Indonesian Journal of Economic & Management Sciences (IJEMS)
Vol. 4, No. 3, 2026: 1487-1506

The Effect of E-Service Quality and Perceived Security on the Intention to Use Brimo Through Trust Among BRI Customers at City Medan

Rade Juliman Lumban Toruan[1*], Fadli[2], Endang Sulistya Rini[3]
Universitas Sumatera Utara
Corresponding Author: Rade Juliman Lumban Toruan radelbn@gmail.com

A R T I C L E I N F O

Keywords: E-Service Quality, Perceived Security, Trust, and Intention to Use BRImo

Received : 15 April
Revised : 20 May
Accepted: 30 June

A B S T R A C T

The use of BRImo as a mobile banking service of PT Bank Rakyat Indonesia (Persero) Tbk has continued to increase. However, customers' intention to use the application is still influenced by the quality of electronic services, system security, and the level of trust in the application. Customers tend to use BRImo continuously when the application provides fast, convenient, secure, and reliable services. This study aims to examine the effect of E-Service Quality and Perceived Security on the Intention to Use BRImo through Trust among BRI customers in Medan City. This study employed a quantitative descriptive approach with a causal research design. Data were collected through questionnaires using an interval scale. The population consisted of BRI customers who use BRImo in Medan City. A total of 197 respondents were selected using purposive sampling. Data were analyzed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with the assistance of SmartPLS 4 software. The results indicate that E-Service Quality and Perceived Security have a positive and significant effect on Trust and Intention to Use BRImo. Furthermore, Trust has a positive and significant effect on Intention to Use BRImo. Trust was also proven to act as an intervening variable that mediates the effect of E-Service Quality and Perceived Security on Intention to Use BRImo. Improving the quality of electronic services and system security will enhance customer trust, which in turn increases customers' intention to use BRImo among BRI customers in Medan City

DOI: https://doi.org/10.55927/ijems.v4i3.70
E-ISSN: 2986-2795
https://journalijems.my.id/index.php/ijems/index

INTRODUCTION

The rapid growth of digital banking services has significantly transformed financial transactions in Indonesia. Mobile banking applications have become an essential channel for customers to access banking services efficiently, conveniently, and securely. One of the most widely used mobile banking applications in Indonesia is BRImo, developed by PT Bank Rakyat Indonesia (Persero) Tbk. Through BRImo, customers can perform various financial transactions, including fund transfers, bill payments, QRIS transactions, investments, and cardless cash withdrawals. As competition among digital banking providers intensifies, maintaining customers' intention to use mobile banking applications has become an important strategic issue for banking institutions.

Intention to use represents an individual's willingness and tendency to utilize a product or service continuously based on previous experiences, perceptions, and beliefs regarding the service. In the context of digital banking, intention to use is an important indicator reflecting customer acceptance and long-term adoption of mobile banking services (Monica & Japarianto, 2022). Customers with stronger intention to use are more likely to continue utilizing digital banking services and develop long-term relationships with service providers. Therefore, understanding the factors influencing customers' intention to use BRImo is essential for maintaining competitiveness in the digital banking industry.

Despite its popularity, several indicators suggest that customers' intention to use BRImo has not yet reached an optimal level. Data from the Top Brand Index (TBI) for the mobile banking category show that BRImo consistently ranked second during 2023– 2025. Its TBI score declined from 19.80% in 2023 to 18.50% in 2024 before increasing to 20.70% in 2025. However, BRImo remained significantly below m-BCA, which consistently dominated the market with a TBI exceeding 50%. These findings indicate that customer preference and loyalty toward BRImo still face challenges amid increasingly intense competition in the digital banking sector. Furthermore, preliminary surveys conducted among BRI customers in Medan revealed that many respondents had not yet considered BRImo as their primary banking application and showed limited interest in exploring newly introduced features. Such conditions indicate that customers' intention to use BRImo remains relatively low and requires further investigation.

One factor that may influence customers' intention to use BRImo is E-Service Quality. E-Service Quality refers to the ability of digital service systems to provide reliable, efficient, responsive, and user-friendly services that meet customer expectations (Ighomereho et al., 2022). In mobile banking environments, service quality plays an important role because customers interact directly with technological systems rather than physical service employees. Preliminary observations among BRImo users indicate that some customers continue to experience system disruptions, delayed transaction processing, login difficulties, and challenges in understanding certain application features. These issues may negatively affect customers' experiences and reduce their willingness to continue using the application.

Another important factor influencing customers' intention to use mobile banking services is Perceived Security. Perceived Security refers to customers' beliefs that their personal information, financial data, and transactions are adequately protected against unauthorized access, fraud, and cybercrime (Apaua & Lallie, 2022). Security concerns have become increasingly relevant due to the growing prevalence of phishing attacks, digital fraud, and data breaches. Preliminary findings indicate that several BRImo users still express concerns regarding transaction security and the protection of personal information. Such concerns may discourage customers from fully adopting mobile banking services and weaken their intention to continue using BRImo.

The relationship between E-Service Quality, Perceived Security, and Intention to Use may not always occur directly. Customer Trust may serve as an important mechanism explaining how service quality and security perceptions influence customers' behavioral intentions. Customer Trust reflects customers' confidence in the reliability, integrity, and competence of service providers in delivering secure and dependable banking services. In digital banking environments where transactions occur without direct face-to-face interactions, trust becomes a critical factor in reducing uncertainty and encouraging continued usage behavior (Kumar et al., 2023). Customers who trust the service provider are more likely to continue using digital banking services despite potential technological risks.

