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The Influence of Electronic Service Quality, Electronic Trust and Social Influence on The Intention to Reuse BRImo through The Mediation of User Behavior

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Intention to Reuse;

Abstract

This research aims to investigate the factors that influence the intention to reuse by customers who use banking services via cell phones as one of the main methods of carrying out transactions (mobile banking). This research uses electronic service quality, electronic trust, and social influence as independent variables influencing intention to reuse and user behavior as mediating variables. This research is categorized as explanatory research of the Non-Probability Sample type with a "purposive sampling" approach as a sampling strategy. Respondents in this study were customers at the BRI Kaliasin branch office who had made transactions at least twice a month using the BRImo application with a sample size of 193 respondents. The data collection method uses a questionnaire and is analyzed using SEM-PLS. The findings from this research show that electronic service quality, electronic trust, and social influence significantly affect the intention to reuse. User behavior also influences the relationship between electronic service quality, electronic trust, and social impact on the choice to reuse.

1. Introduction

The development of the Industrial Revolution 4.0 and the era of Society 5.0 has impacted human life, where technological developments provide convenience, and technology becomes part of humans. The age of society 5.0 has an impact on areas of life such as digital technology, artificial

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intelligence, big data, and robotics (Nastiti & Abdu, 2020). Technological advances allow combining all work actions into a virtual environment without requiring direct face-to-face interaction. This condition is supported by the penetration of internet users in Indonesia, where of Indonesia's population of 277.7 million people, 73.7% of the Indonesian population has internet access (Hootsuite, 2022). Digital banking services are banking transaction services via electronic devices owned by the bank, using digital applications owned by bank customers, and implemented independently (Otoritas Jasa Keuangan, 2018). According to information from Bank Indonesia, digital banking transactions experienced significant growth, namely 52.69% (Year-on-Year) in August 2020. This reflects an increase in achievements compared to the previous year, which reached 38.81% (Bank Indonesia, 2020).

One component of digital banking services is Mobile banking. Mobile banking has proliferated in previous years in line with the increasing use of mobile technology, increasingly developing lifestyle choices, and other economic factors (Sharma & Sharma, 2019). According to data, there is a tendency for bank customers to connect with banking via gadgets 20-30 times per month. Customers rarely visit the bank, only 1-2 times a year. As many as 42% of tablet owners use their tablets to carry out transactions, and 76% of millennials use mobile banking as their primary channel for banking activities (Burton-Strunk, 2017). Carrying out banking transactions is now more accessible and more efficient thanks to the ability to carry out them quickly anywhere and at any time as long as you are connected to the internet.

PT Bank Rakyat Indonesia (Persero) Tbk, one of the banks with the most significant assets in Indonesia, has introduced m-banking services. This service is realized in an application called BRI Mobile or BRImo. As of November 2021, BRImo has succeeded in reaching 13.4 million individuals using the BRImo application, with total transactions reaching 1,169 trillion. In the future, BRImo will continue to be developed for every customer activity. Based on the data, there are the ten most significant types of transactions that use the menu on BRImo, including transfers between BRI, transfers between banks, top-up Shopeepay, BRIVA, credit payments, top-up Dana, top-up Gopay, top-up OVO, top-up Link only, prepaid electricity, etc. However, despite the convenience, completeness, and sophistication that BRImo has, compared with competitors, the achievement of transaction frequency still needs to be improved. Apart from that, the data shows that ATMs, as presented as follows, still dominate transactions at several large banks:

Table 1
Comparison of the Number of Interbank Transactions Q1 2021

Bank Name	ATM (i)	M-Banking (ii)	Total (iii=i+ii)	Composition (i/iii)	(ii/iii)
BRI	1,016	1,419	2,435	42%	58%
BCA	463	3,033	3,496	13%	87%
Mandiri	379	445	824	46%	54%
BNI	201	101	302	67%	33%
Total	2,059	4,998	7,057		

Source: Financial Update Presentation of Each Bank 1Q2021, processed

Based on the comparison of the four large banks in Indonesia mentioned above, BRI is currently the bank with the second-highest number of banking transactions after BCA. However, transactions still dominate transactions at BRI via ATM. This phenomenon is being researched in the context of efforts to increase transactions through mobile banking (Brimo). As one of the largest regions after Jakarta, Surabaya is a potential area to increase the number of m-banking transactions. However, if we look at the data, the growth in BRImo transactions at the Surabaya Kaliasin Branch Office is below

the growth in BRImo transactions regionally. In contrast, the growth in the number of BRImo users is higher than in the number of BRImo users in the Surabaya region, so there needs to be more consistency.

