The Impact of Perception (Advantage, Ease of Use, Benefit) On Digital Banking Customer Satisfaction Mediated by Customer Experience

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ABSTRACT: This research aims to determine the role of the Perception Advantage, Perception Ease to Use, Perception Benefit constructs on Satisfaction and is mediated by Customer Experience. The method used is explanatory with a 9 hypothesis model. The sampling technique was the lemeshow method with 256 respondents. Data analysis techniques use inner models, outer models and hypothesis testing using the smartPLS method. It is stated that this research shows the role of the goodness of the model and the level of significance that does not dominate the perceived ease of use and perceived benefit respectively on customer experience and satisfaction. Meanwhile, the moderation model on exogenous perception advantage has the value of partial mediation; perception ease to use and perception benefit are worth full mediation. Based on this assessment, the impact of the perceptions used has played a role in customer satisfaction and is mediated by customer experience.

KEYWORDS: advantages, benefits; customer experience; ease to use, smartPLS

I. INTRODUCTION

The fast-paced level of information and communication needs has become a demand for one industry, namely the banking industry. Where the role of needs needs to be accessed by various parties who need it. Digital banking is a solution that is a parameter for customer needs(Aitken et al., 2021; Siska, 2022). The digital role of banks requires various constructs in measuring customer satisfaction parameters. Customer satisfaction is viewed from various things as digital steps by banks can be innovated and adjusted to needs. According to(Kotler, 2009), the role of satisfaction is competitive. Where, each bank's digital brand provides a strategy model that attracts customers' interest in using it. Therefore, the role of participation and good relationships between customers and parties can demonstrate the values of experience. This experience value serves to provide general testimonials in providing a satisfactory impact on the digital bank itself(Djunaedi, 2016b, 2016a, 2017). More precisely, customer experience is a sign that the level of satisfaction can be measured properly whether it is in the high, medium or low satisfaction category. Thus, it is felt that the chances of digital banking customer satisfaction will increase or decrease when there is a role for customer experience(Banu et al., 2019; Nyagadza et al., 2022; S & S, 2021).

Satisfaction will not work optimally without a stimulus, this stimulus is a measure of the level of satisfaction. The stimuli used in this research are perception advantage, perception ease to use and perception benefit. These three stimuli act as reinforcements in achieving digital bank satisfaction(Adhi et al., 2021; Pavithra & Geetha, 2021; Puspitasari, 2014; Yoon, 2010). Meanwhile, customer experience is a link between satisfaction and the stimulus used. Findings(Yoon, 2010), states that the role of experience is able to bring a rolesuperior, competitive, evolved, secure information, design effect and speed. Thus, online banking managers will continue to invest in information technology to improve system quality, such as design and speed to play an optimal role in achieving customer satisfaction. Research conducted by(Windasari et al., 2022), proves that the digital banking system is easy to use, makes customers skilled in using digital bank services and with digital banks transaction activities are easier. In accordance with the previous findings, it can be linked to the issue of this research. The role of digital banks has mushroomed, especially in the Kediri area, East Java. In almost every shopping center, online shopping, balance withdrawals and transfers dominate the role of digital banks. This is a great opportunity in carrying out this research. Therefore, until now we have reviewed the preliminary findings, there is a research gap, namely that no one has shown how big the role of digital banks is in the city of Kediri, then if we use a random sample, we also don't know what type of digital bank dominates, not only how much. user intensity when using the services provided. This gap is what suggests the level of importance this research needs to be carried out. Satisfaction digital banking is given a stimulusPerception Advantage, Perception Ease to Use, Perception Benefit and customer experience mediator. The aim of this research is to determine the role of the Perception Advantage, Perception Ease to Use, Perception Benefit

constructs on Satisfaction and is mediated by Customer Experience. The scope of this research uses bank digital objects with respondents from Kediri, East Java

II. LITERATURE REVIEW AND HYPOTHESIS

Perception Advantage

The perception of excellence that is seen as a step towards excellence is now present in all banking industries(Budiwati et al., 2017). Every bank must have a competitive advantage to gain public trust(Piric et al., 2018). This creates increasingly tight competition, so that banks with good management of their business activities will be able to survive and even develop, but for banks that do not manage their business well it will actually be worse. lost in increasingly fierce competition. Perception of relative advantage also has a positive connotation, more precisely referring to measurements of the flexibility, costs and interest rates provided(Echchabi & Aziz, 2012; Filotto et al., 2021)

Perception Easy to Use

Perception ease to use Consumer behavior research found that consumers who feel the benefits and conveniences of the system affect the intention of consumer behavior towards the system(Mufarih et al., 2020). Intent ofease of use as defined as the extent to which potential users expect the target system to be effortless. Ease of use, defined as perceived ease. One of these perceptions is that technology can be easily understood and applied(Windasari et al., 2022; Yoon, 2010). In other words, perceived ease of use is the level of trust in the ease of using the application in carrying out its activities.

