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The Determinants in The Adoption of Banking Application Technology

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Abstract

Introduction/Main Objectives: This study aims to examine the influence of perceived ease of use and perceived usefulness on the continuance intention of Wondr by BNI application users, with trust and satisfaction as mediating variables. **Background Problems:** Sustainable use for mobile banking service providers is important because retaining existing users is an important source of competitive advantage. **Novelty:** This study proves that the intention to continue using mobile banking is driven by perceptions of ease of use and perceived usefulness. **Research Methods:** This study is an explanatory study using a quantitative approach. The research population is Wondr by BNI users in Indonesia. This study uses purposive sampling technique. Data collection was conducted through a survey of 400 Wondr by BNI users. Data were analyzed using descriptive statistical methods and SEM-PLS. **Finding/Results:** Perceived ease of use and perceived usefulness have a direct and significant effect on each variable, trust, satisfaction, and the continuance intention of Wondr by BNI users. Additionally, satisfaction acts as a partial mediator in the relationship between perceived usefulness and continuance intention. **Conclusion:** Based on these findings, it is recommended that Wondr by BNI improve ease of use and usefulness to enhance user satisfaction and encourage continuance intention for Wondr by BNI. This study expands the development of the Technology Acceptance Model (TAM) by incorporating trust and satisfaction factors in analyzing the continuance intention of Wondr by BNI users. This study contributes to the implementation of mobile banking, particularly Wondr by BNI in Indonesia.

Keywords: Mobile banking; Perceived ease of use; Perceived usefulness; Trust; Satisfaction
JEL Classification: M10; M15; M40

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INTRODUCTION

In Indonesia, the progress of mobile banking started with the launch of BCA Mobile in 2011 as the first mobile banking application (Rido et al., 2023). Since then, almost all private and state-owned banks in Indonesia have developed mobile banking services as one of their competitive advantages. Mobile banking innovations that continue to evolve, such as system and feature updates to BNI mobile banking which in its initial adoption phase, has now evolved into Wondr by BNI, is a clear example of this progress.

These updates aim to expand the market segment and increase the number of customers, which in turn has a direct impact on the bank's revenue and fee base. Implicitly, the rapid growth of mobile banking opens up huge opportunities for the banking industry.

Yuan et al. (2016) emphasized that although the development of mobile banking brings great opportunities, it also brings challenges for service providers. Bhattacherjee (2001) argues that the success of information systems and the long-term sustainability of the use of these systems are strongly influenced by the level of continued use by consumers, not just initial adoption.

The analysis of continued use by mobile banking service providers is very important, given that retaining existing users is a crucial source of competitive advantage (Yuan et al., 2016). Studies on continuance and post-adoption intentions, particularly in the context of mobile banking services, are limited (Rabaa'I and ALMaati, 2021). Some previous studies explain that the more useful and accessible mobile banking is, the more satisfying it is for consumers. If mobile banking is easy to use, customers can perform banking transactions more smoothly (Bouhlelal and Mzoughi, 2024). The research findings of Al-Emran et al (2019) confirm perceived ease of use has a significant and positive effect on continuance intention, namely when service users find the system easy to use, their performance and their ongoing intention to continue using the system will increase. Perceived ease of use is positively related to technology adoption, such as in mobile commerce (Filieri et al., 2020; Shang and Wu, 2017).

However, there are differences with previous research, where Bouhlelal and Mzoughi (2024) found that perceived ease of use does not affect the intention to continue using mobile banking applications in Tunisia. The results of this study were confirmed by Yuan et al. (2016) and Al Laheebi (2022), who state that mobile banking users will not continue to use it only because of the ease of use factor. This is because at the time of initial adoption, users are already familiar with the operation of the mobile banking system, so they no longer focus too much on ease of use (Bouhlelal and Mzoughi, 2024; Yuan et al., 2016). The results of Al Laheebi's (2022) study on the intention to continue using mobile banking in Iraq show that most respondents already have sufficient knowledge about using mobile banking applications. Therefore, ease of use no longer has a significant effect on their intention to continue using mobile banking.

