HOW CUSTOMER SATISFACTION MEDIATED BENEFITS OFFERED AND E-SERVICE QUALITY TO CUSTOMER TRUST AND REPEAT USAGE OF BSI MOBILE BANKING

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ABSTRACT
This study aimed to determine the relationship between customer satisfaction as a mediating variable and the benefits offered and e-service quality on customer trust and repeated use of BSI mobile users in Malang City. Purposive sampling was used in this study using a sample of 250 participants. Data analysis checks using a statistical model utilizing the SmartPLS 4 program for the structural-partial least square (SEM-PLS) model. The results of this study indicate that benefits offered and e-service quality directly affect customer satisfaction. Benefits offered, e-service quality, and customer satisfaction directly affect customer trust. E-service quality, customer satisfaction, and customer trust directly affect repeat usage. Benefits offered indirectly affect customer trust through customer satisfaction. E-service quality indirectly affects customer trust through customer satisfaction. E-service quality indirectly affects repeat usage through customer satisfaction. All the results are accepted in direct and indirect testing. From this analysis, it can be inferred that Bank Syariah Indonesia clients in Malang tend to have high levels of satisfaction and trust in the quality of service at BSI Mobile as well as the ease and security of the services offered.

Keywords: Benefits Offered, E-Service Quality, Customer Trust, Repeat Usage, Customer Satisfaction

INTRODUCTION

The competitive advantage of the banking sector is reflected in various types of service quality, including facilities that can provide convenience to customers, such as ATMs, SMS banking, Internet banking, mobile banking, and personal services provided personally by bank employees (Subiyakta *et al.*, 2021). With the availability of mobile banking services, users would enjoy convenience and benefits while using the bank without visiting the bank physically. After Internet Banking, mobile banking is the most recent service, and it has expanded to include additional features that make it simpler for clients (Heijin *et al*., 2015).

With the advancement of this technology, clients' lives would be made simpler by the availability of financial services on smartphones. This shows that useful applications can provide satisfaction to their users so that product benefits received while using the mobile banking application will affect the level of customer satisfaction at the bank (Sampaio *et al.*, 2017; Tiana *et al.*, 2019). However, according to Bharti (2016) which states that the benefits offered by the security and ease of use of mobile banking applications do not have a significant effect on customer satisfaction. In Internet banking, if the services provided by a bank are perceived as easy, then customers will always be encouraged to use Internet banking. Research conducted by (Pratiwi & Adhivinna, 2006; Putra et al., 2020) shows that convenience significantly affects customer trust.

According to Abukhalifeh *et al,* (2015), the e-servqual method uses five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. The five dimensions of the e-servqual method can increase customer satisfaction. It can be said that the benefits offered and the effective and efficient quality of electronic services can provide satisfaction to customers *(Ariani et al., 2019; Chandra et al.,*2015; Nurcahyo & Solekah, 2022). By maintaining and improving services as much as possible, customers will also achieve maximum satisfaction. According to Kassim & Asiah Abdullah (2010), stated that more than satisfaction is needed to ensure customers use the mobile banking application long-term. Then trust is also seen as a very important variable in maintaining and increasing customer

trust. When customers are satisfied and believe in the quality of service in the mobile banking application, customers will also determine their desire for repeated use of mobile banking services (Ariani *et al.*, 2019; Chandra *et al.*, 2015).

According to Tjiptono (2011), satisfaction can be called an effort to vent something or make something enough. In previous research, customer satisfaction will increase consumer confidence that the company can fulfill customer desires. The thing that makes customers decide to reuse services is customer satisfaction or dissatisfaction with a purchase. According to Ariani *et al* (2019), the Bank always strives to improve its service quality and security so that customers feel satisfied and trust it and always reuses products in the mobile banking application..

Trust is also important to know how users perceive uncertainty and possible unintended consequences of buying a product or service, especially for online transactions (Febrina & Andreani, n.d.). When customers feel satisfied and confident after using the mobile banking application, their trust in using the application will encourage them to return to using the mobile banking application (Ariani *et al.*, 2019; Chandra *et al.*, 2015; Safitri *et al.*, 2021).

The benefits offered have several indicators, one of which is convenience. Convenience is a consideration for building trust that arises in consumers' minds, which will also affect their satisfaction. Therefore, the benefits offered affect customer trust by using customer satisfaction as the mediating variable (Sampaio *et al.*, 2017; Tiana *et al.*, 2019).