Perception Benefits

According to(Adhi et al., 2021), the benefits of digital banking are increasingconvenience, features, benefits other than banking, and monitoring of the business scope during transactions with digital banking types. Each individual will evaluate the consequences of their behavior in terms of perceived benefits. This perception is based on their behavioral choices on usage intentions(Mufarih et al., 2020; Pavithra & Geetha, 2021). Trust can increase certain aspects of perceived usefulness. Perceived usefulness provides a reliable prediction of both perceived usefulness and a person's intention to use the system.

Customer Experience

According to(Surendran & Acharya, 2021), the existence of customer experience functions as a tendency to achieve excellence from intuition. The dominant identification of customer experience can be seen in the transaction history(Indriastuti & Hidayat, 2021; Mbama, 2016; Surendran & Acharya, 2021; Yoon, 2010). This is for reliability and as a step to navigate when using a digital bank brand. Thus, the bank's digital role is stated by customers as requiring things related to authentication, omni channel role, compliance and security systems in each account. If this can be fulfilled, it is likely that the opportunity to increase digital bank customers will be significant.

Satisfaction

Satisfaction with digital bank use as an individual measurement. Where, each individual will have their own perception of satisfaction. According to(Pavithra & Geetha, 2021), indicating that customers should be informed about feature dproduct dimensions, kbank brand commitment,repeated useAndWord of mouth as an impact on determining customer satisfaction.

Conceptual Research and Hypothesis

Conceptual research uses 9 paths with a path analysis model derived from the research construct. The research constructs use the following exogenous (Perception advantage, Perception ease to use; and Perception benefit), endogenous (Satisfaction Digital Banking) and mediation (Customer Experience Digital Banking) constructs:.
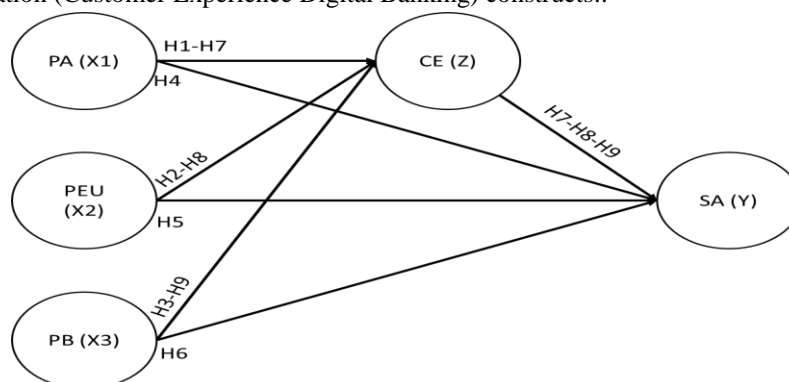
Picture 1. Research Construct
Source:(Alansari & Musleh Al-Sartawi, 2021; Aurazo & Vega, 2021; Bastari et al., 2020; Hosseini et al., 2022; Pavithra & Geetha, 2021; Windasari et al., 2022)

The Impact of Perception (Advantage, Ease of Use, Benefit) On Digital Banking Customer Satisfaction Mediated by Customer Experience

Code description:
1. PA (X1) is Perception Advanced
2. PEU (X2) namely Perception ease to use
3. PB (X3) namely Perception benefit
4. SA (Y) is Satisfaction Digital Banking
5. CE (Z) is Customer Experience Digital Banking

The research construct uses 9 hypotheses with the research construct indicating the roleeachPerception advanced, Perception ease to use; and Perception benefit influences the Digital Banking Customer Experience and is mediated by Digital Banking Satisfaction. The research framework with an associative hypothesis statement is as follows:

Table1. Research Hypothesis

Code	Information
H1	Perception advancement has a significant effect on Digital Banking Customer Experience
H2	Perception of ease of use has a significant effect on Digital Banking Customer Experience
H3	Perception of benefit has a significant effect on Digital Banking Customer Experience
H4	Perception of advancement has a significant effect on Digital Banking Satisfaction
H5	Perception of ease of use has a significant effect on Digital Banking Satisfaction
H6	Perception of benefit has a significant effect on Digital Banking Satisfaction
H7	Perception advancement has a significant effect on Digital Banking Customer Experience through Digital Banking Satisfaction
H8	Perception of ease of use has a significant effect on Digital Banking Customer Experience through Satisfaction Digital Banking
H9	Perception of benefit has a significant effect on Digital Banking Customer Experience through Digital Banking Satisfaction

III. METHODS

Research design

This research uses an explanatory model with an association hypothesis type. The association hypothesis is used because this research uses constructs that have a mediating role, apart from endogenous and exogenous constructs.