In addition, although some studies show that perceived usefulness is a strong factor in influencing continuance intention, the results of research by Al-Emran et al. (2019) and Gardian et al. (2022) confirm the opposite view. The emergence of various alternative mobile payment technology systems in Indonesia causes consumers to not automatically intend to use a system based solely on perceived usefulness.

Based on the explanation above, there are inconsistencies in the results of previous research. Therefore, there is a research gap which is the basis for the need for in-depth research on the effect of perceived convenience and perceived usefulness on sustainable intentions in Wondr by BNI users.

The inconsistency of the results of previous studies that resulted in differences became an interesting research gap for further research, especially related to the effect of perceived ease of use and perceived usefulness on continuance intention and to overcome the research gap found. Therefore, to overcome this research gap, this study uses trust and satisfaction as mediating variables. Based on previous research which shows that trust has a significant effect on continuance intention (Bouhlelal and Mzoughi, 2024; Luo et al., 2024;

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Poromatikul, 2020; Al Laheebi, 2022), as well as research results that confirm that customer satisfaction has a positive effect on continuance intention (Bouhlelal and Mzoughi, 2024; Foroughi and Iranmanesh et al., 2019; Luo et al., 2024; Susanto et al., 2016).

Although research on BNI mobile banking has been conducted in Indonesia (Prayudi and Sukaatmadja et al., 2022; Rido and Wardana et al., 2023), research related to BNI's superapp application, Wondr, is still relatively few and has not been widely conducted (Putra et al., 2024). Thus, researchers are interested in investigating the effect of perceived ease of use and perceived usefulness on the intention to continue using mobile banking for Wondr by BNI users in Indonesia. This study also aims to develop existing studies by adding trust and satisfaction variables, which are expected to answer whether these two variables mediate the relationship between perceived ease of use and perceived usefulness on the sustainable use of mobile banking for Wondr by BNI users in Indonesia. The formulation of the research hypothesis based on the background and problems is:

H_1: Perceived Ease of Use has a positive and significant influence on Continuance Intention.
H_2: Perceived Usefulness has a positive and significant influence on Continuance Intention.
H_3: Perceived Ease of Use has a positive and significant influence on Perceived Usefulness.
H_4: Perceived Ease of use has a positive and significant influence on trust.
H_5: Perceived Usefulness has a positive and significant influence on trust.
H_6: Perceived Ease of Use has a positive and significant influence on Satisfaction.
H_7: Perceived Usefulness has a positive and significant influence on Satisfaction.
H_8: Perceived Trust has a positive and significant influence on Satisfaction.
H_9: Satisfaction has a positive and significant influence on Continuance Intention.
H_{10}: Trust has a positive and significant influence on Continuance Intention.
H_{11}: Trust mediates the relationship between Perceived Ease of Use and Perceived Usefulness on Continuance
H_{12}: Satisfaction mediates the relationship between Perceived Ease of Use and Perceived Usefulness on Continuance Intention.

RESEARCH METHOD

This study investigates the effect of perceived ease of use and perceived usefulness on continuance intention mediated by trust and satisfaction. The analytical tool used in this study is Structural Equation Modeling (SEM) using SmartPLS software to analyze the proposed model.

In this study, the scale was adapted and used to obtain data validity. Respondents' responses were measured using a five-point Likert scale, which ranged from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was distributed to 400 Wondr by BNI users in Indonesia. The questionnaire consists of 32 indicators that measure five variables, namely perceived ease of use, perceived usefulness, trust, satisfaction, and sustainable intentions. The sources of the indicators used are as follows:

Table 1 Scale and Source

Scale	Source
Perceived ease of use	Chawla and Joshi (2019)
Perceived usefulness	Venkantesh et al (2003)
Trust	Zhou (2011)
Stisfaction	Poromotikul (2019)
Continuance Intention	Bhattacherjee (2001)

Source: processed by researchers (2025)

The population in this study were all users of the Wondr by BNI. To narrow the sample size, this study uses the Slovin formula with a sampling error rate of 5%, which is a common standard error. Based on this formula, a sample size of 400 respondents was obtained. The questionnaire was distributed to respondents who are users of the Wondr by BNI application, with criteria of at least 21 years of age and have used the Wondr by BNI application for transactions at least twice in the last six months. Sampling was done with the criteria set to ensure valid respondents.

