

## Perceived Ease of Use and Repurchase Intention: The Role of Customer Satisfaction in Mobile Banking

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### Abstract

*This study investigates the relationship between perceived ease of use and repurchase intention by considering customer satisfaction as a mediating variable among Livin' by Mandiri users in Samarinda. The increasing adoption of digital banking has created intense competition, making it essential for banks to improve user experience in order to maintain customer loyalty. A quantitative research approach was applied using a survey method. Data were obtained from 100 respondents through an online questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. The findings reveal that perceived ease of use does not directly influence repurchase intention. However, it has a significant positive impact on customer satisfaction, which subsequently affects repurchase intention. In addition, customer satisfaction functions as a full mediator in the relationship between perceived ease of use and repurchase intention. These results indicate that ease of use alone is insufficient to encourage continued usage unless it contributes to a satisfying user experience. Therefore, banks should prioritize enhancing overall user satisfaction alongside system usability to improve customer retention in digital banking services.*

**Keywords:** *Perceived Ease of Use, Customer Satisfaction, Repurchase Intention, Mobile Banking.*

### INTRODUCTION

The rapid advancement of digital technology has significantly transformed consumer behavior, particularly in financial services. Mobile banking has emerged as a dominant platform that enables users to conduct transactions efficiently, conveniently, and without geographical limitations. In Indonesia, the adoption of mobile banking applications has increased substantially in recent years, driven by the growing penetration of smartphones and internet access. As a result, banks are increasingly competing not only in terms of service features but also in delivering superior user experience to retain customers.

Beyond technical functionality, the adoption of mobile banking also reflects broader social changes in how individuals interact with financial institutions. The increasing reliance on digital platforms has transformed traditional banking behavior, shifting user expectations toward instant access, convenience, and seamless transactions. This transformation also redefines the notion of trust, as users increasingly depend on system reliability and digital experiences rather than direct human interaction. Consequently, mobile banking is not only a technological innovation but also a social phenomenon that reshapes how users perceive and engage with financial services.

In highly competitive digital environments, user retention has become a critical challenge. Repurchase intention, which reflects users' willingness to continue using a service after initial adoption, is widely recognized as a key indicator of customer loyalty and long-term business sustainability. However, maintaining repurchase intention in mobile banking services is not straightforward, as users can easily switch between applications that offer better usability, efficiency, or experience.

Within the Technology Acceptance Model (TAM), perceived ease of use is considered one of the most important factors influencing users' behavioral intentions. Applications that are easy to understand, navigate, and operate tend to reduce user effort and enhance overall experience. Several studies have found

that perceived ease of use has a positive and significant effect on repurchase intention, particularly in digital service platforms such as e-commerce and online services (Kenya, 2022; Shalbrenda & Mira Saktiana, 2024). These findings suggest that ease of use can directly encourage users to continue using a system.

However, other empirical studies reveal inconsistent findings. Some research indicates that perceived ease of use does not have a significant direct effect on repurchase intention, especially when psychological factors such as satisfaction or trust are considered (Priyatma, 2022; Nardi et al., 2025). This inconsistency suggests that the relationship between perceived ease of use and repurchase intention may not be purely direct, but rather involves other mediating mechanisms (Ariandi & Rinaldi, 2025; Muhajir & Indarwati, 2021).

Customer satisfaction has been widely recognized as a key variable in explaining user behavior in digital services. Satisfaction reflects users' evaluation of their experience when interacting with a system, and it plays a crucial role in determining whether users will continue using a service (Ariandi, Ramadhani, et al., 2025; Jamnong et al., 2024; Liando, 2025). Numerous studies have confirmed that perceived ease of use significantly influences customer satisfaction, and that satisfied users are more likely to develop repurchase intention (Ariandi et al., 2025; Rinaldi et al., 2025). This indicates that satisfaction may serve as an important mechanism linking ease of use to continued usage behavior.

Previous studies have reported inconsistent findings regarding the relationship between perceived ease of use and repurchase intention. While some studies argue that ease of use directly drives users' intention to continue using a system, others suggest that this relationship is not always significant and may depend on intervening factors such as satisfaction or trust. This inconsistency reflects an ongoing academic debate on whether technological convenience alone is sufficient to generate user loyalty, or whether it must first create a positive emotional experience. Therefore, this study seeks to address this gap by examining the mediating role of customer satisfaction in explaining how perceived ease of use influences repurchase intention in the context of mobile banking.