Place and time of research

The location of this research is in the Kediri city area with respondents who use digital banking with the BSI, BNI 46 and Mandiri brands. The research period starts from March 13 2022 – July 2022.

Research Population and Sample

The research population is digital banking users with the BSI, BNI 46 and Mandiri brands with a population area of Kediri city. The sampling technique used is non-probability sampling using type s(Nurdiani, 2014). The unknown population size means research to determine the number of respondents uses the Lemeshow method. Sampling with a case focus is worth 40%, with an assessment confidence level of 92% with an ideal deviation value of 8%. Lemeshow equation with the following model(Ogston et al., 1991):

$$n = \frac{z^2 p(1-p)}{d^2} \qquad (1)$$

Where :
n = number of samples
z=1.96
p=0.4
d=0.8

$$n = \frac{1,96^2 \; x \; 0,4 \; x \; (1 - 0,4)}{0,08^2} = 144 \sim 256 \text{ responden}$$

The research sample consisted of at least 144 respondents. However, the best step is to use 256 respondents to increase accuracy, validation and reliability in research results.

Data source

The research primary data source uses exogenous, endogenous and mediated construction with primary data coming from filling out a questionnaire via an online form via WhatsApp with a snowball model. Secondary research data sources come from scientific journals of national and international reputation and literacy studies from books that match the research topic.

The Impact of Perception (Advantage, Ease of Use, Benefit) On Digital Banking Customer Satisfaction Mediated by Customer Experience

Research Scale

　　Each question indicator in the independent aspect and the dependent aspect is given a scale interval assessment. The function of the scale is to categorize results when the questionnaire is processed in data tabulation.Assessment of indicators in each aspect uses a Likert scale.

Table2. Likert Scale Interval

Mark	Information
1	It is not in accordance with
2	Not Appropriate
3	In accordance
4	Suitable enough
5	Very suitable

(Source :(Retnawati, 2015))

Operational definition

　　The operational definition consists of exogenous constructs, endogenous constructs and mediation. Each aspect has indicators of > 2 items. E-questionnaire with Likert scale model.

Table 3. Operational definition

Title	Construct	Question Attributes	Scale
The impact of perception (advantage, ease of use, benefit) on digital banking customer satisfaction is mediated by customer experience	Perception Advantage as a benefit from using digital banking. Where this role is very beneficial for new and old users(Puspitasari, 2014)	Flexible and efficient Save admin costs High interest	*likert*
	Perception Ease to Use as the convenience brought by digital banking(Ashsifa, 2020)	Security Transaction Application available TAM	
	Perception Benefit is the benefit obtained while using digital banking(Alnemer, 2022)	Comfort Feature Benefits other than banking Monitoring	*likert*
	Digital Banking Customer Satisfaction as an assessment of satisfaction with the use of digital banking(Pavithra & Geetha, 2021)	Product dimensions Bank brand commitment Repeated use Word of mouth	*likert*
	Customer Experience is any experience obtained by digital banking users(Windasari et al., 2022)	Development of secure authentication Omnichannel adoption Implementation of compliance according to regulations Protection	*likert*

(Source: Data processing, 2022)

DATA ANALYSIS METHOD

　　Associative hypothesis testing uses a structural equation model based on partial least squares as the component equation. The structural equation model functions as a multivariate achievement between factor analysis and correlation(Riduwan & Kuncoro, 2008). The aim is to test the relationship between constructs in a model, both in terms of indicators and constructs and/or relationships between constructs. The approach used is that covariance is transformed into a variance basis for the structural equation model, while partial least squares is transformed into a prediction model.

　　Statistical analysis uses the partial least squares method as follows(Alshibly, 2014):

1. Measurement (Outer) Model

Validity measurement uses a loading factor > 0.5 because it is the initial stage of development of outer loading. Reliability measurement uses construct reliability at composite reliability > 0.6.

The Impact of Perception (Advantage, Ease of Use, Benefit) On Digital Banking Customer Satisfaction Mediated by Customer Experience

2. Structural (Inner) Model

R-Square measurement of endogenous constructs and mediating constructs. Boostrapping testing by assessing path coefficients and specific indirect effects as a mediating role using the Tstatistics parameter > 1.96 with a significant p-value of 0.05.

3. Measurement of Mediator Models

The mediator measurement model for full mediation is that the exogenous construct does not play a significant role (p-values < 0.05) on the endogenous construct without the mediator construct. Meanwhile, the mediator part mediation measurement model, namely the exogenous construct, plays a significant role (p-value < 0.05) on the endogenous construct without the mediator construct.