Previous studies have demonstrated that E-Service Quality and Perceived Security positively influence Customer Trust and Intention to Use mobile banking services. Highquality electronic services enhance customer experiences and confidence in digital platforms, while stronger security perceptions increase customers' willingness to engage in online financial transactions (Az-Zahra et al., 2023; Apaua & Lallie, 2022). Furthermore, Customer Trust has been found to significantly influence customers' continuance intention toward digital banking services (Kumar et al., 2023; Ansori & Nugroho, 2024). Nevertheless, empirical findings remain inconsistent. Some studies reported direct effects of trust on continuance intention, whereas others suggested that trust primarily acts as a mediating variable between service-related factors and behavioral intentions (Nguyen et al., 2024). In addition, studies specifically examining Customer Trust as an intervening variable in the relationship between E-Service Quality, Perceived Security, and Intention to Use BRImo remain relatively limited, particularly among BRI customers in Medan.

This study contributes theoretically by extending the digital banking and technology adoption literature through the examination of E-Service Quality, Perceived Security, Customer Trust, and Intention to Use within a single integrated framework. Practically, the findings are expected to provide valuable insights for Bank BRI in improving electronic service quality, strengthening security systems, enhancing customer trust, and increasing customers' intention to use BRImo. Therefore, this study aims to analyze the effect of E-Service Quality and Perceived Security on Intention to Use BRImo through Customer Trust as an intervening variable among BRI customers at Lapangan Merdeka Medan.

LITERATURE REVIEW

E-Service Quality on Customer Trust

E-Service Quality refers to the extent to which electronic services facilitate efficient and effective shopping, purchasing, and delivery processes through digital platforms (Parasuraman et al., 2005). According to the Electronic Service Quality Theory, customers evaluate digital services based on efficiency, system availability, fulfillment, and privacy. When customers perceive that a digital banking application provides reliable and high-quality services, they are more likely to develop trust toward the service provider. Blut et al. (2023) argue that high electronic service quality enhances customer confidence because it demonstrates the provider's ability to consistently meet customer expectations and deliver satisfactory service experiences.

Previous studies support the relationship between E-Service Quality and Customer Trust. Maghfiroh et al. (2022) found that E-Service Quality positively and significantly affects trust among BRImo users. Similarly, Isalman (2024) reported that higher service quality improves customer trust in mobile banking services. Therefore, better E-Service Quality is expected to strengthen Customer Trust.

H1: E-Service Quality has a positive effect on Customer Trust.

Perceived Security on Customer Trust

Perceived Security refers to users' beliefs that their personal information and financial transactions are protected from unauthorized access, misuse, and cyber threats (Apaua & Lallie, 2022). This relationship can be explained by Trust Theory developed by McKnight et al. (2002), which suggests that security mechanisms reduce uncertainty and increase users' confidence in digital systems. Customers are more likely to trust digital banking services when they perceive that adequate security measures are implemented to protect their financial activities.

Nissa (2024) found that perceived security positively influences trust in digital banking services. Likewise, Apaua and Lallie (2022) demonstrated that stronger perceptions of security significantly increase users' trust in mobile banking applications.

Therefore, higher Perceived Security is expected to enhance Customer Trust. H2: Perceived Security has a positive effect on Customer Trust.

Service Quality on Intention to Use BRImo

E-Service Quality represents customers' overall evaluation of electronic service performance, including efficiency, responsiveness, reliability, and ease of use (Parasuraman et al., 2005). This relationship is supported by the Technology Acceptance Model (TAM) proposed by Davis (1989), which states that users are more likely to adopt and continue using technology when they perceive it as useful and easy to use. Highquality electronic services create positive user experiences, encouraging customers to continue utilizing digital banking applications.

Az-Zahra et al. (2023) found that E-Service Quality positively affects mobile banking usage behavior. Similarly, Aulia et al. (2024) reported that better digital service quality increases customers' intention to use banking applications. Therefore, higher EService Quality is expected to increase Intention to Use BRImo.

H3: E-Service Quality has a positive effect on Intention to Use BRImo.

Perceived Security on Intention to Use BRImo

Perceived Security is one of the key determinants influencing users' willingness to adopt digital financial services. According to Protection Motivation Theory proposed by Rogers (1983), individuals tend to engage in behaviors when they perceive lower risks and stronger protection against threats. In mobile banking contexts, customers who believe that their financial transactions are secure are more likely to use and continue using the application.

Sugiarti (2024) found that perceived security positively influences intention to use mobile banking. Likewise, Munfaqiroh (2025) reported that security is a critical factor affecting customers' decisions to utilize digital banking services. Therefore, stronger Perceived Security is expected to increase Intention to Use BRImo.

H4: Perceived Security has a positive effect on Intention to Use BRImo.

Customer Trust on Intention to Use BRImo

Customer Trust refers to customers' confidence in the reliability, integrity, and competence of service providers in delivering promised services (Mayer et al., 1995). Trust Theory explains that trust reduces uncertainty and perceived risks, thereby encouraging users to engage in long-term relationships with service providers. In mobile banking environments, customers with higher trust levels tend to show stronger intentions to continue using digital banking applications.

Kumar et al. (2023) found that trust positively influences mobile banking adoption and continuance intention. Similarly, Tsaqib (2024) reported that customers who trust digital banking services demonstrate higher usage intentions. Therefore, greater Customer Trust is expected to increase Intention to Use BRImo.

H5: Customer Trust has a positive effect on Intention to Use BRImo.

E-Service Quality on Intention to Use BRImo Through Customer Trust

According to the Electronic Service Quality Theory (Parasuraman et al., 2005), high-quality digital services generate positive customer experiences and satisfaction. These positive experiences strengthen customer trust, which subsequently encourages continued usage behavior. Therefore, Customer Trust serves as an important mechanism linking E-Service Quality and Intention to Use.

Maghfiroh et al. (2022) found that Customer Trust mediates the relationship between E-Service Quality and mobile banking usage behavior. Likewise, Isalman (2024) reported that trust acts as an intermediary variable through which service quality affects customers' behavioral intentions. Therefore, higher E-Service Quality is expected to increase Intention to Use BRImo through Customer Trust.