E-Service quality, or the quality of electronic services, can increase customer trust. If customers have confidence in the quality of service, they feel this will lead to increased customer confidence, ultimately affecting customer satisfaction. Therefore, e-servqual affects customer trust through customer satisfaction as a mediator. (Ariani *et al.*, 2019; Chandra *et al.*, 2015). In addition, e-service or electronic service quality can enable customers to repeat service usage on mobile banking applications because the customer's reuse depends on the customer's wishes.

The total population of Malang City, according to data from the BPS website in 2023, is 1,325,598. From researchers' observations, many residents have used digital banking, such as mobile banking, QRIS, and e-wallets, in their daily lives. With the existence of Bank Syariah Indonesia, the purpose of this research is to evaluate Bank Syariah Indonesia's digital products, and the findings can be used to provide information to the public about Bank Syariah Indonesia's digital product, namely BSI Mobile.

LITERATURE REVIEW

Benefits Offered
Benefits Offered means some of the benefits offered. Security is considered one of the advantages of mobile banking applications (Chang & Chen, 2009). Using a mobile banking application is all about security and ease of use. According to (Heijin *et al.*, 2015), the benefits offered can be measured by how long the mobile banking application is used for each transaction.

E-Service Quality
According to Prisanti *et al.* (2017), e-servqual is a method for measuring customer satisfaction for online service providers, including purchasing and delivering products or services. This measurement is carried out by measuring the customer's perception of the service and compared with the service expected by the customer based on certain e-servqual dimensions. According to Abukhalifeh *et al.* (2015), The servqual method uses five dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

Customer Trust
Consumer trust is consumer awareness of the features and advantages of an item, referred to as customer knowledge or consumer trust. According to this idea, the discussion of

attitudes is closely related to customer knowledge because customer knowledge (Sumarwan, 2011). To establish genuine relationships with customers, marketing strategies must also include trust. Building cooperative bonds with their clients is a competitive strategy for banking organizations working in the service industry (Tiana *et al.*, 2019).

Repeat Usage
Repeat usage is a consumer behavior that appreciates the company's service level and shows a desire to use or repurchase its goods and services. Service quality is the most important factor determining attitudes towards the reuse of Internet banking services, and this is supported by the results of his research that the quality of electronic services has a significant and positive effect on the reuse of BCA Mobile (Chandra et al., 2015). The higher the quality of services offered by the company, the more often the use of these services increases (Safitri et al., 2021).

Customer Satisfaction
Customer satisfaction is a situation where customers are satisfied with bank products and services because the results achieved meet or even exceed expectations. Meanwhile, if it is called happiness, that is, where we feel satisfied or what we expect is actually in accordance with it, it creates a feeling that a person likes the abilities that have been given to him (Suci et al., 2022). Technological developments are now increasingly advanced, and customers can practice their technical skills and use online banking services more easily and satisfactorily than others. Companies get so much profit when consumers are very satisfied with the services used.

Hypothesis

The effect of the benefits offered on customer satisfaction
A number of studies have shown the impact of benefits offered on customer satisfaction, including (Cláudio Hoffmann *et al.*, 2017; Tiana *et al.*, 2019), while benefits offered have no impact on customer satisfaction in Bharti (2016) research. As a result, hypothesis 1 is suggested by this study:
H_1 : The benefits offered have a significant effect on customer satisfaction

The effect of the benefits offered on customer trust
A number of studies have shown the impact of benefits offered on customer trust, including (Pratiwi & Adhivinna, 2006; Putra *et al.*, 2020). As a result, hypothesis 2 is suggested by this study:
H_2 : The benefits offered have a significant effect on customer trust

The effect of e-service quality on customer satisfaction
A number of studies have shown the impact of e-service quality on customer satisfaction, including (Ariani *et al.*, 2019; Chandra *et al.*, 2015; Kurniawan, 2021; Nurcahyo & Solekah, 2022; Pranantha, 2021; Trisnawati & Fahmi, 2017). As a result, hypothesis 3 is suggested by this study:
H_3 : E-Service quality have a significant effect on customer satisfaction.