IV. RESULTS AND DISCUSSION

Descriptive Analysis of Respondent Characteristics

Table 1. Respondent Characteristics

Character	Items	Frequency	Percentage (%)	Total	Total (%)
Gender	Male	101	39.5	256	100
	Female	155	60.5		
Age	24 - 30	95	37.1	256	100
	31 - 35	87	34.0		
	36 - 40	74	28.9		
Use	3	60	23.4	256	100
	5	48	18.8		
	7	45	17.6		
	> 8	103	40.2		
DigiBank brand	Digibank	69	27.0	256	100
	Neobanks	59	23.0		
	PermataME	67	26.2		
	SeaBank	61	23.8		

Based on the results of the descriptive analysis of the characteristics of respondents, it was stated that gender dominated, namely women, 60.5%, with an age range of 24 - 30 years, 37.1%; where the frequency of intense users is > 8 times, amounting to 40.2% and the dominant digital bank used is Digibank, amounting to 27.0% of the total respondents of 256 people.

Descriptive Analysis of Respondents' Answers

Table2. Description of Respondents' Answers

Construct	Items	Mean	Predicate
Perception Advantage	PA1	4.32	Currently
	PA2	4.40	Tall
	PA3	4.19	Tall
Perception Easy to Use	PEU1	2.98	Currently
	PEU2	3.05	Currently
	PEU3	2.90	Currently
	PEU4	4.19	Tall
Perception Benefits	PB1	3.07	Currently
	PB2	3.00	Currently
	PB3	4.19	Tall
	PB4	2.99	Currently
Customer Experience	CE1	3.05	Currently
	CE2	4.32	Tall
	CE3	4.15	Tall
	CE4	4.00	Currently
Satisfaction	SA1	4.27	Tall
	SA2	4.40	Tall
	SA3	4.01	Currently
	SA4	3.04	Currently

The Impact of Perception (Advantage, Ease of Use, Benefit) On Digital Banking Customer Satisfaction Mediated by Customer Experience

Based on descriptive analysis of respondents' answers from the construct, it is stated that each construct attribute item has a dominating value. The average value of the perception advantage construct that dominates is admin cost savings (PA2) of 4.40; perception ease to use item TAM (PEU4) of 4.19; perception benefit item benefits other than banking (PB3) was 4.19; customer experience item omnichannel adoption (CE2) of 4.32; and satisfaction with the bank brand commitment item of 4.40.
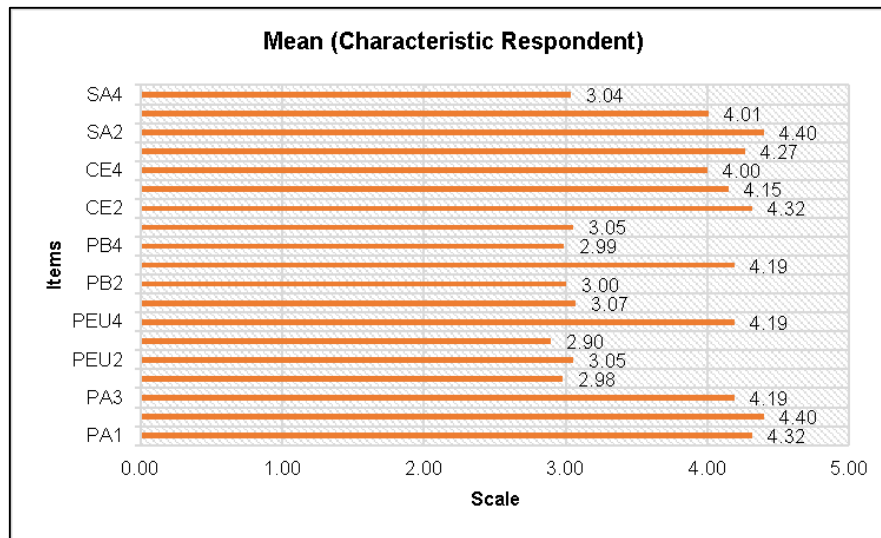
Figures1. Graph of Mean Respondents' Answers

From the highest item value based on the research construct used, it can be stated that the suitability of the construct used is very good because it has a dominating item value which is on an average scale of 4.00 - 5.00.

Outer Model
Table 3. Outer Model

Construct	Items	Loading Factor	Predicate	Composite Reliability	Average Variance Extracted (AVE)
Perception Advantage	PA1	0.766	Valid	0.724	0.568
	PA2	0.741	Valid		
Perception Easy to Use	PEU4	1,000	Valid	1,000	1,000
Perception Benefits	PB1	0.610	Valid	0.669	0.508
	PB4	0.802	Valid		
Customer Experience	CE1	0.895	Valid	0.693	0.545
	CE2	0.539	Valid		
Satisfaction	SA1	0.885	Valid	0.715	0.566
	SA4	0.591	Valid		

Loading factor assessments that have a value < 0.5 will be eliminated so that the resulting model is valid. The composite reliability measurement has been met with a value of > 0.6 and a dominant AVE > 0.5. There is something unique about this research, namely that the model developed is still new. Therefore, measurement parameters using values > 0.5 are declared suitable for use for both item loading factors, composite reliability and AVE.

