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Customer Digital Expectations, Trustworthiness, and Satisfaction in Shaping Bank Mandiri Usage Intention through Digital Transformation

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ABSTRACT

Objectives: *This study examines the effects of Customer Digital Expectation, Customer Trustworthiness, and Customer Satisfaction on Customer Intention to Use Bank Mandiri, both directly and indirectly through Digital Transformation. The study is motivated by the growing competition in Indonesian digital banking and the need to understand why customers continue using mobile banking services.*

Methodology: *This study employed a quantitative causal-associative approach. Data were collected through a structured questionnaire distributed to 210 active Bank Mandiri customers in the East Jatinegara Area. The measurement scale used a five-point Likert scale, and the data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS.*

Findings: *Customer Digital Expectation, Customer Trustworthiness, and Customer Satisfaction had positive and significant effects on Digital Transformation. Digital Transformation had a positive and significant effect on Customer Intention to Use. Customer Trustworthiness directly affected Customer Intention to Use, whereas Customer Digital Expectation and Customer Satisfaction did not have significant direct effects. Digital Transformation partially mediated the effects of all three antecedent variables on Customer Intention to Use. The model explained 70.3% of the variance in Digital Transformation and 62.0% of the variance in Customer Intention to Use.*

Conclusion: *Digital Transformation is a central mechanism for converting customer expectations, trust, and satisfaction into intention to continue using Bank Mandiri services. Bank Mandiri should strengthen digital innovation, service reliability, information accuracy, and secure customer-oriented features to maintain customer usage intention.*

Keywords: *Customer Digital Expectation; Customer Trustworthiness; Customer Satisfaction; Customer Intention to Use; Digital Transformation.*

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INTRODUCTION

The development of digital technology has transformed the Indonesian banking industry. Banking services that previously depended on branch offices and physical transactions are increasingly delivered through mobile banking, digital payment systems, and integrated

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financial platforms. This shift has changed customer expectations regarding speed, convenience, security, and service accessibility. In this context, banks are required not only to provide digital channels but also to ensure that digital services can strengthen customer relationships and support sustainable business performance (ojk.go.id, 2024; Rizieq, 2024)

Competition among Indonesian banks has become more intense because major banks offer their own mobile banking platforms, such as BRImo, myBCA, Wonder by BNI, and Livin by Mandiri. Based on the background of the thesis, Bank Mandiri has a strong asset base and broad institutional role, yet the proportion of its customers and mobile banking users still faces competitive pressure from other major banks. This condition makes Bank Mandiri a relevant object for studying the determinants of customer intention to use digital banking services (Goodstats.id, 2024).

Customer Intention to Use is important because the success of digital banking does not depend solely on the availability of an application. Customers may have high expectations regarding digital services, but continued usage will depend on the actual experience they receive. In digital banking, customers also consider trust, data protection, transaction security, reliability, perceived benefit, and convenience before deciding whether to continue using the service (Ferista, 2020; Khamitov, 2024)

The preliminary survey in the thesis indicated that four variables received the highest positive responses among 30 respondents: Customer Digital Expectation, Customer Trustworthiness, Customer Satisfaction, and Digital Transformation. Customer Digital Expectation received 29 positive responses, Customer Trustworthiness received 28, and both Customer Satisfaction and Digital Transformation received 27. These results suggest that the selected variables are relevant to explaining customer intention to use Bank Mandiri digital services.

The research gap arises from inconsistent findings in previous studies. Some studies found that trust and satisfaction significantly influenced customer loyalty or usage intention, while others found non-significant relationships. Other studies highlighted the role of digital transformation in improving customer experience, satisfaction, and banking performance. However, previous research has not sufficiently examined Digital Transformation as a mediating variable that links customer expectations, trustworthiness, and satisfaction to Customer Intention to Use in the context of Bank Mandiri customers (Judijanto, 2024; Maheswara et al., 2025; Mulya Setiabudi et al., 2023; Oumaima & Lamari, 2024)

Based on this empirical gap, this study aims to analyze the influence of Customer Digital Expectation, Customer Trustworthiness, and Customer Satisfaction on Customer Intention to Use Bank Mandiri through Digital Transformation. The study is expected to contribute to digital banking management by explaining which customer-related factors directly affect intention to use and which factors require digital transformation as a mediating mechanism (Cahyo, 2025)