The effect of e-service quality on customer trust
A number of studies have shown the impact of e-service quality on customer trust, including (Ariani *et al.*, 2019; Chandra *et al.*, 2015; Kassim & Asiah Abdullah, 2010; Safitri *et al.*, 2021). As a result, hypothesis 4 is suggested by this study:
H_4 : E-Service quality have a significant effect on customer trust
The effect of e-service quality on repeat usage
A number of studies have shown the impact of e-service quality on repeat usage, including (Ariani *et al.*, 2019; Chandra et al., 2015), while e-service quality have no impact on repeat usage in Safitri *et al.* (2021) research As a result, hypothesis 5 is suggested by this study:
H_5 : E-Service quality have a significant effect on repeat usage

The effect of customer satisfaction on customer trust
A number of studies have shown the impact of customer satisfaction on customer trust, including (Ariani *et al.*, 2019; Chandra *et al.*, 2015; Cláudio Hoffmann *et al.*, 2017; Kassim & Asiah Abdullah, 2010; Tiana *et al.*, 2019). As a result, hypothesis 6 is suggested by this study:
H_6 : Customer satisfaction have a significant effect on customer trust

The effect of customer satisfaction on repeat usage
A number of studies have shown the impact of customer satisfaction on repeat usage, including (Ariani *et al.*, 2019; Chandra *et al.*, 2015). As a result, hypothesis 7 is suggested by this study:
H_7 : Customer satisfaction have a significant effect on repeat usage

The effect of customer trust on repeat usage
A number of studies have shown the impact of customer trust on repeat usage, including (Ariani *et al.*, 2019; Chandra *et al.*, 2015; Safitri *et al.*, 2021). As a result, hypothesis 8 is suggested by this study:
H_8 : Customer trust have a significant effect on repeat usage

The effect of the benefits offered on customer trust through customer satisfaction as mediation
A number of studies have shown the customer satisfaction mediates the effect of the benefits offered on customer trust, including (Ariani *et al.*, 2019; Chandra *et al.*, 2015; Cláudio Hoffmann *et al.*, 2017; Kassim & Asiah Abdullah, 2010; Pratiwi & Adhivinna, 2006; Putra *et al.*, 2020; Tiana *et al.*, 2019). As a result, hypothesis 9 is suggested by this study:
H_9 : The benefits offered have a significant effect on customer trust through customer satisfaction as mediation
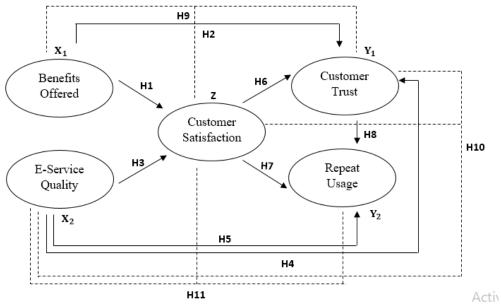

Figure 1. Conceptual Framework
Source: processed data, 2023

The effect of e-service quality on customer trust through customer satisfaction as mediation
A number of studies have shown the customer satisfaction mediates the effect of e-service quality on customer trust, including (Ariani *et al.*, 2019; Chandra *et al.*, 2015; Cláudio Hoffmann *et al.*, 2017; Kassim & Asiah Abdullah, 2010; Kurniawan, 2021; Nurcahyo &

Solekah, 2022; Pranantha, 2021; Safitri *et al.*, 2021; Tiana *et al.*, 2019; Trisnawati & Fahmi, 2017). As a result, hypothesis 10 is suggested by this study:

H_{10} : E-Service quality have a significant effect on customer trust through customer satisfaction as mediation

The effect of e-service quality on repeat usage through customer satisfaction as mediation

A number of studies have shown the customer satisfaction mediates the effect of e-service quality on repeat usage, including (Ariani *et al.*, 2019; Chandra *et al.*, 2015; Kurniawan, 2021; Nurcahyo & Solekah, 2022; Pranantha, 2021; Trisnawati & Fahmi, 2017). As a result, hypothesis 11 is suggested by this study:

H_{11} : E-Service quality have a significant effect on repeat usage through customer satisfaction as mediation