H6: E-Service Quality has a positive effect on Intention to Use BRImo through Customer Trust.

Perceived Security on Intention to Use BRImo Through Customer Trust

Trust Theory (McKnight et al., 2002) suggests that security perceptions influence behavioral intentions through the development of trust. When users perceive that a mobile banking application provides adequate protection against risks and threats, they develop stronger trust toward the service provider. This trust subsequently motivates them to continue using the application.

Nissa (2024) found that trust mediates the relationship between perceived security and digital banking usage. Similarly, Geebren et al. (2025) reported that stronger security perceptions improve trust, which subsequently enhances customers' intention to use mobile banking services. Therefore, higher Perceived Security is expected to increase Intention to Use BRImo through Customer Trust.
H7: Perceived Security has a positive effect on Intention to Use BRImo through Customer Trust.

v Based on the theoretical review, empirical evidence, and previous research findings, this study proposes that E-Service Quality and Perceived Security play important roles in influencing customers' Intention to Use BRImo, both directly and indirectly through Customer Trust as an intervening variable. High-quality electronic services and strong security perceptions are expected to enhance customer trust, which subsequently increases customers' intention to continue using BRImo. Therefore, the conceptual framework of this study is presented as follows.

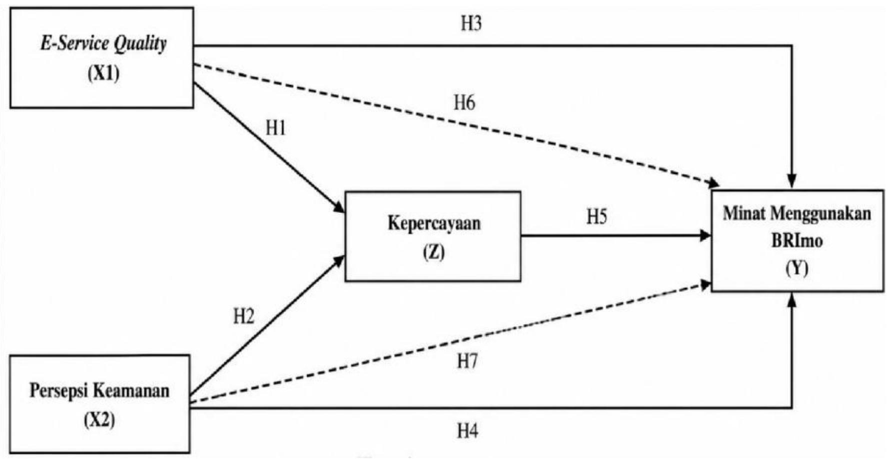

Figure 1. Conceptual Framework

METHODOLOGY

This study employed a quantitative approach with an explanatory research design to examine the effect of E-Service Quality and Perceived Security on Intention to Use BRImo through Customer Trust as an intervening variable. The study was conducted from April 2026 to September 2026 at Lapangan Merdeka Medan, located on Jalan Balai Kota, Kesawan, Medan Barat District, Medan City, North Sumatra, Indonesia. The population consisted of BRImo users in the Lapangan Merdeka area who met the research criteria, totaling 197 respondents. Since the population size was manageable, this study applied a saturated sampling (census) technique in which all members of the population were used as research respondents.

Data were collected through questionnaires, interviews, and documentation. EService Quality was measured using indicators of efficiency, system availability, service fulfillment, and interface design. Perceived Security was measured through information privacy, user protection, and perceived risk dimensions. Customer Trust was measured using indicators of ability, reliability, and integrity, while Intention to Use was measured through intention to use, continuance intention, usage interest, and usage preference dimensions. All variables were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Data analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS version 4. The analysis included measurement model evaluation through convergent validity, discriminant validity, Composite Reliability, Average Variance Extracted (AVE), and Cronbach's Alpha. Furthermore, the structural model evaluation was performed using path coefficients, coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and mediation analysis through bootstrapping procedures to examine direct and indirect relationships among variables.

RESEARCH RESULTS

This section presents the findings of the study conducted to examine the effect of E-Service Quality and Perceived Security on Intention to Use BRImo through Customer Trust as a mediating variable. Using the Structural Equation Modeling–Partial Least Squares (PLS-SEM) approach, the analysis results describe the strength of the relationships among variables, both direct and indirect. The model consists of E-Service Quality and Perceived Security as exogenous variables, Customer Trust as the intervening variable, and Intention to Use BRImo as the endogenous variable. The results of the measurement model and structural model evaluation provide empirical evidence regarding the role of E-Service Quality, Perceived Security, and Customer Trust in influencing customers' intention to use BRImo among BRI customers at Lapangan Merdeka Medan.