Seeing the above phenomenon and improving mobile banking services, it is necessary to know what encourages customers to reuse existing mobile banking applications. The decision to adopt an information technology system will significantly depend on users' acceptance and use of the technology. One approach that can be used as a grand theory to determine a person's intentions in using technology-based information systems is the Technology Acceptance Model/TAM (Agustin *et al.*, 2021). In TAM theory, there are 2 (two) main variables, namely perceived usefulness and perceived ease of use, which are very prominent factors that will determine a person's intention to adopt a technology. Based on Abdillah et al. (2020), the shift in customer preferences towards digital banking services is influenced, among other things, by quality and trust variables. This is also supported by research that the service quality aspect significantly impacts loyalty intention in mobile banking (Zhou *et al*., 2021) and customer loyalty (Sharma, 2019). The level of service quality discussed here is electronic service, which is related to the level of M-Banking service. According to Zeithaml et al. (2013), the ability of a company website to offer assistance in the form of a shopping experience, payment in transactions or purchasing goods, and effective and efficient delivery of products is what is meant by electronic service quality or e-service quality. E-service quality is a comprehensive review and assessment of the superiority of a service delivered electronically via the Internet.

Furthermore, the trust referred to here is e-trust, which is related to trust in M-Banking. Apart from electronic service quality and trust, research by Phyo Min Tun in 2020 explained that social influence also significantly impacts behavioral intention to reuse mobile banking. Some customers may adopt an innovation because of the perceived social influence, not because of its usefulness (Tun, 2020). Social influence can come from individuals whose opinions and beliefs are essential and from peers in the social environment (Talukder *et al*., 2014).

In this research, the variables electronic service quality, electronic trust, and social influence are studied, considering there are still inconsistencies in research results/research gaps. Researchers also added mediation in the form of user behavior, considering that previous research used attitude mediation to measure Factors Affecting the Intention to Use Digital Banking (Nguyen Oanh Thi, 2020). The novelty and uniqueness of this research from previous research lies in the mediating variable, namely user behavior, where behavior needs to be observed because every company must show good service quality to satisfy customers; the behavior of satisfied customers will impact the intention to reuse.

BRI Surabaya Kaliasin Branch Office was chosen as the research object to understand the elements influencing customers' desire to return to using the BRImo application so that BRImo transactions in Kanca Surabaya Kaliasin will align with user growth. Other considerations in selecting research objects at the BRI Surabaya Kaliasin Branch Office are based on strategic location and urban customer demographics, which influence smartphone usage habits and ease of obtaining BRImo services.

2. Materials and Methods

The method used in this research is a quantitative approach with an explanatory research type. Probability Sample with a "purposive sampling" approach because there is no complete sampling frame and the researcher does not know the size of the population, so this sample selection technique is based on particular criteria (Prof. Augusty Ferdinand, 2014). Below are the selection standards

applied in this research to determine the respondents who will be selected from the research target population: Customers using BRImo at the BRI Surabaya Kaliasin Branch Office. Customers often make transactions using BRImo at least twice a month. This criterion is determined based on the opinion of Walter et al., (2013) that consumers can be said to be loyal (use them more often) if they have a positive experience after using the application more than once.