METHODS

The population in this study were BSI mobile users in Malang, using purposive sampling with the criteria of customers using the BSI Mobile application in Malang, at least 17 years old, having made transactions on the BSI Mobile application, using the BSI Mobile application more than 2 times. Minimum sample determination the size in this study refers to the statement made by Hair *et al*, (2017), which explains that the minimum number of samples that should be used is at least 10 times the number of latent variable arrows in the route model or 10 times the number of indicators. From the distribution of questionnaires within 24 days from 2 May 2023 to 25 May 2023, 250 respondents participated. After the data has been collected, it is tested for validity and reliability. Then it was analyzed using SEM-PLS with SmartPLS 4 software. In the meanwhile, Ghozali, Imam (2011) used the sobel test formula to observe the following mediation between variables:

$$z = \frac{ab}{\sqrt{(b^2 SEa^2) + (a^2 SEb^2)}}$$

Explanation:

a = regression coefficient of independent variable on the mediating variable
b = regression coefficient of the mediating variable on the dependent variable
Sea = Standard error of estimation from the influence of independent variable on mediating variable
Sea = Standard error of estimation from the influence of mediating variable on dependent variable

RESULTS

Table 1 analyzes the profile of the respondents. Whereas respondents had various characteristics when answering this questionnaire, including gender, status, transactions within a month, age, last education, expenses/month, and length of use. Can be seen in the table below:

Tabel 1. Description of Respondents

	Frekuency	**Presentage**
Gender		
Male	67	26,8%
Female	183	73,2%
Status		
Married	13	5,2%
Not married yet	237	94,8%
Transaction In One Month		
2-3 times	137	54,8%
3-5 times	51	20,4%
>5 times	62	24,8%

	Frekuency	Presentage
Age		
17-25 tahun	218	87,2%
26-30 tahun	26	10,4%
31-40 tahun	4	1,6%
41-50 tahun	2	0,8%
>50 tahun	0	0%
Last Education		
SLTA	129	51,6%
Diploma (D1,D2,D3)	14	5,6%
S1/D IV	106	42,4%
S2/S3	1	0,4%
Expenses/Month		
1.000.000-3.000.000	195	78%
3.000.000-5.000.000	38	15,2%
5.000.000-10.000.000	15	6%
>10.000.000	2	0,8%
Length of use of BSI mobile		
>1 bulan	57	22,8%
1-3 bulan	63	25,2%
3-12 bulan	66	26,4%
>1 tahun	64	25,6%

Source: processed data, 2023

Table 2. Analysis of Research Variables After Elimination

Constructs	Items	Outer Loadings	Cronbach's Alpha	Composite Reliability	AVE
Benefits Offered	X1.1	0.714	0.639	0.806	0.582
	X1.3	0.769			
	X1.4	0.802			
E-Service Quality	X2.1	0.800	0.637	0.805	0.580
	X2.3	0.743			
	X2.4	0.740			
Customer Trust	Y1.1	0.812	0.785	0.861	0.608
	Y1.2	0.809			
	Y1.3	0.768			
	Y1.4	0.727			
Repeat Usage	Y2.2	0.703	0.688	0.828	0.617
	Y2.3	0.808			
	Y2.5	0.839			
Customer Satisfaction	Z1	0.755	0.642	0.806	0.580
	Z4	0.714			
	Z5	0.769			

Source: processed data, 2023

From table 1 it can be explained that the classification of respondents is based on gender 26.8% male and 73.2% female. Classification of respondents based on status, namely 5.2% married and 94.8% not married. Classification of respondents based on transactions in one month, namely 54.8% 2-3 times, 20.4% 3-5 times and 24.8% > 5 times. Classification of respondents based on age, where Age of respondents was 87.2% ranging from 17-25 years, 10.4% for 26-30 years, 1.6% for 31-40 years, 0.8% for 41-50 years and 0% for > 50 years. The grouping of respondents based on recent education was as follows: 51.6% High School, 5.6% Diploma (D1, D2, D3), 42.4% S1/D IV, and 0.4% Masters/S3. Classification of respondents based on expenditure/month used is 78% 1,000,000-3,000,000, 15.2%

3,000,000-5,000,000, and 6% 5,000,000-10,000,000 and 0.8% >10,000,000. And finally, the grouping of respondents based on the duration of use of BSI mobile 22.8% > 1 month, 25.2% 1-3 months, 26.4% 3-12 months and 25.6% > 1 year.

The results of the reliability analysis in table 2 show that the CA and CR values and outer loading are > 0.6. It can be said that all variable items can explain more than 50% of the variance of the indicators or that all indicators can be used as measurement benchmarks for the next analysis stage. For some variables, the AVE value is below 0.5, meaning that all variables cannot explain 50% or more of the item variance according to the recommended criteria.