This study is expected to contribute both theoretically and practically. From a theoretical perspective, it offers a clearer explanation of how perceived ease of use influences repurchase intention through customer satisfaction. From a practical perspective, the findings provide insights for improving mobile banking services, particularly in strengthening user experience and customer retention.

## **Hypothesis Development**

### **Perceived Ease of Use on Repurchase Intention**

Perceived ease of use can be defined as an individual's perception regarding how effortless a system or technology is to operate. In the context of the Technology Acceptance Model (TAM), this concept plays a fundamental role in influencing users' attitudes and behavioral intentions toward adopting a particular technology. When a system is perceived as simple and easy to operate, users tend to form more favorable evaluations and are more inclined to continue using the system over time.

In the context of digital platforms, perceived ease of use has been identified as an important determinant of repurchase intention. Users tend to reuse applications that require minimal effort and are easy to understand, as this reduces cognitive burden and enhances user experience. Several empirical studies have demonstrated that perceived ease of use has a positive and significant effect on repurchase intention. For instance, research on online shopping applications found that perceived ease of use significantly influences users' intention to repurchase (Indra Riztyawan & Rahayu, 2023). Similarly, studies on digital service platforms indicate that ease of use contributes positively to users' willingness to continue using the service (Maulidina Putri & Sisilia, 2024; Rinaldi, Ramadhani, et al., 2025).

However, some studies report inconsistent findings regarding this relationship. For example, research on digital media platforms found that perceived ease of use does not have a significant direct effect on repurchase intention (Kurniawan et al., 2025). This inconsistency suggests that while perceived ease of use may influence repurchase intention, the effect may vary depending on context or may occur indirectly through other variables such as customer satisfaction.

Despite these mixed findings, perceived ease of use remains a fundamental factor in influencing user behavior in technology-based services. In the context of mobile banking applications, where ease of navigation and transaction efficiency are critical, users are more likely to reuse applications that are simple and user-friendly. Therefore, the following hypothesis is proposed:

H1: Perceived ease of use has a positive effect on repurchase intention.

## **Customer Satisfaction on Repurchase Intention**

Customer satisfaction refers to the overall evaluation of a product or service based on the comparison between users' expectations and their actual experiences. According to the Expectation Confirmation Theory (ECT), satisfaction arises when perceived performance meets or exceeds initial expectations, which subsequently influences users' behavioral intentions, including their intention to reuse a service.

In digital service contexts, customer satisfaction has been widely recognized as a key determinant of repurchase intention. When users feel satisfied with a service, they are more likely to continue using it and engage in repeated transactions. Satisfied customers tend to develop trust and positive attitudes toward the service provider, which strengthens long-term relationships and encourages continued usage.

Numerous empirical studies support the positive relationship between customer satisfaction and repurchase intention. For example, research on digital platforms such as Traveloka shows that customer satisfaction has a significant positive effect on repurchase intention (Sihombing & Juliasari, 2022). Similarly, studies on music streaming services indicate that e-satisfaction significantly influences users' repurchase intention (Makbul et al., 2025). In addition, research in fintech applications demonstrates that customer satisfaction plays an important role in driving customer loyalty, which is closely related to repurchase behavior (Novira et al., 2024).

These findings consistently suggest that customer satisfaction is one of the most influential factors in determining whether users will continue using a digital service. In the context of mobile banking, where users expect convenience, security, and efficiency, satisfaction becomes even more critical in shaping repurchase intention. Therefore, the following hypothesis is proposed:

H2: Customer satisfaction has a positive effect on repurchase intention.

## **Perceived Ease of Use on Customer Satisfaction**

Perceived ease of use describes how users perceive the level of effort required when interacting with a system or technology. Within the Technology Acceptance Model (TAM), this concept is recognized as an important determinant that shapes users' perceptions and experiences during system usage. When a system is designed to be simple and user-friendly, it enables users to perform tasks more efficiently, minimizes complexity, and contributes to a more positive overall user experience.

In digital service environments, perceived ease of use has been found to significantly influence customer satisfaction. When users perceive a system as simple, intuitive, and user-friendly, they are more likely to feel comfortable and satisfied with their experience. Ease of navigation, clarity of interface, and efficiency of transaction processes contribute to a positive evaluation of the service.

Empirical studies consistently support the relationship between perceived ease of use and customer satisfaction. For instance, research on digital platforms such as Netflix shows that perceived ease of use has a significant positive effect on customer satisfaction (Syaeful Anwar et al., 2024). Similarly, studies in various online service contexts indicate that ease of use enhances user satisfaction by reducing effort and improving overall interaction quality (Syaharani & Yasa, 2022).