The analysis method in this research uses Structural Equation Modeling (SEM) based on Partial Least Square (PLS) with the help of SmartPLS 3 software. Data collection uses a questionnaire distributed to BRI Kanca Kaliasin account holders who transact at least twice a month via Google form. All indicators used to measure the variables in this research were adapted from several previous studies with a total of 32 indicators, where the E-Service Quality variable consists of 16 indicators, E-Trust uses five indicators, social influence uses four indicators, and user behavior uses five indicators. Moreover, the Intention to reuse using five indicators.

The conceptual framework in this research is based on a theoretical study based on several variables to be analyzed, namely electronic service quality, electronic trust, social influence, user behavior, and intention to reuse. Researchers are interested in conducting research at the BRI Surabaya Kaliasin Branch with considerations based on strategic location, urban customer demographics, and ease of obtaining BRImo services.

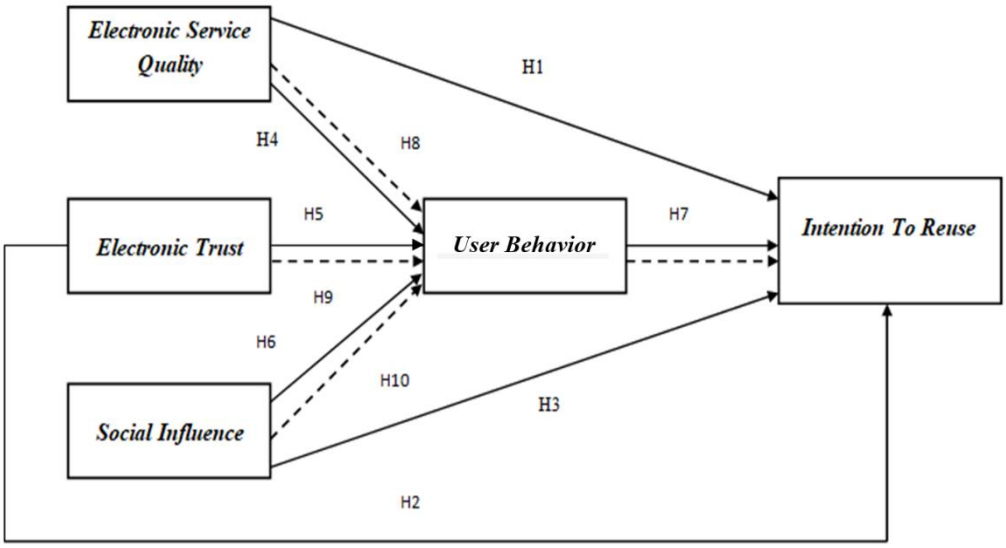


Figure 1: Research Framework and Hypothesis
Source: Researcher 2023

H1 : Does electronic service quality influence intention to reuse BRImo?
H2 : Does electronic trust have an effect on intention to reuse BRImo?
H3 : Does social influence influence intention to reuse BRImo?
H4 : Does electronic service quality influence BRImo user behavior?
H5 : Does electronic trust affect BRImo user behavior?
H6 : Does social influence influence BRImo user behavior?
H7 : Does user behavior influence intention to reuse BRImo?
H8 : Does user behavior mediate the influence of electronic service quality on intention to reuse BRImo?
H9 : Does user behavior mediate the influence of electronic trust on intention to reuse BRImo?

H10 : Does user behavior mediate the influence of social influence on intention to reuse BRImo?

3. Results and Discussions

Based on the results of processing respondent data, it is known that of the 193 respondents, 104 male respondents (54%) and 89 female respondents (46%). The number of male respondents has an almost equal proportion. Based on religion, 64% or 123 respondents are Muslim according to the demographics of the city of Surabaya, which is predominantly Muslim. Based on age, most of the respondents, namely 78 respondents or around 40%, were in the 18 – 30 year range, and the same number (78 respondents) were also in the 31 - 40 year range. This age range includes economically and socially active generations, may already be working and are in the stage of building a family and, therefore, need savings to store their income in the bank. Based on marital status, 124 married customers, or around 64% of the total customers. This distribution reflects the general social situation, where most clients are married, perhaps with greater financial responsibilities such as family and household. According to the employment status of BRI KC Surabaya Kaliasin customers, some customers work as entrepreneurs, namely 109 customers or around 56% of the total customers. The self-employed profession often involves managing one's enterprise or business, which leads to the need to access banking services such as payment for business transactions, investments, and more complex financial management. Regarding education categorization, as many as 142 customers, or around 74%, have a bachelor's degree level of education. Based on income, 109 customers, or around 56% of the total customers, classified themselves in the income category of Rp. 1,000,000 - Rp. 10,000,000. This indicates that most customers who use Brimo are in this income range and occupation, such as employees, small entrepreneurs, and micro-entrepreneurs.