LITERATURE REVIEW

Grand Theory

This study is grounded in marketing management and technology acceptance perspectives. Marketing management explains how organizations identify customer needs, design value propositions, and develop strategies that maintain long-term relationships with customers. In digital banking, this perspective is reflected in the ability of banks to understand customer expectations, build trust, create satisfaction, and maintain customer intention to use the service (Musnaini, 2021; Sudarsono, 2020; Utami, 2024)

The Technology Acceptance Model (TAM) and related technology adoption theories also support this study. TAM explains that customers' intention to use a digital service is shaped by perceived usefulness, perceived ease of use, attitude toward using, and actual system experience. In this research context, Digital Transformation strengthens the technological environment that allows customer expectations, trust, and satisfaction to be converted into usage intention (Musa, 2024; Tseng, 2025)

Customer Intention to Use

Customer Intention to Use refers to customers' willingness or tendency to use a product, service, or technology in the future. In digital banking, intention to use reflects customers' readiness to continue using mobile banking, recommend it to others, and choose it as a preferred channel for transactions. The construct is associated with perceived usefulness, perceived ease of use, trust, satisfaction, performance expectancy, effort expectancy, and social influence (Ferista, 2020; Musa, 2024; Tseng, 2025)

Digital Transformation

Digital Transformation refers to the strategic integration of digital technology into business processes, customer interactions, operational systems, and service delivery. In the banking sector, it includes the modernization of infrastructure, development of digital capabilities, improvement of customer experience, creation of digital business models, and strengthening of security and compliance. Digital Transformation functions as a mediator because customers' expectations, trust, and satisfaction can become stronger drivers of intention when supported by reliable digital systems (Kumaar, 2022; Liu et al., 2022; Raharto, 2025)

Customer Digital Expectation

Customer Digital Expectation describes customers' standards and expectations for digital interactions with a company. These expectations include service speed, easy access, accurate information, personalization, attractive digital interfaces, data security, and continuous innovation. When customer expectations increase, banks are encouraged to adopt stronger digital transformation initiatives to meet or exceed those expectations (Barjaktarovic Rakocevic et al., 2025; Salesforce, 2023; Zendesk, 2025)

Customer Trustworthiness

Customer Trustworthiness refers to customers' positive belief that a bank is capable, honest, reliable, transparent, and able to protect their personal and financial data. Trust is essential in digital banking because customers make transactions and share sensitive information through digital systems. Customers who trust the bank are more likely to accept digital services and maintain usage intention (Khamitov, 2024; Novriansyah, 2022; Wardhana, 2024).

Customer Satisfaction

Customer Satisfaction is the emotional response that appears when customers compare their expectations with the actual service received. Customers become satisfied when digital banking services meet or exceed their expectations. Satisfaction may encourage positive word of mouth and continued use, but in digital banking it may need to be supported by strong digital transformation, security, and convenience before it becomes a strong predictor of usage intention (Perwangsa, 2024; Tanjung, 2022; Tussakdah, 2021)

Hypotheses Development

H1: Customer Digital Expectation has a positive and significant effect on Digital Transformation

Customer digital expectation influences digital transformation through strategy personalisasi and management relationship customers (Oumaima & Lamari, 2024). Customer digital expectation encourage implementation technology digital in model business sustainable (Satyani, 2024)Besides that,(Akgül, 2025) found relationship between customer digital expectation and implementation digital transformation in sectors banking.

H2: Customer Trustworthiness has a positive and significant effect on Digital Transformation

Customer Trustworthiness is factors important in success digital transformation industry banking (Pristiyono, 2022).Customer Trustworthiness berfungsi in improving loyalty and encourage transformasi digital services (Hermawan, 2024). Customer Trustworthiness influences penerimaan technology services otomatis (Adiraharjo, 2024)

H3: Customer Satisfaction has a positive and significant effect on Digital Transformation

Digital transformation can improving customer satisfaction through efficiency services (Suryawijaya,2025). There are relationship positive between implementation digital transformation and improvement satisfaction customers (Maheswara et al., 2025). According to (Wakhidah, 2023)there are impact digital transformation experience and satisfaction customers in sectors banking.

