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THE EFFECT OF ACCOUNTING INFORMATION SYSTEM QUALITY AND TRUST ON CUSTOMER SATISFACTION IN USING MOBILE BANKING WITH PERSONAL DATA SECURITY AS THE MODERATION

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Abstract

Customer satisfaction plays a crucial role in encouraging continued use of financial services. This study examines the effect of Accounting Information System (AIS) quality and trust on customer satisfaction in mobile banking, with data security as a moderating variable. Primary data were collected through questionnaires distributed to mobile banking users at PT Bank XYZ (Persero), Jakarta, specifically at the Fatmawati branch. The analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 3.0 software. The results indicate that AIS quality and data security do not significantly affect customer satisfaction in mobile banking. In contrast, trust has a significant positive effect on customer satisfaction. Furthermore, the findings reveal that data security does not moderate the relationship between AIS quality and customer trust, which in turn does not influence customer satisfaction. These results highlight the dominant role of trust in shaping user satisfaction, indicating that the quality of accounting information systems and data security alone are insufficient to enhance the customer experience. The study contributes to the literature on mobile banking by emphasizing the importance of trust as a key determinant of customer satisfaction, and provides insights for banks to strengthen trust-building strategies in digital financial services.

Keywords : Customer Satisfaction of Mobile Banking Users; Quality Of Accounting Information Systems; Trust; Personal Data Security

Abstrak

Kepuasan pelanggan memainkan peran penting dalam mendorong penggunaan berkelanjutan layanan keuangan. Studi ini menganalisis pengaruh kualitas Sistem Informasi Akuntansi (AIS) dan kepercayaan terhadap kepuasan pelanggan dalam perbankan mobile, dengan keamanan data sebagai variabel moderator. Data primer

dikumpulkan melalui kuesioner yang dibagikan kepada pengguna perbankan mobile di PT Bank XYZ (Persero), Jakarta, khususnya di cabang Fatmawati. Analisis dilakukan menggunakan Partial Least Squares–Structural Equation Modeling (PLS-SEM) dengan perangkat lunak SmartPLS 3.0. Hasil menunjukkan bahwa kualitas AIS dan keamanan data tidak secara signifikan mempengaruhi kepuasan pelanggan dalam layanan perbankan mobile. Sebaliknya, kepercayaan memiliki pengaruh positif yang signifikan terhadap kepuasan pelanggan. Selain itu, temuan menunjukkan bahwa keamanan data tidak memoderasi hubungan antara kualitas AIS dan kepercayaan pelanggan, yang pada gilirannya tidak mempengaruhi kepuasan pelanggan. Hasil ini menyoroti peran dominan kepercayaan dalam membentuk kepuasan pengguna, menunjukkan bahwa kualitas sistem informasi akuntansi dan keamanan data saja tidak cukup untuk meningkatkan pengalaman pelanggan. Studi ini berkontribusi pada literatur perbankan mobile dengan menekankan pentingnya kepercayaan sebagai faktor kunci dalam kepuasan pelanggan, dan memberikan wawasan bagi bank untuk memperkuat strategi pembentukan kepercayaan dalam layanan keuangan digital.

Kata Kunci *: Kepuasan Pelanggan Pengguna Perbankan Mobile; Kualitas Sistem Informasi Akuntansi; Kepercayaan; Keamanan Data Pribadi*

JEL Classification : M41, G21, O33, D83, L86.

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INTRODUCTION

The development of information technology has advanced rapidly in the era of globalization, resulting in increased dependence on technological applications and faster adoption rates in Indonesia. Within the financial sector, banking has demonstrated strong adaptability to macroeconomic conditions, including during inflationary periods (Rahmayani & Anggraini, 2021). One key adaptation is the launch of mobile banking services. Mobile banking enables customers to conduct various financial transactions directly through mobile devices such as smartphones (Dewi, 2021).

Banks strive to enhance customer satisfaction through mobile banking, as satisfaction encourages repeat usage (Amalia & Hastriana, 2022). Conversely, dissatisfaction arises when customer expectations are not met. Although mobile banking provides significant benefits for both customers and banks, it also generates challenges. During the COVID-19 pandemic (2020–2022), many bank branches were closed as customers increasingly relied on mobile banking. This shift triggered system disruptions and heightened exposure to cybercrime.

Several factors influence customer satisfaction in mobile banking, including the quality of Accounting Information Systems (AIS), trust, and personal data security. The quality of AIS affects users' ability to make decisions, reduce uncertainty, and manage operations effectively (Rapina et al., 2021). Trust reflects customers' willingness to rely on banks despite risks, with the expectation of receiving positive outcomes (Atarwaman, 2022). Personal data security relates to banks' ability to protect customers' private information from unauthorized access during electronic transactions (Ramayani et al., 2020).

Previous research has partially examined the influence of AIS quality, trust, and security on customer satisfaction of mobile banking users. First, AIS quality influences user satisfaction in mobile banking applications (Anggraeni & Imam, 2022). Conversely, system quality does not influence customer satisfaction of Berrybenka application users (Amarin et al., 2021). Second, trust has a significant positive effect on customer satisfaction (Ahmad et al., 2022); (Ayuningtyas & Siregar, 2021). Conversely, trust has no effect on customer satisfaction (Meida, et al., 2021). This inconsistency exists in the results of previous research because it has not taken into account the security factor of personal data. Customer satisfaction is the result of comparing customer initial expectations with the perceived performance of a product or service (Oliver, 1980). If a data breach occurs, customers experience negative confirmation (perceived performance is far below expectations), resulting in significant dissatisfaction. This suggests that data security is a hygiene factor (it prevents satisfaction but does not directly create high satisfaction) (Herzberg, 1980). Security has a positive and significant effect on customer satisfaction among mobile banking users (Kamarudin & Novianti, 2022), (Deliyana et al., 2022), (Lestari & Indriana, 2021). Further research is needed to elucidate the impact of AIS quality and trust on customer satisfaction in mobile banking usage, with personal data security serving as a moderating factor.