These findings suggest that perceived ease of use plays a fundamental role in shaping customer satisfaction, particularly in mobile-based services where user interaction is highly dependent on system design and usability. In the context of mobile banking applications, users are more likely to feel satisfied when the application is easy to navigate, transactions are simple to perform, and the system operates efficiently. Therefore, the following hypothesis is proposed:

H3: Perceived ease of use has a positive effect on customer satisfaction.

## **The Mediating Role of Customer Satisfaction**

Customer satisfaction plays a crucial role in explaining the relationship between perceived ease of use and repurchase intention. While perceived ease of use may directly influence users' intention to reuse a service, many studies suggest that this relationship is often indirect and occurs through customer satisfaction. In other words, users are more likely to develop repurchase intention when ease of use enhances their satisfaction with the service.

From a theoretical perspective, this relationship can be explained by the integration of the Technology Acceptance Model (TAM) and Expectation Confirmation Theory (ECT). TAM emphasizes that perceived ease of use influences users' perceptions and attitudes toward a system, while ECT explains that satisfaction is a key determinant of post-adoption behavior, including continued usage. Therefore, perceived ease of use can improve user satisfaction, which in turn leads to higher repurchase intention.

Empirical evidence also supports the mediating role of customer satisfaction. For instance, research on digital platforms such as Spotify indicates that customer satisfaction significantly mediates the relationship between perceived ease of use and repurchase intention (Pawesty et al., 2022). Similarly, studies on subscription-based services such as Netflix show that customer satisfaction acts as a partial mediator between perceived ease of use and continuance intention (Rinaldi, Ariandi, et al., 2025). These findings suggest that ease of use alone may not be sufficient to directly influence repurchase intention without first creating a satisfying user experience.

In the context of mobile banking, users interact with applications that require efficiency, simplicity, and reliability. When users perceive that a mobile banking application is easy to use, they are more likely to feel satisfied with the service, which subsequently increases their intention to continue using the application. Therefore, customer satisfaction serves as an important mechanism that explains how perceived ease of use influences repurchase intention. Therefore, the following hypothesis is proposed:

H4: Customer satisfaction mediates the effect of perceived ease of use on repurchase intention.

## **RESEARCH METHODOLOGY**

### **Population and Sample**

The target population of this study consists of users of Livin' by Mandiri in Samarinda who actively utilize mobile banking services for financial transactions. This population includes individuals who rely on mobile banking applications for daily activities such as fund transfers, bill payments, and digital financial management.

The sample was selected using a purposive sampling technique, where respondents were chosen based on specific criteria aligned with the research objectives. The inclusion criteria are as follows:

1. The respondent must be a user of Livin' by Mandiri
2. Reside in Samarinda
3. Be at least 18 years old
4. Have used the application for financial transactions within the last three months

These criteria were established to ensure that respondents have sufficient experience and familiarity with the application, enabling them to provide relevant and accurate evaluations of perceived ease of use, satisfaction, and repurchase intention.

A total of 100 respondents were collected through an online questionnaire distributed via digital platforms. Although the sample size is relatively moderate, this study employs the PLS-SEM approach, which is robust for analyzing complex models and suitable for small to medium sample sizes (Hair et al., 2019). Therefore, the sample size is considered adequate for testing the proposed research model.

### **Data Analysis Method**

This study employed a quantitative approach with an explanatory research design to examine the causal relationships among the latent variables: perceived ease of use (X), customer satisfaction (Z), and repurchase intention (Y) among users of Livin' by Mandiri in Samarinda. Data were collected through an online questionnaire using a 5-point Likert scale and analyzed using SmartPLS software through the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach.

### **Operational Definitions and Measurement Indicators**

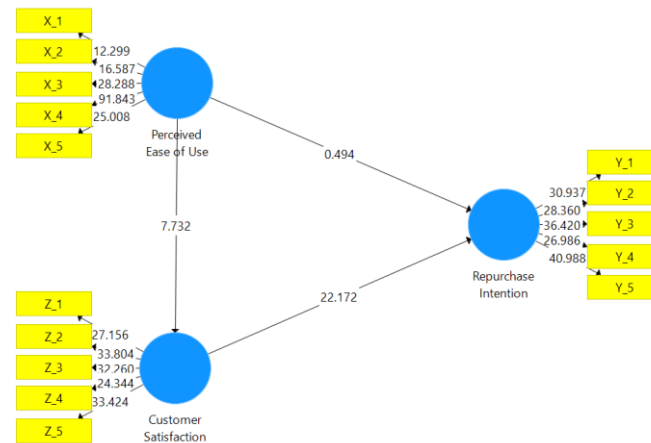
This study examines three primary constructs, namely perceived ease of use (X) as the independent variable, customer satisfaction (Z) as the mediating variable, and repurchase intention (Y) as the dependent variable. The measurement of these constructs is based on established scales from prior studies, which have been adapted to suit the context of mobile banking services.

