

THE EFFECT OF EASE OF TRANSACTION AND USER INTERFACE (UI) DESIGN ON USER INTEREST IN USING THE BANK JAGO APPLICATION WITH USER SATISFACTION AS AN INTERMEDIARY VARIABLE

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Article Info	Abstract
<i>Article history:</i> <i>Received: 16 December 2025;</i> <i>Accepted: 22 December 2025;</i> <i>Published: 29 December 2025</i> <i>Keyword:</i> <i>Ease of Transactions, Interface Design, Interest in Using, User Satisfaction, Bank Jago.</i>	This study seeks to examine the influence of transaction convenience and user interface design on users' intention to use the Bank Jago application, with user satisfaction serving as a mediating variable. The study employs a quantitative methodology using the SmartPLS application and a partial Least Squares-based Structural Equation Modeling (SEM-PLS) technique. Data were gathered using questionnaires administered to Bank Jago users aged 18 years and above who had conducted transactions. The findings demonstrate that user interest in the application is positively impacted by transaction ease and interface design. Furthermore, it has been demonstrated that user happiness functions as a mediating factor in the relationship between transaction ease, interface design, and interest in utilizing the Bank Jago application. These findings emphasize the importance of ease and quality of application design in increasing satisfaction and interest in using digital banking service.

1. INTRODUCTION

Digital transformation has continued to grow significantly over the past few years. This includes changes in Indonesia's banking industry, such as the emergence of digital banking services. These changes are driven by changes in people's behavior, which now prioritizes efficiency and practicality. Reihandho and Fajarwati (2023) explain that digital banking is a digital-based financial service that provides online services to its customers with the aim of providing convenience, security, and comfort from various locations.

Based on data published on the official website of Bank Indonesia (2025), the adoption of digital services within the banking sector continues to demonstrate significant growth. In the third quarter of 2025, the value of digital payment transactions reached 12.99 billion transactions, a 38.08% increase on an annual basis. Bank Indonesia stated that this growth was driven by the expansion of acceptance and the development of digital payment channels. This condition shows that digital services in the financial sector are growing and have become an essential need for modern society. As the intensity of digital transactions increases, banks must offer service that are not only functional but also easy to use and capable of providing an optimal user experience. This finding is consistent with the results of Lestari et al. (2023), which demonstrate that perceptions regarding the ease and usefulness of digital services affect individuals' willingness to use digital banking platforms. These findings confirm that ease of transaction is an important factor in driving interest in using digital banking applications.

This growth in usage has encouraged both digital and conventional banks to optimally deliver and improve their digital financial services. Among the many digital banks that have emerged and developed in Indonesia, each bank strives to provide highly competitive advantages to attract and retain users. In this competition, Bank Jago has emerged as a digital bank that focuses on providing practical, intuitive, and user-oriented banking services. This

approach positions Bank Jago as an example of a digital bank that prioritizes efficiency and convenience in every transaction process.

Bank Jago is a digital bank that fully embraces the concept of app-based banking. Bank Jago offers several features that users can take advantage of, such as transfer and top-up services, online account opening, fund management for various needs, and integration with a digital partner ecosystem. The services provided are intended to make it easier for users to manage their financial needs independently through an integrated application, without relying on physical office services.

The improvement in Bank Jago's digital services can be seen from the considerable increase in clientele. By the end of the third quarter of 2025, Bank Jago had 18.6 million customers, including 14.5 million funding customers who actively use the Bank Jago and Jago Syariah applications (Bank Jago, 2025). This total number of customers increased by more than 4.5 million customers in comparison with the previous year. This increase proves the high adoption rate of Bank Jago's digital services and illustrates the public's trust in digital banking applications to meet their daily financial needs.

In addition to the ease of transactions experienced by users, the interface design also contributes to the quality of interaction, thereby creating the satisfaction expected by users. In this context, UI design is effective in providing clear navigation, visual comfort, and making it easier for users to understand the features of the application. According to Irawari and Wiyaya (2025), the quality of UI and UX has an advantageous effect on the comfort and loyalty of mobile banking users. Gunawan and Tanjung (2025) also found that user satisfaction is highly dependent on the ease of use and display quality provided by mobile banking services.

