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Mediating Trust: How Ease of Use and Service Features Influence Transactional Interest on The Mybca Mobile App

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ABSTRACT
The rapid evolution of financial technology has positioned the MyBCA mobile application as a central tool for daily transactions in Indonesia. However, despite its widespread adoption, challenges related to usability, service features, and overall reliability can still impact user trust and subsequently their interest in transacting. This study addresses a crucial gap by empirically investigating the complex relationships among ease of use, service features, trust, and users' transaction interest within the context of the MyBCA mobile application. Specifically, it aims to determine the extent to which ease of use and service features influence transaction interest, and whether trust acts as a mediating variable in these relationships. This research employed a quantitative causal-associative approach, collecting data from a sample of 150 MyBCA Mobile app users in Indonesia through an online questionnaire using a purposive sampling method. The collected data were analyzed using Structural Equation Modeling (SEM) with SmartPLS 4.0. The empirical findings reveal nuanced relationships between the constructs. Ease of use was found to have a significant direct positive effect on transaction interest. However, its effect on trust was not significant, suggesting that basic usability is a customer expectation rather than a trust builder. Conversely, service features significantly affect trust but have an insignificant direct effect on transaction interest, implying that features build confidence, but not necessarily immediate action. Importantly, trust has a significant positive effect on users' interest in transacting. Ultimately, the study found a full mediation effect for both relationships, confirming that trust significantly mediates the influence of both ease of use and service features on transaction interest. This novel perspective suggests that while usability and features are essential, their full potential in driving transactional behavior is realized only through the establishment of trust. The conclusion is that digital banks must integrate intuitive design with robust, reliable features and strong security to foster the trust critical for sustained user engagement.

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1. **Introduction**

In recent years, mobile banking has become a key innovation in financial services, driven by the rise of smartphones and mobile internet. It enables users to perform financial transactions, access services, and manage finances via mobile devices (Verawati et al., n.d.). This shift from traditional banking is fueled by technological advancements, changing consumer behavior, and demand for convenient services. Mobile banking's growth is supported by high-speed internet, secure apps, and biometric authentication, allowing services like balance checks, transfers, bill payments, and loans. The convenience of accessing financial services anytime, anywhere, combined with robust security features, has revolutionized how consumers interact with banks (Agasta, 2024).

Bank BCA offers digital banking services, including the BCA Mobile app, which allows users to conduct financial transactions via smartphones. The app provides quick and easy banking services, especially popular during the pandemic. In 2023, BCA saw a 49.8% increase in mobile and internet transactions, reaching over 14 billion. The MY BCA app has been continuously updated with features like QR code payments and biometric authentication (fingerprint and facial recognition) to enhance security and user experience. As of Q3 2023, BCA had 30.8 million mobile banking users, with a 23% annual growth, and mobile transaction values reached IDR 18.44 trillion (Malini, 2021). This growth reflects the increasing adoption of mobile banking in Indonesia and the continuous innovation by banks to improve their services.

Table 1 Comparison of BCA with Other Major Banks in Indonesia

Bank	Net Profit Growth (Q3 2024)	Return on Assets (ROA)	Return on Equity (ROE)	Loan to Deposit Ratio (LDR)	Debt to Equity Ratio (DER)
BCA	12.77%	Higher than peers	Higher than peers	Prudent	Efficient
Bank Mandiri	Lower than BCA	Competitive	Competitive	Moderate	Moderate
BNI	Lower than BCA	Moderate	Moderate	Stable	Moderate
BRI	Lower than BCA	Competitive	Competitive	Focused on MSMEs	Moderate

Source: Smith (2022)

Based on the third-quarter 2024 performance, BCA demonstrates the strongest financial position compared to its peers. The bank recorded a net profit growth of 12.77%, supported by superior ROA and ROE, indicating higher efficiency and profitability. In addition, BCA maintains a prudent Loan to Deposit Ratio (LDR) and operates with an efficient Debt to Equity Ratio (DER), reflecting its ability to balance risk and return effectively. In comparison, Bank Mandiri shows a net profit growth lower than BCA, yet it remains competitive in terms of ROA and ROE. Its moderate LDR and DER indicate a relatively balanced financial structure. Similarly, BNI also records lower profit growth than BCA, with moderate ROA and ROE, accompanied by a stable LDR and moderate DER, suggesting a steady but less aggressive performance compared to BCA and Mandiri (Abonyi, 2005).