Validity and Reliability

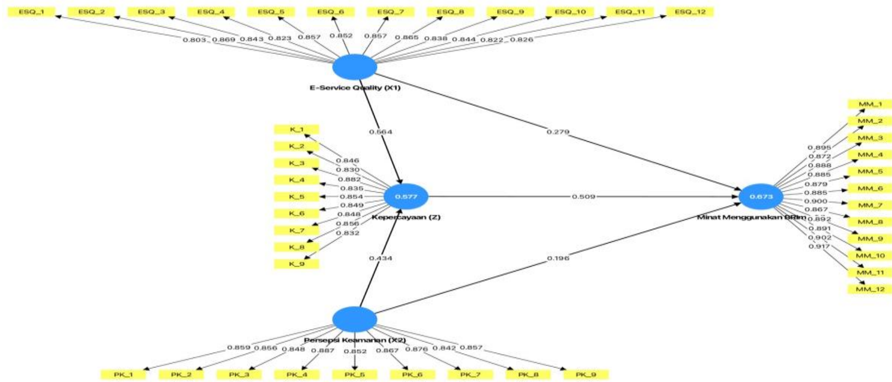

Figure 2. Loading Factor Full Model

Figure 2 presents the Full Model Loading Factor, illustrating the relationships between latent variables and their indicators. The model consists of four latent variables, namely E-Service Quality (X1), Perceived Security (X2), Customer Trust (Z), and Intention to Use BRImo (Y), where each construct is measured using several indicators. E-Service Quality is measured by 12 indicators (ESQ1–ESQ12), Perceived Security is measured by 9 indicators (PK1–PK9), Customer Trust is measured by 9 indicators (K1– K9), and Intention to Use BRImo is measured by 12 indicators (MM1–MM12). The model also illustrates both direct and indirect relationships among variables, where Customer Trust acts as a mediating variable in the relationship between E-Service Quality and Perceived Security toward Intention to Use BRImo. The loading factor values indicate the extent to which each indicator represents its respective latent construct within the measurement model and reflect the strength of the relationship between indicators and their corresponding latent variables. In addition, the path coefficient values shown between the latent variables represent the magnitude and direction of the structural relationships tested in this study.

Table 1. Validity and Reliability Test

Variabel	**Indikator**	**ESQ**	**K**	**MM**	**PK**
	E-Service Quality (X1)	ESQ_1	0,803		
		ESQ_2	0,869		
		ESQ_3	0,843		
		ESQ_5	0,857		
		ESQ_4	0,823		
		ESQ_6	0,852		
		ESQ_7	0,857		
		ESQ_8	0,865		
		ESQ_9	0,838		

	ESQ_10	0,844				
	ESQ_11	0,822				
	ESQ_12					
Persepsi Keamanan (X2)	PK_1		0,859			
	PK_2		0,856			
	PK_3		0,848			
	PK_4		0,887			
	PK_5		0,852			
	PK_6		0,867			
	PK_7		0,876			
	PK_8		0,842			
	PK_9		0,857			
Intention to Use BRImo (Y)	MM_1			0,895		
	MM_2			0,872		
	MM_3			0,888		
	MM_4			0,885		
	MM_5			0,879		
	MM_6			0,885		
	MM_7			0,900		
	MM_8			0,867		
	MM_9			0,892		
	MM_10			0,891		
	MM_11			0,902		
	MM_12			0,917		
Customer Trust (Z)	K_1				0,846	
	K_2				0,830	
	K_3				0,882	
	K_4				0,835	
	K_5				0,854	
	K_6				0,849	
	K_7				0,848	
	K_8				0,856	
	K_9				0,832	0,826

The validity and reliability test results presented in Table 1 indicate that the measurement model demonstrates satisfactory psychometric properties. All indicators have outer loading values above the recommended threshold of 0.70, indicating strong convergent validity and adequate indicator reliability. The loading factor values for EService Quality range from 0.803 to 0.869, Perceived Security range from 0.842 to 0.887, Customer Trust range from 0.830 to 0.882, and Intention to Use BRImo range from 0.867 to 0.917. These results confirm that all indicators are capable of representing their respective latent constructs and meet the recommended criteria for convergent validity.

The findings further indicate that all constructs satisfy the validity requirements because each indicator loading exceeds the minimum threshold of 0.70 suggested by Hair et al. (2019). The highest loading value is observed for the indicator MM_12 (0.917) under the Intention to Use BRImo construct, while the lowest loading value is observed for ESQ_1 (0.803) under the E-Service Quality construct. Nevertheless, all loading values remain within the acceptable range, demonstrating that the indicators provide adequate measures of their corresponding constructs.

Overall, these findings confirm that the measurement model satisfies the convergent validity requirements and that all indicators are appropriate for further analysis in the structural model. Therefore, no indicators need to be removed from the model, and the constructs can be retained for subsequent reliability and hypothesis testing procedures.

Heterotrait-monotrait (HTMT)

Table 2. Discriminant validity - Heterotrait-monotrait ratio (HTMT)

Variables	E-Service Quality (X1)	Customer Trust (Z)	Intention to Use BRImo (Y)	Perceived Security (X2)
E-Service Quality (X1)				
Customer Trust (Z)	0.654			
Intention to Use BRImo (Y)	0.645	0.814		
Perceived Security (X2)	0.147	0.536	0.512	

Based on Table 2, the discriminant validity test results indicate that all constructs demonstrate acceptable discriminant validity, showing that each construct is empirically distinct from one another. The correlation value between E-Service Quality and Customer Trust is 0.654, indicating a moderate to strong relationship between both constructs. Meanwhile, E-Service Quality shows a correlation of 0.645 with Intention to Use BRImo and 0.147 with Perceived Security, suggesting that E-Service Quality has a stronger relationship with Customer Trust and Intention to Use BRImo than with Perceived Security. Furthermore, the correlation value between Customer Trust and Intention to Use BRImo is 0.814, indicating a strong relationship between these constructs. Customer Trust also shows a correlation of 0.536 with Perceived Security, suggesting a moderate association between customers' security perceptions and their trust in BRImo. In addition, the correlation value between Perceived Security and Intention to Use BRImo is 0.512, indicating a moderate relationship between both variables. The strongest relationship was found between Customer Trust and Intention to Use BRImo, with a correlation value of 0.814, suggesting that customers who have higher levels of trust are more likely to demonstrate stronger intentions to continue using BRImo. Overall, the findings indicate that the constructs used in this study are conceptually and empirically distinct, with no indication of excessive overlap among variables. Therefore, all constructs satisfy the discriminant validity requirement and are considered appropriate for further structural model analysis in examining the direct and indirect relationships among E-Service Quality, Perceived Security, Customer Trust, and Intention to Use BRImo.

R-Square

Table 3. R Square

Variables	R Square	Adjusted R Square
Customer Trust (Z)	0.577	0.573
Intention to Use BRImo (Y)	0.673	0.667

Based on Table 3, the R-Square value for Customer Trust is 0.577, indicating that 57.7% of the variance in Customer Trust can be explained by the independent variables in this study, namely E-Service Quality and Perceived Security. Meanwhile, the Adjusted R-Square value of 0.573 reflects the adjustment for the number of predictor variables included in the model, thereby reducing the possibility of overestimating the predictive ability of the model. These results indicate that the model has moderate explanatory power in explaining variations in Customer Trust.

