



The Influence of User Interface, Perceived Ease of Use, and E-Service Quality on User Satisfaction in Using the BRImo Application among Surabaya Residents

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ABSTRACT

This study aims to analyze the influence of User Interface, Perceived Ease of Use, and E-Service Quality on user satisfaction in using the BRImo application. The research employed a quantitative approach by distributing questionnaires to active BRImo users, and the data were processed using Partial Least Square (PLS) with a total of 120 respondents. The results indicate that all three variables have a positive and significant effect on user satisfaction. These findings suggest that an easily understandable interface, ease of use, and reliable digital service quality can enhance the user experience and satisfaction. This study recommends that BRImo continue to strengthen service stability, improve transaction processing speed, and maintain an intuitive interface design to ensure sustained user satisfaction.

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INTRODUCTION

The development of digital technology in Indonesia has shown significant progress. The presence of digital technology in this era facilitates the sharing and acquisition of information, enabling industries to grow more rapidly (Azhar, n.d). The ease of accessing information has become a basic necessity for companies in developing business innovation strategies, including those in the banking sector. In the current era, many banking institutions have introduced digital services such as Mobile Banking, E-Wallets, and Digital Banking. These efforts are undertaken with a clear objective, namely to compete in attracting customers through digital channels and to enhance customer satisfaction by providing more convenient services.

Indonesia, one of the digital banking services that has increasingly gained widespread use is BRImo, or BRI Mobile, which was launched in February 2019 by Bank Rakyat Indonesia (BRI). As of April 2025, the BRImo application reached 40.28 million users, representing a year-on-year increase of 20.26% (Fajarihza, 2025). This application offers various online features that support daily financial activities, such as balance inquiries, account transaction history, interbank transfers, loan facilities, online investment, e-wallet top-ups, and bill payment services. The presence of BRImo enables customers to carry out transactions conveniently without needing to visit the main office or branch, making it increasingly aligned with the mobility needs of modern society.

Surabaya has also shown a significant increase in the adoption of BRImo services in line with the nationwide growth of the application's usage. BRI has consistently introduced various conveniences and digital features of BRImo to the people of Surabaya to encourage broader utilization of the service. These efforts demonstrate BRI's commitment to expanding the adoption of digital transactions through BRImo in major cities such as Surabaya (Redaksi, 2025). This condition indicates that Surabaya demonstrates strong growth in BRImo usage, making it a relevant focus for research. BRI consistently introduces various conveniences and digital features of BRImo to the people of Surabaya to encourage wider utilization of the service. These efforts reflect BRI's commitment to expanding the adoption of digital transactions through BRImo in major cities such as Surabaya. This condition further reinforces that Surabaya exhibits a strong movement in BRImo usage, thereby making it highly relevant as the focus of this study.

The increase in BRImo application users in 2025 indicates that both existing and new customers experience satisfaction in using the application. User satisfaction has become the most important factor contributing to the rise in the number of BRImo users, which is further supported by the application's rating and reviews on the Play Store, standing at 4.7 out of 5 stars. However, some users still face difficulties when using BRImo, such as login problems, transaction failures, challenges after service or interface updates, lack of understanding regarding the functions of certain features and how to use them, as well as account blocking

issues. According to Marchyta and Olivia (2022) In research, customer satisfaction refers to the extent to which customers are satisfied with a company's products, services, and overall experience. Customer satisfaction reflects the degree to which the performance of a product or service meets or exceeds customer expectations.

Tjiptono explains that service quality is an effort to fulfill consumer needs in alignment with their expectations, accompanied by the appropriateness of how the service is delivered, so that it can meet and satisfy customer expectations (Mitana et al. 2024). There are several other factors that influence customer satisfaction in the use of the BRImo application, namely information content, information accuracy, timeliness, interface display, and ease of use. Perceived Ease of Use (PEOU), according to Pasaribu and Cahyani (2024), refers to users' subjective assessment of how easy a technology or system is to use.