In terms of the Loan to Deposit Ratio (LDR), BCA adopts a more prudent strategy compared to its peers, reflecting excellent risk management. Additionally, its Debt-to-Equity Ratio (DER) highlights operational efficiency and strong financial stability. On the other hand, Bank Mandiri, BNI, and BRI exhibit competitive performance but remain below BCA in several aspects. Bank Mandiri and BRI stand out by focusing on different markets, such as BRI's emphasis on supporting Micro, Small, and Medium Enterprises (MSMEs), which serves as one of its competitive advantages. However, overall, BCA leads in profitability and financial stability, making it a dominant player in Indonesia's banking sector. This analysis highlights BCA's strategic position compared to its competitors, both in terms of profit growth and financial management, solidifying its status as a preferred choice for customers and investors (Gu et al., 2009).

Figure 1 below, illustrates the number of users for two mobile banking applications by Bank Central Asia (BCA) in Q3 2024. BCA Mobile dominates with 31 million users, reflecting its widespread adoption and popularity among BCA customers. The application provides essential features such as balance checks, fund transfers, and bill payments, making it a primary choice for digital financial transactions. Meanwhile, myBCA has garnered 6 million users, showcasing an impressive eightfold growth over the past two years (Nier & Baumann, 2006). This rapid adoption highlights growing interest in its unique features, such as multi-product access within a single platform. With a combined total of over 37 million users, BCA establishes itself as a leader in digital banking transformation in Indonesia. The significant gap in user numbers between BCA Mobile and myBCA may be attributed to their differing focus and features, with BCA Mobile being well-established and myBCA positioned as a complementary product. To further boost myBCA adoption, BCA could enhance its promotion efforts and introduce exclusive features to attract more users (Servon & Kaestner, 2008). The growth of mobile banking has significantly changed customer interactions with financial institutions. BCA has introduced mobile banking services to provide users with a fast and efficient platform for financial transactions. However, challenges and opportunities for improvement remain. This thesis aims to identify and analyze the factors that influence customer satisfaction and the frequency of usage of BCA's mobile banking services. Specifically, it will examine how ease of use and service features impact transaction interest, with trust as a mediating variable, and whether these factors have a significant positive influence on MY BCA app users (Mushtaq, 2013).

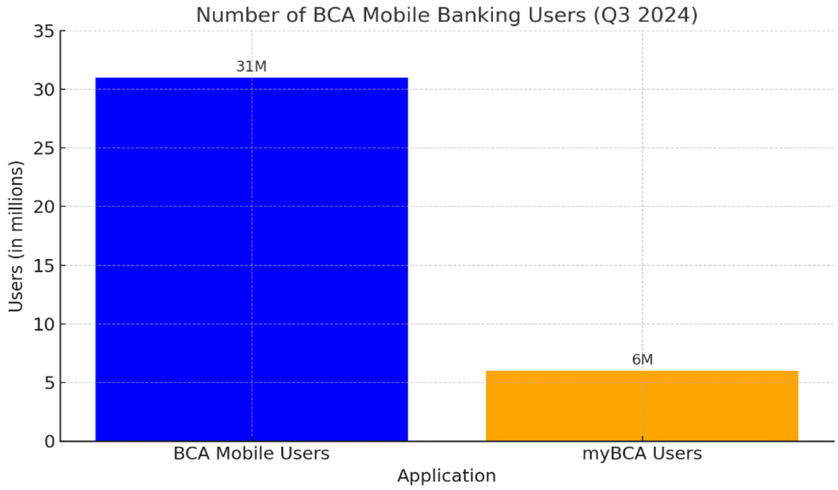

Figure 1 Number of BCA Mobile Banking Users

This study aims to explore several key research questions: First, does ease of use significantly affect transacting interest? Second, does the presence of service features have a significant impact on transacting interest? Third, does ease of use influence trust? Fourth, do service features affect trust? Additionally, the research will examine whether trust has a significant effect on transacting interest, and whether ease of use and service features influence transacting interest through trust as a mediating variable.

