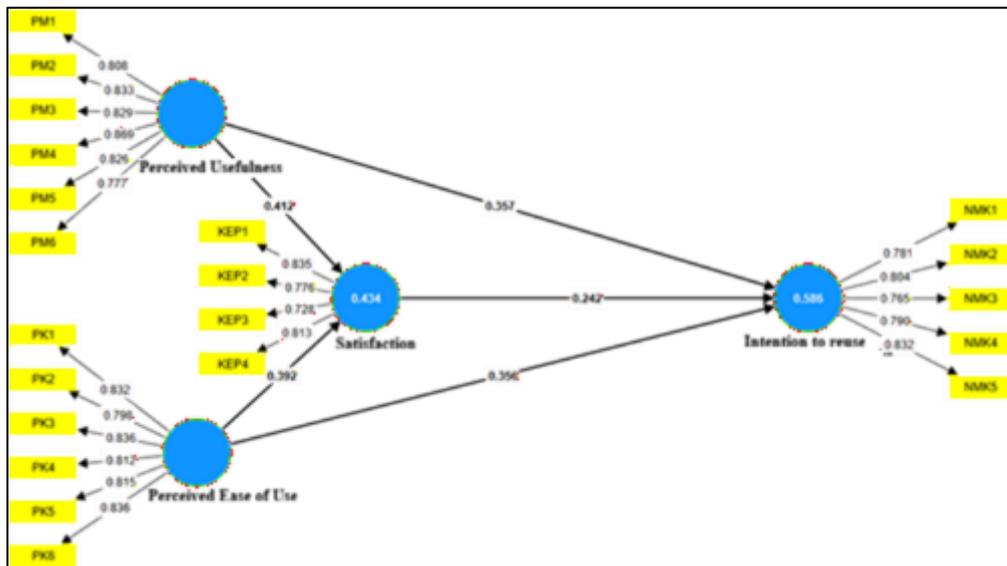
Source: data processed in 2026

Figure 1 Research Structural Model

The results of the convergent validity test using the AVE value in the Smart PLS application can be seen in Table 2 below.

Table 2 Results of the Convergent Validity Test with AVE

Variables	AVE
Satisfaction (M)	0.623
Intention to Reuse (Y)	0.631
Perceived Ease of Use (X2)	0.675
Perceived Usefulness (X1)	0.680

Source: data processed in 2026

The test results using the AVE value show that all constructs or variables have a value greater than 0.5, so they are said to be valid.

Table 3 Results of the Discriminant Validity Test using the Fornell-Larcker Criterion

	Satisfaction	**Intention to Reuse**	**Perceived ease of use**	**Perceived usefulness**
Satisfaction (M)	**0.789**			
Intention to Reuse (Y)	0.627	**0.794**		
Perceived Ease of Use (X2)	0.534	0.608	**0.822**	
Perceived Usefulness (X1)	0.547	0.612	0.344	**0.824**