In-depth findings state that user satisfaction has its own function in uniting the relationship between application characteristics and usage behavior. The harmony between individual desires and application performance will result in user satisfaction. El-Mubarak et al (2023) stated that ease of use has a positive effect on mobile banking user satisfaction, which in turn drives individuals' interest in using an application service on an ongoing basis. As a result, user satisfaction plays a critical role in mediating the relationship between interest in using digital banking services and transaction simplicity and interface design.

2. LITERATURE REVIEW

This literature review's objective is to investigate theories and empirical data pertinent to the study variables, namely ease of transaction, interface design, user satisfaction, and interest in using the Bank Jago application. This study was conducted by linking theoretical concepts with previous research results in order to construct a conceptual foundation and support the composition of research hypotheses. Through this approach, the study is expected to have a strong scientific basis, in line with the growth of digital banking, and to offer a thorough comprehension of how users of mobile banking applications, particularly Bank Jago, behave.

2.1 Theoretical and Conceptual Background

Research in the area of information systems and digital services emphasizes that the quality of user experience and interface design has a substantial effect on impact on shaping user satisfaction and trust in a digital platform. Empirical studies reveal that user experience and service quality has a favorable effect on user satisfaction with digital services, such as digital banking services.

Intuitive and easy-to-understand interface design has been demonstrated to have a favorable effect on overall digital services, thereby affecting user satisfaction and intention to continue using the service. In this context, the quality of interface design and user experience has been studied in mobile banking applications, where effective UI/UX can increase customer loyalty and satisfaction (Irawati & Wijaya, 2025).

Therefore, the study's theoretical framework combines the concepts of interface design quality, user experience, ease of transaction, and user satisfaction as a basis for understanding how these factors simultaneously influence interest in using the Bank Jago application.

2.1.1 User Satisfaction

User satisfaction is the result of individual assessments before and after using a digital system or service. In this context, user satisfaction is impacted by opinions on how simple it is to use and the benefits of the application in supporting financial transaction activities. Gunawan and Tanjung (2025) stated in their research that perceived utility and simplicity of use have a favorable and substantial influence on mobile banking user satisfaction. This proves that the easier and more useful a digital banking application is, The greater the level of user satisfaction will be, which in turn has the potential to encourage continued use.

2.1.2 Ease of Transaction

Transaction ease describes the degree to which users feel that an application can be used easily, clearly, and without excessive effort. This is consistent with Davis's (1989) Technology Acceptance Model (TAM), which holds that perceived ease of use is a key component of technology acceptance. Empirical research on mobile banking services validates that the ease of use of an application has a significant impact on user satisfaction and the intensity of digital service usage (Suteja and Ariasih, 2025). Thus, ease of transaction is an important aspect in improving the user experience of the Bank Jago application.

2.1.3 Interface Design

Interface design is a visual and functional element that connects individuals with application systems. A good UI is identified by its attractive appearance, visual consistency, and clear navigation, which makes it easy for users to use the available features. Purwatini (2025) states that the quality of interface design has a favorable impact on user satisfaction in digital services, because an easy-to-use UI can improve the overall individual experience. In the context of digital banking, optimal interface design helps users perform activities efficiently and minimizes errors when using the application.

2.1.4 Interest in Using

Interest in using an application proves an individual's enthusiasm for using and maintaining the use of a digital service in the future. This concept is in line with research on behavioral intention in the Theory of Planned Behavior proposed by Ajzen (1991), which explains that interest is the primary indicator of real behavior.. In the context of digital banking, interest in using the application is influenced by perceptions of ease of use, user satisfaction, and positive experiences while using the application. Oematan and Rahayu (2025) state that user satisfaction mediates the impact of perceived usability on interest in utilizing digital services, thus emphasizing the important role of satisfaction in shaping continuous use intentions.