This research is essential due to the rapid growth of mobile banking, which has transformed customer interactions with financial institutions, driven by the widespread adoption of smartphones and mobile internet. Bank Central Asia (BCA), as a leader in Indonesia's digital banking market, must understand the factors influencing customer satisfaction and transaction frequency to maintain its competitive edge. By examining ease of use and service features as drivers of trust and transacting interest, this study provides valuable insights into user behavior and highlights the critical role of trust as a mediating variable in digital financial ecosystems. Trust is pivotal for addressing user concerns over security and reliability, and understanding its relationship with usability and service features enables BCA to enhance its offerings to better meet customer needs. Furthermore, as the banking landscape becomes increasingly competitive, this research helps BCA differentiate itself from other major banks, such as Bank Mandiri, BNI, and BRI, by identifying areas for service improvement and innovation. By guiding strategic decisions in app design, marketing campaigns, and trust-building initiatives, this study equips BCA with the tools to strengthen its position in the market, foster user loyalty, and continue leading the mobile banking sector in Indonesia.

2. **Literature Review**

Several studies have explored the factors influencing Research on customer interest in digital and mobile banking transactions has evolved across contexts and time. Early work by Shehzad et al. (2010) revealed that knowledge and trust positively influence repeat transaction interest, while ease of use exerts a negative effect. All variables combined, however, significantly affected customers' willingness to transact, suggesting that customer behavior is shaped by a complex interaction of cognitive and trust-related factors. In the context of Islamic banking, Al-Muharrami & Matthews (2009) showed that service quality, perceived ease, and risk positively impact trust, which subsequently mediates customer interest in using Islamic banking services. Similarly, Hasanah (2018) found that trust had a positive impact on transaction interest among Bank Muamalat customers, while knowledge and ease of use exerted negative influences.

Expanding to mobile banking in Indonesia, Bons et al. (2012) demonstrated that ease of use, transaction success rate, and technological system capability enhanced both trust and transaction interest among Bank BRI customers. Later, Putri & Sanica (2022) focused on mobile payment platforms, showing that perceived ease of use positively influenced transaction interest in the OVO application, while effectiveness and risk negatively affected it. Moreover, their study on BNI Mobile Banking confirmed that perceived usefulness, ease of use, and security all positively impact trust, which in turn drives customer intention to use the platform.

More recent studies have extended these findings into fintech applications. Kusuma & Padji (2023) identified that ease of use and trust positively influence repeat transaction interest in the DANA application, whereas service quality negatively impacts it. In contrast, Bella et al. (2023) concluded that trust plays a significant role in shaping fintech usage interest, while ease of use alone does not show a notable effect. Continuing this stream, Wijaya & Mahyuni (2024) and Yudhari & Anggreni (2024) examined trust, price, and ease of transacting on online purchasing decisions using PLS, finding that price significantly impacts purchase requests, while trust and ease of transacting exerted no direct effects.

Despite the growing body of literature, findings across studies remain inconsistent. Some studies (e.g., Shehzad et al., 2010; Hasanah, 2018) highlight trust as a strong predictor of transaction interest, while others (Wijaya & Mahyuni, 2024; Yudhari & Anggreni, 2024) report no significant effect. Similarly, ease of use shows mixed results positive in some contexts (Putri & Sanica, 2022; Kusuma & Padji, 2023) but insignificant or even negative in others (Hasanah, 2018; Bella et al., 2023). These inconsistencies suggest that contextual factors such as institutional characteristics, customer demographics, or levels of technological adoption likely moderate these relationships. However, such moderating influences remain underexplored, leaving a crucial empirical gap in understanding how customer interest in digital and mobile banking varies across different platforms and banking environments.