Inner Model
Table 4. R Square

Construct	R Square
Customer Experience (Z)	0.660
Satisfaction (Y)	0.630

The R Square Customer Experience (Z) assessment is in the moderate model category 0.660 > 0.50 and Satisfaction (Y) is in the moderate model category 0.660 > 0.50. Thus, the explanation of this research construct: Customer Experience (Z) as a mediator and Satisfaction (Y) as an endogenous, has a moderate and feasible R Square measurement model.

The Impact of Perception (Advantage, Ease of Use, Benefit) On Digital Banking Customer Satisfaction Mediated by Customer Experience

Table 5. F Square

Construct	Customer Experience (Z)	Satisfaction (Y)
Perception Advantage (X1)	1,585	0.365
Perception Ease to Use (X2)	1,580	0.134
Perception Benefit (X3)	1,558	0.065
Customer Experience (Z)		0.044
Satisfaction (Y)		

The assessment of the goodness of the Perception Advantage (X1) construct model on Customer Experience (Z) is 1.585 > 0.35 with a large influence achieved; Perception Ease to Use (X2) on Customer Experience (Z) is 1.580 > 0.35 with a large influence; and Perception Benefit (X3) on Customer Experience (Z) of 1.558 > 0.35 with a large influence achieved. Meanwhile, Perception Advantage (X1) on Satisfaction (Y) is 0.365 > 0.35 with a large influence; Perception Ease to Use (X2) on Satisfaction (Y) is 0.134 > 0.15 with moderate influence; Perception Benefit (X3) on Satisfaction (Y) is 0.065 > 0.02 with a small influence and Customer Experience (Z) on Satisfaction (Y) is 0.044 > 0.02 with a small influence. Thus, the role that is a model of small influence is the construct of Customer Experience (Z) on Satisfaction (Y), apart from that it is included in the category of large influence that dominates

Hypothesis test

Table6. Hypothesis test

Hypothesis	Construct	Direct Effects		Indirect Effects		Decision
		Tstatistics	P Value	Tstatistics	P Value	
H1	X1→Z	2,118	0.035			Accepted
H2	X2→Z	0.224	0.823			Rejected
H3	X3→Z	0.873	0.383			Rejected
H4	X1→Y	2,151	0.032			Accepted
H5	X2→Y	1,091	0.276			Rejected
H6	X3→Y	1,112	0.266			Rejected
H7	X1→Z→Y			2,115	0.028	Accepted
H8	X2→Z→Y			2,211	0.021	Accepted
H9	X3→Z→Y			2,248	0.013	Accepted

This research hypothesis testing shows the role of acceptance, there are 5 items, namely H1, H4, H7, H8 and H9. Meanwhile, the non-acceptance of the hypotheses are H2, H3, H5 and H6. The hypothesis was not accepted because the Tstatistics value did not reach 1.96 and the P value exceeded 0.05.

Table 7. Mediation Targets

Direct Effects			Indirect Effects			Target
Hypothesis	Construct	Predicate	Hypothesis	Construct	Predicate	
H4	X1→Y	Significant positive	H7	X1→Z→Y	Significant positive	Partial mediation
H5	X2→Y	Positive is not significant	H8	X2→Z→Y	Significant positive	Full mediation
H6	X3→Y	Positive is not significant	H9	X3→Z→Y	Significant positive	Full mediation

The mediating role given refers to hypotheses H7, H8 and H9. The mediator produced by This means that, even if you don't use the Customer Experience role, perception advantage is still worthy of playing its role in providing satisfaction with digital banking. Mediator X2→Z→Y means that Perception ease to use needs to use Customer Experience to achieve digital banking satisfaction. Mediator X3→Z→Y means that perceived benefit needs to use Customer Experience to achieve digital banking satisfaction. So, it can be stated that customer experience is indeed a worthy mediator to play a role in achieving satisfaction with digital banking use. Thus, customer experience has provided a suitable mediator role with a T statistics value > 1.96.

The Impact of Perception (Advantage, Ease of Use, Benefit) On Digital Banking Customer Satisfaction Mediated by Customer Experience

Perception advantage has a significant effect on Digital Banking Customer Experience

Perception advantage with a goodness of 1.585 model for customer experience. The value of the model is stated to have a big role. The construct that has been tested with hypothesis acceptance is 2.118. This value is a statement that there is a significant impact of perceived advantage on Digital Banking Customer Experience. Hypothesis accepted.