Two sample criteria were set to obtain accurate data and in-depth information in accordance with the research objectives. The questionnaire was distributed online through the Google Form platform. The questionnaire link was distributed to people from various backgrounds, which was followed by 581 people. Of these, 181 people were not Wondr by BNI users, so only 400 respondents met the criteria as users of the Wondr by BNI application and were validated. Data collection for this questionnaire was carried out for two months, from March to April 2025. The sample size in this study is in accordance with that described by Yamin and Heri (2011), which states that the minimum sample size for PLS is 100 samples.

RESULTS AND DISCUSSION

The hypotheses in this research were tested using partial least squares Structural Equation Modeling (PLS-SEM). SEM was chosen because it is a very powerful measurement tool in quantitative research that allows researchers to test complex theories and gain a deeper understanding of the relationship between variables (Hair Jr., et al., 2016).

There are 400 respondents in this study, 34.75% male and 65.25% female, the majority are women aged 25-35 years with an undergraduate educational background. Based on occupation, civil servants / BUMN / BUMD and other agencies are the majority using Wondr by BNI, a percentage of 36.25%. The group with an income of Rp.1,000,000 to Rp.3,000,000 per month dominates Wondr by BNI users with a percentage of 31.75%. The demographic explanation of respondents in table 2 is as follows;

Table 2 Descriptive demographic data of respondents

Category		Number of respondents	Percentage
Gender	*Male*	*139*	*34,75%*
	Female	261	62,25%
Age	21 - 25 years	104	26,00%
	26 - 35 years old	253	63,25%
	36 - 45 years	41	10,25%
	46 - 55 years	2	0,50%
Education	High School / Equivalent	108	27,00%
	Diploma	37	9,25%
	S1	226	56,50%
	S2 / S3	29	7,25%
Jobs	Housewife	10	2,50%
	Private Employee	95	23,75%
	Student	42	10,50%

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Category		**Number of respondents**	**Percentage**
	Civil servants / BUMN / BUMD and other agencies	145	36,25%
	Self-employed	108	27,00%
Revenue	< IDR 1,000,000	10	2,50%
	IDR 1,000,001 - IDR 3,000,000	127	31,75%
	IDR 3,000,001 - IDR 5,000,000	125	31,25%
	IDR 5,000,001 - IDR 7,500,000	54	13,50%
	IDR 7,500,001 - IDR 10,000,000	36	9,00%
	> IDR 10,000,000	48	12,00%

Based on the results of a survey conducted on Wondr by BNI users, the majority of respondents gave a positive response to perceived ease of use, perceived usefulness, trust, satisfaction, and continuance intention. Respondents' responses were measured using a Likert scale of 1 to 5, one being strongly disagree and 5 being strongly agree. Based on the survey, the percentage of respondents' responses was obtained as follows:

Table 3 Interpretation of Mean Value of Research Variables

Variables	Indicator	Item	Mean	Average Mean
Perceived ease of use	Ease to learn	PEOU1	4,65	4,65
	Ease to understand	PEOU2	4,23	
		PEOU3	4,34	4,23
		PEOU4	4,14	
	Effortless	PEOU5	4,36	4,36
	Ease to use	PEOU6	4,55	
		PEOU7	4,27	4,38
		PEOU8	4,33	
Perceived usefulness	Work quickly	PU1	4,56	
		PU2	4,20	
	Useful	PU3	4,27	
		PU4	4,10	
		PU5	4,16	4,22
		PU6	4,21	
		PU7	4,27	
		PU8	4,27	
		PU9	4,25	
		PU10	4,25	
	Easier	PU11	4,41	4,41
	Perfomance	PU12	4,20	4,24
		PU13	4,28	
	Effectiveness	PU14	4,33	4,31
Trust	Trustworthy	TR1	4,47	4,47
	Keeps its promise	TR2	4,30	4,30
	Keeps customers interest in mind	TR3	4,40	4,32
		TR4	4,25	
Satisfaction	Sastified	SAT1	4,33	4,33
	My choice was a wise one	SAT2	4,37	4,37
	My choose is right deciding to use	SAT3	4,39	4,39
Continuance Intention	Using in the future	CI1	4,29	4,29
	Use like daily life	CI2	4,29	4,29
	Using as usual	CI3	4,40	4,40