2.2 Empirical Review and Hypothesis

2.2.1 Ease of Transaction > Interest in Using (H1)

Numerous studies have examined how interest in using digital services is influenced by transactional ease or perceived ease of use. According to Putri & Sabaruddin (2025), BRI users behavioral intention to use mobile banking services is strongly influenced by perceived ease of use, suggesting that the more user-friendly a service is, the more interested they are in using it. Furthermore, study by Erpurini et al. (2025) revealed that interest in using the BCA mobile banking app was significantly impacted by perceptions of service features and convenience of use, confirming the positive correlation between these variables. Thus, the first hypothesis is formulated as follows.

H1: Ease of transaction has a positive effect on interest in using the Bank Jago application.

2.2.2 User Interface (UI) Design > Interest in Using (H2)

Users' opinions and interest in digital applications are significantly influenced by interface design. Agustin & Fazizah (2023), for instance, discovered that the quality of the user interface affects the choice to utilize QRIS services in mobile banking, demonstrating the significance of UI in user decisions. Furthermore, Heriyadi & Rozza (2023) demonstrated that users' decisions to use BSI Mobile were positively impacted by perceived ease of use in relation to UI quality. Based on these findings, the second hypothesis is proposed:

H2: Interface design (UI) has a positive effect on interest in using the Bank Jago application.

2.2.3 Ease of Transaction > User Satisfaction (H3)

User satisfaction is also known to be impacted by how simple digital services are to use. According to research by Erlangga & Nuvriasari (2023), consumer satisfaction with mobile banking is positively impacted by simplicity of use. Furthermore, a study by Fajriyah (2025) that looked at BWS mobile banking services' perceived ease of use revealed a favorable correlation between perceived ease and user happiness. Therefore, the third hypothesis is formulated as follows:

H3: Ease of transaction has a positive effect on the satisfaction of Bank Jago application users.

2.2.4 User Interface (UI) Design > User Satisfaction (H4)

User satisfaction with digital services has been shown to be correlated with interface quality (UI/UX). Nindia & Wijaya (2025) discovered that mobile banking customer loyalty is strongly impacted by user interface (UI) and user experience (UX), which subtly reflects the connection between UI and satisfaction. Furthermore, study on sharia mobile banking services by Fianto, Rahmawati, and Supriani (2025) demonstrates that user happiness is also influenced by application design. Therefore, the fourth hypothesis is proposed:

H4: Interface (UI) design has a positive effect on user satisfaction with the Bank Jago application.

2.2.5 Interest in Using > User Satisfaction (H5)

Intention to use is often related to user satisfaction with a digital service. Erpurini et al. (2025) showed that perceptions of ease of use and good service can increase interest and ultimately create customer satisfaction. In addition, literature in the context of the digital economy shows that strong interest in using digital services contributes to the overall user satisfaction experience. Therefore, the fifth hypothesis is proposed:

H5: Interest in using the Bank Jago application has a positive effect on user satisfaction.

2.2.6 Ease of Transaction > Interest in Using > User Satisfaction (H6)

According to certain research, the relationship between perceived ease of use and intention to use can be mediated by satisfaction. According to Budiman & Firdausy (2025), the impact of perceived ease of use on the desire to use mobile banking apps like myBCA is mediated by satisfaction. Furthermore, another study on digital services discovered that simplicity of use not only boosts usage intention but also improves customer happiness, which in turn deepens relationships. As a result, the sixth hypothesis is stated as follows:

H6: User satisfaction mediates the effect of ease of transaction on interest in using the Bank Jago application.

2.2.7 User Interface (UI) Design > Interest in Using > User Satisfaction (H7)

UI has an indirect effect on satisfaction through usage intention, according to research on UI and satisfaction. According to Irawati & Wijaya (2025), user experience and loyalty are positively correlated with UI quality, which has an indirect effect on satisfaction. Furthermore, further research indicates that user experience and interface quality play a role in the development of interest, which in turn boosts user happiness. Hence, the seventh hypothesis is developed as follows:

H7: User satisfaction mediates the effect of interface design (UI) on interest in using the Bank Jago application.