Furthermore, the R-Square value for Intention to Use BRImo is 0.673, indicating that 67.3% of the variance in Intention to Use BRImo can be explained by E-Service Quality,

Perceived Security, and Customer Trust as an intervening variable. The Adjusted RSquare value of 0.667 is slightly lower but still indicates a strong explanatory relationship among the variables. These findings suggest that a substantial proportion of customers' intention to use BRImo can be explained by the proposed model.

Although the model demonstrates satisfactory explanatory power, there are still other factors outside the model that may influence Customer Trust and Intention to Use BRImo. Factors affecting Customer Trust may include service reputation, perceived usefulness, customer experience, and service reliability. Meanwhile, factors influencing Intention to Use BRImo may include perceived ease of use, social influence, facilitating conditions, promotional programs, and customer satisfaction. Therefore, future studies may consider incorporating these variables to improve the predictive capability of the model.

F-Square

Table 4. F Square

Variables	E-Service Quality (X1)	Customer Trust (Z)	Intention to Use BRImo (Y)	Perceived Security (X2)
E-Service Quality (X1)	-	0.737	0.134	-
Perceived Security (X2)	-	0.437	0.080	-
Customer Trust (Z)	-	-	0.335	-
Intention to Use BRImo (Y)	-	-	-	-

Based on Table 4, the effect size (f^2) values indicate the contribution of each exogenous variable to the endogenous variables in the structural model. According to Hair et al. (2019), an f^2 value of 0.02 indicates a small effect, 0.15

indicates a medium effect, and 0.35 indicates a large effect. The effect of E-Service Quality on Customer Trust shows an f^2 value of 0.737, indicating a large effect size. This result suggests that EService Quality makes a substantial contribution to explaining variations in Customer Trust. In contrast, the effect of E-Service Quality on Intention to Use BRImo has an f^2 value of 0.134, indicating a small to moderate effect size. Furthermore, Perceived Security has an f^2 value of 0.437 on Customer Trust, indicating a large effect size. This finding demonstrates that customers' perceptions of security play an important role in building trust toward BRImo. However, the effect of Perceived Security on Intention to Use BRImo has an f^2 value of 0.080, indicating a small effect size, suggesting that its direct contribution to customers' intention to use BRImo is relatively limited.

The effect of Customer Trust on Intention to Use BRImo shows an f^2 value of 0.335, indicating a medium to large effect size and approaching the threshold for a large effect. This finding suggests that Customer Trust is one of the most important determinants influencing customers' intention to continue using BRImo. Overall, the results indicate that E-Service Quality and Perceived Security exert strong effects on Customer Trust, while Customer Trust plays a substantial role in explaining Intention to Use BRImo. These findings further support the importance of Customer Trust as an intervening variable in the relationship between E-Service Quality, Perceived Security, and Intention to Use BRImo.

Path Coefficients

Table 5. Path Coefficients

Research Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values	Decision
Direct Effects						
E-Service Quality (X1) → Customer Trust (Z)	0.564	0.564	0.042	13.316	0.000	Accepted
Perceived Security (X2) → Customer Trust (Z)	0.434	0.436	0.044	9.910	0.000	Accepted
E-Service Quality (X1) → Intention to Use BRImo (Y)	0.279	0.281	0.052	5.345	0.000	Accepted
Perceived Security (X2) → Intention to Use BRImo (Y)	0.196	0.198	0.053	3.705	0.000	Accepted
Customer Trust (Z) → Intention to Use BRImo (Y)	0.509	0.508	0.064	7.916	0.000	Accepted
Indirect Effects						
E-Service Quality (X1) → Customer Trust (Z) → Intention to Use BRImo (Y)	0.287	0.286	0.040	7.175	0.000	Accepted
Perceived Security (X2) → Customer Trust (Z) → Intention to Use BRImo (Y)	0.221	0.221	0.037	6.046	0.000	Accepted

Based on Table 5, the hypothesis testing results indicate that all proposed relationships in the structural model are statistically significant, as evidenced by Tstatistics values greater than 1.96 and P-values lower than 0.05. Therefore, all research hypotheses are accepted. Regarding the direct effects, E-Service Quality has a positive and significant effect on Customer Trust ($\beta = 0.564$, $t = 13.316$, $p < 0.001$). This result indicates that higher levels of E-Service Quality significantly enhance customers' trust in BRImo. Similarly, Perceived Security has a positive and significant effect on Customer Trust ($\beta = 0.434$, $t = 9.910$, $p < 0.001$), suggesting that customers who perceive BRImo as secure are more likely to develop stronger trust in the application. Furthermore, EService Quality has a positive and significant effect on Intention to Use BRImo ($\beta = 0.279$, $t = 5.345$, $p < 0.001$), while Perceived Security also positively influences Intention to Use BRImo ($\beta = 0.196$, $t = 3.705$, $p < 0.001$). These findings imply that improvements in service quality and security perceptions can directly encourage customers to continue using BRImo. In addition, Customer Trust has a positive and significant effect on Intention to Use BRImo ($\beta = 0.509$, $t = 7.916$, $p < 0.001$), indicating that trust is an important determinant of customers' behavioral intentions toward mobile banking services.

Regarding the indirect effects, Customer Trust significantly mediates the relationship between E-Service Quality and Intention to Use BRImo ($\beta = 0.287$, $t = 7.175$, $p < 0.001$). Likewise, Customer Trust significantly mediates the relationship between Perceived Security and Intention to Use BRImo ($\beta = 0.221$, $t = 6.046$, $p < 0.001$). These findings demonstrate that E-Service Quality and Perceived Security not only influence Intention to Use BRImo directly but also indirectly through Customer Trust. Overall, the results confirm that E-Service Quality and Perceived Security are important antecedents of Customer Trust and Intention to Use BRImo. Moreover, Customer Trust plays a significant mediating role in strengthening the effects of E-Service Quality and Perceived Security on customers' intention to continue using BRImo.