H4: Digital Transformation has a positive and significant effect on Customer Intention to Use

The Impact of Digital Transformation Consumer Behavior and Marketing Strategies shows digital transformation influences behavior consumers and keputusan use services (Haudi, 2024). Determinants of the Intention to Use Digital Technology menegaskan Digital Transformation improving experience customers and encourage intention to use (Tseng, 2025). Increasingly high level digital transformation that conducted company, increasingly large intention customers to use services.

H5: Customer Digital Expectation has a positive and significant effect on Customer Intention to Use

Impact of Digital Marketing Strategies on Consumer Behavior menekankan expectations digital influences keputusan pembelian (Kabir, 2023). expectations digital as factors intention use technology (Tseng, 2025) expectations customers on quality digital (convenience, kecepatan, personalisasi) has a positive effect on intention use.

H6: Customer Trustworthiness has a positive and significant effect on Customer Intention to Use

Customer Trust of E-WOM and Online Reviews membuktikan trust mediates keputusan pembelian (Sudaryanto, 2025). Customer Trust as Mediator in Shopee shows trust play a role important in purchase intention (Aryoko, 2025). trust customers on platforms digital improving intention to use.

H7: Customer Satisfaction has a positive and significant effect on Customer Intention to Use

Customer Satisfaction as Driving Factor on Repurchase Intention menegaskan satisfaction encourage intention use (Perwangsa, 2024). Online Convenience and Customer Satisfaction shows satisfaction improving behavioral intention (Nurdianasari, 2025) .satisfaction customers on digital services has a positive effect on intention use.

H8: Digital Transformation mediates the effect of Customer Digital Expectation on Customer Intention to Use

Understanding Digital Engagement express that Digital Transformation as mediator between expectations and engagement (Jo & Ahn, 2024). This case express that same as also studied interplay between Digital Transformation and expectations consumers (Haudi, 2024). digital transformation strengthens influence expectations digital on intention use.

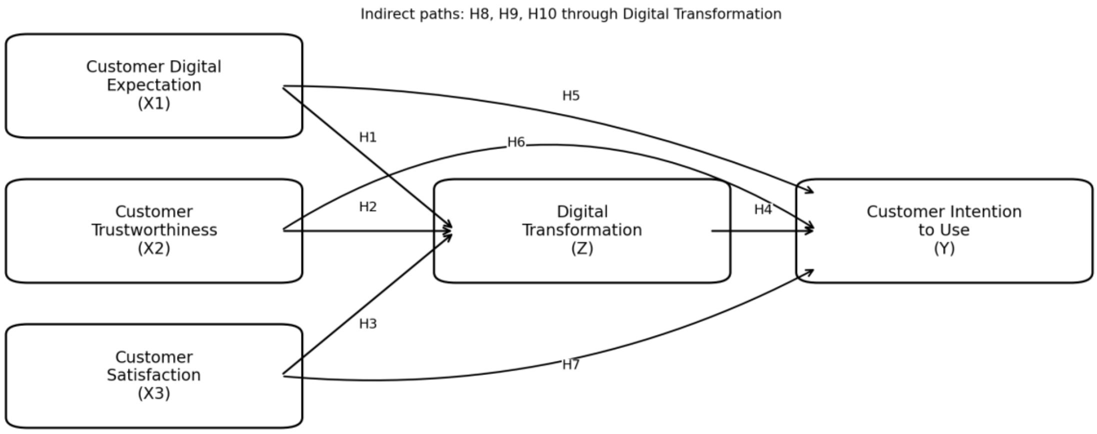
H9: Digital Transformation mediates the effect of Customer Trustworthiness on Customer Intention to Use

Digital Transformation and Consumer Trust in Global E-Commerce shows digital trust as results digital transformation that influences intention (Gupta, 2024). Impact of Quality, Technology and Trust on Purchase Intention menegaskan trust diperkuat by Digital Transformation (Kakkar, 2025). digital transformation strengthens trust customers so improving intention use.

H10: Digital Transformation mediates the effect of Customer Satisfaction on Customer Intention to Use

Customer Loyalty and Retention in the Digital Environment shows digital innovation strengthens satisfaction and loyalty (Pereira, 2025). Enterprise Digital Transformation and Customer Concentration menegaskan digital transformation strengthens relationship customers and satisfaction (Liu et al., 2022). digital transformation strengthens satisfaction customers so improving intention use.