Ease of use and service features play a crucial role in increasing trust and transaction interest in online banking through mobile applications. Research indicates that the perceived ease of use of technology, such as intuitive and user-friendly mobile banking apps, significantly impacts customer trust, which in turn influences purchasing decisions and customer loyalty. Furthermore, comprehensive and efficient service features enhance trust and transaction interest by providing convenience and meeting customer needs. Based on the synthesis of various studies, the following hypotheses can be formulated.

In this study, ease of use (***H1:***) is hypothesized to positively affect trust, as a user-friendly platform can enhance user confidence. Similarly, service features (***H2:***) are expected to positively influence trust, since reliable and well-designed functionalities foster user reliance on the system. Both ease of use (***H3:***) and service features (***H4:***) are also predicted to directly impact transacting interest, with intuitive design and comprehensive features encouraging users to engage in transactions. Moreover, trust (***H5:***) is proposed to have a positive effect on transacting interest, reflecting that users who trust the platform are more likely to perform transactions. Beyond these direct effects, trust is hypothesized to act as a mediating variable, enhancing the relationship between ease of use and transacting interest (***H6:***) and between service features and transacting interest (***H7:***). This framework suggests that while usability and service features are important, their full potential in driving transactional behavior is realized through the establishment of trust.

Overall, the framework demonstrates that trust acts as a pivotal factor that bridges the gap between usability, feature reliability, and user behavior. It highlights the need for digital banking platforms to not only prioritize ease of use and feature development but also build and maintain trust to ensure sustained user engagement. This comprehensive understanding of the relationships among these variables provides valuable insights for enhancing the effectiveness of mobile banking applications.

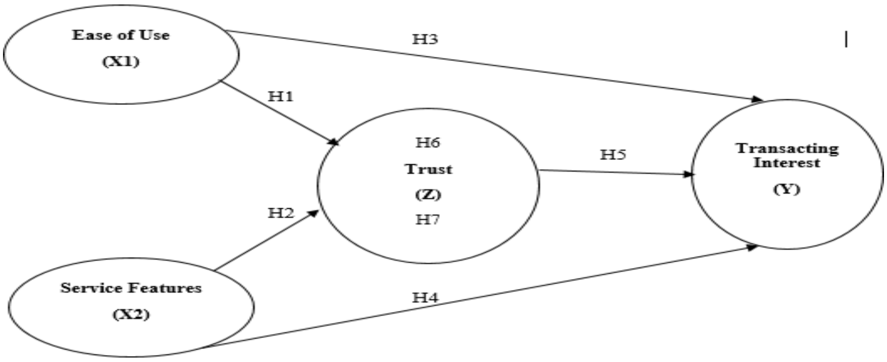

Figure 2 Conseptual Framework

The conceptual framework examines the interplay between ease of use (X1), service features (X2), trust (Z), and transacting interest (Y) to understand how these factors influence user behavior in the context of digital banking. Ease of use (X1) directly impacts transacting interest (Y), indicating that a user-friendly interface can enhance users' willingness to engage in transactions (H3). Similarly, service features (X2), which encompass the functionality and reliability of the application, also directly influence transacting interest (H4). These direct effects highlight the importance of intuitive design and robust features in driving user engagement.

3. **Research Methods**

3.1 Research Design

This study employs a quantitative approach with a survey design aimed at analyzing the effects of ease of use and service features on transacting interest, both directly and through the mediating role of trust, among MY BCA application users. Data were collected through a structured questionnaire distributed online, allowing the researcher to efficiently obtain relevant information from respondents. The population consists of MY BCA application users in Indonesia who conduct transactions two to three times per month. Inclusion criteria include: being at least

17 years old, residing in Indonesia, and actively using the MY BCA application. A total of 150 respondents were sampled to ensure that the findings can be generalized from the sample to the broader population.

3.2 Data Collection

Data were collected using an online questionnaire distributed via personal networks on social media platforms such as Instagram and WhatsApp, after obtaining respondents' consent. The questionnaire consisted of closed-ended questions using a Likert scale ranging from 1 to 5, delivered via Google Forms. Respondents were asked to provide answers categorized into five levels, each corresponding to a specific score. The study utilized both primary data from the questionnaire and secondary data to ensure comprehensive findings.