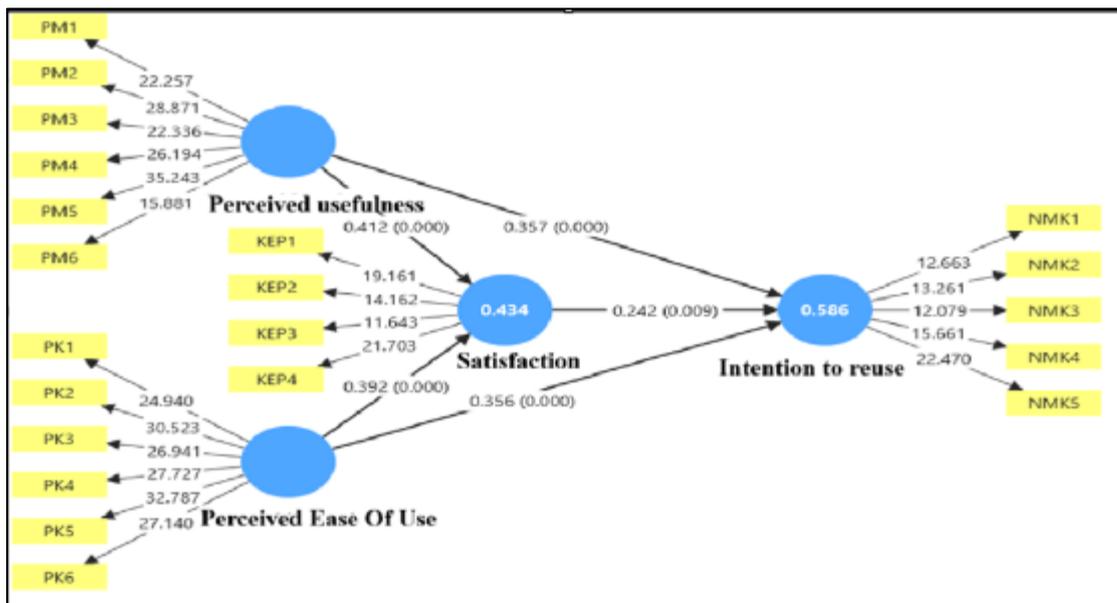Source: data processed in 2026

In Table 3 above, the test results obtained based on the Fornell-Larcker criterion value also obtained valid results because the AVE value of each variable is greater than the correlation value of that variable with other variables.

Table 4 Composite Reliability Test Results

	Cronbach's alpha	*Composite reliability (rho_c)*
Intention to Reuse (Y)	0.800	0.868
Perceived Ease of Use (X2)	0.854	0.895
Perceived Usefulness (X1)	0.904	0.926
Intention to Reuse (Y)	0.906	0.927

Source: data processed in 2026

Based on the results of the reliability test conducted using Cronbach's Alpha and Composite Reliability values, all variables in this study demonstrated a good level of internal consistency. A variable is considered reliable if it has a Cronbach's Alpha value above 0.70 and a Composite Reliability value above 0.70. The test results indicate that the four study variables—reuse intention (Y), perceived usefulness (X1), perceived ease of use (X2), and satisfaction (M)—met both criteria, indicating that all variables passed the reliability test, indicating that the variables have good reliability, as follows.

Source: data processed in 2026

Figure 2 Structural Model (Inner Model)

Table 5 R-square Test Results

Variables	R-square	R-square adjusted
Satisfaction	0.434	0.425
Intention to Reuse	0.586	0.576

Source: data processed in 2026

Based on Table 5, the R-square value for the reuse intention variable (Y) is 0.586. This value indicates that 58.6 percent of the variability in the reuse intention construct can be explained by the influencing variables in the model, namely perceived usefulness (X1), perceived ease of use (X2), and satisfaction (M). Meanwhile, 41.4 percent of the variability in reuse intention is explained by other factors not included in the research model. Furthermore, the satisfaction variable (M) has an R-square value of 0.434, meaning that 43.4 percent of the variability in satisfaction can be explained by the perceived usefulness (X1) and perceived ease of use (X2). The remaining 56.6 percent is influenced by other variables outside the model used in this study.

The adjusted R-square values of 0.576 for the reuse intention variable (Y) and 0.425 for the satisfaction variable (M) also indicate that the model has sufficient explanatory power and is stable across the number of predictor variables used. Overall, these results indicate that the research model has moderate predictive power, with each predictor variable making a significant contribution to explaining the variation in the endogenous construct.

The Q^2 calculation value is 0.766, thus concluding that the research model has highly relevant predictive value. This indicates that the intention to reuse digital M-pise services is explained by the research model involving perceived usefulness, perceived ease of use, and satisfaction, amounting to 76.6 percent. In comparison, the remaining 23.4 percent is explained by other variables outside the research model.