Table 1. Hypothesis

No.	Hypothesis	Statement
1.	Ease of Transaction > Interest in Using (H1)	Ease of transaction has a positive effect on interest in using the Bank Jago application.
2.	User Interface (UI) Design > Interest in Using (H2)	Interface design (UI) has a positive effect on interest in using the Bank Jago application.
3.	Ease of Transaction > User Satisfaction (H3)	Ease of transaction has a positive effect on the satisfaction of Bank Jago application users.
4.	User Interface (UI) Design > User Satisfaction (H4)	Interface (UI) design has a positive effect on user satisfaction with the Bank Jago application.
5.	Interest in Using > User Satisfaction (H5)	Interest in using the Bank Jago application has a positive effect on user satisfaction.
6.	Ease of Transaction > Interest in Using > User Satisfaction (H6)	User satisfaction mediates the effect of ease of transaction on interest in using the Bank Jago application.
7.	User Interface (UI) Design > Interest in Using > User Satisfaction (H7)	User satisfaction mediates the effect of interface design (UI) on interest in using the Bank Jago application.

Source: Authors (2025)

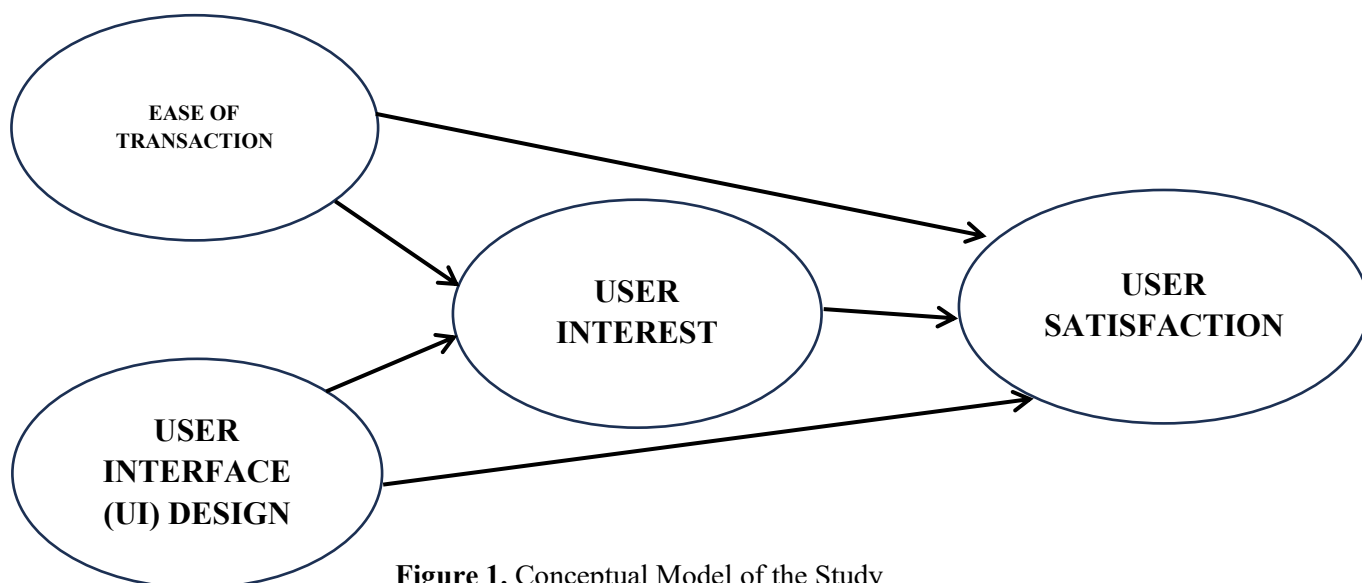


Figure 1. Conceptual Model of the Study

Source: Authors (2025)