3.3 Operational Variables

This study includes three types of variables: independent, dependent, and mediating variables. Ease of Use (X1): Users' perception of how effortless it is to use the MY BCA application, defined by ease of learning, transaction control, flexibility, simplicity, and understandability. Indicators include perceptions of learning ease, controllability, flexibility, and application clarity. Service Features (X2): Customers' perception of Mobile Banking services, emphasizing ease of access, service diversity, feature variety, and product innovation. Indicators include ease of accessing information, variety of transaction services, and innovative features. Trust (Z): The expectation that mobile banking services are reliable, secure, and capable of fulfilling needs efficiently. Indicators include integrity, benevolence, competence, and predictability, measured through honesty, responsibility, security, and accuracy of services. Transacting Interest (Y): The willingness to conduct transactions via mobile banking. Indicators include interest in usage, intention for continued use, and future usage intentions, measured through perceived feature completeness, attractiveness of offers, and transaction practicality.

Data were analyzed using the Partial Least Squares (PLS) method to test relationships among variables, including direct and mediating effects. This analysis allows for examining how ease of use and service features influence transacting interest, as well as the mediating role of trust, simultaneously.

4. **Results**

The results of respondents' reply show that in terms of gender, females outnumber males, with 52.7% being women and 47.3% being men. This suggests that while females are slightly more likely than males to use the MY BCA mobile application, their opinions on its utility may vary based on gender. Regarding age, the majority of users are between 17 and 25 years old (52%), followed by those aged 26 to 35 years (38%), and a smaller group aged over 35 years (10%). This indicates that individuals aged 17 to 25, transitioning from teenagers to young adults, are the primary users of the MY BCA mobile application and continue to rely on mobile banking for their transactions. In terms of occupation, the majority of users are students or college students (32.7%), followed by private workers (30%) and self-employed individuals (15.3%), demonstrating that students and young professionals are the primary users actively utilizing the MY BCA mobile banking services. The analysis reveals various relationships among the variables, summarized in the table below. These findings highlight the significance of different factors influencing transacting interest in the MY BCA mobile application.

Table 2 Discriminant Validity

Indicator	Ease of Use (X1)	Service Features (X2)	Trust (Z)	Transacting Interest (Y)
X1.1	0.721	0.169	0.123	0.098
X1.2	0.809	0.204	0.142	0.117
X2.1	0.112	0.903	0.221	0.145

X2.2	0.124	0.909	0.234	0.162
Z1	0.134	0.210	0.744	0.320
Z2	0.150	0.221	0.835	0.290
Y1	0.140	0.215	0.311	0.811

Source: processed research data (2025)

The discriminant validity analysis using cross-loading values confirms that the indicators are strongly associated with their respective constructs and not significantly related to others, ensuring the distinctiveness of the constructs. For Ease of Use (X1), indicators X1.1 and X1.2 exhibit higher loading values with Ease of Use (0.721 and 0.809, respectively) compared to other constructs, confirming their validity as measures for this construct. Similarly, for Service Features (X2), indicators X2.1 and X2.2 show strong associations with Service Features, with loadings of 0.903 and 0.909, respectively, far exceeding their cross-loadings with other constructs. Trust (Z) is well-represented by indicators Z1 and Z2, which have high loadings of 0.744 and 0.835 with Trust, ensuring their reliability in measuring this construct. Lastly, Transacting Interest (Y) is strongly associated with indicator Y1, which shows a loading of 0.811 with Transacting Interest, significantly higher than its loadings with other constructs. These results confirm that all indicators are valid and distinct measures of their respective constructs, supporting the robustness and validity of the measurement model.

The reliability testing results shown on table 3, demonstrate strong internal consistency and reliability for all constructs in the study. Cronbach's Alpha and Composite Reliability values for each construct exceed the acceptable thresholds, with Cronbach's Alpha > 0.6 and Composite Reliability > 0.7. For Ease of Use (X1), Cronbach's Alpha is 0.836, and Composite Reliability is 0.858, indicating a high level of consistency in the responses related to ease-of-use indicators. Similarly, Service Features (X2) exhibits exceptional reliability, with Cronbach's Alpha at 0.919 and Composite Reliability at 0.923, reflecting the strong reliability of this construct. The construct Trust (Z) also meets the reliability standards, with Cronbach's Alpha of 0.825 and Composite Reliability of 0.842, ensuring that the indicators measuring trust are consistent and reliable. Finally, Transacting Interest (Y) has a Cronbach's Alpha of 0.751 and Composite Reliability of 0.761, which, although slightly lower than the other constructs, still satisfies the reliability criteria.