Based on the table above, the results of the outer loadings after being eliminated show that all indicator items have a data value of 0.7. Therefore, after elimination, all items can explain that all indicators can be used as a measurement benchmark for the next analysis stage. Cronbach's alpha and composite reliability values above 0.6 are considered to have good reliability (Chin (1995) in Abdillah, W., & Hartono, 2015)).

The AVE value indicates that the measures of a variable are highly correlated, with a value above 0.5 it can be said that the variable is valid. Based on the table above, it can be seen that all variables have an AVE value above 0.5. This means that all variables can be said to be valid because they are in accordance with the provisions.

The results of the validity analysis in table 3 show that the cross loading value is > 0.7. The value of cross loadings must have a greater value because to ensure that the correlation of the variable with the measuring indicator is greater than the other variables, the results can be seen in table 3 below:

Table 3. Cross Loading Value

	Benefits Offered (X1)	E-Service Quality (X2)	Customer Trust (Y1)	Benefits Offered (X1)	E-Service Quality (X2)
X1.1	0.714	0.481	0.375	0.343	0.408
X1.3	0.769	0.430	0.448	0.390	0.419
X1.4	0.802	0.514	0.438	0.394	0.436
X2.1	0.489	0.800	0.421	0.460	0.534
X2.3	0.423	0.743	0.466	0.473	0.382
X2.4	0.510	0.740	0.485	0.425	0.380
Y1.1	0.464	0.526	0.812	0.526	0.445
Y1.2	0.440	0.478	0.809	0.446	0.339
Y1.3	0.417	0.492	0.768	0.472	0.452
Y1.4	0.398	0.351	0.727	0.379	0.417
Y2.2	0.313	0.374	0.433	0.703	0.389
Y2.3	0.376	0.447	0.422	0.808	0.399
Y2.5	0.458	0.560	0.526	0.839	0.432
Z1	0.466	0.522	0.469	0.433	0.755
Z4	0.380	0.371	0.364	0.368	0.761
Z5	0.401	0.387	0.363	0.372	0.769

Source: processed data, 2023

Based on table 3 above it can be shown that all variables have a value above 0.7. It can be said to be a good measuring variable for its indicators and has a gauge that is highly correlated with other constructs. The results of the hypothesis testing are presented in Table 4 showing that:

The benefits offered as measured by the convenience indicator can save time and convenience. They also believe that the benefits offered affect customer satisfaction with a t-statistical value of 4.786 and a p-value of 0.000 which is statistically significant at t-table >1.96 and p<0.05. So, in the H1 hypothesis it can be interpreted that the benefits offered affect the intention to customer satisfaction.

Table 4. Direct Influence

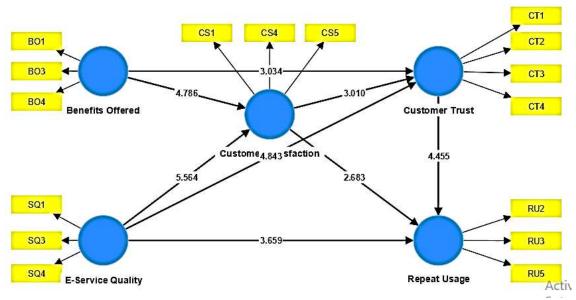| Hypothesis	Hypothesis effect	T statistics	P value	Decision
H1 BO → CS	Benefits offered to customer satisfaction	4.786	0.000	Suported
H2 BO → CT	Benefits offered to customer trust	3.034	0.002	Suported
H3 SQ → CS	E-Service quality to customer satisfaction	5.564	0.000	Suported
H4 SQ → CT	E-Service quality to customer trust	4.843	0.000	Suported
H5 SQ → RU	E-Service quality to repeat usage	3.659	0.000	Suported
H6 CS → CT	Customer satisfaction to customer trust	3.010	0.003	Suported
H7 CS → RU	Customer satisfaction to repeat usage	2.683	0.007	Suported
H8 CT → RU	Customer trust to repeat usage	4.455	0.000	Suported

Source: processed data, 2023

Figure 2. Structural Equation Model
Source: processed data, 2023

The benefits offered as measured by the convenience indicator can save time and convenience. They also believe that the benefits offered affect customer trust with a t-statistical value of 3.034 and a p-value of 0.002 which is statistically significant at t-table >1.96 and p<0.05. So, in the H2 hypothesis it can be interpreted that the benefits offered affect the intention to customer trust;