Based on Table 3, it can be interpreted the perceived ease of use variable has the highest average value with the statement "easy to learn to operate Wondr by BNI" which obtained a mean value of 4.65. These results indicate that the perceived ease of use of Wondr by BNI by respondents is driven by their experience who think that Wondr by BNI is easy to learn during initial adoption. The perceived usefulness variable has the highest average value with the statements "Wondr by BNI speeds up online payment transactions (such as: virtual accounts and qris)" and "Wondr by BNI speeds up digital account opening" which obtained a mean value of 4.38. These results indicate that the perceived ease of using Wondr by BNI by respondents is driven by their experience that Wondr by BNI accelerates the online payment process such as virtual accounts and qris, as well as the easy opening of digital accounts through Wondr by BNI, without the need to go to a bank office. The trust variable has the highest average value with the statement "Wondr by BNI can be trusted for security" which obtained a mean value of 4.47. This shows that users feel safe transacting through Wondr by BNI. The satisfaction variable has the highest average value with the statement "have done the right thing by deciding to use banking through Wondr by BNI" which obtained a mean value of 4.39. Respondents felt that using Wondr by BNI was the right decision, because respondents were satisfied using the application. The continuance intentio variable has the highest average value with the statement "using the Wondr by BNI application service regularly as I do now" which obtained a mean value of 4.40. Respondents tend to have a strong intention to continue using the Wondr by BNI application service regularly, as they have done before.

In the validity test, convergent validity, discriminant validity, Cronbach alpha, and composite reliability were conducted. Content validity is assessed based on references to previous research. Measurements were selected by adopting constructs that had been validated by previous research, the results of these constructs were carried out by researchers in the context of mobile banking applications and tried to be tested in Indonesia.

The analysis results show that all items have a value Based on the table above, the outer loading value for all indicators of each variable is above> 0.70. The loading factor value is> 0.7 with an Average Variance Extracted (AVE) value> 0.5, if the outer loading value <0.5 then it must be removed from the model (Ghozali, 2018). An indicator can be said to be invalid if it has a value below 0.50. This shows that for all indicators of each variable it can be said to be valid and feasible to measure the dependent variable, namely continuance intention (Table 4).

Table 4 Factor Loading and Average Variance Exracted

Indicator	Item	Item Loading	AVE
Continuance Intention	CI1	0.961	0.940
	CI2	0.963	
	CI3	0.985	
Perceived ease of use	PEOU1	0.977	0.977
	PEOU2	1.003	
	PEOU3	0.994	
	PEOU4	0.990	
	PEOU5	0.999	
	PEOU6	0.999	
	PEOU7	1.015	

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Indicator	Item	Item Loading	AVE
	PEOU8	0.993	
Perceived Usefulness	PU1	0.977	0.924
	PU10	0.960	
	PU11	0.966	
	PU12	0.953	
	PU13	0.973	
	PU14	0.967	
	PU2	0.961	
	PU3	0.973	
	PU4	0.966	
	PU5	0.961	
	PU6	0.984	
	PU7	0.955	
	PU8	0.800	
	PU9	0.977	
Trust	TR1	1.000	0.996
	TR2	0.995	
	TR3	0.993	
	TR4	1.004	
Satisfaction	SAT1	0.966	0.945
	SAT2	0.968	
	SAT3	0.982	

The results showed the value of discriminant validity, the cross loading value on each variable can be known. The cross loading value of the Independent variable is above the cross loading value of the latent variable (Table 5).