Figure 1. Conceptual Framework


Indirect paths: H8, H9, H10 through Digital Transformation
Customer Digital Expectation (X1)
Customer Trustworthiness (X2)
Customer Satisfaction (X3)
Digital Transformation (Z)
Customer Intention to Use (Y)
H1
H2
H3
H4
H5
H6
H7

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METHOD

This study employed a quantitative causal-associative design to examine the relationships among Customer Digital Expectation, Customer Trustworthiness, Customer Satisfaction, Digital Transformation, and Customer Intention to Use. The population consisted of active Bank Mandiri customers in the East Jatinegara Area. Because the exact population size was not known, the sample size was determined using the indicator-based rule suggested in PLS-SEM studies. The calculation used 37 indicators and 5 variables, multiplied by 5, resulting in 210 respondents. Data were collected through a structured questionnaire distributed using Google Forms and measured with a five-point Likert scale ranging from strongly disagree to strongly agree. The data were analyzed using PLS-SEM with SmartPLS. The measurement model was evaluated through outer loading, Average Variance Extracted (AVE), Cronbach's alpha, composite reliability, cross-loadings, Fornell-Larcker criterion, and HTMT. The structural model was assessed using R-square, F-square, Q-square, and bootstrapping to test direct and indirect effects (Ghozali, 2023; Hair, 2021; Henseler, 2022; Sugiyono, n.d.)

RESULTS AND DISCUSSION

Results

The respondents consisted of 210 active Bank Mandiri customers. The majority of respondents were female, aged 35-44 years, had a D3/S1 educational background, and had been Bank Mandiri customers for more than five years. These characteristics indicate that most respondents had sufficient experience with Bank Mandiri services to evaluate digital banking usage.

Table 1. Respondent Characteristics

Characteristic	Category	Frequency	Percentage
Gender	Male	98	47%
	Female	112	53%
Age	< 24 years	3	1.43%
	25-34 years	53	25.24%
	35-44 years	99	47.14%
	> 45 years	55	26.19%
Education	Senior high school/equivalent	20	10%
	D3/S1	164	78%
	S2/S3	26	12%
Length as Bank Mandiri customer	< 1 year	17	8%
	2-4 years	40	19%
	> 5 years	153	73%
Total		**210**	**100%**

The descriptive results showed high mean values for all variables. For Customer Intention to Use, the highest mean was related to the perception that digital banking facilitates transactions without visiting a branch. For Digital Transformation, the highest mean concerned the security and reliability of the digital system. Customer Digital Expectation was most strongly reflected by the company's direct attention to customer needs, while Customer

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Trustworthiness was reflected by customer confidence in company integrity. Customer Satisfaction was reflected by the perception that the company meets customer needs and reduces the desire to switch to another bank.

Measurement Model Assessment

The measurement model was assessed to ensure that each construct was valid and reliable. All outer loading values exceeded 0.70. The AVE values ranged from 0.582 to 0.845, meaning that all constructs met the convergent validity criterion of AVE greater than 0.50. Cronbach's alpha and composite reliability values for all constructs were above 0.70, indicating satisfactory internal consistency (Ghozali, 2023; Hair, 2021).

Table 2. Construct Validity and Reliability Results

Construct	Indicators	Outer Loading Range	AVE	Cronbach's Alpha	Composite Reliability	Result
Customer Digital Expectation	7	0.882-0.948	0.845	0.969	0.974	Valid and reliable
Customer Trustworthiness	8	0.827-0.902	0.758	0.954	0.962	Valid and reliable
Customer Satisfaction	6	0.863-0.889	0.772	0.926	0.944	Valid and reliable
Customer Intention to Use	7	0.722-0.908	0.693	0.924	0.940	Valid and reliable
Digital Transformation	8	0.702-0.871	0.582	0.897	0.917	Valid and reliable

The Cronbach's alpha and composite reliability values for all constructs exceeded 0.70. Therefore, the research instrument demonstrated satisfactory internal consistency and was suitable for structural model assessment. Discriminant validity was also established based on the Fornell Larcker criterion, cross-loadings, and the heterotrait monotrait ratio (HTMT).