Table 6 Results of the Direct Effect Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Perceived usefulness -> Intention to reuse	0.357	0.358	0.084	4,232	0.000
Perceived ease of use -> Intention to reuse	0.356	0.361	0.090	3,956	0.000
Perceived usefulness -> Satisfaction	0.412	0.413	0.083	4,973	0.000
Perceived ease of use -> Satisfaction	0.356	0.361	0.090	3,956	0.000
Satisfaction -> Intention to reuse	0.242	0.238	0.092	2,632	0.009

Source: data processed in 2026

The results of the hypothesis testing indicate that perceived usefulness has a positive and significant effect on the intention to reuse the digital M-pise application at the LPD of Kesiman Traditional Village. Theoretically, this finding strengthens the Technology Acceptance Model (TAM) framework, which positions perceived usefulness as the primary driver of a person's intention to adopt a system. Customers' belief that using digital M-pise can improve the effectiveness of financial transactions is a determining factor in the continued use of the technology. In this context, the greater the perceived usefulness of the digital M-pise application in accelerating transaction processes, the stronger the incentive to maintain the use of the digital M-pise application as part of a modern financial lifestyle. This finding aligns with research conducted by Vintiani and Yussri Indah (2023) and Agustino et al. (2021), which found that perceived usefulness significantly influences intention to reuse, particularly in the context of mobile banking technology adoption. This confirms that perceived usefulness is a crucial factor driving customers to continue utilizing digital M-pise services sustainably in their financial activities. The results of variable testing using PLS analysis indicate that perceived ease of use has a positive and significant effect on the intention to reuse the digital M-pise application among LPD customers in Kesiman Traditional Village. Theoretically, this study's results reinforce the Technology Acceptance Model (TAM) framework, which states that perceived ease of use is crucial in influencing users' intention to adopt a technology. This finding aligns with research conducted by Widianto and Wiryawan (2024) and Lombu and Wardana (2024), which found that perceived ease of use significantly influences intention to reuse, particularly in the context of adopting

banking services. These results confirm that the simpler and more understandable the operation of the digital M-pise application, the greater the customer's intention to continue using the service in the future.

The results of variable testing using PLS analysis indicate that perceived usefulness has a positive and significant effect on customer satisfaction in using the digital M-pise application at the LPD in Kesiman Traditional Village. Theoretically, this study's results reinforce the Technology Acceptance Model (TAM) framework and its relationship to user satisfaction theory. Perceived usefulness is a key determinant influencing post-use evaluations of a technology. In this context, the benefits customers receive serve as a benchmark against their prior expectations. These findings align with research by Artina (2021) and Kalbuadi et al. (2025), which found that perceived usefulness significantly influences user satisfaction, particularly in the context of mobile banking technology adoption.

The results of variable testing using PLS analysis indicate that perceived ease of use has a positive and significant effect on customer satisfaction in using the digital M-pise application at the LPD of Kesiman Traditional Village. Theoretically, this finding reinforces the Technology Acceptance Model (TAM) framework, which states that perceived ease of use has a direct influence on user evaluations. In this theory, technology perceived as easy to operate tends to be more easily accepted and satisfying for its users. This finding aligns with research conducted by Artina (2021) and Dewi and Nurcaya (2025), which found that perceived ease of use significantly influences user satisfaction, particularly in the context of mobile banking technology adoption.

The results of variable testing using PLS analysis indicate that satisfaction has a positive and significant effect on the intention to reuse the digital M-pise application among LPD customers of Kesiman Traditional Village. This finding confirms that a high level of satisfaction is a key determinant driving customers to continue using the service. Customers experience a far superior and more satisfying transaction experience through digital M-pise compared to conventional or manual methods previously used. Theoretically, the results of this study support the Technology Acceptance Model (TAM) theory, which states that satisfaction is a primary determinant of continuance intention. Satisfaction is viewed as an affective evaluation of past technology use experiences that directly influences future behavioral intentions. These findings align with research conducted by Imbayani and Prayoga (2024) and Komalasari and Adialita (2024), which states that satisfaction has a significant influence on reuse intention, particularly in the context of mobile banking technology adoption.