3. RESEARCH METHODOLOGY

3.1 Research Design

The Structural Equation Modeling (SEM) method is used in this quantitative investigation, and SmartPLS software is used for analysis. Because it can analyze relationships between variables at the same time and assess both direct and indirect effects through mediating variables, the SEM method was used. Due to its suitability for relatively small sample sizes, is exploratory and predictive, and does not require the assumption of a normal data distribution, the Partial Least Squares (PLS)-based SEM approach was judged suitable for this investigation. This study aims to analyze the effect of transaction ease and user interface design on interest in using the Bank Jago application, with user satisfaction as a mediating variable. Through the SEM-PLS approach, this study is expected to identify the

extent and direction of the relationships among variables and explain the role of user satisfaction in mediating the influence of transaction ease and interface design on the interest in using digital banking applications.

3.2 Population and Sample

The population in this study was Bank Jago app users in Indonesia. This study applied a purposive sampling approach in selecting respondents, taking into account certain criteria so that the respondents were in line with the research objectives. The criteria for respondents in this study included:

1. Aged over 18 years
2. Using the Bank Jago application and conducting financial transactions through the application.
3. The minimum requirements for Partial Least Squares-based Structural Equation Modeling (SEM-PLS) analysis ten times the number of indicators in the most complicated construct in the study model were used to establish the sample size. (Hair et al., 2021).

3.3 Data Collection Method

Research data was collected using a standardized questionnaire with closed-ended questions and a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Respondents' opinions and experiences with the Bank Jago app were gauged using this scale.

Four primary constructs ease of transaction, user interface design, user happiness, and interest in utilizing the application were measured using the research instrument. The Technology Acceptance Model (TAM) concept of perceived ease of use is referred to as the "ease of transaction" construct (Davis, 1989). Research highlighting the display quality and usability of digital applications served as the basis for the interface design (Erlangga & Nuvriasari, 2024). While interest in using the application is derived from the idea of behavioral intention in the Theory of Planned Behavior (Ajzen, 1991) contextualized in digital banking services (Putri & Sabaruddin, 2025), user satisfaction refers to users' assessment of their experience using mobile banking services (Zuhra et al., 2024). A pilot test was carried out prior to the questionnaire's widespread distribution to confirm the instrument's validity and reliability and make sure the data generated was appropriate for SEM-PLS analysis.

3.4 Data Analysis Technique

After the data was collected, Using SmartPLS 4.0 software, the Partial Least Squares (PLS) approach was used to analyze the data. The PLS-based Structural Equation Modeling (SEM) approach was considered appropriate for this study because it was able to estimate latent variables measured by several indicators simultaneously, as well as enable testing of measurement models and structural models in a single analysis.

The SEM-PLS analysis in this study covered two main components, namely the outer model, or measurement model, which aimed to assess the validity and reliability of the indicators, and the structural model (inner model), which was used to test the relationships between latent variables according to the conceptual framework of the study.

3.4.1 Measurement Model (Outer Model)

The outer model serves to define the relationships between manifest variables and the latent constructs included in the research. According to Ghozali and Lata (2020), this model aims to test the validity of the constructs and the reliability of the measurement instruments used. In this study, the measurement model was tested through the following stages.

a. Convergent and Discriminant Validity

Convergent validity is useful for determining and assessing the extent to which the indicators used can represent the same construct, namely ease of transaction, interface design, user satisfaction, and interest in using the Bank Jago application. If an indicator has a factor loading value, it is deemed valid of more than 0.70 and an Average Variance Extracted (AVE) value above 0.50, which indicates that the construct is able to explain more than 50% of the indicator variance.