Structural Model Assessment

The R-square value for Customer Intention to Use was 0.620, indicating that Customer Digital Expectation, Customer Trustworthiness, Customer Satisfaction, and Digital Transformation explained 62.0% of the variance in Customer Intention to Use. The R-square value for Digital Transformation was 0.703, indicating that the three antecedent variables explained 70.3% of the variance in Digital Transformation. The Q-square value for Customer Intention to Use was 0.423, showing strong predictive relevance. The F-square results indicated that Customer Satisfaction had the largest effect on Digital Transformation, while Customer Trustworthiness had a moderate effect on both Digital Transformation and Customer Intention to Use (Hair, 2021; Henseler, 2022; Musyaffi, 2022)

Figure 2. Bootstrap of Hypothesis Testing Results

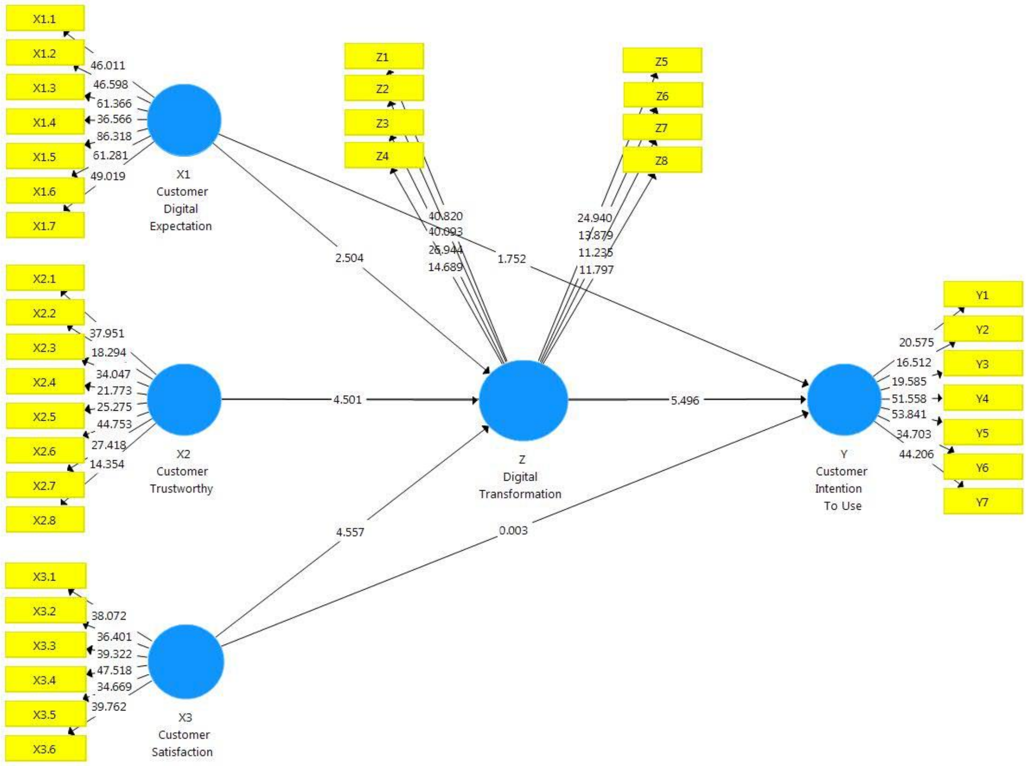

Table 3. Hypothesis Test Results

Hypothesis	Relationship	Original Sample	T-statistic	P-value	Effect
H1	CDE -> DT	0.205	2.504	0.013	Significant
H2	CT -> DT	0.392	4.501	<0.001	Significant
H3	CS -> DT	0.374	4.557	<0.001	Significant
H4	DT -> CIU	0.598	5.496	<0.001	Significant
H5	CDE -> CIU	0.127	1.752	0.080	Not significant
H6	CT -> CIU	0.202	2.663	0.013	Significant
H7	CS -> CIU	-0.000	0.003	0.998	Not significant
H8	CDE -> DT -> CIU	0.122	2.332	0.020	Partial mediation
H9	CT -> DT -> CIU	0.234	4.727	<0.001	Partial mediation
H10	CS -> DT -> CIU	0.223	2.810	0.005	Partial mediation

Discussion

The Influence of Customer Digital Expectation on Digital Transformation

Customer Digital Expectation had a positive and significant effect on Digital Transformation. This finding indicates that customers' expectations for fast, simple, secure, and responsive digital services encourage banks to develop stronger digital systems. For Bank Mandiri, customer expectations become a driver for improving digital innovation, interface quality, and service accessibility (Barjaktarovic Rakocevic et al., 2025; Oumaima & Lamari, 2024; Zendesk, 2025).