E-Service quality as measured by fast transaction indicators, fast service center responses and providing accurate information. They also believe that E-Service quality affect customer satisfaction with a t-statistical value of 5.564 and a p-value of 0.000 which is statistically significant at t-table >1.96 and p<0.05. So, in the H3 hypothesis it can be interpreted that E-Service quality affect the intention to customer satisfaction;
E-Service quality as measured by fast transaction indicators, fast service center responses and providing accurate information. They also believe that E-Service quality affect customer trust with a t-statistical value of 4.843 and a p-value of 0.000 which is statistically significant at t-table >1.96 and p<0.05. So, in the H4 hypothesis it can be interpreted that E-Service quality affect the intention to customer trust;

E-Service quality as measured by fast transaction indicators, fast service center responses and providing accurate information. They also believe that E-Service quality affect repeat usage with a t-statistical value of 3.659 and a p-value of 0.000 which is statistically significant at t-table >1.96 and p<0.05. So, in the H5 hypothesis it can be interpreted that E-Service quality affect the intention to repeat usage;

Customer satisfaction as measured by effective and efficient transactions, facilitating customer needs and providing appropriate services. They also believe that customer satisfaction affect customer trust with a t-statistical value of 3.010 and a p-value of 0.003 which is statistically significant at t-table >1.96 and p<0.05. So, in the H6 hypothesis it can be interpreted that the customer satisfaction affect the intention to customer trust;

Customer satisfaction as measured by effective and efficient transactions, facilitating customer needs and providing appropriate services. They also believe that customer satisfaction affect repeat usage with a t-statistical value of 2.683 and a p-value of 0.007 which is statistically significant at t-table >1.96 and p<0.05. So, in the H7 hypothesis it can be interpreted that the customer satisfaction affect the intention to repeat usage;

Customer trust as measured by effective and efficient transactions, facilitating customer needs and providing appropriate services. They also believe that customer trust affect repeat usage with a t-statistical value of 4.455 and a p-value of 0.000 which is statistically significant at t-table >1.96 and p<0.05. So, in the H8 hypothesis it can be interpreted that the customer trust affect the intention to repeat usage;

Table 5. Indirect Influence

Hypothesis	Path Coefficient (X→ Z)	Path Coefficient (X→ Z)	Direct Influence	Sobel Test	Decision
H9 BO → CS→ CT	4,789	3,010	2.459	37,221	Suported
H10 SQ → CS → CT	5,564	3,010	2.754	38,839	Suported
H11 SQ → CS → RU	5,564	2,683	2.435	39,647	Suported

Source: processed data, 2023

Next is the measurement of the mediating effect that occurs between variables. To prove the accuracy of the mediation that occurs between variables, it is proven through the Sobel test. The test results can be seen in table 5. The results of the hypothesis testing are presented in Table 5. The benefits offered as measured by indicators of convenience can save time and convenience. The results of the Sobel test for the indirect effect (X1→Z→Y1) show a greater value than the direct effect (X1→Z), namely (37.221 > 4.786). The results of the path coefficient value on the Sobel test and its direct effect show < 1.96. So it can be

concluded that there is an indirect effect of benefits offered on customer trust through customer satisfaction. E-Service quality as measured by fast transaction indicators, fast service center responses and providing accurate information. The results of the Sobel test for the indirect effect (X2→Z→Y1) show a greater value than the direct effect (X2→Z), namely (38.839 > 5.564). The results of the path coefficient value on the Sobel test and its direct effect show < 1.96. So it can be concluded that there is no indirect effect of e-service quality on customer trust through customer satisfaction. E-Service quality as measured by fast transaction indicators, fast service center responses and providing accurate information. The results of the Sobel test for the indirect effect (X2→Z→Y2) show a greater value than the direct effect (X2→Z), namely (39.647 > 5.564). The results of the path coefficient value on the Sobel test and its direct effect show < 1.96. So it can be concluded that there is no indirect effect of e-service quality on repeat usage through customer satisfaction.