In addition, discriminant validity is applied to ensure that each construct in the model is clearly differentiated from other constructs. Discriminant validity testing was conducted using two approaches, namely the Fornell-Larcker criteria, whereby the square root of the AVE of each construct must be greater than its correlation with other constructs, and cross-loading analysis, which requires each indicator to have the highest loading value on the construct it measures. If both criteria are met, the construct is declared to have good convergent and discriminant validity.

b. Reliability Test

The primary objective of this test was to gauge how consistently the indicators represented each construct. The test used Cronbach's Alpha and Composite Reliability (CR) values. A construct is considered reliable if both values exceed 0.70, it indicates that the hidden construct can be consistently and reliably measured by the indicators utilized.

3.4.2 Structural Model (Inner Model)

In this study, the structural model (inner model) variables are used to test how latent variables are related. The R-Square (R^2) and Q-Square (Q^2) values are used to assess the structural model. The ability of independent factors to explain dependent variables is indicated by the R^2 value; a strong level of explanation is indicated by $R^2 >$

0.75, a moderate level by $R^2 \approx 0.50$, and a weak level by $R^2 \approx 0.25$. In the meantime, the model's predictive significance is evaluated using the Q^2 value, where $Q^2 > 0$ denotes a strong predictive capacity.

3.5 Hypothesis Testing

Using SmartPLS software, Hypothesis testing was undertaken in this study to determine the significance of the association between variables by analyzing path coefficients and p-values. A positive path coefficient indicates a direct relationship, while a negative coefficient indicates the opposite relationship. The relationship between variables is considered significant if the p-value is < 0.05 . The testing covers the direct effect of transaction ease and interface design on interest in using the Bank Jago application, as well as the indirect effect through user satisfaction as a mediating variable. All tests were performed using bootstrapping in SmartPLS.

3.6 Moderation Analysis

A moderation effect occurs when a variable influences the strength of the relationship between the dependent and independent variables. However, in this study, user satisfaction is positioned as a mediating variable, not a pure moderator. Even so, the interaction mechanism is still assessed to see the extent to which user satisfaction plays a role in strengthening or weakening the relationship between transaction ease and interface design on interest in using the Bank Jago application. According to Hair et al. (2021), the F-square (f^2) effect size value was used to assess the interaction impact; a value of around 0.02 denotes a weak effect, 0.15 a moderate effect, and 0.35 a significant effect. The interaction effect is deemed insignificant if the F-square value is less than 0.02. The significance of the mediating role was evaluated through the Total Effects table in SmartPLS, because mediation analysis involves direct and indirect effects between variables, not just single path coefficients.

4. RESULT AND DISCUSSION

4.1 Result

This study involved respondents aged 18 years and above who were users of the Bank Jago application, both active users and those who had previously made transactions using the application. This research seeks to determine the effect of transaction convenience and user interface design on interest in using the Bank Jago app, with user satisfaction as a mediating variable. Using SmartPLS software, the Partial Least Squares-based Structural Equation Modeling (SEM-PLS) approach was used to evaluate the gathered data.

Prior to testing the hypotheses, an evaluation of the measurement model (outer model) was conducted, which included tests of convergent validity, discriminant validity, and construct reliability to ensure the quality of the research indicators. The analysis's findings demonstrated that all indicators in the constructs of transaction ease, interface design, interest in using, and user satisfaction had outer loading values above 0.70, thus meeting the criteria for convergent validity. Additionally, each construct's Average Variance Extracted (AVE) score was greater than 0.50, meaning that the measured construct could account for more than half of the indicator variance. Therefore, all constructs in this study were declared convergent valid and suitable for use in further analysis.