**Table 1.** Operational Definitions and Measurement Indicators

Variable	Definition	Indicators	Sources
<b>Perceived Ease of Use (X)</b>	The degree to which users believe that using Livin' by Mandiri is easy and requires minimal effort in performing financial transactions..	1. Easy to learn 2. Clear and understandable system 3. Easy to operate 4. Flexible interaction 5. Easy to complete transactions	(Indra Riztyawan & Rahayu, 2023)
<b>Customer Satisfaction (Z)</b>	The users' overall evaluation of their experience when using Livin' by Mandiri based on the comparison between expectations and actual performance	1. Satisfaction with service performance 2. Satisfaction with application features 3. Fulfillment of expectations 4. Positive experience 5. Overall satisfaction	(Muhajir & Indarwati, 2021; Syaharani & Yasa, 2022)
<b>Repurchase Intention (Y)</b>	The users' intention to continue using Livin' by Mandiri for future financial transactions based on prior experience.	1. Intention to reuse 2. Willingness to recommend 3. Preference for continued use 4. Priority in usage 5. Continuity of use	(Laely et al., 2024; Novira et al., 2024)

## RESULTS AND DISCUSSION

The conceptual model in this study is constructed based on three main variables: perceived ease of use (X) as the independent variable, customer satisfaction (Z) as the mediating variable, and repurchase intention (Y) as the dependent variable. This model aims to examine how perceived ease of use influences users' repurchase intention toward Livin' by Mandiri, taking into account customer satisfaction as a mediating mechanism within the relationship.



**Figure 1.** PLS-SEM Model

In the PLS-SEM model diagram, the numbers above the arrows connecting the constructs represent the path coefficients ( $\beta$ ) of the inner model, the numbers inside the endogenous construct boxes indicate the  $R^2$  values, and the numbers near each reflective indicator represent the outer loadings. Specifically for this study:

1. The path Perceived Ease of Use  $\rightarrow$  Customer Satisfaction shows  $\beta = 0.543$  with T-statistic = 7.732 ( $p < 0.001$ ; significant);
2. The path Customer Satisfaction  $\rightarrow$  Repurchase Intention shows  $\beta = 0.882$  with T-statistic = 22.172 ( $p < 0.001$ ; significant);
3. The direct path Perceived Ease of Use  $\rightarrow$  Repurchase Intention shows  $\beta = -0.031$  with T-statistic = 0.494 ( $p = 0.621$ ; not significant);

Accordingly, the numerical values presented in the figure must be consistent with those reported in the Path Coefficients table and the results narrative.

In addition, all constructs were measured using five indicators, each of which was tested for validity and reliability during the outer model assessment. The visual representation of the model illustrates the directional relationships between variables, along with their loading values and path coefficients, which serve as the foundation for hypothesis testing and structural analysis. This model reflects the theoretical assumption that customer satisfaction plays a crucial role in mediating the relationship between perceived ease of use and repurchase intention in mobile banking services, particularly in the context of Livin' by Mandiri users in Samarinda.

**Outer Model Evaluation Validity and Reliability**

**Table 2.** Output Construct Reliability and Validity

Variable	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Perceived Ease of Use (X)	0.886	0.901	0.917	0.691
Customer Satisfaction (Z)	0.909	0.910	0.932	0.733
Repurchase Intention (Y)	0.922	0.923	0.941	0.761

Based on the measurement model (outer model) evaluation, all constructs in this study exhibit high levels of validity and reliability. The Cronbach's Alpha values for perceived ease of use (0.886), customer satisfaction (0.909), and repurchase intention (0.922) exceed the threshold of 0.70, indicating strong internal consistency. The Composite Reliability values for all constructs are greater than 0.90, and the Average Variance Extracted (AVE) values are above 0.50, confirming adequate convergent validity.