Partial Least Square (PLS) Analysis

Partial Least Square analysis in this research was carried out with the help of SmartPLS version 3.0 software. According to Ghozali (2015), evaluating model performance in Partial Least Squares analysis usually involves assessing the measurement model (outer model) and structural model (inner model). The measurement model, which is often referred to as the outer model, is used to evaluate the validity and reliability of the model. The purpose of the validity test is to assess the ability of the research instrument to accurately measure the desired variables. Rajasa & Faturachman, (2015). Evaluation of a structural model, also known as an inner model, involves assessing the extent to which the R2 value for the dependent variable explains a percentage of the variance. This evaluation was carried out using the Stone-Geisser Q-square test, as proposed by Stone (1974) and Geisser (1975).

In this test, path coefficients are also estimated which identify the strength of the relationship between exogenous variables and endogenous variables. The next test was carried out by the Indirect Influence Test. This test was carried out using the bootstrapping method using SmartPLS 3.0. In this research there is an intervening variable, namely User Behavior. Intervening variables are said to be able to mediate the influence of exogenous (independent) variables on endogenous (dependent) variables if the statistical T value is greater than the T table and the P value is smaller than the significance level used (5%).

Evaluation of the Measurement Model (Outer Model)

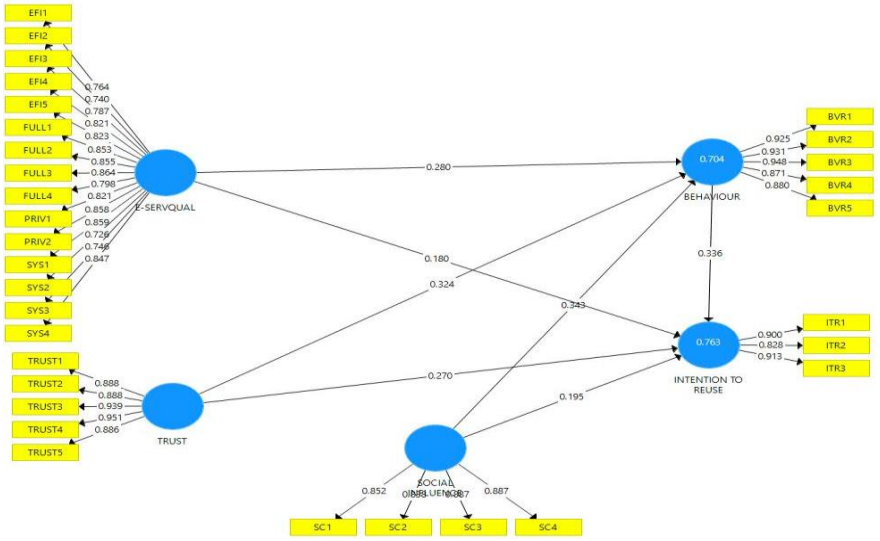


Figure 2. Visual Research Model

Evaluation of external models in research involves consideration of four measurement criteria: Convergent Validity, Discriminant Validity, Composite Reliability, and Cronbach Alpha.

Convergent Validity

Convergent Validity using reflexive indicators can be observed from the correlation between item/indicator scores and constructs. Indicators at the individual level are considered credible when their correlation coefficient exceeds 0.70. The data presented above shows that all variable indicators have outer loading values above 0.7, thus indicating their feasibility and Validity for research purposes. Therefore, these indicators can be used for further research.