DISCUSSION

The findings indicate that E-Service Quality has a positive and significant effect on Customer Trust among BRI customers using BRImo in Medan City. This suggests that customers who perceive BRImo as providing reliable, efficient, and user-friendly electronic services tend to develop higher levels of trust in the application. In the context of BRImo, customers perceived the application's ability to facilitate banking transactions efficiently, provide access to services anytime and anywhere, offer an easy-to-understand interface, and support various financial activities through a single platform as important factors contributing to trust formation. The descriptive findings revealed that customers highly appreciated BRImo's efficiency, system availability, service fulfillment, and ease of use because these features enabled them to complete banking transactions conveniently and effectively. Customers also perceived that BRImo consistently met their transaction needs and provided positive service experiences, thereby strengthening their confidence in the application. These findings support Electronic Service Quality Theory proposed by Parasuraman et al. (2005), which explains that service quality dimensions such as efficiency, fulfillment, system availability, and ease of use play important roles in shaping customer trust. The findings are also consistent with the Technology Acceptance Model (TAM), which suggests that technologies perceived as useful and easy to use are more likely to gain user acceptance and trust. The results are consistent with studies conducted by Maghfiroh et al. (2022), Isalman (2024), and Rahardjo et al. (2025), which found that EService Quality positively affects Customer Trust in digital banking services.

The findings indicate that Perceived Security has a positive and significant effect on Customer Trust among BRI customers using BRImo in Medan City. This suggests that customers who believe that their personal information, financial data, and transactions are adequately protected tend to have higher trust in BRImo. In the context of digital banking services, customers perceived the protection of personal information, confidentiality of financial data, security during transactions, and low risk of financial loss as important factors influencing their trust in the application. The descriptive findings revealed that customers considered BRImo capable of safeguarding personal information and maintaining transaction security through various security features, including authentication and verification mechanisms. These conditions create a sense of safety and confidence that strengthens customers' trust toward the application. These findings support Trust Theory proposed by McKnight et al. (2002), which explains that security mechanisms reduce uncertainty and increase users' confidence in digital services. The findings are also consistent with the Trust Formation in Digital Financial Services perspective, which emphasizes that security is a fundamental element in establishing customer trust in online financial platforms. The results are in line with studies conducted by Apaua and Lallie (2022), Nissa (2024), and Geebren et al. (2025), which found that Perceived Security positively affects Customer Trust in digital banking services. The findings indicate that E-Service Quality has a positive and significant effect on Intention to Use BRImo among BRI customers in Medan City. This suggests that customers are more willing to continue using BRImo when they perceive the application as efficient, reliable, and capable of meeting their banking needs. Customers appreciated BRImo's ability to simplify various banking activities through a single application, allowing them to conduct transactions more quickly and conveniently. The descriptive findings showed that customers were particularly attracted to the ease of accessing services, transaction efficiency, feature completeness, and overall convenience provided by BRImo. Positive experiences obtained during the use of the application encouraged customers to develop stronger intentions to continue using BRImo in their daily financial activities. These findings support the Technology Acceptance Model (Davis, 1989), which explains that perceived usefulness and perceived ease of use are important determinants of technology adoption and usage intention. The results are also consistent with the concept of Electronic Service Quality proposed by Blut et al. (2023), which states that superior service quality enhances user experience and encourages continued usage behavior. These findings are consistent with studies conducted by Az-Zahra et al. (2023), Hasanah (2025), and Damayanti (2025), which found that E-Service Quality positively influences customers' intention to use mobile banking services.

The findings indicate that Perceived Security has a positive and significant effect on Intention to Use BRImo among BRI customers in Medan City. This suggests that customers are more likely to use BRImo when they perceive the application as secure and capable of protecting their personal and financial information. In the context of increasing digital banking activities, customers considered transaction security, data confidentiality, and protection against unauthorized access as important considerations when deciding to use BRImo. The descriptive findings revealed that customers felt more comfortable conducting transactions because BRImo provides various security features, including PIN verification, OTP authentication, biometric access, and transaction notifications. These security features increase customers' confidence and reduce perceived risks associated with digital banking transactions. These findings support Protection Motivation Theory (Rogers, 1983), which explains that individuals are more likely to engage in behaviors when they believe that such actions provide protection against potential risks. The results are consistent with studies conducted by Apaua and Lallie (2022), Sugiarti (2024), and Munfaqiroh (2025), which found that Perceived Security positively affects Intention to Use mobile banking services.

The findings indicate that Customer Trust has a positive and significant effect on Intention to Use BRImo among BRI customers in Medan City. This suggests that customers who trust BRImo are more likely to continue using the application and consider it their preferred platform for digital banking transactions. Customers perceived BRImo as reliable, dependable, and capable of delivering banking services consistently and accurately. The descriptive findings showed that customers highly valued the application's ability to provide accurate information, support transaction activities effectively, and maintain service consistency. These positive perceptions encourage customers to continue relying on BRImo for their banking needs. These findings support the Theory of Reasoned Action (Fishbein & Ajzen, 1975), which explains that behavioral intentions are influenced by individuals' beliefs regarding an object or behavior. In mobile banking services, trust reduces uncertainty and encourages long-term usage behavior. The results are consistent with studies conducted by Kumar et al. (2023), Tsaqib (2024), and Ansori and Nugroho (2024), which found that Customer Trust positively influences Intention to Use digital banking services.