The dominant perception advantage assessment is that the level of flexibility and efficiency of the digital banking application makes users dominate and the role of admin costs can also function to reduce waste. This can be compared with transfer activities with different bank brands. However, with digital banking the admin fees paid to the application are at least around Rp. 1,000 to Rp. These 2,500 are based on the experiences of several users. In fact, if you have a transaction coupon you can also admin for free. This means that this is a factor that increases the value of the experience of using digital banking. This finding is in line with(Alansari & Musleh Al-Sartawi, 2021), the findings state that the importance of information system governance for digital banks in expanding their business and providing better services to achieve the highest level of customer experience has been prioritized. The real increase and progress in electronic banking is the reason to target this segment in line with the current digital banking boom and can be achieved towards expanding into new markets. Meanwhile the findings(Aitken et al., 2021), also proves that digital banking innovation can start with anything that makes a digital bank competitive and needed by users. So, a more structured deepening can be carried out to improve the function of the digital banking system.

Perception of ease of use has a significant effect on Digital Banking Customer Experience

Perception ease to use with a goodness of 1.580 model for Digital Banking Customer Experience. The value of the model is stated to have a big role. The construct that has been tested without accepting the hypothesis is worth 0.224. This value is a statement that there is no significant impact of perceived advantage on Digital Banking Customer Experience. Hypothesis rejected.The role of ease of use does not have significant value. This is because user characteristic factors are still dominant at the productive age, namely 24 - 30 years. At this age, perhaps the use of digital banking is still limited to transaction activities that do not require further convenience in relation to the level of experience provided. This was stated by(Maharani, 2020), with the finding that the more people believe that digital banking has features that are easy to use, the more people want to use it. Mostly just for faster and more convenient financial transactions. If when using the BNI mobile banking application the user feels that the features it has are clear, easy to use, easy to understand and easy to master, then it will increase a person's interest in using the application and vice versa. If the mobile banking features are complicated and difficult to learn, it will reduce the user's intention to use the BNI mobile banking application. use it. Therefore, the non-significant findings are in line with(Maharani, 2020). Findings(Merhi et al., 2019), proves that the role of user characteristics plays an important role in the ease of use of the experience when using digital banking. This is the reason why the basic characteristics of respondents are very important to analyze, namely that it functions as a strengthening medium in the event of an insignificant assessment.

Perception of benefit has a significant effect on Digital Banking Customer Experience

Perception benefit with a goodness of 1.558 model for Digital Banking Customer Experience. The value of the model is stated to have a big role. The construct that has been tested with hypothesis acceptance is 0.873. This value is a statement that there is no significant impact from Perception benefits on Digital Banking Customer Experience. Hypothesis rejected.The role of perceived benefit occurs in rejection of customer experience. Rejection because the level of comfort and monitoring has a value that does not match the published experience. This is an important factor, because the level of experience must be published in a real way and used as a testimonial. It is felt that the benefit opportunities for customer experience are not yet able to provide excessive benefits, this is because the role of users who are still dominant in the productive age group of 24 - 30 years still want new things and with evidence of testimonials from users who have a larger number. Sometimes in some digital banks, only 1 or 2 testimonials are used with only the best testimonials. This is what makes the experience value not in line with user expectations, because some users want lots of testimonials to provide proof of other people's experiences regarding digital banking. this finding(Ganesan & Meena, 2020), proving that the customer in addition accessed another bank's ATM with his bank's debit card. Prefer the money transfer experience using digital banking services. Thus, perceived benefit means that access can be done anywhere, of course with an adequate internet network. So, this also proves the findings(Manik, 2019)by stating that the role of digital banking user satisfaction places more emphasis on expectations, user satisfaction and of course a very adequate system.

Perception of advancement has a significant effect on Digital Banking Satisfaction

Perception advantage with a goodness of fit model of 0.365 towards Satisfaction Digital Banking. The value of the model is stated to have a big role. The construct that has been tested with hypothesis acceptance is 2.151. This value is a statement that there is a significant impact of perceived advantage on Digital Banking Satisfaction.Perception advantage has flexible and efficient items. This role serves to provide dynamic competition against other digital banking brands. What is meant by flexible and efficient is that digital banking applications from the digibank, neobank, gemstone ME and seabank brands are a mainstay for their respective users. Easy to install on a smartphone and works as expected. Apart from that, the admin value for each transaction is said to be the most economical compared to other brands. So, this is a perception advantage that is able to provide satisfaction value for its users. This

finding is in line with(Rachmawati et al., 2019)with the statement of the importance of digital, the bank opened several agents available in the nearest area. The aim is to increase the role of perceived superiority. That, even though there is an online application, a digital bank brand still opens agents to protect potential users who don't understand how to use digital banking. Therefore, easy access to location and proximity can be a consideration in increasing the role of satisfaction. This expression also supports(Cherukur & Sivakumar, 2021), States thatcreating greater awareness among the public and use of digital platforms by the public can be a greater solution to the ongoing problem of non-flexibility.