The Technology Acceptance Model (TAM) theory developed by Fred Davis (1989) is used to explain and predict user acceptance of technology. The primary objective of TAM is to identify the factors that influence an individual's decision to adopt or reject a new system or technology. TAM represents easy-to-use technological advancements and can be used to provide existing technology users with guidance on how to utilize new technology (Caroline & Hastuti, 2021). This study took two of the five TAM components: perceived usefulness (AIS quality), attitude toward using (trust), and personal data security (an external factor affecting technology users).

This study aims to investigate the impact of AIS quality and trust on customer satisfaction in mobile banking, with personal data security serving as a moderating factor. Theoretically, the research contributes to the literature on AIS quality and mobile banking services. Practically, it provides banks with insights to improve service quality, strengthen governance, and enhance security measures, thereby ensuring greater customer trust and satisfaction.

LITERATURE REVIEW AND DEVELOPMENT HYPOTHESIS

Technology Acceptance Model

The Technology Acceptance Model (TAM), developed by Davis et al. in 1989, provides a clear and effective explanation of why technology is accepted and why users behave in certain ways. TAM theory aims to provide a concise explanation of the factors that influence user adoption behavior towards information technology. This is achieved by providing an engaging and straightforward explanation of technology acceptance and user behavior. The TAM framework is designed to predict the acceptance of computer applications and related aspects. According to TAM theory, one belief, namely a person's satisfaction, can determine a person's willingness to adopt a new system. TAM has five main interrelated components that predict technology usage behavior:

a. Perceived Usefulness (PU), which is the degree to which a person believes that using technology will improve their performance.

b. Perceived Ease of Use (PEOU), which is the degree to which a person believes that using a technology will be free from effort or difficulty.
c. Attitude Toward Using (ATU), which is a person's positive or negative feelings or evaluations regarding the use of technology.
d. Behavioral Intention (BI), which is a person's intention or desire to use a technology.
e. Actual System Use (ASU), which is a person's actual actions in using the technology.

Customer Satisfaction

Customer satisfaction reflects the extent to which customers' expectations are met or exceeded by the performance of a product or service (Oliver, 1980). In the banking context, satisfaction arises when customers perceive mobile banking services as reliable, convenient, and beneficial. Conversely, dissatisfaction occurs if performance falls below expectations, particularly in cases of service disruptions or security breaches. High satisfaction is crucial because it fosters customer loyalty and repeat usage (Hadiwijaya & Sumarga, 2020).

AIS Quality

The quality of an Accounting Information System (AIS) refers to the system's ability to provide accurate, timely, and relevant information for decision-making. High-quality systems improve competitiveness by enabling effective financial reporting and operational efficiency (DeLone & McLean, 2003). For mobile banking, AIS quality ensures that transaction data is processed quickly, accurately, and securely, thereby supporting customer confidence and satisfaction (Rapina et al., 2021).

Trust

Trust is defined as the willingness of customers to rely on a service provider based on expectations of reliability, integrity, and competence (Mawey et al., 2018). In mobile banking, trust emerges when customers believe that the bank can safeguard their funds and process transactions accurately. Trust reduces perceived risks and strengthens the likelihood of continuous usage (Ahmad et al., 2022)

Personal Data Security

Personal data security refers to the protection of customers' sensitive information from unauthorized access during electronic transactions. Bank Indonesia regulates data protection in payment systems to prevent fraud and cybercrime (Bodhi & Tan, 2022). Strong security measures, such as encryption and authentication protocols, are essential not only to safeguard customer information but also to build trust and satisfaction. Data breaches can lead to dissatisfaction, underscoring the importance of data security as a fundamental aspect of service quality (Herzberg, 1980).

Conceptual Framework

The framework of thought in this research can be seen in Figure 1, as follows:

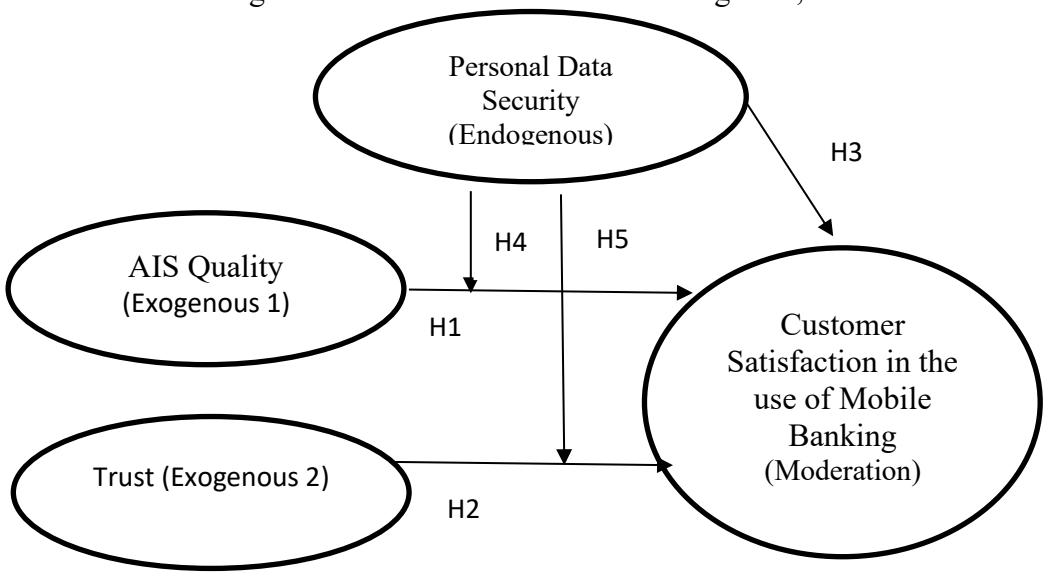


Figure 1
Conceptual Framework
Source: Research, 2024

Hypothesis

The Influence of AIS Quality on Customer Satisfaction in Mobile Banking

AIS quality refers to the characteristics that users seek when obtaining information (Darma & Sagala, 2020). The TAM model describes technology that facilitates user adoption. Information systems are designed to make TAM technology easier to use (Caroline & Hastuti, 2021). This relates to factors that provide previous users with insights into how new technologies are used. One of the advantages of TAM is that it provides users with access to various technological connections. This element is closely related to practicality and efficiency. Research (Reza et al., 2020) revealed that AIS quality has a positive influence on user satisfaction at Tanaya Realty in Sidoarjo City. Another study (Prayanthi et al., 2016) found that system quality had a significant influence on user satisfaction, whereas information quality did not. Based on the explanation above, the first hypothesis of the study is:

H1: AIS quality influences customer satisfaction in using mobile banking

The Influence of Trust on Customer Satisfaction in Mobile Banking

Trust is the belief in a person's dependability and honesty towards their partner. In banking, this trust is crucial for attracting customers to adopt mobile banking services. Customer trust in a bank will increase if they feel their time, money, and effort are being used in a manner commensurate with the benefits and value (Andespa et al., 2023). TAM is used to measure how users' attitudes and beliefs influence their behavior in approving or rejecting information system products. Customer satisfaction with using mobile banking will increase along with increased trust. Customer satisfaction is strongly influenced by trust (Nawangsari & Putri, 2020); (Ahmad et al., 2022). Based on the explanation above, the second hypothesis of the study is:

H2: Trust influences customer satisfaction in using mobile banking

The Influence of Personal Data Security on Customer Satisfaction in Mobile Banking

The most influential factor influencing customer satisfaction is security, which creates a desire to use mobile banking services (Kholid & Soemarso, 2018). Mobile banking security mechanisms require regular updates and enhancements to provide information about potential threats in the bank's name, thereby reducing both material and non-material risks for both parties. TAM helps assess user acceptance of new systems. Customer satisfaction in using mobile banking that adopts TAM increases trust in the company. Customer satisfaction in using BCA mobile banking is influenced by security (Kamarudin & Novianti, 2022), (Deliyana et al., 2022), and (Lestari & Indriana, 2021). Based on the explanation above, the third hypothesis of the study is:

H3: Personal data security influences customer satisfaction in using mobile banking

The Influence of AIS Quality on Customer Satisfaction in Mobile Banking, Moderated by Personal Data Security

AIS quality is generated by information systems that maximize system performance in the accounting department (Dalimunthe et al., 2019). Security is a state in which customers trust to use mobile banking as a transaction method, as they believe their privacy is protected from cybercrime and personal data theft, both of which are significant threats (Kamarudin & Novianti, 2022). The concept of TAM provides a more comprehensive explanation of how users are influenced by biased internet perceptions (Pratiwi et al., 2020). The main objective of the TAM model is to enable the collection of keywords from information technology users for use in development assessments. Accounting information systems have a significant influence on mobile banking user satisfaction (Zubaida & Abidin, 2022). Security can influence satisfaction (Kumalasanti & Sulistiyani, 2020). Based on the explanation above, the fourth hypothesis of the study is:

H4: Personal data security moderates the influence of AIS quality on customer satisfaction in mobile banking

The Effect of Trust on Customer Satisfaction in Mobile Banking, Moderated by Personal Data Security

Trust is the belief that users can utilize a service provider as a means to build long-term relationships through revenue generation, user satisfaction, and profitable business performance (Pambudi & Soliha, 2022). Customer satisfaction has been proposed as a fundamental factor influencing long-term behavior (Rozi & Ziyad, 2019). Users will feel secure in using the service, and this will be a key element in utilizing highly personalized mobile banking services (Mukhtisar et al., 2021). TAM theory predicts behavioral certainty regarding the usefulness of information technology, which can influence customer satisfaction in using and participating in behaviors facilitated by the technology. Trust has a positive and significant effect on customer satisfaction (Mandiri et al., 2021); (Chusnah & Indriana, 2020). Based on the explanation above, the fifth hypothesis of the study is:

H5: Personal data security moderates the effect of trust on customer satisfaction in using mobile banking

RESEARCH METHOD

Research Design

This study employed a descriptive quantitative research design using a survey method. Primary data were obtained through questionnaires distributed directly to mobile banking users of PT Bank XYZ (Persero) Tbk., Jakarta Fatmawati Branch. The study aimed to examine the influence of AIS quality and trust on customer satisfaction, with personal data security as a moderating variable

Operational Variables

This study employs a descriptive research design as its research methodology. This study employs one dependent variable, namely Customer Satisfaction in Using Mobile Banking (Endogenous), and two independent variables, namely SIA Quality (Exogenous 1) and Trust (Exogenous 2), as well as one moderating variable, Personal Data Security (Moderation). The following is a table of operational variables:

Table 1
Operational Variables

Variables	Definition	Dimentions	Indicators	Item Code
AIS Quality **(KS)** Source: (W. Cahyadi et al, 2020)	A system that produces the necessary information and satisfies users by providing information in the form of business data assets.	Arrangement	Identify resources, safeguard corporate information, reduce fraud and errors	**KS1**
		Compatibility	Allows accounting to operate with other applications and function properly	**KS2**
		Flexibility	Ability to adapt to periodic changes in the business environment	**KS3, KS4**
		Relevance	The extent to which the information generated helps the company achieve its overall goals	**KS5**
		Cost Relationship	The system offers significant benefits at a reasonable cost.	**KS6**
Trust (KP) Source: (Nurparliana et al., 2022)	Trust is when someone is considering, they will make conclusions largely based on input decisions from trusted sources	Trusting Belief	Sincere Motives	**KP1**
			Integrity	**KP2**
			Skills	**KP3, KP4**
		Intention to Trust	Corporations determine the customer's willingness to accept all existing risks	**KP5, KP6**
			Customer readiness to make transactions, divulge personal information to the bank, and follow bank guidance	**KP7**
Customer Satisfaction in Using Mobile Banking (KN)	Satisfaction is the feedback that customers give to businesses in response to the services provided	Buy Back	Customers will return to the business to look for products or services	**KN1, KN2**
			Making a decision to purchase from the same business by selecting a different product	**KN3**

Source: (K. I. L. Dewi et al., 2019)	and can help them build positive relationships with other businesses.	Creating Word-of-Mouth	In this scenario, customers will recommend the business to others	**KN4**
		Creating Brand Image	Consumers will ignore advertising for competing goods and brands	**KN5, KN6**
Personal Data Security (KD) Source: (Yunita et al., 2019)	Providing assurance to customers that their data will always be safe and will not be misused by unauthorized parties or endanger them.	Maintaining Transaction Security	Do not misuse customer personal information	**KD1, KD2**
			Protect customer privacy and personal information from hackers.	**KD3, KD4**
			Offers assurance regarding security	**KD5, KD6**

Source: Researchers, 2024

Data Source, Place and Time of Research

Primary data were used as the data source for this research, employing data collection methods and procedures that included questionnaires, interviews, and observations. Questionnaires were distributed directly to respondents, namely customers who use the mobile banking application at PT Bank XYZ (Persero) Tbk. The Jakarta Fatmawati Branch will obtain information related to the variables of this research. The PT Bank XYZ Fatmawati branch was selected as a sample because it is a branch office and area office with a large target for socializing mobile banking to customers, aiming to achieve green banking. Researchers strive to obtain respondents who truly use mobile banking intensively and feel the benefits of its use. The time used is from December 2023 until the required data is sufficient.

Population

The population in this study was customers who used the mobile banking application at PT Bank XYZ (Persero) Tbk. The Jakarta Fatmawati Branch will obtain information related to the variables of this study.

Sample

The sampling method used in this study is a random one, while still considering the researcher's access, as the population is not known with certainty. The sample for this study employed a non-probability sampling technique, specifically a purposive sampling method. Purposive sampling is a type of sampling that considers specific criteria (Jogiyanto, 2014). The reason for using this type is that researchers want to adjust the subjects to the criteria that are in accordance with what is needed. The criteria referred to by the researcher are as follows:

a. Customers who open savings accounts at PT Bank XYZ (Persero) Tbk., Fatmawati Branch, Jakarta
b. PT Bank customers who use the mobile banking application at PT Bank XYZ (Persero) Tbk., Fatmawati Branch, Jakarta.

Determining a sample with an unknown population uses the Lemeshow formula, as follows:
Formula:

$$n = \frac{Z^2 \times p\,(1-p)}{d^2}$$

Description:
n = Minimum number of samples sought
Z = 90% confidence level = 1.64
p = Maximum estimate 0.5
d = Limit of absolute error or precision (10%)

$$n = \frac{(1{,}64)^2 \times 0{,}5\,(1-0{,}5)}{(0{,}1)^2}$$

$$n = \frac{(1{,}64)^2 \times 0{,}5\,(1-0{,}5)}{(0{,}1)^2}$$

$$n = 67{,}24$$

dibulatkan 67

Data Collection Method

This study uses primary data. The content analysis data collection technique is one method for collecting primary data. Thus, the researcher will distribute questionnaires directly to respondents, namely customers who use mobile banking at PT Bank XYZ (Persero) Tbk. The Jakarta Fatmawati Branch is in order to obtain the information needed by the researcher. The scale used in this study is the Likert scale. Subject reactions are measured using a Likert scale, which changes the 4-point scale with the same interval (Jogiyanto, 2014). Thus, the type of data used is interval.

Data Analysis Method

This study employs the Partial Least Squares (PLS) approach, utilizing SmartPLS statistical software and the Structural Equation Modeling (SEM) technique. Structural Equation Modeling (SEM) is a multivariate analysis tool that combines factor analysis and simultaneous equation models to analyze complex variables, both recursive and non-recursive, yielding comprehensive results. The research data will be examined using SEM analysis tools, namely:

Measurement Model Analysis (Outer Model)

Measurement model analysis, also known as the outer model, is a measurement model used to determine whether the measurements used are valid and reliable.

a. Validity Test

The validity test of a test shows how well the test captures the desired data (Jogiyanto, 2014). Validity is related to how well the measuring instrument performs its function in achieving the objectives. Validity testing in this study uses convergent and discriminant validity tests.