Discriminate Validity

According to Ghozali, (2016), when the correlation between a construct and its measurement items is more significant than the correlation between other constructs and its measurement items, this indicates that the latent construct is more effective in predicting the size of its respective block compared to the size of other blocks. Based on the findings obtained, the indicators used in this research show good discriminant Validity in aggregating each factor.

Composite Reliability

The following assessment is related to the composite dependency of the indicator blocks used to measure the construct. According to Ghozali, (2016), a construct is considered reliable if its composite reliability value exceeds 0.60.

Table 2
Composite Reliability

	Composite Reliability

E-Servqual	0,967
Trust	0,960
Social Influence	0,923
Behaviour	0,961
Intention To Reuse	0,913

Observing composite reliability values exceeding 0.60 across all constructs provides evidence for this statement. These findings indicate that all variables have achieved composite reliability, thus supporting the conclusion that the aggregate variables demonstrate a substantial level of reliability.

Cronbach Alpha

According to Ghozali (2014), a variable can be said to be reliable or has a satisfactory level of internal consistency if the Cronbach alpha coefficient exceeds 0.7.

Table 3
Cronbach's Alpha

	Cronbach's Alpha
E-Servqual	0,963
Trust	0,948
Social Influence	0,889
Behaviour	0,949
Intention To Reuse	0,856

Based on the data presented in the table above, it can be seen that the Cronbach alpha value for each research variable exceeds 0.7. Therefore, these findings indicate that each research variable has met the Cronbach alpha value criteria, thus leading to the conclusion that all variables show a significant level of reliability.

Evaluation of the Structural Model (Inner Model)

Inner model assessment involves evaluating hypothesized relationships between latent constructs, as outlined in this study. The inner model equation can be characterized as follows:

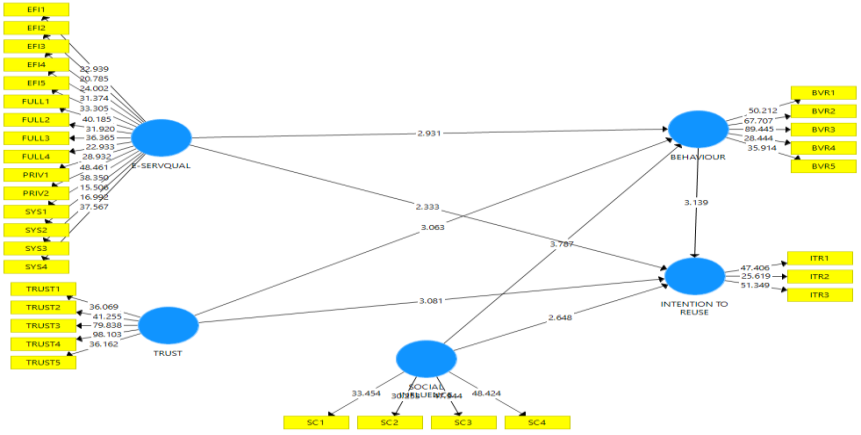


Figure 3. Inner model equations

Coefficient of Determination (R2)

The inner model assessment can be done by looking at the coefficient of determination (R-Square) related to the dependent construct and the t-statistic value obtained from the path coefficient test. The purpose of the Analysis of Variance (R2) or Determination Test is to assess the impact of the independent variable on the dependent variable. The coefficient of determination can be seen below.

Table 4.
Coefficient of determination

	R Square	**R Square Adjusted**
Behaviour	0,704	0,699
Intention To Reuse	0,763	0,758

The findings of this study indicate that the variables Electronic Service Quality, Trust, and Social Influence explain 69.9% of the variance in the Behavior variable. The remaining 30.1% of the variance was caused by factors not included in the research model

Geisser Q-square test (Q2)

Before testing the hypothesis, it is necessary to carry out a Goodness of Fit assessment technique. Goodness of Fit (GoF) in this study was calculated using the equation Q^2=1-{(1-R_1^2)x(1-R_2^2)} . Based on findings related to measuring model determination, it can be seen that the Q2 value is 0.782. This figure indicates that the model contributes to explaining 78.2% of the structural relationships between the five variables studied, while the rest is explained by variables that have not been included in the model. The Q2 value is between values > 0.5, indicating that the research model has high power.