Table 3 Reliability Testing

Construct	Cronbach's Alpha	Composite Reliability
Ease of Use (X1)	0.836	0.858
Service Features (X2)	0.919	0.923
Trust (Z)	0.825	0.842
Transacting Interest (Y)	0.751	0.761

Source: processed research data (2025)

Overall, these results confirm that the measurement scales for all constructs are robust and suitable for further analysis, ensuring that the observed results are dependable and consistent across the dataset.

Table 4 Results of Hypothesis Testing

Hyp	Relationship	Original Sample	T-Statistic	P-Value	Significance
H1	Ease of Use → Trust	0.163	1.844	0.065	Not Significant
H2	Service Features → Trust	0.2	2.283	0.022	Significant
H3	Ease of Use → Transacting Interest	0.16	2.12	0.034	Significant
H4	Service Features → Transacting Interest	0.157	1.922	0.055	Not Significant

H5	Trust → Transacting Interest	0.205	2.057	0.04	Significant
H6	Ease of Use → Trust → Transacting Interest	0.033	2.015	0.044	Significant
H7	Service Features → Trust → Transacting Interest	0.041	2.147	0.032	Significant

Source: processed research data (2025)

The findings have several practical implications for digital banking platforms and developers. First, prioritizing a user-friendly design is crucial, as ease of use significantly enhances transacting interest. Investing in intuitive interfaces, simplified navigation, and responsive applications can attract and engage users effectively. Second, enhancing service features is vital since robust and diverse features significantly impact trust. Developing reliable and innovative tools, such as advanced payment solutions, personalized financial insights, and integrated services like loan applications or investment options, can foster trust, which indirectly drives transacting interest. Third, trust must be a core strategy, as it emerges as a critical determinant of user engagement. Banks should focus on building trust through strong data security protocols, consistent application performance, transparent communication, and efficient customer service to resolve issues quickly and safeguard user privacy. Furthermore, while service features positively influence trust, they do not independently drive transactional behavior. Hence, banks must integrate reliable features with trust-building measures to maximize engagement. Marketing campaigns should emphasize the security, reliability, and user-friendly aspects of the platform to appeal to potential users. Additionally, targeted strategies tailored to different demographics are essential; younger users may prioritize ease of use, whereas older users may place greater emphasis on trust and security. By implementing these practical strategies, digital banking platforms can enhance user satisfaction, increase adoption and engagement, and secure a competitive edge in the market.

The structural model results, represented by the R^2 values, indicate the proportion of variance in the dependent variables explained by the independent variables in the study. For Trust (Z), the R^2 value is 0.086, meaning that the independent variables, Ease of Use (X1) and Service Features (X2), collectively explain 8.6% of the variance in Trust. This relatively low value suggests that while Ease of Use and Service Features contribute to building Trust, other unobserved factors may play a more significant role in influencing Trust. These could include variables such as user experience, perceived security, or brand reputation, which are not accounted for in this model. For Transacting Interest (Y), the R^2 value is 0.145, indicating that Ease of Use, Service Features, and Trust together explain 14.5% of the variance in Transacting Interest. Although this value reflects a slightly stronger relationship compared to Trust, it still points to the presence of additional factors influencing Transacting Interest, such as marketing efforts, social influences, or economic conditions.

Table 5 Structural Model (Inner Model)

Dependent Variable	R^2 Value
Trust (Z)	0.086
Transacting Interest (Y)	0.145

Source: processed research data (2025)

Overall, the low R^2 values suggest that while the included variables are statistically significant contributors, they do not fully account for the variance in the dependent variables. This highlights the need for further research to identify and incorporate other potential determinants to better understand the dynamics of Trust and Transacting Interest in the context of mobile banking.