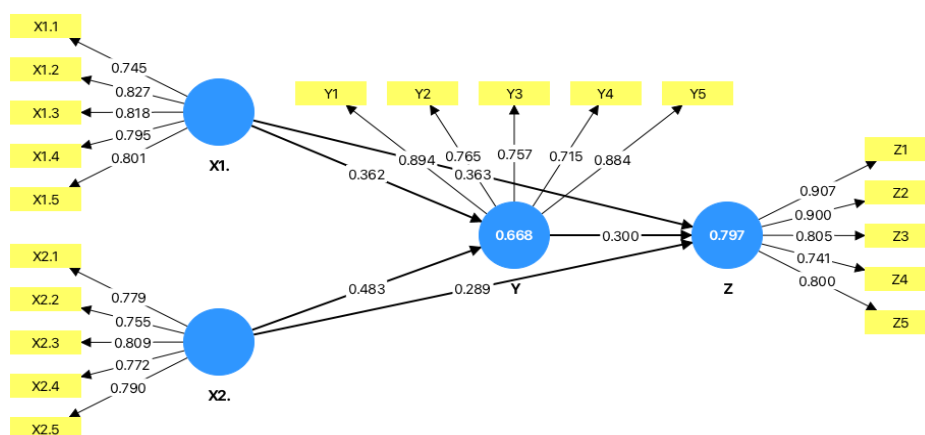


Figure 2. Outer Loading Evaluation
Source: Authors (2025)

Table 2. Relationship Between Variables

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values
X1 -> Y	0.362	0.355	0.131	2.757	0.006
X1 -> Z	0.363	0.365	0.111	3.279	0.001

X2 -> Y	0.483	0.487	0.125	3.854	0.000
X2 -> Z	0.289	0.289	0.124	2.326	0.020
Y -> Z	0.300	0.296	0.101	2.983	0.003

Source: Authors (2025)

The findings of examining the connection between latent variables in the study model are displayed in Table 2. With a value of 0.362 and a P value of 0.006 (higher than <0.05), the analysis results demonstrate that X1 has a positive and significant impact on variable Y. These findings demonstrate that variable Y can be considerably increased by increasing variable X1.

Additionally, with a coefficient of 0.363 and a P value of 0.001, the link between variable X1 and Z is demonstrated to be positive and significant. This demonstrates that X1 directly contributes to the rise in Z in addition to having an impact on Y. With a coefficient value of 0.483 and a P value of 0.000, the test findings likewise demonstrate that X2 has a favorable and significant impact on Y. It may be inferred that X2 is a powerful predictor in explaining the variation in the Y variable as this value is the highest when compared to other routes to Y.

Furthermore, X2 significantly and favorably affects Z, with a p-value of 0.020 and a coefficient of 0.289. Although its effect is relatively smaller than other paths, this result still shows that X2 has a direct contribution in forming the variable Z.

Finally, the relationship between Y and Z shows a positive and significant effect, with a coefficient of 0.300 and a p-value of 0.003. This finding indicates that Y acts as a variable that directly influences Z, while also strengthening the interrelationship between constructs in the research model.

The test's overall findings demonstrate that every relationship path in the structural model has a favorable and significant impact, indicating that the suggested research model is both empirically validated and capable of providing a sufficient explanation for the link between variables.

4.2 Discussion

1. The Effect of Ease of Transaction on Interest in Using the Bank Jago Application

The study's findings show that interest in using the Bank Jago application is positively and significantly impacted by transaction simplicity. This finding suggests that users who perceive Bank Jago as easy to use in terms of simple transaction procedures, clear menus, and efficient financial processes tend to show a stronger desire to keep utilizing the program.

The Technology Acceptance Model (TAM) is in line with this outcome. It asserts that users' behavioral intentions toward technology adoption are significantly influenced by perceived ease of use. When users experience minimal effort in conducting transactions, they are more likely to perceive the application as practical and beneficial, which increases their intention to use it. The finding supports previous empirical studies that emphasize ease of transaction as a key determinant of user interest in digital banking services.

2. The Effect of Interface Design on Interest in Using the Bank Jago Application

According to research, interest in using the Bank Jago app is positively and significantly impacted by UI. This indicates that an optimal visual display, neat and consistent layout, and clear navigation can increase user interest in using the app.

Based on Human Computer Interaction (HCI) theory, interface design acts as the main medium of interaction between users and applications. An optimally designed interface can reduce confusion, increase comfort, and create a positive user experience. Therefore, the quality of UI design is an important component in shaping positive perceptions and user interest in digital banking applications.