Hypothesis Testing

Hypothesis testing in this research was carried out by looking at the T-Statistics and P-Value values. Acceptance of the research hypothesis can be determined if the P-Value value is smaller than 0.05.

Table. 5
Hypothesis Test

Code	**Connection**	**Original Sample (O)**	**STDEV**	**T Statistics**	**P Values**	**Information**
H1	E-Servqual -> Intention To Reuse	0,180	0,077	2,333	0,020	Hypothesis Accepted
H2	Trust -> Intention To Reuse	0,270	0,087	3,081	0,002	Hypothesis Accepted
H3	Social Influence -> Intention To Reuse	0,195	0,074	2,648	0,008	Hypothesis Accepted

H4	E-Servqual -> Behaviour	0,280	0,095	2,931	0,004	Hypothesis Accepted
H5	Trust -> Behaviour	0,324	0,106	3,063	0,002	Hypothesis Accepted
H6	Social Influence -> Behaviour	0,343	0,091	3,787	0,000	Hypothesis Accepted
H7	Behaviour -> Intention To Reuse	0,336	0,107	3,139	0,002	Hypothesis Accepted
H8	E-Servqual -> Behaviour -> Intention To Reuse	0,094	0,042	2,219	0,027	Hypothesis Accepted
H9	Trust -> Behaviour -> Intention To Reuse	0,109	0,054	1,996	0,046	Hypothesis Accepted
H10	Social Influence -> Behaviour -> Intention To Reuse	0,115	0,047	2,463	0,014	Hypothesis Accepted

Based on data processing using smart PLS for hypothesis testing, the results show the influence of E-Service Quality and Intention To Reuse. The path coefficient value for this relationship is 0.180, with a statistical T value of 2.333 and a P-value of 0.020. The calculated T statistic value (2.333) exceeds the critical value of the T table of 1.996, indicating a statistically significant effect. Based on these findings, hypothesis 1 is accepted.

Findings from hypothesis testing show that the relationship between E-Trust and Intention to reuse is statistically significant. The path coefficient value for this relationship is 0.270, with a statistical T value of 3.081 and a P-value of 0.002. Based on these findings, hypothesis 2 is accepted. Social Influence and Intention to reuse are also statistically significant where the path coefficient value is 0.195, with a statistical T value of 2.648 and a P-value of 0.008. The statistical T value (2.648) is above the critical value of the T table (1.996), and the P value (0.008) is smaller than the predetermined significance level of 5% (0.05), so hypothesis 3 is accepted.

The relationship between E-Service Quality and Behavior has a direct and statistically significant effect. The path coefficient value for this relationship is 0.280, with a corresponding T statistic value of 2.931 and a P-value of 0.004. The T statistical value of 2.931 exceeds the critical value of 1.996 from the T table, and the P value of 0.020 is smaller than the predetermined significance level of 0.05. then hypothesis 4 is accepted. The influence between E-Trust and Behavior is shown by the path coefficient value of 0.324, with a statistical T value of 3.063 and a P-value of 0.002. The calculated T statistical value (3.063) exceeds the critical value of the T table (1.996), which indicates that there is a statistically significant influence, so hypothesis 5 is accepted.

The relationship between Social Influence and Behavior is visible with a path coefficient value of 0.343, with a corresponding T value of 3.787 and a P-value of 0.000. The calculated T statistical value (3.787) exceeds the critical value of the T table (1.996), and the P value obtained (0.008) is smaller than the predetermined significance level of 5% (0.05). These results indicate that there is a statistically significant influence between Social Influence on Behavior so that hypothesis 6 is accepted.

The finding of the relationship between Social Influence and Intention to reuse is statistically significant where the path coefficient value is estimated at 0.336 with a corresponding T statistical value of 3.319 and a P-value of 0.002. The calculated T statistical value (3.319) exceeds the critical

value of the T table (1.996), and the P value obtained (0.002) is smaller than the predetermined significance level of 5% (0.05). These results indicate that there is a statistically significant influence between Social Influence on Intention to reuse, so hypothesis 7 is accepted.