1) Convergent Validity Test
The convergent validity test is a measurement used with the principle that the manifest variables of a construct should be highly correlated with each other. The convergent validity test parameters can be determined through the loading factor of each indicator and the Average Variance Extract (AVE), where it is considered valid if the values of both are > 0.5

2) Discriminant Validity Test
The discriminant validity test parameters can be determined through the cross-loading value and the Average Variance Extract (AVE), where both values are greater than 0.5. An indicator is considered valid if its cross-loading value on its variable is the largest compared to other variables

b. Reliability Test
Reliability refers to the extent to which a measuring instrument is precise and accurate when used consistently over time (Jogiyanto, 2014). Accuracy and precision of measurement are indicated by reliability. If a measuring instrument is reliable, then the instrument is considered reliable. Measurement results must be precise and consistent in order to be considered reliable. The reliability tests used in this study are:

1) Cronbach's Alpha
The expected value must be greater than 0.6 - 0.7.
2) Composite Reliability
The expected value must be > 0.7

2. Inner Model Analysis
Inner model analysis is a structural measurement model used to determine the relationship between constructs, significance values, and R-squared of the research model. The inner model is measured based on the R-squared value. R-square 0.75 means a strong model, 0.50 means a moderate model, and 0.25 means a weak model.

3. Hypothesis Testing
Hypothesis testing is conducted to determine whether the influence of exogenous variables on endogenous variables is statistically significant. Hypothesis testing is carried out by examining the p-value associated with the t-statistic.

RESULTS AND DISCUSSION

Research Results

Overview of Research Object

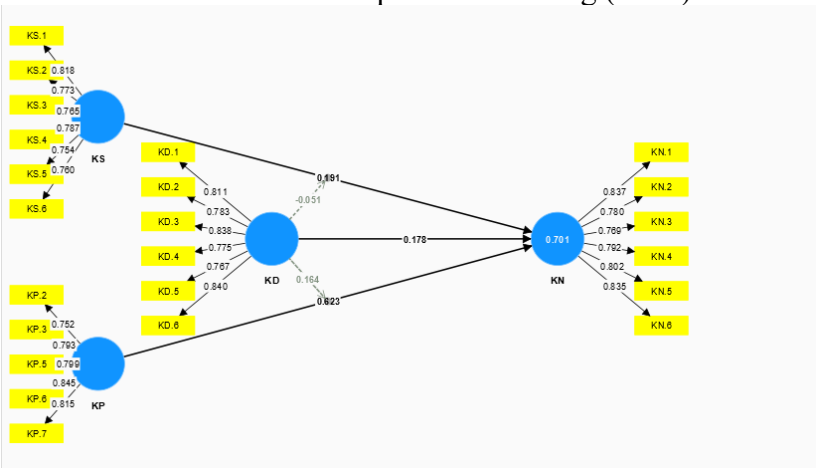
The subject of this research is a banking company operating in the South Jakarta area, specifically at Jalan Rumah Sakit (RS) Fatmawati. According to Law Number 10 of 1998 concerning banking, a bank is defined as a commercial organization that improves people's standard of living by collecting public savings and distributing these savings to the public in the form of credit or other means. For the time being, financial services have been added to ensure that the main function of collecting and allocating public funds is carried out without interruption.

Data Analysis Results

Outer Model Analysis

The analysis of the measurement model or outer model is a measurement model used to determine whether the measurements used are valid and reliable.

a. Visualization of Structural Equation Modeling (SEM) Model



Source: Smart PLS 3

b. Validity Test

1) Convergent Validity Test

The convergent validity test is a measurement used with the principle that the manifest variables of a construct should be highly correlated. The convergent validity test parameters can be determined through the loading factor of each indicator and the Average Variance Extract (AVE). An indicator is said to be valid if the outer loading value is > 0.7 and the AVE value is > 0.5 (Panjaitan et al., 2019). The following are the results of validity testing using Smart PLS:

Table 2
SIA Quality External Load Test Results (Exogenous 1) Variable

Items Code	Outer Loading Value		Outer Loading Standard Value	Informations
KS1	0.818	>	0.7	VALID
KS2	0.773	>	0.7	VALID
KS3	0.765	>	0.7	VALID
KS4	0.787	>	0.7	VALID
KS5	0.754	>	0.7	VALID
KS6	0.760	>	0.7	VALID

Source: Data processed, 2024

Table 2 above shows that each indicator of the SIA quality variable (exogenous 1) is declared valid because the outer loading value of each indicator is > 0.7.

Table 3
Outer Loading Trust Test Results (Exogenous 2) Variable

Items Code	Outer Loading Value		Outer Loading Standard Value	Informations
KP2	0.752	>	0.7	VALID
KP3	0.793	>	0.7	VALID
KP5	0.799	>	0.7	VALID
KP6	0.845	>	0.7	VALID
KP7	0.815	>	0.7	VALID

Source: Data Proceed, 2024

Table 3 above shows that each indicator of the trust variable (exogenous 2) is declared valid because the outer loading value of each indicator is > 0.7.

Table 4
Outer *Loading* Test Result Customer Satisfaction in Using Mobile Banking (Endogen) Variable

Item Codes	Outer Loading Value		Outer Loading Standard Value	Informations
KN1	0.837	>	0.7	VALID
KN2	0.780	>	0.7	VALID
KN3	0.769	>	0.7	VALID
KN4	0.792	>	0.7	VALID
KN5	0.802	>	0.7	VALID
KN6	0.835	>	0.7	VALID

Source: Data Proceed, 2024

Table 4 above shows that each indicator of the customer satisfaction variable in the use of mobile banking (exogenous) is declared valid because the outer loading value of each indicator is > 0.7.