**R Square (R<sup>2</sup>)**

**Table 3.** Output R Square

Variable	R Square	R Square Adjusted
Customer Satisfaction (Z)	0.295	0.288
Repurchase Intention (Y)	0.749	0.743

The R<sup>2</sup> value of customer satisfaction is 0.295, which indicates that perceived ease of use accounts for 29.5% of the variation in customer satisfaction. Meanwhile, the R<sup>2</sup> value for repurchase intention is 0.749, suggesting that perceived ease of use and customer satisfaction collectively explain 74.9% of the variance in repurchase intention. These results demonstrate that the model has strong explanatory power in predicting repurchase intention within the context of mobile banking services.

This section aims to interpret the results of the hypothesis testing based on the structural model (inner model).

**Tabel 4.** Output Path Coefficients

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
X -> Y	-0.031	-0.036	0.063	0.494	0.621
X -> Z	0.543	0.544	0.070	7.732	0.000
Z -> Y	0.882	0.880	0.040	22.172	0.000
X -> Z -> Y	0.479	0.484	0.064	7.491	0.000

**Perceived Ease of Use and Repurchase Intention**

Based on the PLS-SEM analysis, the path coefficient from perceived ease of use to repurchase intention ( $\beta = -0.031$ ;  $T = 0.494$ ;  $p = 0.621$ ) was not statistically significant, indicating that perceived ease of use does not directly affect users' repurchase intention toward Livin' by Mandiri. Thus, Hypothesis H1 is rejected.

Although perceived ease of use is an important factor in technology adoption, users may not necessarily continue using a mobile banking application solely because it is easy to use. In practice, users may place greater emphasis on other factors such as overall satisfaction, system reliability, and service experience when deciding whether to reuse the application. This suggests that post-adoption behavior in digital banking is not determined solely by usability, but also by users' evaluative judgments after using the service.

From a broader social perspective, this finding can be explained by the shift in user expectations in the digital era. For modern users, especially those familiar with mobile banking, ease of use is no longer perceived as a distinctive advantage but rather as a basic requirement. As a result, users do not necessarily develop repurchase intention simply because an application is easy to use. Instead, continued usage is more likely to occur when users experience a sense of satisfaction and emotional fulfillment during their interaction with the service. This indicates that in contemporary digital environments, usability serves as a minimum standard, while satisfaction becomes the key driver of loyalty.

These findings differ from studies that report a direct positive effect of perceived ease of use on repurchase intention (Slamet Sutrimo et al., 2023; Yulia, 2023), but are consistent with research emphasizing that perceived ease of use may not directly influence repurchase intention without the presence of mediating variables such as customer satisfaction (Shalbrenda & Saktiana, 2024). Therefore, the influence of perceived ease of use on repurchase intention is better understood as indirect, operating through customer satisfaction rather than as a direct behavioral outcome.

### **Customer Satisfaction and Repurchase Intention**

Based on the PLS-SEM analysis, the path coefficient from customer satisfaction to repurchase intention ( $\beta = 0.882$ ;  $T = 22.172$ ;  $p < 0.001$ ) was statistically significant, indicating that customer satisfaction has a strong positive effect on users' repurchase intention toward Livin' by Mandiri. Thus, Hypothesis H2 is accepted.

This result suggests that customer satisfaction plays a crucial role in determining users' willingness to continue using mobile banking services. When users feel satisfied with the performance, features, and overall experience of the application, they are more likely to develop loyalty and repeatedly use the service for future transactions. Satisfaction reflects users' positive evaluation after interacting with the system, which becomes a key driver of continued usage behavior.

In the context of mobile banking, users expect convenience, reliability, and efficiency. When these expectations are fulfilled, users tend to trust the application and rely on it as their primary financial tool. Therefore, satisfaction not only strengthens user experience but also reinforces long-term engagement with the service.

These findings are consistent with previous studies that highlight customer satisfaction as a significant predictor of repurchase intention in digital services (Riztyawan & Rahayu, 2023; Kenyta, 2022). Thus, improving customer satisfaction is essential for enhancing customer retention and sustaining competitive advantage in the digital banking industry.

### **Perceived Ease of Use and Customer Satisfaction**

Based on the PLS-SEM analysis, the path coefficient from perceived ease of use to customer satisfaction ( $\beta = 0.543$ ;  $T = 7.732$ ;  $p < 0.001$ ) was statistically significant, indicating that perceived ease of use has a positive effect on customer satisfaction among users of Livin' by Mandiri. Thus, Hypothesis H3 is accepted.