CONCLUSION AND RECOMMENDATION

Based on the findings of this study, E-Service Quality and Perceived Security have positive and significant effects on Customer Trust and Intention to Use BRImo among BRI customers in Medan City. Customer Trust also has a positive and significant effect on Intention to Use BRImo, indicating that customers with higher levels of trust are more likely to continue using BRImo for their digital banking transactions. Furthermore, Customer Trust significantly mediates the effects of E-Service Quality and Perceived Security on Intention to Use BRImo, suggesting that stronger customer trust enhances the influence of service quality and security perceptions on customers' intention to use the application.

The findings suggest that Bank BRI should continuously improve the quality of BRImo services by enhancing system reliability, transaction efficiency, service availability, and ease of use. In addition, BRI should strengthen security measures by improving data protection, transaction security, privacy safeguards, and fraud prevention mechanisms. These strategies are expected to increase Customer Trust and ultimately encourage customers' Intention to Use BRImo as their preferred digital banking application.

FURTHER RESEARCH

This study has several limitations that should be considered. First, the research was conducted only among BRI customers using BRImo in Medan City, which may limit the generalizability of the findings to customers in other regions or users of different mobile banking applications. Second, this study focused only on E-Service Quality, Perceived Security, Customer Trust, and Intention to Use BRImo, while other factors such as Perceived Usefulness, Perceived Ease of Use, Customer Satisfaction, Social Influence, Brand Image, and Service Innovation may also influence customers' intention to use digital banking services. Third, this study employed a cross-sectional design, which limits the ability to observe changes in customer perceptions, trust, and usage intentions over time.

Therefore, future research is recommended to involve broader research settings by including customers from different geographical regions, banking institutions, or digital financial service platforms to improve the generalizability of the findings. Future studies are also encouraged to incorporate additional variables and apply longitudinal approaches to provide a more comprehensive understanding of the factors influencing Customer Trust and Intention to Use mobile banking services.

REFERENCES

Apaua, R., & Lallie, H. S. (2022). Measuring User Perceived Security of Mobile Banking Applications. arXiv Preprint, 1–28. https://arxiv.org/abs/2201.03052

Aulia, R., Siregar, N., & Prasetyo, H. (2024). Mobile Service Quality in Assessing User Satisfaction of BRImo. International Journal of Digital Business Research, 12(1), 44–58.

Az-Zahra, et al. (2023). The Explanation of E-Service Quality and Actual Use of Mobile Banking. International Journal of Digital Business Research.

Az-Zahra, N., Rahman, A., & Yusuf, M. (2023). The Explanation of E-Service Quality and Actual Use of Mobile Banking. Journal of Digital Banking and Financial Technology, 9(2), 112–128.

Baron, R. M., & Kenny, D. A. (2021). The Moderator–Mediator Variable Distinction in Social Psychological Research: Conceptual, Strategic, and Statistical Considerations. Journal of Personality and Social Psychology, 51(6), 1173–1182.

Blut, M., Wang, C., & Schoefer, K. (2023). The Evolution of Electronic Service Quality: A Systematic Review and Future Research Directions. Journal of Service Management, 34(4), 521–548. https://doi.org/10.1108/JOSM-01-2023-0012

Budiani, D., Sari, R., & Putra, Y. (2025). Influence of Electronic Service Quality and Brand Trust. International Journal of Business and Management Studies, 17(1), 87–104.

Che, M., Teo, T. S. H., & Lee, C. S. (2024). Investigating Customers' Continuous Trust Towards Mobile Banking Services. Journal of Financial Services Marketing, 29(1), 45–61.

Chin, W. W. (2022). The Partial Least Squares Approach for Structural Equation Modeling. In G. A. Marcoulides (Ed.), Modern Methods for Business Research (pp. 295–336). Lawrence Erlbaum Associates.

Creswell, J. W., & Creswell, J. D. (2023). Research Design: Qualitative, Quantitative, and Mixed Methods Approaches(6th ed.). Thousand Oaks, California: Sage Publications, 291 p.

Damayanti. (2025). Pengaruh E-Service Quality dan E-Trust terhadap Keputusan Penggunaan BRImo. Jurnal Penelitian Manajemen dan Bisnis.

Gao, Y., & Yan, X. (2022). Trust Formation in Digital Financial Services: Understanding User Confidence in Technology-Based Financial Platforms. Journal of Digital Finance and Banking Studies, 8(2), 101– 118.

Gao, Y., & Yan, X. (2022). Understanding Trust and Security Perception in Digital Financial Services. Journal of Global Policy and Governance, 11(2), 95–112.

Geebren, A., Boateng, H., & Okoe, A. F. (2025). Antecedents of Trust in Mobile Banking: Do They Differ Across User Characteristics? Journal of Computer Information Systems, 65(1), 1–18.

Ghozali, I. (2021). Partial Least Squares: Konsep, Teknik, dan Aplikasi Menggunakan Program SmartPLS 3.2.9 untuk Penelitian Empiris (3rd ed.). Semarang: Badan Penerbit Universitas Diponegoro, 314 p.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2021). Multivariate Data Analysis (8th ed.). Hampshire: Cengage Learning, 813 p.

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2023). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) (2nd ed.). Sage Publications.

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2022). When to Use and How to Report the Results of PLS-SEM. European Business Review, 34(1), 2–24.

Hardani, H., Andriani, H., Ustiawaty, J., Utami, E. F., Sukmana, D. J., & Istiqomah, R. R. (2021). Metode Penelitian Kualitatif & Kuantitatif. Yogyakarta: CV Pustaka Ilmu Group, 401 p.

Hasanah. (2025). Analisis Perilaku Pengguna BRImo melalui Pendekatan TAM. Jurnal Manajemen dan Teknologi Informasi.

Hasanah. (2025). Analisis Perilaku Pengguna BRImo melalui Pendekatan TAM. Jurnal Manajemen dan Teknologi Informasi, 11(2), 88–102.