Table 7 Results of the Indirect Effect Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Perceived usefulness -> Satisfaction -> Intention to reuse	0.100	0.099	0.045	2,202	0.028
Perceived ease of use -> Satisfaction -> Intention to reuse	0.095	0.094	0.042	2,248	0.025

Source: data processed in 2026

The analysis results show that perceived usefulness (X1) on satisfaction (M) (X1 to M -> p1) has a positive direction; perceived ease of use (X2) on satisfaction (M) (X2 to M -> p1) has a positive direction; the direct effect of satisfaction (M) on reuse intention (Y) (M to Y -> p2) has a positive direction; and the direct effect of perceived usefulness (X1) on reuse intention (Y) (X1 to Y -> p3) and perceived ease of use (X2) on reuse intention (Y) (X2 to Y -> p3) also have a positive direction.

The indirect effect or mediation test was conducted after showing significant results in the relationship between exogenous variables and endogenous variables. Satisfaction was able to positively and significantly mediate the effect of perceived usefulness on the intention to reuse the M-pise digital application among LPD customers in Kesiman Traditional Village. The results of the mediation effect test showed that satisfaction was able to mediate the effect of perceived usefulness on reuse intention through complementary partial mediation. The more useful the perceived usefulness of using digital M-pise, which can lead to satisfaction, the higher the level of intention to reuse digital M-pise. The better the benefits obtained by digital M-pise users are in accordance with the desired expectations, so that customers feel satisfied, the higher the intention to reuse digital M-pise services in the long term. Theoretically, the results of this study strengthen the development of the Technology Acceptance Model (TAM) framework that integrates cognitive and affective aspects. These findings are in line with research conducted by Prasetia (2022) and Nugroho

(2022), which stated that the role of satisfaction is able to mediate the influence of perceived usefulness on intention to reuse, especially in the context of mobile banking technology adoption.

The indirect effect or mediation test was conducted after showing significant results on the relationship between exogenous variables and endogenous variables. Satisfaction was able to positively and significantly mediate the influence of perceived ease of use on the intention to reuse the digital M-pise application among LPD customers of Kesiman Traditional Village. This mediation role is evident in the ability of customers to easily control the features available in the digital M-pise application flexibly. Theoretically, this finding strengthens the Technology Acceptance Model (TAM) framework, which places perceived ease of use as a crucial determinant in technology acceptance. This finding is in line with research conducted by Lombu and Wardana (2024) and Prasetia (2022), which stated that user satisfaction is able to mediate the influence of perceived ease of use on the intention to reuse, particularly in the context of mobile banking technology adoption. The results of the hypothesis test in this study showed a positive and significant influence, confirming that the ease of access and operational simplicity of the digital M-pise application act as the main stimulus in creating customer satisfaction. This proves that satisfaction is a crucial intervening variable in transforming technical convenience into long-term user loyalty at the LPD of Kesiman Traditional Village.

4. Conclusions and suggestions

Based on the results and discussion of this study, several conclusions can be obtained as follows. Perceived usefulnesss have a positive and significant effect on the intention to reuse the digital M-pise application in the LPD of Kesiman Traditional Village; Perceived ease of use has a positive and significant effect on the intention to reuse the digital M-pise application in the LPD of Kesiman Traditional Village; Perceived usefulnesss have a positive and significant effect on the satisfaction of users of the digital M-pise application in the LPD of Kesiman Traditional Village; Perceived ease of use has a positive and significant effect on the satisfaction of users of the digital M-pise application in the LPD of Kesiman Traditional Village; Satisfaction has a positive and significant effect on the intention to reuse the digital M-pise application in the LPD of Kesiman Traditional Village; Satisfaction is able to positively and significantly mediate the effect of perceived usefulnesss on the intention to reuse; Satisfaction is able to positively and significantly mediate the effect of perceived ease of use on the intention to reuse, meaning that the ease of controlling application features that generate satisfaction will encourage customers to remain loyal to using the digital M-pise application and are willing to recommend it to others. Based on the research findings, the appropriate recommendation for the LPD is to expand its non-cash payment ecosystem through the implementation of QRIS in stalls, MSMEs, and traditional village-owned businesses in the Kesiman area. The LPD is advised to simplify its menu layout and use more familiar terms to the local community to avoid appearing overly technical. The LPD regularly updates its application system to support modern features, such as biometric integration (fingerprint or facial recognition) to speed up the login process and simplify the steps involved in completing a single transaction.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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