The BRImo application implements an attractive and easy-to-understand user interface (UI) for its customers, which greatly helps users operate the application without experiencing confusion or difficulty. According to Saragih and Januardin (2025) In research, the user interface (UI) is described as the point of interaction between users and a computer system or software application. The user interface is not merely a means of interacting with technology, but a crucial element that shapes the overall user experience. Its design must prioritize usability, accessibility, cultural sensitivity, and responsiveness to user actions in order to deliver a comprehensive platform that aligns with user needs.

E-Service Quality according to Aprilia and Sukri (2025) It has a direct impact on customer satisfaction, as it is strongly influenced by the extent to which the quality of digital services meets user expectations. If the services provided by the application align with users' expectations, they are considered good; conversely, if they fail to meet expectations, they are perceived as poor. The level of satisfaction can also be compared with similar services offered by other companies, meaning that superior service quality will create a positive perception of the company. Thus, the higher the perceived quality of digital services provided through the BRImo application, the greater the level of satisfaction experienced by its users.

Although the number of BRImo application users continues to increase each year, user reviews still indicate several issues related to ease of use, interface display, and the quality of digital services. Some customers express satisfaction with the practical and comprehensive features, yet many others encounter problems such as login difficulties, transaction failures, and confusion following interface updates. The inconsistency between the rising number of users and the recurring complaints indicates a research gap that requires further examination.

In addition, previous studies on perceived ease of use, user interface, and e-service quality in relation to user satisfaction have shown varying findings. Several studies have demonstrated that service quality and ease of use have a positive and significant effect on satisfaction (Rahmah, 2020; Meyrilliana and Samsir, 2020). However, other studies have reported the opposite, stating that these variables do not have a significant effect on user satisfaction (Rafli and Yunanto, 2024; Muhyiddin and Prasetyo, 2024). This inconsistency in findings highlights differing academic perspectives that warrant further investigation through new research.

On the other hand, research examining the user interface as a variable affecting user satisfaction in the context of digital banking applications remains relatively limited. Yet, the interface design is a crucial element that determines user comfort and motivation in utilizing digital services. The lack of studies exploring UI in relation to user satisfaction in digital banking applications such as BRImo creates a significant research gap that needs to be addressed.

Based on the above explanation, this study is important to conduct in order to clarify the relationship between perceived ease of use, e-service quality, and user interface on satisfaction in using the BRImo application. This research is expected to provide both theoretical contributions by enriching the literature on user satisfaction in digital banking services and practical contributions, by offering insights for Bank Rakyat Indonesia (BRI) to improve the service quality of the BRImo application so that it can deliver a better user experience.

METHODS

UI elements include layout, visuals, text, and interactive components, which play a crucial role in creating overall user comfort and satisfaction (Saragih and Januardin, 2025). In line with this, Kurniawati (2025) The study states that the user interface affects user satisfaction because the interaction between users and the interface can provide a pleasant experience, thereby encouraging users to continue utilizing the product. The research conducted by (Sahri and Retno, 2023) Supporting these findings, it has been shown that customer

satisfaction is positively and significantly influenced by the user interface. This confirms that the better the presented User Interface, the higher the satisfaction experienced by users. Based on these opinions and research results, the hypothesis is formulated as follows:

H1: User Interface User Interface has a positive and significant effect on user satisfaction.

Perceived Ease of Use on User Satisfaction

Olivia and Marchyta (2022) It explains that perceived ease of use refers to the belief that information technology can facilitate tasks while reducing the required effort. In line with this, Balci (2021) It adds that easily usable technology can enhance consumer comfort and satisfaction by minimizing obstacles, thereby enabling tasks to be completed more quickly and efficiently. The research conducted by Sahri and Retno (2023) Supporting these findings, it has been shown that customer satisfaction is positively and significantly influenced by perceived ease of use. This confirms that the role of technology in enhancing consumer satisfaction increases with its level of ease of use. Based on these opinions and research results, the hypothesis is formulated as follows:

H2: Perceived ease of use has a positive and significant effect on user satisfaction.