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The Influence of Customer Trustworthiness on Digital Transformation

Customer Trustworthiness had a positive and significant effect on Digital Transformation. Trust becomes especially important in digital banking because customers rely on the bank to protect personal data and financial transactions. When customers perceive the bank as reliable and transparent, digital transformation initiatives are more likely to be accepted and valued (Judijanto, 2024; Khamitov, 2024; Pristiyono, 2022; Wardhana, 2024).

The Influence of Customer Satisfaction on Digital Transformation

Customer Satisfaction had a positive and significant effect on Digital Transformation. Satisfied customers tend to recognize improvements in service quality and are more open to digital innovation. This result suggests that customer satisfaction can support the acceptance of digital transformation when banks deliver services that match customer needs (Maheswara et al., 2025; Perwangsa, 2024; Tanjung, 2022).

The Influence of Digital Transformation on Customer Intention to Use

Digital Transformation had the strongest direct effect on Customer Intention to Use. This result confirms that digital service quality, system reliability, innovation, and ease of access are central to customers' willingness to continue using Bank Mandiri digital services. In practice, digital transformation is not only a technological initiative but also a customer retention strategy (Jo & Ahn, 2024; Kumaar, 2022; Liu et al., 2022; Raharto, 2025).

The Influence of Customer Digital Expectation on Customer Intention to Use

Customer Digital Expectation had a positive but non-significant direct effect on Customer Intention to Use. This means that customer expectations alone are not sufficient to determine continued usage. Customers may expect digital banking to be convenient and fast, but their decision to continue using the service depends more on the actual performance of digital banking services (Easterlitta Kinanthi, 2024; Tseng, 2025)

The Influence of Customer Trustworthiness on Customer Intention to Use

Customer Trustworthiness had a positive and significant effect on Customer Intention to Use. This finding shows that trust remains a direct determinant of usage intention in digital banking. Customers who believe that Bank Mandiri is reliable, honest, and able to protect transactions are more likely to continue using its digital services (Judijanto, 2024; Khamitov, 2024; Rahmidani, 2023).

The Influence of Customer Satisfaction on Customer Intention to Use

Customer Satisfaction had a non-significant direct effect on Customer Intention to Use. This result suggests that satisfaction may not automatically lead to continued usage when other digital banking factors, such as security, ease of use, feature completeness, and trust, are more dominant. Satisfaction should therefore be supported by a strong digital platform to become more influential (Mulya Setiabudi et al., 2023; Perwangsa, 2024).

The Mediating Role of Digital Transformation

Digital Transformation partially mediated the effects of Customer Digital Expectation, Customer Trustworthiness, and Customer Satisfaction on Customer Intention to Use. This finding demonstrates that digital transformation converts customer-related factors into stronger usage intention. High expectations, trust, and satisfaction become more meaningful when customers experience secure, innovative, and reliable digital banking services (Jo & Ahn, 2024; Liu et al., 2022; Maheswara et al., 2025).

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CONCLUSION

This study examined the effects of Customer Digital Expectation, Customer Trustworthiness, and Customer Satisfaction on Customer Intention to Use Bank Mandiri through Digital Transformation. The results show that all three antecedent variables had positive and significant effects on Digital Transformation. Digital Transformation also had a positive and significant effect on Customer Intention to Use and served as a partial mediator in all indirect relationships.

The direct effects on Customer Intention to Use were mixed. Customer Trustworthiness had a positive and significant direct effect, while Customer Digital Expectation and Customer Satisfaction did not have significant direct effects. These findings indicate that trust is a direct driver of continued use, whereas expectations and satisfaction need to be strengthened through actual digital transformation before they can influence usage intention more strongly.

From a managerial perspective, Bank Mandiri should continue improving its digital transformation by developing secure, reliable, and user-friendly digital services. The bank should also strengthen accurate product information, transparent communication, intuitive application design, and customer-oriented innovation. Future studies may expand the research setting to other Bank Mandiri branches or compare several banks, and may include additional variables such as perceived usefulness, perceived ease of use, digital service quality, customer experience, and perceived risk.

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