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A New Criterion for Assessing Discriminant Validity in Variance-Based Structural Equation Modeling. Journal of the Academy of Marketing Science, 43(1), 115– 135. https://doi.org/10.1007/s11747-014-0403-8

Ighomereho, O., Adebayo, A., & Ibrahim, M. (2022). From Service Quality to E-Service Quality: Measurement, Dimensions and Model. International Journal of Service Science and Management, 15(3), 233–251.

Isalman. (2024). Evaluasi E-Service Quality BRI Mobile Dampaknya terhadap ECustomer Trust dan E-Customer Satisfaction. Jurnal Ekonomi Digital Indonesia, 8(1), 14–29.

Kotler, P., & Keller, K. L. (2022). Marketing Management (16th ed.). Pearson Education.

Kumar, P., Chauhan, S., Gupta, P., & Jaiswal, M. P. (2023). A Meta-Analysis of Trust in Mobile Banking: The Moderating Role of Cultural Dimensions. International Journal of Bank Marketing, 41(6), 1207– 1238. https://doi.org/10.1108/IJBM-07-2022-0315

Kumar, P., Chauhan, S., Gupta, P., & Jaiswal, M. P. (2023). A Meta-Analysis of Trust in Mobile Banking: The Moderating Role of Cultural Dimensions. International Journal of Bank Marketing, 41(6), 1207–1238. https://doi.org/10.1108/IJBM-07-2022-0315

Kumar, P., Chauhan, S., Gupta, P., & Jaiswal, M. P. (2023). A Meta-Analysis of Trust in Mobile Banking: The Moderating Role of Cultural Dimensions. International Journal of Bank Marketing, 41(6), 1207–1238. https://doi.org/10.1108/IJBM-07-2022-0315

Lovelock, C., & Wirtz, J. (2023). Services Marketing: People, Technology, Strategy (9th ed.). Pearson Education.

Maghfiroh, A., Hidayat, T., & Pramono, D. (2022). Pengaruh E-Service Quality, E-Trust dan E-Satisfaction terhadap E-Customer Loyalty pada Pengguna BRImo. Jurnal Ekonomi dan Bisnis Digital, 10(2), 91–108.

Mahendra, R., & Permatasari, D. (2022). Pengaruh E-Service Quality dan E-Trust terhadap E-Customer Satisfaction pada Pengguna BRImo. Jurnal Manajemen Bisnis Indonesia, 14(3), 144–159.

Malhotra, N. K., Nunan, D., & Birks, D. F. (2017). Marketing Research: An Applied Approach (5th ed.). Harlow: Pearson Education Limited, 864 p.

Melnyk, M. (2024). Transforming the Nature of Trust Between Banks and Customers in Digital Banking Ecosystems. Qualitative Research in Financial Markets, 16(4), 618–636.

Monica, M., & Japarianto, E. (2022). Pengaruh Perceived Ease of Use terhadap Behavioral Intention dalam Penggunaan Sistem Informasi Digital. Jurnal Ekonomi, Manajemen dan Bisnis, 11(2), 120–131.

Munfaqiroh. (2025). Influence of Perceived Trust, Convenience and Security on Mobile Banking Use. Journal of Digital Banking Research, 14(1), 61– 79.

Nissa, R. (2024). Mobile Banking Trust: The Role of Security and E-Service Quality. Journal of Digital Banking Research, 12(2), 88–104.

Rahardjo, P., Sembiring, R., & Wijaya, A. (2025). Digital Service Quality and Mobile Banking Continuity as Drivers of Customer Loyalty. International Journal of Banking Innovation, 13(2), 201–219.

Rigawara, M. (2025). The Impact of Digital Service Quality on BRImo Usage Loyalty. Journal of Financial Technology Research, 7(1), 51–66.

Rogers, R. W. (1983). Cognitive and Physiological Processes in Fear Appeals and Attitude Change: A Revised Theory of Protection Motivation. In J. Cacioppo & R. Petty (Eds.), Social Psychophysiology. New York: Guilford Press.

Sarstedt, M., Ringle, C. M., & Hair, J. F. (2021). Partial Least Squares Structural Equation Modeling. In Handbook of Market Research (pp. 1–47). Springer.

Sekaran, U., & Bougie, R. (2023). Research Methods for Business: A Skill-Building Approach (9th ed.). Hoboken, New Jersey: John Wiley & Sons, 448 p.

Shmueli, G., Sarstedt, M., Hair, J. F., Cheah, J. H., Ting, H., Vaithilingam, S., & Ringle, C. M. (2019). Predictive Model Assessment in PLS-SEM: Guidelines for Using PLSpredict. European Journal of Marketing, 53(11), 2322–2347. https://doi.org/10.1108/EJM-02-2019-0189

Sugiarti. (2024). Pengaruh Perceived Security, Trust, Intention to Use dan Actual Use Mobile Banking. Jurnal Riset Bisnis dan Manajemen, 15(1), 52– 67.

Tsai, J. Y., Egelman, S., Cranor, L., & Acquisti, A. (2022). The Effect of Online Privacy Information on Purchasing Behavior: An Experimental Study. Information Systems Research, 33(1), 56–78. https://doi.org/10.1287/isre.2021.1031

Tsaqib. (2024). The Influence of Service Quality, Perceived Ease of Use and Trust on Mobile Banking. Journal of Banking and Digital Finance, 11(3), 144–160.

Wold, H. (1985). Partial Least Squares. In S. Kotz & N. Johnson (Eds.), Encyclopedia of Statistical Sciences. New York: Wiley.

Yenisey, M. M., Ozok, A. A., & Salvendy, G. (2023). Perceived Security Determinants in Electronic Commerce Among Users. Behaviour & Information Technology, 42(4), 510–526. https://doi.org/10.1080/0144929X.2022.2034567

Zeithaml, V. A., Parasuraman, A., & Malhotra, A. (2022). E-Service Quality: Definition, Dimensions and Implications for Digital Services. Journal of the Academy of Marketing Science, 50(4), 677–695.