This result suggests that users who perceive the application as easy to use tend to experience higher levels of satisfaction. Ease of use reduces the effort required to perform transactions, minimizes confusion, and enhances overall user experience. In mobile banking services, where users interact frequently with the system, simplicity and clarity of the interface play a critical role in shaping satisfaction.

Furthermore, when users can easily navigate the application and complete transactions efficiently, they are more likely to develop positive evaluations toward the service. This indicates that usability is not only important for initial adoption but also for ensuring user satisfaction during continued usage.

These findings are consistent with previous studies that emphasize the significant role of perceived ease of use in enhancing customer satisfaction in digital platforms (Faiza, 2023; Ramadhani et al., 2025). Therefore, improving the usability of mobile banking applications is essential for increasing user satisfaction.

### **The Mediating Role of Customer Satisfaction**

The results of the PLS-SEM analysis show that the indirect effect of perceived ease of use on repurchase intention through customer satisfaction ( $\beta = 0.479$ ;  $T = 7.491$ ;  $p < 0.001$ ) is statistically significant. This finding indicates that customer satisfaction acts as a mediating variable in the relationship between perceived ease of use and repurchase intention.

Furthermore, since the direct effect of perceived ease of use on repurchase intention is not significant ( $\beta = -0.031$ ;  $p = 0.621$ ), while the indirect effect is significant, this finding confirms a full mediation effect. Thus, Hypothesis H4 is accepted.

This result suggests that perceived ease of use alone is not sufficient to directly influence users' intention to reuse mobile banking services. Instead, ease of use contributes to repurchase intention by first enhancing customer satisfaction. In other words, users are more likely to continue using Livin' by Mandiri when they feel satisfied with their experience, which is influenced by how easy the application is to use.

In the context of mobile banking, this finding highlights the importance of user experience as a holistic evaluation rather than focusing solely on system usability. While ease of use facilitates interaction, it is the resulting satisfaction that ultimately drives continued usage behavior.

These findings are consistent with previous studies that emphasize the mediating role of customer satisfaction in digital service usage (Ariandi et al., 2025; Ariandi et al., 2025). Therefore, improving perceived ease of use should be strategically aimed at enhancing customer satisfaction to effectively increase repurchase intention.

From a theoretical standpoint, these findings offer a more critical reading of the Technology Acceptance Model (TAM). Although TAM assumes that perceived ease of use can directly shape behavioral intention, the present study indicates that such an effect may weaken in post-adoption settings where users are already familiar with the system. In the case of mobile banking, ease of use appears to function more as an entry-level expectation than as a determinant of loyalty. Under these conditions, customer satisfaction becomes more central in translating usability into continued usage behavior. This finding suggests that TAM should be extended by incorporating post-adoption variables, such as customer satisfaction, to better explain repurchase intention in digital financial services.

## **CLOSING STATEMENT**

### **Conclusion**

This study investigates the relationship between perceived ease of use, customer satisfaction, and repurchase intention among users of Livin' by Mandiri in Samarinda. The findings indicate that perceived ease of use does not directly influence repurchase intention. Nevertheless, perceived ease of use has a significant positive impact on customer satisfaction, while customer satisfaction shows a strong and significant effect on repurchase intention.

Furthermore, the findings indicate that customer satisfaction fully mediates the relationship between perceived ease of use and repurchase intention. This implies that users' intention to continue using mobile banking services is not directly influenced by ease of use alone, but rather by the level of satisfaction derived from their experience with the application.

These results suggest that improving system usability should be directed toward enhancing customer satisfaction, as it plays a critical role in encouraging continued usage behavior. Therefore, banks need to focus not only on simplifying application features but also on delivering a satisfying user experience to strengthen customer retention.

### **Suggestions**

Based on the findings of this study, several suggestions can be proposed. First, for practical implications, banks—particularly Bank Mandiri—are advised to continuously improve the usability of the Livin' by Mandiri application. Although perceived ease of use does not directly influence repurchase intention, it significantly affects customer satisfaction, which in turn drives continued usage. Therefore, enhancing user interface design, simplifying transaction processes, and ensuring system reliability are essential to improve overall user satisfaction and retention.

Second, service providers should focus on delivering a satisfying user experience beyond basic functionality. This includes improving application performance, minimizing errors, and providing responsive customer support to strengthen users' trust and satisfaction with the service.

Third, for future research, it is recommended to include additional variables such as trust, perceived usefulness, or service quality to further explain repurchase intention in mobile banking contexts. Future studies may also expand the research scope to other regions or compare different mobile banking applications to obtain more comprehensive insights.

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