Table 5
Average Variance Extracted (AVE) Test Result

Variable	Average Variance Extracted (AVE)
SIA Quality	0,603
Trust	0,642
Personal Data Security	0,645
Customer Satisfaction in Using Mobile Banking	0,644

Source: Data Proceed, 2024

Table 5 above is a table showing the results of the AVE test which is another method used to assess validity. The table shows that each variable, namely AIS quality, trustworthiness, customer satisfaction in using mobile banking, and personal data security, has an AVE value > 0.5. So it is concluded that the correlation of each variable is considered good and can be used to measure the variable itself.

Table 6
***Outer Loading* Test Result Personal Data Security (Moderation)**

Item Codes	Outer Loading Result		Outer Loading Standard Value	Informations
KD1	0.811	>	0.7	VALID
KD2	0.783	>	0.7	VALID
KD3	0.838	>	0.7	VALID
KD4	0.775	>	0.7	VALID
KD5	0.767	>	0.7	VALID
KD6	0.840	>	0.7	VALID

Source: Data Proceed, 2024

Table 6 above shows that each indicator of the personal data security variable (moderation) is declared valid because the outer loading value of each indicator is > 0.7. 1) Discriminant Validity Test. When a question in a domain is proven to have a higher correlation coefficient value than other domains that are not studied, this is referred to as discriminant validity (Putra, 2021). At this stage, an indicator must be greater than the value of the other variables. Table 7 below shows that the cross-loading value of each indicator of each variable is greater than the cross-loading value of the other variables, so it is concluded that the indicators used to measure their respective variables are better than the other variables.

Table 7
Cross Loading Test Results

	Personal Data Secutiry	Customer Satisfaction in Using Mobile Banking	Trust	AIS Quality	Personal Data Secutiry*Trust	Personal Data Secutiry*SIAQuality
KD1	**0.811**	0.494	0.521	0.533	-0.497	-0.569
KD2	**0.783**	0.566	0.568	0.634	-0.383	-0.357
KD3	**0.838**	0.518	0.473	0.663	-0.428	-0.369
KD4	**0.775**	0.449	0.526	0.554	-0.494	-0.551
KD5	**0.767**	0.423	0.414	0.456	-0.435	-0.477
KD6	**0.840**	0.627	0.611	0.565	-0.439	-0.540
KN1	0.582	**0.837**	0.675	0.549	-0.382	-0.393
KN2	0.459	**0.780**	0.636	0.537	-0.287	-0.264
KN3	0.600	**0.769**	0.640	0.565	-0.344	-0.280
KN4	0.612	**0.792**	0.594	0.604	-0.393	-0.381
KN5	0.402	**0.802**	0.638	0.561	-0.316	-0.287
KN6	0.459	**0.835**	0.655	0.555	-0.335	-0.380
KP2	0.465	0.550	**0.752**	0.556	-0.302	-0.382
KP3	0.501	0.597	**0.793**	0.575	-0.381	-0.508
KP5	0.519	0.717	**0.799**	0.537	-0.223	-0.339
KP6	0.510	0.640	**0.845**	0.544	-0.379	-0.497
KP7	0.613	0.670	**0.815**	0.547	-0.367	-0.436
KS1	0.625	0.529	0.581	**0.818**	-0.548	-0.345
KS2	0.548	0.589	0.517	**0.773**	-0.595	-0.334
KS3	0.594	0.493	0.505	**0.765**	-0.594	-0.362
KS4	0.527	0.564	0.589	**0.787**	-0.379	-0.301
KS5	0.484	0.546	0.440	**0.754**	-0.665	-0.563
KS6	0.548	0.530	0.567	**0.760**	-0.588	-0.537
KD*KP	-0.590	-0.400	-0.537	-0.523	**0.722**	1.000
KD*KS	-0.551	-0.428	-0.409	-0.722	1.000	**0.722**

Source: Data Proceed, 2024

a. Reliability Test

A data or questionnaire is declared reliable if the respondent's answers given are consistent or the same from time to time. Reliability testing in research is carried out to measure a questionnaire which is an indicator of a variable or construct. Based on the rule of thumb, a construct is declared reliable if the Cronbach's alpha value is > 0.6 - 0.7 and the composite reliability is > 0.7 (Panjaitan et al., 2019).

Table 8
Cronbach's Alpha Results and Composite Reliability of SIA Quality

	Cronbach's Alpha	Composit Reliability		Information
Kualitas SIA	0.868	0.901	0.7	Reliabel

Source: Data Proceed, 2024

Table 9
Cronbach's Alpha Results and Composite Reliability of Trust

	Cronbach's Alpha	Composit Reliability		Information
Trust	0.861	0.900	0.7	Reliabel

Source: Data Proceed, 2024

Table 10
Cronbach's Alpha Results and Composite Reliability of Customer Satisfaction in Mobile Banking Use

	Cronbach's Alpha	Composit Reliability		Information
Customer Satisfaction in Using Mobile Banking	0.889	0.916	0.7	Reliable

Source: Data Proceed, 2024

Table 11
Cronbach's Alpha Results & Composite Reliability of Personal Data Security

	Cronbach's Alpha	Composit Reliability		Information
Personal Data Security	0.890	0.916	0.7	Reliable

Source: Data Proceed, 2024

2. Inner Model Analysis

a. Path Coefficient

Path Coefficient is a test related to the direction of influence produced by each exogenous variable (AIS quality, trust, and personal data security) on the endogenous variable (customer satisfaction in using mobile banking) which is assessed with a value range of -1 to 1 if greater than > 0 (positive) and if < 0 (negative).