E - Service Quality on User Satisfaction

Sahri and Retno (2023) In their study, the impact on customer satisfaction depends on the extent to which service quality meets expectations. If the service meets customer expectations, it is considered good; conversely, if it does not, it is deemed poor. In addition, the level of satisfaction is also influenced by comparisons with similar companies. High-quality services positively affect customer perceptions, thereby fostering a favorable view of the company and its service delivery. The research conducted by Fauziah et al., (2023) and Saragih and Januardin, (2025) Supporting this opinion, research results indicate that e-service quality has a positive and significant effect on user satisfaction. Based on these opinions and research findings, the hypothesis is formulated as follows:

H3: E – service quality has a positive and significant effect on user satisfaction.

RESULTS AND DISCUSSION

Outer Model

The Outer Loading test aims to examine the correlation between item or indicator scores and their respective variable scores. An indicator is considered reliable if it has a correlation value > 0.7 (Hair et al., 2021). The validity and reliability testing based on outer loading values are presented in Table 1 as follows:

Table 1. Outer Loading Values

	E - Service Quality	User Satisfaction	Perceived Ease of Use	User Inteface
X1.1				0.806
X1.4.2				0.794
X1.3				0.787
X1.2				0.786
X1.4.1				0.774
X2.1			0.842	
X2.2.1			0.777	
X2.2.2			0.847	
X2.3.1			0.742	
X2.3.2			0.789	
X2.4.1			0.759	
X2.4.2			0.735	
X2.5			0.759	
X3.1.1	0.803			
X3.1.2	0.768			
X3.2	0.771			
X3.3.1	0.747			

	E - Servise Quality	User Satisfaction	Perceived Ease of Use	User Inteface
X3.3.2	0.769			
X3.4	0.729			
X3.5.1	0.804			
X3.5.2	0.763			
X3.6.1	0.813			
X3.6.2	0.733			
X3.7	0.801			
Y1.1		0.868		
Y1.2.1		0.867		
Y1.2.2		0.882		
Y1.3		0.842		

Based on Table 1, all outer loading values are above 0.5, indicating that all questionnaire items or statements can be considered valid.

The recommended Average Variance Extracted (AVE) value is above 0.5 (Hair et al., 2021). If the AVE value is greater than 0.5, discriminant validity is considered good.

Table 2: Average Variance Extracted (AVE) Values

No.	Variable	Ave Value	Status
1.	User Inteface	0,623	Valid
2.	Perceived Ease of Use	0,612	Valid
3.	E - Servise Quality	0,598	Valid
4.	User Satisfaction	0,749	Valid

Based on Table 2, the research results show that the Average Variance Extracted (AVE) values are > 0.5, indicating that discriminant validity is considered very good.

According to Hair et al., (2021), it states that research indicators can be considered reliable if the Cronbach's Alpha and Composite Reliability values are greater than 0.7.

Table 3: Cronbach's Alpha and Composite Reliability Values.

No	Variabel	Cronbach's Alpha	Composite Reliability	Status
1.	User Inteface	0,849	0,892	Reliabel
2.	Perceived Ease of Use	0,910	0,926	Reliabel
3.	E - Servise Quality	0,933	0,942	Reliabel
4.	User Satisfaction	0,888	0,923	Reliabel

Based on Table 3, all Cronbach's Alpha and Composite Reliability values are > 0.7, indicating that all research indicators can be considered reliable.

Inner Model

Hypothesis testing was conducted to evaluate the significance of the research inquiries. The evaluation was carried out by testing the three hypotheses proposed in this study using P value. If the P value < 0.05, the hypothesis is accepted, indicating that the independent variable has a significant effect; whereas if the P value > 0.05, the hypothesis is rejected, indicating that the independent variable does not have a significant effect.

To assess the level of partial significance, the researcher employed Bootstrapping analysis. The results are presented in the Path Coefficients Table.

Table 4: Path Coefficients Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
<i>E - Servise Quality -> User Satisfaction</i>	0.418	0.43	0.058	7.161	0,000
<i>Perceived Ease of Use -> User Satisfaction</i>	0.383	0.4	0.067	5.731	0,000
<i>User Interface -> User Satisfaction</i>	0.374	0.377	0.071	5.263	0,000

Based on Table 4 above, the significance levels of the partial effects can be described as follows:

User Interface has a positive and significant effect on user satisfaction.