Table 6 Effect Size

Relationship	F^2 Value
Ease of Use → Trust	0.025
Service Features → Trust	0.038
Trust → Transacting Interest	0.044

Source: processed research data (2025)

The F^2 values measure the impact of each independent variable on the dependent variables. Small effect sizes are observed for all relationships, such as Ease of Use → Trust ($F^2 = 0.025$) and Service Features → Trust ($F^2 = 0.038$). Although statistically significant, these small effect sizes suggest that the relationships have limited practical significance and that additional factors may play a larger role in influencing Trust and Transacting Interest.

5. **Discussion**

The Effect of Ease of Use on Trust

The results showed that ease of use did not have a significant influence on trust ($p = 0.065$). This indicates that although a platform may be user-friendly, it does not necessarily translate into investor confidence. In the context of this study, many respondents perceived ease of navigation as a basic expectation rather than a differentiating factor in establishing trust. Trust appeared to be more strongly associated with security, credibility, and transparency of information. This finding is not fully consistent with the Technology Acceptance Model (TAM), where perceived ease of use often enhances trust and acceptance. Similar insignificant results were reported by (Aisa, 2021), suggesting that in financial services, ease of use alone may be insufficient without additional assurance of reliability.

Research in digital finance emphasizes that trust in online platforms is primarily driven by perceived security and institutional reputation (*Gefen et al., 2003; Zhou, 2011*). In emerging markets like Indonesia and Malaysia, where retail investors are often cautious about fraud, misuse of data, and lack of accountability, the absence of these assurances undermines the role of usability in shaping trust (*Chong et al., 2010*). Thus, the insignificant effect found in this study underscores that while usability reduces technical barriers, investors demand evidence of system integrity before extending trust. This highlights the need for financial platforms to move beyond interface optimization and integrate robust safeguards, transparency mechanisms, and credibility signals as central strategies for fostering investor trust.

The Effect of Service Features on Trust

Service features were found to have a significant positive influence on trust ($p = 0.022$). Investors in Indonesia and Malaysia valued features such as responsive customer service, variety of investment products, and platform personalization as important drivers of confidence. The perception that the platform provides complete and supportive features reinforced trustworthiness. This aligns with previous studies (Setiady et al., 2024) which emphasized that well-designed service features are critical in building user trust in digital financial services. Unlike ease of use, features were perceived as more tangible evidence of platform commitment, hence the stronger effect.

Scholarly work in financial technology confirms that features such as timely responses, accessible information, and product variety strengthen investors' perceptions of institutional credibility (*Pavlou & Gefen, 2004; Lankton et al., 2015*). In this study, respondents linked platform features with a sense of care and assurance, reinforcing the belief that the provider is capable and trustworthy. Particularly in emerging markets, investors rely heavily on visible signals of support to offset their perceived risks. Therefore, the significant relationship between service features and trust suggests that platforms aiming to build long-term relationships should invest in service innovations, customer care infrastructure, and adaptive personalization to meet evolving expectations of digital investors.

The Effect of Ease of Use on Transacting Interest

Ease of use demonstrated a significant effect on transacting interest ($p = 0.034$). This means that even though ease of use did not significantly increase trust, it directly encouraged investors' willingness to transact. Respondents noted that platforms that were simple, intuitive, and convenient reduced barriers to participation, especially for novice investors. This finding supports prior evidence (Chan & Mansori, 2016) showing that usability enhances behavioral intention by reducing cognitive effort. In this study, the importance of efficiency outweighed the need for trust in influencing transactional interest, particularly in fast-moving markets.

The Effect of Service Features on Transacting Interest

The results indicated that service features did not significantly influence transacting interest directly ($p = 0.055$). While respondents appreciated features, they did not consider them a decisive factor in actual transaction behavior unless accompanied by trust. This contrasts with some earlier studies (Sharma & Jain, 2019) which found that comprehensive service features could directly stimulate investment activity. The difference may be explained by the fact that in emerging markets, retail investors tend to rely more on emotional security and trust rather than service sophistication when deciding to invest.