Perception of ease of use has a significant effect on Digital Banking Satisfaction
Perception ease to use with a goodness of 1.134 model for Digital Banking Satisfaction. The model value is stated to have a medium role. The construct that has been tested without accepting the hypothesis is worth 1.091. This value is a statement that there is no significant impact of perceived advantage on Digital Banking Satisfaction.Perception ease of use has a TAM item or what is called a technology acceptance model. TAM has a dominating role in achieving bank digital user satisfaction scores. The TAM function dominates as an item used to assess how much bank digital users can accept the system used. The finding that TAM influences digital bank user satisfaction is in line with(Tamara & Darajat, 2019), where the role of security is number one. The role of security in perceived ease of use as a benchmark for the use of a digital banking brand. This is a brand's target that the security value needs to be increased further, then a digital bank must be continuously trustworthy. This is also in line with(Banu et al., 2019), states that to increase customer satisfaction, it is necessary to check the frequency of customers' online activities and provide them with guidelines and instructions. Furthermore, it is also important to gain trust among customers about the safety and security features of online banking. Bank digital brands need to keep up with the latest technological developments and online transaction structures.

Perception of benefit has a significant effect on Digital Banking Satisfaction
Perception benefit with a goodness of fit model of 0.065 towards Digital Banking Satisfaction. Model values are stated to have a minor role. The construct that has been tested with hypothesis acceptance is worth 1.112. This value is a statement that there is no significant impact of Perception benefit on Digital Banking Satisfaction.Perception benefit has items of convenience of use and monitoring. The role of comfort is intended as an application function that has the appearance, functions and features according to user expectations. Meanwhile, monitoring is 24 hours long, emergency notifications can be activated and ready to provide online services. This is what makes the level of satisfaction dynamically increase towards the better. This finding is not in line with(Adhi et al., 2021; Merhi et al., 2019), stated that the culture of adopting electronic services such as digital banking has different potential. One of them is the potential benefits of digital banking, providing benefits and even innovations that are useful in increasing user satisfaction. This finding is also in line with(Mufarih et al., 2020), proving that benefits are an impact of ease of use so that the higher the perception of benefits will provide satisfaction value for digital banking applications, the better the perception of the usefulness or benefits of the digital banking application itself. The more positive the image provided by the benefits of the digital banking application, the higher the user satisfaction of the digital banking application. The perceived benefit of this digital banking application is used by dominant customers more than 8 times and it can also be stated that this is a step in considering its use not only because of the perceived benefit, but tends to be a perception of benefit that increasingly makes it easier to access information on the digital banking used.

Perception of advancement has a significant effect on Digital Banking Satisfaction through Customer Experience
Perception advantage on satisfaction is stated to have a partial path, with a Tstatistics value of 2.151 with a significant value of 0.032. Meanwhile, perception advantage on satisfaction through customer experience has a T statistics value of 2.115, a significant value of 0.028. Both the hypothesis constructs H4 and H7 both have adequate value for the model. So, it is stated as target partial mediation. This is because when using a customer experience mediator or not using a customer experience, both have a Tstatistics value > 1.96.The role of customer experience mediator is partial mediation. The purpose of partial mediation is that without using a mediator, perception advantage can contribute to satisfaction. However, the resulting role value is not as great as when using a customer experience mediator. This finding is in line with(Windasari et al., 2022), stated that the emergence of digital banking has disrupted the banking industry in developing countries. Predictions show that opportunities in this industry grow every year, making it more attractive. Even though customers are used to Internet banking and mobile banking in their daily lives, fully digital banking alone is still something new for many of them. Thus, the role of competition is as a comparison with other digital brands, so that each user will explain their respective levels of customer experience in terms of perceived advantage in achieving satisfaction values which have become an important level in digital banking. This statement supports(Yoon, 2010), reveals that Experience refers to personal knowledge or skills gained from participation or observation. As a result, people with a lower level of experience may have more problems interacting with online banking services than those with a higher level of experience. Customer support service means providing immediate feedback on issues related to online banking processes or resolving customer dissatisfaction. This implies that users with a low level of experience may have more trust in customer support services. Users may also rate this as a more important feature, as compared to those with a low level of experience, users have a high level of experience in using digital banking services.