Table 5 Item Cross-Loadings

Variables	Indicator	CI	PU	PEOU	SAT	TR
Continuance Intention	CI1	**0.961**	0.298	0.442	0.458	0.166
	CI2	**0.963**	0.309	0.452	0.449	0.19
	CI3	**0.985**	0.308	0.453	0.468	0.172
Perceived ease of use	PEOU1	0.319	**0.997**	0.278	0.270	0.277
	PEOU2	0.315	**1.003**	0.284	0.270	0.282
	PEOU3	0.311	**0.994**	0.277	0.270	0.282
	PEOU4	0.311	**0.99**	0.277	0.270	0.277
	PEOU5	0.311	**0.999**	0.284	0.270	0.282
	PEOU6	0.314	**0.999**	0.280	0.272	0.28
	PEOU7	0.321	**1.015**	0.290	0.269	0.283
	PEOU8	0.310	**0.993**	0.276	0.269	0.283
Perceived Usefulness	PU1	0.462	0.271	**0.977**	0.314	0.319
	PU2	0.450	0.257	**0.960**	0.318	0.318
	PU3	0.450	0.261	**0.966**	0.317	0.324
	PU4	0.436	0.287	**0.953**	0.307	0.311
	PU5	0.454	0.276	**0.973**	0.314	0.319
	PU6	0.455	0.281	**0.967**	0.308	0.311
	PU7	0.442	0.282	**0.961**	0.311	0.316
	PU8	0.453	0.264	**0.973**	0.320	0.326
	PU9	0.450	0.261	**0.966**	0.317	0.324
	PU10	0.442	0.282	**0.961**	0.311	0.316
	PU11	0.457	0.269	**0.984**	0.323	0.331
	PU12	0.442	0.272	**0.955**	0.311	0.315

Variables	Indicator	CI	PU	PEOU	SAT	TR
	PU13	0.340	0.229	**0.800**	0.307	0.259
	PU14	0.454	0.266	**0.977**	0.321	0.328
Satisfaction	SAT1	0.448	0.259	0.326	**0.966**	0.243
	SAT2	0.459	0.262	0.311	**0.968**	0.234
	SAT3	0.472	0.267	0.32	**0.982**	0.192
Trust	TR1	0.181	0.282	0.328	0.232	**1.000**
	TR2	0.182	0.271	0.330	0.233	**0.995**
	TR3	0.182	0.285	0.330	0.218	**0.993**
	TR4	0.180	0.284	0.331	0.231	**1.004**

The results of the Cronbach's alpha value research are greater than 0.6, explaining that the questionnaire results can produce stable or constant output.

Table 6 Composite reliability and Cronbach's Alpha values

Variables	Cronbach's Alpha	rho_A	Composite Reliability	AVE	Result
Continuance Intention	0.979	0.979	0.979	0.940	Reliable
Perceived ease of use	1.000	1.000	1.000	0.997	Reliable
Perceived usefulness	0.993	0.994	0.994	0.924	Reliable
Satisfaction	0.981	0.981	0.981	0.945	Reliable
Trust	0.999	0.999	0.999	0.996	Reliable

Tests were conducted to determine the effect between relationships and significance, Bootstrapping test with 400 samples was used to test the significance between variables using the t-test.

The T-statistics showed significant relationships, with values above 1.96, in the resulting path coefficients and P-values less than 0.05 (Table 6). Eight hypotheses, namely H_1, H_2, H_3, H_4, H_5, H_6, H_7 and H_{12}, were supported. In contrast, H_9, H_{10}, and H_{11} were rejected.

Table 7 Path Coefficients of the Research Hypotheses

Hypothesis	Relationship	Original Sample (O)	T Statistics	P Values	Test Result
H1	PEOU -> CI	0.167	2.500	0.013	Significant
H2	PU -> CI	0.319	3.579	0.000	Significant
H3	PEOU -> CI	0.281	5.060	0.000	Significant
H4	PEOU -> TR	0.204	4.984	0.000	Significant
H5	PU -> TR	0.273	3.972	0.000	Significant
H6	PEOU -> SAT	0.172	2.440	0.015	Significant
H7	PU -> SAT	0.247	3.208	0.001	Significant
H8	TR -> SAT	0.099	1.817	0.072	Not Significant
H9	SAT -> CI	0.187	1.472	0.128	Not Significant
H10	TR -> CI	-0.116	1.503	0.123	Not Significant
H11	PEOU->TR -> CI	-0.094	0.772	0.440	Not Significant
	PU -> TR->CI	0.103	1.258	0.209	Not Significant
H12	PEOU-> SAT -> CI	0.005	0.058	0.953	Not Significant
	PU -> SAT->CI	-0.171	2.696	0.007	Significant