Prior research in digital markets has shown that usability can be a strong predictor of intention to transact, particularly for novice investors who prioritize convenience over depth of analysis (*Chan & Mansori, 2016; Lin & Sun, 2009*). In this study, respondents reported that streamlined processes and user-friendly interfaces allowed them to act quickly in fast-moving markets. The findings imply that efficiency, rather than emotional assurance, plays a decisive role in driving transactional interest. For digital platforms, this means that continuous refinement of interface design, simplification of processes, and reduction of technical complexity are critical strategies for boosting investor participation. Ultimately, usability serves as a gateway that transforms curiosity into actual transactional behavior, especially in environments where speed and convenience are highly valued.

The Effect of Trust on Transacting Interest

Trust was found to have a significant positive effect on transacting interest ($p = 0.040$). This result highlights the centrality of trust in digital financial services. Investors who believed that platforms were secure and reliable were more inclined to commit to transactions, even when features or usability were less than perfect. This finding confirms earlier research (Hossain & Suchy, 2013), which emphasized that trust is a key determinant of behavioral intention in online investment. In this study, trust acted as a psychological assurance, reducing perceived risks associated with digital transactions.

This finding contrasts with studies that identified service features as direct determinants of behavioral intention (*Sharma & Jain, 2019*). However, in the context of emerging markets such as Indonesia and Malaysia, investors appear to be more cautious and prioritize emotional security over functionality. Trust becomes the essential filter through which service features are evaluated and translated into action. As such, platforms that focus heavily on expanding features without simultaneously strengthening credibility and perceived security may not achieve higher levels of user participation. The implication is that service features should be strategically integrated with trust-building measures—such as transparency, reliability, and security guarantees—to maximize their effect on transacting interest.

The Effect of Ease of Use on Transacting Interest through Trust

The mediation analysis showed that trust mediated the relationship between ease of use and transacting interest, with the indirect effect being significant. Although ease of use did not directly enhance trust, once trust was established, it acted as a bridge that translated usability into stronger transactional intentions. This suggests a full mediation effect. The result supports the notion advanced by TAM extensions that ease of use indirectly influences behavioral intention through mediators such as trust (Yee & Faziharudean, 2010). In this study, the effect highlights the dual role of ease of use—facilitating direct interest and indirectly fostering commitment via trust.

In the Indonesian and Malaysian context, where retail investors often encounter volatility and uncertainty, trust becomes a critical determinant of behavior. Respondents emphasized that credibility, consistent service delivery, and secure infrastructure outweighed convenience or variety of features in influencing their decision to transact. This aligns with the broader literature on digital adoption, which highlights trust as a cornerstone for sustained participation in online platforms. Therefore, strengthening institutional credibility, communicating transparency, and ensuring data security are essential strategies for increasing transaction willingness among retail investors. Trust, in this sense, is not only an outcome of service quality but also a prerequisite for continuous investor engagement.

The Mediating Role of Trust in the Relationship between Ease of Use and Transacting Interest

Trust also mediated the relationship between service features and transacting interest, and the indirect effect was significant. Although service features alone did not directly drive transactional behavior, they enhanced trust, which in turn encouraged transactions. This again suggests full mediation. The finding is consistent with prior research, which noted that digital service features gain real value when filtered through the lens of trust. In the context of Indonesia and Malaysia, this underscores the importance of credibility and security as essential conditions for transforming features into actual behavioral outcomes.

6. Conclusion

The study concludes that ease of use directly influences transacting interest but does not significantly enhance trust, whereas service features significantly build trust, which in turn positively impacts transacting interest. Trust partially mediates the relationship between service features and transacting interest, emphasizing its role as a critical factor in digital banking. This highlights the importance for developers to focus on enhancing the intuitive design of applications like MY BCA to improve ease of use, while also integrating advanced and reliable features to address diverse user needs. Additionally, marketing strategies should emphasize the reliability, security, and utility of the application to build and maintain user trust. Future studies should investigate additional factors, such as demographic influences, or compare user behaviors across different mobile banking platforms to provide deeper insights and tailored recommendations for improving user engagement and satisfaction.

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