DISCUSSION

Based on the results of the research discussed earlier, the benefits offered have a direct effect on customer satisfaction. It can be said that the variable benefits offered or the benefits offered on BSI mobile services have convenience (X1.4), can save time (X1.3), and convenience (X1.1) when Bank Syariah Indonesia customers in Malang use it so that it can influence customer satisfaction or customer satisfaction. For BSI mobile users in Malang, the benefits offered can affect the increase or decrease in customer satisfaction. This research is in contrast to research conducted by (Bharti, 2016which states that the benefits offered by the security and ease of use of mobile banking applications do not significantly affect customer satisfaction. It can be interpreted that when accessing mobile banking application services that are tailored to user needs will not guarantee increased user satisfaction.

Based on the results of the research discussed earlier, the benefits offered have a direct effect on customer trust. It can be said that the variable benefits offered or the benefits offered on BSI mobile services have convenience (X1.4), can save time (X1.3), and convenience (X1.1) when Bank Syariah Indonesia customers in Malang use it so that it can influence customer trust or customer trust. BSI mobile users in Malang feel comfortable, can save time, and have convenience in the benefits offered, which can be a consideration for building trust that arises in customers' minds. This happens if the services provided by a bank are perceived as easy, then customers will be encouraged always to use Internet banking.

Based on the results of the research discussed earlier, that e-servqual has a direct effect on customer satisfaction. The e-servqual variable or service quality at BSI mobile provides fast transactions (X2.1), fast service center responses (X2.3), and provides accurate information (X2.4) when Bank Syariah Indonesia customers are in cities. Malang uses it so that it can affect customer satisfaction or customer satisfaction. For mobile BSI users in Malang, e-servqual can increase customer satisfaction because it has made customers feel fast transactions, fast service center responses, and accurate information when they use the mobile banking application. This is because the quality of electronic services that are effective and efficient can provide satisfaction for customers. By maintaining and improving services as much as possible, customers will also achieve maximum satisfaction. This can be seen as explained in the Qur'an surah Al Baqarah verse 267, which reads:

> Meaning:
> "O you who believe, spend (in the way of Allah) a portion of the results of your good efforts and a portion of what We remove from the earth for you. And do not choose the bad and then spend from it, even though you yourself do not want to take it except by squinting at it. And know that Allah is Rich, Most Praised".

The verse emphasizes that Islam is very concerned about a quality service and giving good, not bad.

Based on the results of the research discussed earlier, that e-servqual has a direct effect on customer trust. It can be said that the e-servqual variable or service quality at BSI Mobile provides fast transactions (X2.1), fast service center responses (X2.3), and provides accurate information (X2.4) when Bank Syariah Indonesia customers are in cities. Malang uses it so that it can affect customer trust or customer trust. For mobile BSI users in Malang, e-service quality can increase customer trust. This is because if the customer is satisfied with the quality of service he feels, then this will cause increased customer satisfaction, increasing customer trust as well.

Based on the results of the research discussed earlier, that e-servqual has a direct effect on repeat usage. It can be said that the e-servqual variable or service quality at BSI Mobile provides fast transactions (X2.1), fast service center responses (X2.3), and provides accurate information (X2.4) when Bank Syariah Indonesia customers are in cities. It's unfortunate to use it so that it can affect reuse or repeat usage. For BSI mobile users in Malang, e-service quality can enable customers to repeat service usage on the BSI mobile application. If customers are satisfied and believe in the quality of service in the BSI mobile application, they will also determine their desire to reuse BSI mobile services.

Based on the results of the research discussed earlier, customer satisfaction has a direct effect on customer trust. It can be said that the variable customer satisfaction or service quality at BSI Mobile provides effective and efficient transactions (Z5), facilitates customer needs (Z4), and provides appropriate services (Z1) when Bank Syariah Indonesia customers in Malang use it so that it can influence customer trust. For BSI mobile users in Malang City, customer satisfaction can increase customer trust. This is because if customers feel confident that the application used can satisfy them, then satisfaction will encourage customers to believe that the application they are using is under their wishes. This can be seen as explained in the Qur'an, Surah Ali Imran verse 159, which reads:

> Meaning:
> "So it is because of the mercy of Allah that you are gentle towards them. If you had been hard and hard-hearted, they would have distanced themselves from around you. Therefore forgive them, ask forgiveness for them, and consult with them in this matter. Then when you have made up your mind, put your trust in Allah. Verily, Allah loves those who put their trust in Him".

If business actors are tough on customers, they will stay away so that their sales targets are not achieved. This means that being gentle with others is an obligatory recommendation for believers.