Note: PEOU: Perceived ease of use, PU: Perceived usefulness, TR: Trust, SAT: Satisfaction, CI: Continuance intention

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The results showed that perceived ease of use has a positive effect on continuance intention. The existence of a significant influence relationship indicates that, users' perceptions that Wondr by BNI is easy to learn (ease to use) and easy to use (usefulness) encourage users' intention to use the Wondr by BNI application on an ongoing basis These results are in accordance with previous research Liao et al. (2009); (Shang and Wu, 2017); Yan, Filieri, and Gorton (2021); (Al-Emran et al, 2019) which shows a positive relationship between perceived ease of use and continuance intention in online service users. Perceived usefulness shows a significant influence on continuance intention. The results of this study support previous research Susanto et al (2016); Yuan et al (2016); Foroughi and Iranmanesh et al (2019); Al Laheebi and Ghayth Ali Jarad (2022); and Bouhlelal and Mzoughi (2024). The greater the benefits felt by users in completing their work quickly and effectively, the stronger the desire to continue using Wondr by BNI. Perceived ease of use has a significant effect on perceived usefulness. These results support the research of Yuan et al, 2016); Munoz-Leiva and Climent-climent, et al (2016); Anetta, et al (2021); Al Laheebi and Ghayth Ali Jarad (2022); and Huang (2023). Perceived ease of use has a significant effect on trust. These results can be interpreted that respondents feel that the benefits of Wondr by BNI are for the needs of respondents as users. The higher the perception that Wondr by BNI is easy to learn and use, the stronger it will encourage the perception of user trust. These results support the research of Munoz-Leiva and Climent-climent, et al (2016); Yudiarti and Puspaningrum (2018); Chawla and Joshi (2018); Sun and Chi (2018); Ahmed, et al (2023).

Perceived usefulness has a significant effect on trust. This shows that, Wondr by BNI can increase consumer trust better by providing a sense of security to consumers in making payment transactions through virtual accounts, qris because these transactions are daily transactions which most respondents use these types of transactions every day. These results support the research of Susanto et al (2016); Ngubelanga and Duffett (2021); AL Laheebi (2022); Ahmed, et al (2023); and Bouhlelal and Mzoughi (2024). Perceived ease of use has a significant effect on satisfaction. This shows that respondents as users are satisfied that choosing to use banking services through Wondr by BNI is the right and profitable decision. These results support the research of Yuan et al (2016); Shang and Wu (2017); Filieri, et al (2020); and Bouhlelal and Mzoughi (2024). Perceived usefulness has a significant effect on satisfaction. . This shows that Wondr by BNI must pay attention to the speed service factor in transactions to increase user satisfaction so that users feel encouraged to use banking services through Wondr by BNI in their daily activities. These results support the research of Yuan et al (2016); Susanto et al (2016); Foroughi and Iranmanesh et al (2019); Al-Emran et al (2019); Nuryakin et al, (2023); Luo et al (2024); and Bouhlelal and Mzoughi (2024). Trust has no significant effect on satisfaction. User trust in the perception that the application is useful and easy is not strong enough to influence user satisfaction. These results support the research of Sumadi & Soliha (2015); Lestariningsih (2021); Omar et al (2023); and Malau & Sitanggang (2024). However, the results of this study contradict previous research in the context of mobile banking research, namely Bouhlelal and Mzoughi (2024) and Susanto et al (2016), as well as research by Kenyta (2022) and Puspitasari, Indrawati and Hapsari (2022) which explain that there is a significant relationship between trust and satisfaction. This shows that Wondr by BNI must improve security and solution services to encourage user satisfaction which is reflected in users feeling right about choosing Wondr by BNI as their mobile banking.