The analysis results indicate that the User Interface has a positive and significant effect on user satisfaction in using the BRImo application, with a P Value = 0.000 (< 0.05). This means that the better the interface presented by the BRImo application, the higher the level of satisfaction experienced by users. This study measured the User Interface using four indicators, namely High Speed of User Task Performance, Low User Error Rate, User Retention Over Time. Among these indicators, respondents most strongly agreed with statements related to High Speed of User Task Performance, indicating that the application’s speed in processing user activities is the UI aspect perceived as most beneficial and contributes significantly to enhancing user satisfaction with BRImo.

These findings are supported by the results of the study conducted by Kurniawati (2025) and Sahri and Retno (2023) this states that an interface that is attractive, fast, consistent, and easy to understand can enhance user comfort and create a pleasant user experience. Theoretically, these results are also in line with the concept of End-User Computing Satisfaction (EUCS), in which aspects such as ease of use and format are important factors in shaping user satisfaction with information systems. Thus, the responsive, easy-to-understand, and efficient design of BRImo’s interface has been proven to play a crucial role in enhancing user satisfaction.

Perceived ease of use has a positive and significant effect on user satisfaction.

The hypothesis testing results indicate that Perceived Ease of Use has a positive and significant effect on user satisfaction, with a P Value = 0.000 (< 0.05). This suggests that the higher the level of ease perceived by users in operating the BRImo application, the higher their level of satisfaction. This study measured Perceived Ease of Use using five indicators, namely Easy to Learn, Controllable, Clear and Understandable, Flexible, and Easy to Become Skillful. Among these indicators, respondents most strongly agreed with statements related to Controllable, indicating that users feel they can manage, adjust, and control the application’s functions according to their needs. This, in turn, enhances user satisfaction in using the BRImo application

These results are supported by the findings of the study conducted by Olivia and Marchyta (2022) and Balci (2021) this emphasizes that the perception of ease of use of technology enhances user comfort, reduces obstacles, and strengthens user satisfaction. Theoretically, these findings are consistent with the Technology Acceptance Model (TAM) developed by Davis (1989), in which perceived ease of use is one of the main factors influencing users’ attitudes and satisfaction toward a technology system. In the context of the BRImo application, the easier the system is to use for conducting transactions or accessing features, the more satisfied users will feel and the more likely they are to continue using the application.

E – servise quality has a positive and significant effect on user satisfaction.

Based on the analysis results, E-Service Quality has a positive and significant effect on user satisfaction, with a P Value = 0.000 (< 0.05). This indicates that the higher the perceived quality of electronic services, the higher the level of satisfaction with the BRImo application. This study measured E-Service Quality using seven indicators, namely Efficiency, Reliability, Fulfillment, Privacy, Responsiveness, Compensation, and Contact. Among these indicators, respondents most strongly agreed with statements related to Compensation, which users perceive as compensation or prompt handling of service errors. This fosters a perception of fair and responsible digital services, thereby contributing to increased user satisfaction

These findings are in line with the results of the study conducted by Fauziah (2023) and Saragih and Januardin (2025) this demonstrates that the quality of digital services has a significant effect on customer satisfaction. Indicators such as efficiency, reliability, privacy, and responsiveness are important aspects in creating a positive user experience. In the context of BRImo, fast, secure, and responsive services are key factors that build user trust and satisfaction in conducting digital transactions.

CONCLUSION

The results of this study indicate that User Interface (UI), Perceived Ease of Use (PEOU), and E-Service Quality (ESQ) have a positive and significant effect on user satisfaction in using the BRImo application among residents of Surabaya. These three factors complement each other in creating an optimal digital banking experience, where users feel comfortable, secure, and supported in conducting transactions. A well-designed and consistent interface enhances visual comfort and professionalism, ease of use strengthens user confidence through simple and smooth operational processes, and high digital service quality ensures system speed, reliability, and data security. These findings reinforce the Technology Acceptance Model (TAM) and End-User Computing Satisfaction (EUCS) theories, emphasizing that perceived ease and system quality significantly shape user satisfaction. Practically, the results suggest that BRI should continuously improve interface intuitiveness, optimize navigation and transaction efficiency, and maintain system stability and security, while future research is encouraged to incorporate additional variables such as user experience, trust, and perceived security to broaden the understanding of digital banking satisfaction.

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