3. The Effect of Ease of Transaction on User Satisfaction

The analysis's findings demonstrated that the Bank Jago app users' satisfaction is positively and significantly impacted by transaction convenience. These findings show that users who find it easy to conduct financial transactions tend to have higher levels of satisfaction.

Theoretically, user satisfaction arises when an application's performance meets user expectations. In this context, ease of transaction is an important aspect because it is directly related to user efficiency and convenience. User satisfaction is assessed when an application can be used quickly and with minimal obstacles when users make transactions.

4. The Effect of Interface Design on User Satisfaction

The study's outcomes show that interface design has a favorable and substantial impact on user satisfaction. This means that visual quality, feature clarity, and ease of navigation contribute to user satisfaction when using the Bank Jago app. A good interface design not only functions aesthetically, but also helps users understand and run the application's functions effectively. In accordance with HCI principles, an intuitive interface can reduce cognitive load and usage errors, thereby creating a more comfortable and satisfying experience for users.

5. The Effect of Interest in Using on User Satisfaction

The results demonstrate that user satisfaction is positively and significantly impacted by interest in using the Bank Jago app. This indicates that users who have a high interest in using the app tend to experience greater satisfaction. Interest in using the app reflects users positive attitudes toward it. When users have a strong interest and desire to use a digital service, they tend to be more receptive and appreciative of the experience, which leads to increased user satisfaction.

6. The Mediating Role of User Satisfaction in the Relationship between Ease of Transaction and Interest in Using

The results of the study prove that user satisfaction acts as a variable that mediates the relationship between ease of transaction and interest in using the Bank Jago application. These findings show that ease of transaction not only directly influences interest in using the application, but also indirectly through increased user satisfaction. This means that transaction ease first increases user satisfaction, which then encourages interest in continuing to use the application. This confirms that user satisfaction is an important factor that strengthens the influence of transaction ease on interest in using digital banking services.

7. The Mediating Role of User Satisfaction in the Relationship between Interface Design and Interest in Using

The results also show that user satisfaction moderates the impact of interface design on interest in using the Bank Jago app. This finding indicates that good interface design can increase user satisfaction, which in turn encourages users to continue using the app. In other words, interface design not only has a direct effect on interest in using the app, but also has an indirect effect through user satisfaction. Satisfaction is an important mechanism that bridges the quality of interface design with the continued use of digital banking applications.

5. CONCLUSION

Using user satisfaction as a mediating variable, This study looks at how interest in using the Bank Jago application is affected by transaction simplicity and user interface design. The analysis's findings demonstrate that the study's hypotheses, that transaction ease and interface design positively impact application interest both directly and indirectly through user satisfaction are largely supported. Furthermore, it has been demonstrated that the association between independent factors and interest in utilizing the Bank Jago application is strengthened by user satisfaction acting as a mediator. These findings contribute to scientific knowledge by enriching the study of digital banking, particularly in the context of digital banks in Indonesia, emphasizing the importance of ease of transaction and interface design quality in shaping satisfaction and interest in using the application on an ongoing basis. This study shows that user satisfaction is not only the end result of the user experience, but also an important mechanism that bridges the influence of application features on user behavior.

However, this study has several limitations, including the use of respondent-based data collected through questionnaires and the limited scope of respondents to Bank Jago app users over the age of 18 without considering demographic differences in greater depth. In addition, The study's variables are still restricted to transactional convenience, interface design, user happiness, and application interest.

Consequently, in order to fully comprehend how consumers of digital banks behave, it is advised that future study include additional variables like trust, security, service quality, or risk perception in addition to employing a mixed methods approach. To improve the generalizability of the findings, more study can potentially broaden the research object to include other digital banks.

Regarding the practical ramifications, the results of this study provide recommendations for Bank Jago and other digital banking institutions to continue improving transaction convenience and application interface design quality as key strategies for increasing user satisfaction and interest. These efforts are important to support the strengthening of the national digital banking system and encourage financial inclusion through the use of digital technology oriented towards user needs.

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