Table 12
Path Coefficient Result

Variable	Customer Satisfaction in Using Mobile Banking
SIA Quality	0.191
Trust	0.623
Personal Data Security	0.178

Source: Data Proceed, 2024

Table 12 shows the results of the Path Coefficient between the AIS quality variable and customer satisfaction in using mobile banking of 0.191 (positive effect), the trust variable on customer satisfaction in using mobile banking of 0.623 (positive effect), and the personal data security variable on customer satisfaction in using mobile banking of 0.178 (positive effect).

b. Coefficient of Determination or R Square (R^2)

Table 13
R Square (R^2) Result

Variabel	R Square	Adjusted R Square
Customer Satisfaction in Using Mobile Banking	0.701	0.685

Source: Data Proceed, 2024

Testing the coefficient of determination or R Square (R^2) in this study aims to determine the magnitude of the overall influence of the independent variables used on the dependent variable. Based on table 13 above, the Adjusted R-Square (R^2) value is 0.685. These results indicate that 68.5% (0.685 x 100%) of customer satisfaction variables in using mobile banking are influenced by the quality of SIA, trustworthiness, and security of personal data. Meanwhile, 31.5% (100% -68.5%) is influenced by other variables not included in this study.

3. Hypothesis Testing

Table 14
T Statistik and P Values Result

	T Statistik (|O/STDEV|)	P *Values*
SIA Quality > Customer Satisfaction in Using Mobile Banking	1.603	0.109
Trust > Customer Satisfaction in Using Mobile Banking	26.052	0.000
Personal Data Security > Customer Satisfaction in Using Mobile Banking	0.950	0.342
Personal Data Security x SIA Quality > Customer Satisfaction in Using Mobile Banking	0.181	0.856
Personal Data Security x Trust > Customer Satisfaction in Using Mobile Banking	0.296	0.768

Source: Data Proceed, 2024

Based on table 14 or the SmartPLS 3 output results, the following conclusions can be drawn:

a. The results of the hypothesis test show that the AIS quality variable on the customer satisfaction variable in the use of mobile banking produces a T statistic of 1.603, smaller than 1.96 (1.603 <1.96), so it can be concluded that Ha is rejected and Ho is accepted. This is also supported by a significance value greater than α = 5% (0.109 > 0.05), indicating that AIS quality does not significantly affect customer satisfaction in the use of mobile banking, which means H1 is rejected.

b. The results of the hypothesis test show that the trust variable on the customer satisfaction variable in the use of mobile banking produces a T statistic of 26.052 greater than 1.96 (26.052> 1.96), so it can be concluded that Ho is rejected and Ha is accepted. This is also reinforced by the significance value of the trust variable, which is smaller

than α = 5% (0.000 < 0.05), indicating that trust has a positive and significant effect on customer satisfaction in using mobile banking, thereby supporting the acceptance of H2.
c. The results of the hypothesis test show that the personal data security variable on the customer satisfaction variable in using mobile banking produces a T statistic of 0.950, which is smaller than 1.96 (0.950 <1.96), so it can be concluded that Ha is rejected and Ho is accepted. This is also supported by a significance value greater than α = 5% (0.342 > 0.05), indicating that personal data security does not significantly affect customer satisfaction in using mobile banking, which means that H3 is rejected.
d. The results of the hypothesis test show that the relationship between the personal data security variable and the quality of AIS on customer satisfaction in using mobile banking produces a T statistic of 0.181, which is smaller than 1.96 (0.025 <1.96), so it can be concluded that Ha is rejected and Ho is accepted. This is also supported by a significance value greater than α = 5% (0.856 > 0.05), indicating that personal data security cannot moderate the effect of AIS quality on customer satisfaction in mobile banking, which means H4 is rejected.
e. The results of the hypothesis test show that the relationship between personal data security variables and trust in customer satisfaction in using mobile banking produces a T-statistic of 0.296, smaller than 1.96 (0.296 <1.96), so it can be concluded that Ha is rejected and Ho is accepted. This is also supported by a significance value greater than α = 5% (0.768 > 0.05), indicating that personal data security cannot moderate the effect of trust on customer satisfaction in using mobile banking, meaning H5 is rejected

Discussion

The Effect of AIS Quality on Customer Satisfaction in Using Mobile Banking

The hypothesis test indicates that AIS quality does not significantly impact customer satisfaction in mobile banking, with a p-value of 0.109 (> 0.05) and a t-statistic of 1.603 (< 1.96). According to TAM, the availability of AIS applications facilitates information processing by integrating automation to improve efficiency. However, AIS represents an internal organizational process including settings, suitability, flexibility, relevance, and costs (Cahyadi, 2020) which is not directly perceived by customers. Customers tend to evaluate satisfaction based on the usefulness and ease of use of the system (Laukkanen, 2016). From the perspective of UTAUT, good AIS quality is considered a standard feature, not a unique factor influencing satisfaction (Venkatesh et al., 2003). These findings are consistent with Amarin et al. (2021), who also reported no significant relationship between system quality and satisfaction.

The Effect of Trust on Customer Satisfaction in Using Mobile Banking

The results indicate that trust has a positive and significant effect on customer satisfaction, with a p-value of 0.000 (< 0.05) and a t-statistic of 26.052 (> 1.96). This suggests that higher trust leads to greater satisfaction with mobile banking. TAM highlights that user behavior toward technology is strongly influenced by trust, which ensures that customers feel confident in conducting transactions. Trust enhances individual performance in organizational and business contexts, ultimately leading to greater satisfaction. These results align with previous studies by Ayuningtyas & Siregar (2021) and Satriady (2022), which confirmed that trust has a significant influence on satisfaction.