The Impact of Perception (Advantage, Ease of Use, Benefit) On Digital Banking Customer Satisfaction Mediated by Customer Experience

Perception of ease of use has a significant effect on Digital Banking Satisfaction through Customer Experience

Perception of ease of use towards satisfaction is stated to have a partial path, with a Tstatistics value of 0.224 with an insignificant value of 0.823. Meanwhile, ease of use affects satisfaction through customer experience with a T statistics value of 2.211, a significant value of 0.021. Both the hypothesis constructs H5 and H8 have equally positive values but H5 is not significant. This is because when using a customer experience mediator you can increase the role of the relationship indirectly in the full mediation category because the Tstatistics value is > 1.96.The role of Customer Experience mediator functions as a full mediator. This indicates that perceived ease of use cannot provide satisfaction value for digital banking users without the role of customer experience. TAM items make insights more targeted at tech-savvy users. Therefore, the opportunities obtained for new users cannot be optimal. This is what causes the role of customer experience to play a very important role as a mediator. In fact, new users want to use digital banking, with colleagues stating that the system is easy to access. However, returning to an undistracted mindset regarding how many digital bank users there are and how well the TAM system is used by new users. These two factors were questions from several respondents we met. Therefore, customer experience items, namely security and omni-channel authentication, can be used as real evidence. The role of security authentication is to ensure that digital banking has a good level of security and can be legally accounted for. Meanwhile, omnichannel functions as superapps whose role is to provide integration functions which are currently being developed more innovatively in several digital banks. In the future, the omnichannel function can function as a controller for multitasking user needs. This finding is in line with(Yoon, 2010). Meanwhile, the findings stated by(Islami et al., 2021), stated that digital facilities may still be considered difficult for some users who are > 35 years old. However, this is not an obstacle because if digital bank users have explored the role of digital banks further, they will find it easier and more effective.

Perception of benefit has a significant effect on Digital Banking Satisfaction through Customer Experience

Perceived benefit to satisfaction is stated to have a partial path, with a Tstatistics value of 1.112 with an insignificant value of 0.266. Meanwhile, the benefit to satisfaction is through customer experience with a T statistics value of 2.248, a significant value of 0.013. Both the hypothesized constructs H6 and H9 have equally positive values but H6 is not significant. This is because when using a customer experience mediator you can increase the role of the relationship indirectly in the full mediation category because the Tstatistics value is > 1.96.The role of customer experience mediator shows full mediation, that is, the value of the role increases in relation to perceived benefit to satisfaction mediated by customer experience. The biggest driver of perceived benefit through customer experience is the level of comfort when used and monitoring which is linked to authentication and omnichannel. These two roles are very closely related, because if 1 role does not have good activities it will have a negative role in achieving digital banking satisfaction. This finding is in line with(Kesa, 2018)namely the perception of benefits that one party can provide to another that is essentially intangible and also does not result in ownership of something and whose production may or may not be associated with a physical product. The banking industry is a service industry that has the nature of producing services and adapting them to user needs on an ongoing basis. Thus, this role can provide an increased level of satisfaction as long as the customer experience role is published and can support perceived benefits.

CONCLUSIONS

The conclusion of the research is that by achieving digital banking user satisfaction scores, digital banking brands can strive to be more competitive. The assessment obtained from the hypothesis is that Perception advantage has a significant effect on Customer Experience Digital Banking with a model goodness value of 1.585 and T statistics of 2.118; Perception ease of use does not have a significant effect on Customer Experience Digital Banking with a model goodness value of 1.580 and T statistics of 0.224; Perceived benefit does not have a significant effect on Digital Banking Customer Experience with a model goodness of 1.558 and T statistics of 0.873; Perception advantage has a significant effect on Digital Banking Satisfaction with a model goodness of 0.365 and T statistics of 2.151; Perceived ease of use does not have a significant effect on Digital Banking Satisfaction with a goodness of fit model of 1.134 and Tstatistics of 1.091; Perceived benefit does not have a significant effect on Digital Banking Satisfaction with a model goodness of 0.065 and T statistics of 1.112; Perception advantege has a significant effect on Digital Banking Satisfaction through Customer Experience with the role of partial mediation; Perception of ease of use has a significant effect on Digital Banking Satisfaction through Customer Experience with a full mediation role; and Perception benefit has a significant effect on Digital Banking Satisfaction through Customer Experience with a full mediation role.The implication of the research is that it is stated that the construct of perceived ease of use is not yet optimal because only 1 attribute is suitable for the respondent; constructs that have a mediating role are appropriate because the statement attributes have an inner model and an outer model so it is necessary to increase the role of the perception ease of use attribute on an ongoing basis. Not only that, there is a need to increase the analysis of digital banking brand types and achieve the loyalty construct.The suggestion of this research is that it is hoped that it can assess the role of digital banking user loyalty and use satisfaction as a mediating construct, because no one has analyzed the aspects of previous findings used.

The Impact of Perception (Advantage, Ease of Use, Benefit) On Digital Banking Customer Satisfaction Mediated by Customer Experience

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