The results of hypothesis testing have an indirect influence on E-Service Quality on Intention To Reuse through Behavior, showing a path coefficient value of 0.094 and a T statistical value of 2.219 and a P-Value value of 0.027. The T statistic value is greater than the T table (2.219 > 1.984) and the P value is 0.020 or smaller than the alpha standard of 5% (0.027 <0.05) showing the significant influence of E-Service Quality Intention To Reuse through Behavior. The positive path coefficient value (0.094) shows that the influence exerted by E-Service Quality Intention To Reuse through Behavior is positive so that hypothesis 8 is accepted.

The results of testing the hypothesis of the indirect influence of Trust on Intention To Reuse through Behavior show a path coefficient value of 0.109 and a T statistic value of 1.996 and a P-Value value of 0.046. The T statistic value is greater than the T table (1.996 > 1.984) and the P value is 0.020 or smaller than the alpha standard of 5% (0.046 <0.05) showing that there is a significant influence of Trust Intention To Reuse through Behavior so that hypothesis 9 is accepted.

The results of testing the hypothesis of the indirect influence of Social Influence on Intention To Reuse through Behavior show a path coefficient value of 0.115 and a T statistic value of 2.463 and a P-Value value of 0.014. The T statistic value is greater than the T table (2.463>1.984) and the P value is 0.020 or smaller than the alpha standard of 5% (0.014<0.05) indicating that there is a significant influence of Social Influence on Intention To Reuse through Behavior. Hypothesis 10 is accepted.

Discussion

The Influence of E-Service Quality on Intention to Reuse

The findings of this research show a statistically significant and favorable relationship between E-Service Quality and Intention to Reuse. Based on the findings of this research, improving E-Service Quality can potentially increase Intention to Reuse among BRI KC Surabaya Kaliasin customers. The results of this research align with research conducted by Sharma and Sharma (2019) and Zhou et al., (2021), which shows a significant influence of E-Service Quality on Intention to Reuse mobile applications.

The Influence of Trust on Intention To Reuse

The research results show a positive and significant influence of e-trust on Intention To Reuse. Based on the results of this research, better e-Trust can increase the Intention To Reuse customers using BRI KC Surabaya Kaliasin. E-trust or Trust in mobile applications creates confidence that the application can be relied on to provide consistent services and meet expectations (Anggita & Trenggana, 2020).

The Influence of Social Influence on Intention to Reuse

The research results show a positive and significant influence of Social Influence on Intention To Reuse. Based on the results of this research, it can be stated that better Social Influence can increase the Intention To Reuse customers using Brimo at BRI KC Surabaya Kaliasin. This research aligns with the research results of Rodrigo F. Malaquias and Yujong Hwang (2018), which stated that social influence has a significant impact on mobile banking use.

The Influence of E-Service Quality on Behavior

The research results show a positive and significant influence of E-Service Quality on Behavior. If E-Service Quality improves, it can increase the intention to use Brimo among BRI KC Surabaya Kaliasin customers. The results of this research align with the results of Kanokkarn's (2018) research, which states that -Service Quality has a significant influence on the behavior of mobile application users.

The Influence of Trust on Behavior

The research results show a positive and significant influence of e-trust on behavior. Better e-trust can improve behavior among customers using BRI KC Surabaya Kaliasin. Trust is a central element in influencing how consumers respond, decide, and interact with a brand or product (Nguyen & Khoa, 2019). The results of this research are in line with research conducted by Elgheit, (2019); Le & Hoang, (2020); dan Zhou et al., (2016), who stated that Trust influences mobile application user behavior.