The Effect of Personal Data Security on Customer Satisfaction in Using Mobile Banking

The hypothesis test shows that personal data security does not significantly affect customer satisfaction, with a p-value of 0.342 (> 0.05) and a t-statistic of 0.950 (< 1.96). TAM views security as part of the system's technical capability to mitigate risks related to data breaches and cyber threats. In practice, large banks maintain robust cybersecurity systems, making security a baseline expectation for customers. According to Expectation Confirmation Theory (ECT), when banks meet these expectations, customers experience neutral satisfaction, as security is considered obligatory rather than a source of added value (Oliver, 1980). This finding is consistent with Ramadhan & Anggraeni (2022), who found no significant effect of security on satisfaction.

The Effect of AIS Quality on Customer Satisfaction in Using Mobile Banking moderated by Personal Data Security

The analysis indicates that personal data security does not moderate the relationship between AIS quality and customer satisfaction, with a p-value of 0.856 (> 0.05) and a t-statistic of 0.181 (< 1.96). AIS quality reduces uncertainty and supports decision-making, but as an internal process, it remains less visible to customers (Cahyadi, 2020). Customers focus primarily on usability and ease of use (Laukkanen, 2016). Moreover, in large-scale banks, data security is perceived as a mandatory requirement. Consequently, in line with ECT, customers regard data security as a standard expectation, preventing it from moderating the effect of AIS quality on satisfaction.

The Influence of Trust on Customer Satisfaction in the Use of Mobile Banking Moderated by Personal Data Security

The hypothesis test reveals that personal data security does not moderate the effect of trust on customer satisfaction, with a p-value of 0.768 (> 0.05) and a t-statistic of 0.296 (< 1.96). Trust, which encompasses sincerity, risk acceptance, and willingness to share information with banks, remains the most critical factor influencing satisfaction. In large banks, maintaining data security is obligatory and has become an integral part of customer expectations. In line with ECT, this results in neutral satisfaction, as security is not perceived as a differentiating factor (Oliver, 1980). Thus, personal data security cannot strengthen the relationship between trust and customer satisfaction.

CONCLUSIONS, LIMITATIONS, AND SUGGESTIONS

Conclusions

Based on the results of data processing and analysis, several important conclusions can be drawn from this study. First, the findings indicate that the quality of the Accounting Information System (AIS) does not have a significant influence on customer satisfaction in the use of mobile banking services. This result implies that the first hypothesis (H1) is rejected, meaning that improvements in AIS quality alone are insufficient to directly enhance customer satisfaction within this context.

Second, the study reveals that trust exerts a positive and significant influence on customer satisfaction in the use of mobile banking. This finding supports the acceptance of the second hypothesis (H2), highlighting that customer trust is a crucial determinant in shaping satisfaction levels when engaging with mobile banking services.

Third, the results show that personal data security does not significantly affect customer satisfaction in the use of mobile banking. Consequently, the third hypothesis (H3) is rejected, suggesting that data security, while essential, is not perceived by customers as a direct factor influencing their overall satisfaction.

Fourth, the interaction between AIS quality and personal data security is also found to have no effect on customer satisfaction. Accordingly, the fourth hypothesis (H4) is rejected, indicating that personal data security does not moderate the relationship between AIS quality and customer satisfaction in mobile banking usage.

Finally, the findings confirm that the interaction between trust and personal data security does not have a significant impact on customer satisfaction. Thus, the fifth hypothesis (H5) is rejected, implying that personal data security cannot moderate the influence of trust on customer satisfaction in the mobile banking setting.

In summary, the study emphasizes the pivotal role of trust as the only variable that significantly contributes to customer satisfaction, while AIS quality and personal data security, both individually and interactively, do not demonstrate a direct or moderating effect.

Limitations

This research was carried out in accordance with established scientific procedures and applicable regulations. Nevertheless, several limitations should be acknowledged in order to provide a balanced understanding of the study's findings. First, the research was conducted in only one branch of a bank, which restricts the generalizability of the results. Consequently, the conclusions drawn may not fully represent the conditions of the entire bank or be applicable to other banking institutions with different organizational structures, customer bases, or operational systems.

Second, the study employed a questionnaire as the sole data collection instrument, without incorporating interviews or open-ended questions. This methodological limitation raises the possibility that the responses provided by participants may not entirely capture the complexity of their actual experiences and perceptions. As a result, some nuances or contextual factors influencing customer satisfaction in mobile banking usage may not have been adequately represented.

Third, this research was also limited by the scope of the variables examined. The study focused only on AIS quality, trust, and personal data security, while other potential factors that might influence customer satisfaction in mobile banking—such as ease of use, service features, or perceived value—were not included. This restricts the comprehensiveness of the analysis and opens opportunities for future studies to expand the range of variables examined in order to provide a more holistic understanding.

Suggestions

In light of the findings and limitations of this study, several suggestions can be proposed for future research. First, it is recommended to expand the research sample by including customers of BUKU 1 and BUKU 2 banks within the Greater Jakarta (Jabodetabek) area. Such an expansion would enable the results to be generalized to a broader context, thereby providing a more comprehensive understanding of customer satisfaction in the use of mobile banking services.

Second, future research is encouraged to employ open-ended interviews in addition to structured questionnaires. The inclusion of qualitative approaches would

allow researchers to capture richer insights, reflect the actual conditions experienced by customers, and reduce potential biases arising from closed-ended responses.

Third, subsequent studies may consider incorporating additional variables such as perceived ease of use, user experience, service quality, and other relevant factors. Furthermore, exploring the role of mediation effects, in addition to moderation, could produce a more dynamic and comprehensive analytical model. This approach would not only enhance theoretical contributions but also offer deeper practical implications for the banking industry in improving mobile banking services and customer satisfaction.

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