Satisfaction has no significant effect on continuance intention. perceived satisfaction has not succeeded in having a significant effect on continuance intention. Based on observations, although respondents are satisfied with Wondr by BNI which makes it easier and improves their performance. Expectations for future Wondr by BNI features may be much greater so that they can encourage continuance intention. The characteristics of respondents with varied professional backgrounds also allow the expectations of each respondent to vary. Most respondents are easily satisfied, some respondents are not easily satisfied. These results support the research of Al-Emran (2019) and Lestari et al (2024). The results of this study contradict the research of Susanto et al (2016); Foroughi and Iranmanesh et al (2019); Luo et al (2024); and Bouhlelal and Mzoughi (2024). Trust has no significant effect on continuance intention. This shows that there are concerns that affect users' intention to continue using the application. The risks of using mobile banking such as account vulnerability, cyber attacks, and risks related to personal data are things that are calculated by Wondr by BNI users. These results are supported by research by Susanto et al (2016) and Bouhlelal and Mzoughi (2024). The results of this study contradict the research of Poromatikul (2020) and AL Laheebi (2022).

Trust is not strong enough to provide a mediating effect on the effect of perceived ease of use and perceived usefulness on continuance intention. This is also influenced because the results show that trust directly has no effect on continuance intention. This result is inconsistent with technology behavior models such as the Technology Acceptance Model (TAM) which are further developed with a mediation approach within the Information Systems Continuance Theory framework. Trust reinforces the understanding that initial positive experiences need to be combined with user confidence in system reliability to create continuity of use. Satisfaction is not strong enough to provide a mediating effect on the effect of perceived ease of use and perceived usefulness on continuance intention. Satisfaction shows a mediating effect on the effect of perceived usefulness on continuance intention, but not enough to provide a mediating effect on the relationship between perceived ease of use and continuance intention, indicating that satisfaction, in the context of the application under study, is affective, not decisive. That is, users may be satisfied with the current experience, but the decision to keep using the app seems to be more influenced by other factors such as trust, perceived ease of use, and perceived usefulness. The results of this study contradict previous studies that confirm the positive mediating relationship of satisfaction on the effect of perceived ease of use, perceived usefulness on continuance intention, namely Bouhlelal and Mzoughi (2024) and Luo et al (2024).

CONCLUSION

The results of this study indicate that perceived ease of use can increase continuance intention. The greater the ease of use perceived by users, such as the ease of learning and using the system, the greater the continuance intention. Perceived usefulness can increase continuance intention. The greater the benefits perceived by users, such as fast and effective services, the greater the intention to use mobile banking continuously. Perceived ease of use can increase perceived usefulness. Users who find mobile banking easy will encourage them

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to explore the benefits of mobile banking further. Perceived ease of use and perceived usefulness can increase trust and satisfaction. Users who feel that the mobile banking system is easy to use and useful in improving performance will develop trust and satisfaction toward mobile banking. However, this study concludes that even though users feel trust and satisfaction toward ease of use and benefits, it does not encourage them to use mobile banking continuously. This does not encourage users to use the mobile banking application continuously. This study has limitations, namely that it is cross-sectional in nature, conducted at a specific point in time, and therefore only describes the conditions at the time of the study. Therefore, further research is recommended using a longitudinal study design, which can observe changes over a longer period of time.

The direct effects of perceived ease of use and perceived usefulness support the Technology Acceptance Model (TAM) theory, which suggests that acceptance of technology is influenced by perceived easefulness and perceived usefulness. In addition, the direct effects of perceived ease of use and perceived usefulness on trust and satisfaction provide additional insights into the factors of satisfaction and trust in technology systems. Creating easy-to-use systems and features encourages mobile banking users to perceive the application as user-friendly. Effective and easy-to-understand tutorials and instructions in the Wondr by BNI application system make it easy for users to learn how to use Wondr by BNI. The flexible and simple design of the application makes it easy for users to use Wondr by BNI. The fast Wondr by BNI service functions improve user performance in conducting online transactions. The benefits of fast services have an impact on user satisfaction because users feel that Wondr by BNI is useful in completing their work quickly. In addition, socialization related to the attractive benefits available in the Wondr by BNI application will make users feel that Wondr by BNI is useful when using the application. Trust is the main foundation underlying the relationship between banks and customers. To enhance trust in Wondr by BNI, PT Bank Negara Indonesia Tbk can strengthen its security protocols by displaying trusted security icons. Furthermore, educating customers about Wondr by BNI's security features and providing simple, easy-to-understand security guidelines positively impacts customers' perception of trust.

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