The Influence of Social Influence on Behavior

The research results show a positive and significant influence of Social Influence on Behavior. Influence from other people, whether in the form of friends, family, celebrities, or social groups, can provide consumers insight, recommendations, and guidance in making decisions (Dahl, 2013). In today's increasingly connected and shared environment, the opinions and actions of others have a significant impact on shaping preferences, purchases, and interactions with brands or products (Bi et al., 2017). Based on the results of this research, better Social Influence can improve customers' behavior using BRI KC Surabaya Kaliasin. Therefore, understanding and utilizing social influence wisely can be an effective strategy for positively influencing consumer behavior.

Influence of Behavior on Intention to Reuse

The research results show a positive and significant influence, so if Social Influence improves, it can increase the Intention to Reuse customers using BRI KC Surabaya Kaliasin. Consumer Behavior plays an essential role in shaping Intention to Reuse. Consumer responses to initial experience, satisfaction, and habits can influence whether consumers intend to reuse the product or service in the future (Abdillah et al., 2022).

The mediating role of behavior on the influence of E-Service Quality on Intention to Reuse

The research results show a positive and significant influence of E-Service Quality on Intention to Reuse through consumer behavior. In other words, better E-Service Quality can improve consumer behavior and ultimately increase Intention to Reuse. The mediating role of behavior in the context of the influence of E-Service Quality on Intention to Reuse involves the critical role of consumer behavior as a connecting bridge that connects the experience of e-service quality with consumer intentions to reuse products or services (Putri & Setiawati, 2021). Therefore, understanding the mediating role of these behaviors provides valuable insights for companies during the development of more appropriate strategies to increase consumer retention rates and intention to reuse products or services.

The Mediating Role of Behavior on The Influence of Trust on The Intention to Reuse

The research results show a positive and significant influence of E-Trust on Intention to Reuse through consumer behavior. In other words, an increasingly better E-Trust can improve consumer behavior and ultimately increase Intention to Reuse. The main aim of growing public trust in BRImo is to foster a positive tendency towards using the BRImo platform. If individuals have confidence in the services provided by BRImo, it is hoped that they will develop a tendency to engage and explore the services provided

The Mediating Role of Behavior on The Influence of Social Influence on The Intention to Reuse

The research results show a positive and significant influence of Social Influence on Intention to Reuse through consumer behavior. In other words, increasingly better Social Influence can increase the number of consumer behaviors and ultimately increase Intention to Reuse. Social influence or social influence on the intention to reuse (Intention to Reuse) through consumer behavior has a vital role in shaping consumer decisions to continue interacting with a product or service in the future ((Kalorth et al., 2020). The results of this research are in line with the research results of Bhukya dan Paul, (2023); Mainardes dan Cardoso, (2019); Saikia dan Bhattacharjee, (2023), who say that social influence has an influence on reuse intention through consumer behavior.

4. Conclusion

Based on the research findings mentioned above, it can be concluded that the variables e-service quality, e-trust and social influence can influence intention to reuse both directly and through behavior. Consumers will consider service quality aspects in the form of ease of access to Brimo and other things that encourage customers to continue using the Brimo application in the future. When customers believe that transactions carried out are very personal and credible, then customers will be motivated to reuse the application for other transaction needs as well. The influence of social class and the availability of an adequate network in the customer's area of residence will encourage higher repeat use of the Brimo application. When Brimo is able to fulfill what BRI Kaliasin customers expect and need, it creates a direct influence on the use of Brimo. Apart from that, the existence of perceptions of advertising on social media also influences customers at BRI Kaliasin in using Brimo for daily transactions. The existence of the Brimo application makes it easier for customers not to have to go to the bank, and increases the intensity of Brimo use at BRI Kaliasin.

Next, the future researchers are advised to increase the scope of the research, including the duration of time required so that the research results will be better and more accurate. Apart from that, researchers can take or add samples from other banking sectors to compare whether the results of this research are relevant in the banking industry or other relatively similar industries such as hotels/tourism; To strengthen the argument, future researchers can add interview methods to respondents, future researchers are expected to be able to complement the results of this research by adding other factors/variables that influence the desire for users to return to mobile banking applications and to enrich knowledge, researchers can use more relevant sources to relate to research objects, such as financial reports and company financial data

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