Based on the results of the research they discussed earlier, that customer satisfaction has a direct effect on repeat usage. It can be said that the variable customer satisfaction or service quality at BSI Mobile provides effective and efficient transactions (Z5), facilitates customer needs (Z4), and provides appropriate services (Z1) when Bank Syariah Indonesia customers in Malang use it so that it can influence the use return or repeat usage. For BSI mobile users in Malang City, customer satisfaction can also increase repeat usage of the BSI mobile application. The thing that makes a customer decide to reuse a service is that it depends on the customer's satisfaction or dissatisfaction with a purchase or use.

Based on the results of the research they discussed earlier, that customer trust has a direct effect on repeat usage. It can be said that the variable customer trust or customer trust in BSI mobile gives trust (Y1.1), there is a reliable security system (Y1.2), process accuracy and data are guaranteed (Y1.3), and personal information protection (Y1.4) when Bank Syariah Indonesia customers in the city of Malang use it so that it can affect reuse or repeat usage. The benefits offered by BSI mobile users in Malang can determine how users perceive uncertainty and possible unwanted consequences from buying products or services, especially for online transactions. This is because if customers feel satisfied and confident after using the mobile banking application, then their trust in using the application will encourage them to return to using the mobile banking application. This can be seen as explained in the Qur'an surah Al-Baqarah verse 283, which reads:

Meaning:
……So, if some of you trust some of the others then those you trust should fulfill their mandate and should be pious to Allah SWT……

This verse explains that trust is created thanks to the methods used to serve members with good habits or content.

Based on the research results discussed earlier, the benefits offered indirectly affect customer trust but can be through customer satisfaction. It can be said that the benefits offered variable or the benefits offered at BSI mobile provide convenience (X1.4), can save time (X1.3), and convenience (X1.1) when Bank Syariah Indonesia customers in the city of Malang use it so that it can affect trust customer or customer trust. And customer satisfaction or customer satisfaction. For BSI mobile users in Malang, the convenience of the benefits offered is a consideration for building trust that arises in the minds of consumers, which is also influenced by customer satisfaction. This is due to convenience, saving time, and the convenience felt by customers can provide satisfaction to its users, so the product benefits received while using the BSI mobile application will affect the level of customer trust in the bank.

Based on the results of the research discussed earlier, that e-servqual has an indirect effect on customer trust but can be through customer satisfaction. It can be said that the e-servqual variable or electronic service quality at BSI Mobile provides fast transactions (X2.1), fast service center responses (X2.3), and provides accurate information (X2.4) when Bank Syariah Indonesia customers are in the city of Malang uses it so that it can affect customer trust and customer satisfaction or customer satisfaction. For BSI mobile users in Malang, e-service quality can increase customer trust through customer satisfaction. This happens when customers have confidence in the quality of service they feel, leading to increased customer trust, ultimately affecting customer satisfaction.

Based on the research results discussed earlier, e-servqual indirectly affects repeat usage but can be through customer satisfaction. It can be said that the e-servqual variable or electronic service quality at BSI mobile provides fast transactions (X2.1), fast service center responses (X2.3), and provides accurate information (X2.4) when Bank Syariah Indonesia customers are Malang City uses it so that it can affect repeat usage and customer satisfaction. For BSI mobile users in Malang, e-service quality allows customers to repeat service usage on the BSI mobile application through customer satisfaction. This is because customers are satisfied and confident with the quality of service in the mobile banking application; customers will also determine their desire for repeated use of BSI mobile services.

CONCLUSION

From the several hypotheses proposed, all variables have an effect. The results of this study indicate that benefits offered and e-service quality directly affect customer satisfaction. Benefits offered, e-service quality, and customer satisfaction directly affect customer trust. E-service quality, customer satisfaction, and customer trust directly affect repeat usage. Benefits offered indirectly affect customer trust through customer satisfaction. E-service quality indirectly affects customer trust through customer satisfaction. E-service quality indirectly affects repeat usage through customer satisfaction. Customer trust and reuse of mobile BSI services for Bank Syariah Indonesia customers in Malang can occur because customers feel satisfied and believe in the ease and security of the services provided and the good quality of service at BSI mobile.

The next researcher can improve the research by using the benefits offered variable and digging deeper into what can affect or be affected by the benefits offered variable.

LIMITATION

The lack of specific criteria while looking for responders is where this study's limitations lie. Because when looking for responders, BSI Mobile has some issues that may have an impact on users.

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