Mobile Banking Trust: The Role of Security and E-Service Quality in Driving Repurchase Intention

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Abstract
This study investigates the role of Security and Electronic Service Quality in influencing Repurchase Intention in the mobile banking application of Bank Sumsel Babel, with Trust as an intervening variable. Data collected from 131 respondents who actively use the mobile banking application were analyzed using Structural Equation Modeling (SEM) with Smart PLS 4. The results indicate that Electronic Service Quality significantly influences Repurchase Intention, both directly and indirectly through Trust as a mediator. Security, however, does not show a significant impact on Repurchase Intention, either directly or indirectly through Trust. Nonetheless, Security remains crucial in building initial Trust among users. This study provides insights for improving service quality and Security features to strengthen customer loyalty.
Keywords: *Security, Electronic Service Quality, Trust, Repurchase Intention, Mobile Banking*

A. INTRODUCTION

Digitalization has profoundly transformed the banking industry, with mobile banking emerging as a pivotal innovation that offers customers flexibility and convenience (Devpuriya, 2023). According to data from Bank Indonesia (2023), digital banking transactions in Indonesia have grown by 30% annually, underscoring the widespread adoption of digital services. As banks seek to remain competitive in this rapidly evolving landscape, delivering high-quality digital services is essential for fostering customer loyalty (Ellitan & Suhartatik, 2023). However, at Bank Sumsel Babel, concerns regarding security and the quality of electronic services have contributed to some customers becoming inactive for extended periods (internal data), emphasizing the need to understand the underlying factors that influence customer behavior in mobile banking.

The urgency of this research is driven by the need to identify why certain customers discontinue using mobile banking services, while others demonstrate continued loyalty. Investigating these factors is crucial for enhancing customer engagement and retention, particularly in an industry where digital services are rapidly advancing. Although the importance of security and electronic service quality is widely recognized, existing studies yield mixed results. Some research indicates that security has a significant positive impact on repurchase intention (Sutrisno, 2023; Said & Mohamed Saad, 2023; Miao et al., 2022), while other studies report no significant effect (Iwan & Purwatiningsih, 2023; Marka & Noor, 2023). Similarly, while numerous studies assert that electronic service quality plays a critical role in customer satisfaction and repurchase intention (Purnamasari & Suryandari, 2023; Ellitan & Suhartatik, 2023), others suggest that its influence may be less substantial or inconsistent (Aditya et al., 2023; Putri & Susanti, 2023).

The theoretical foundation for this research is anchored in the concepts of electronic service quality, security, and trust within the context of digital services, with a particular focus on trust as a mediating variable between security, electronic service quality, and repurchase intention. This study is guided by the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), both of which offer valuable frameworks for understanding user behavior and decision-making processes in digital service contexts.

This study aims to address the identified gaps by examining the role of security and electronic service quality in shaping repurchase intention, with an emphasis on trust as a mediating factor. By integrating these elements, the research seeks to provide a more nuanced understanding of how these factors interact to influence customer loyalty in mobile banking. The contributions of this research will offer practical insights for Bank Sumsel Babel and other financial institutions in developing strategies to optimize security, enhance electronic service quality, and cultivate stronger trust among their customers. In doing so, this research will make a valuable contribution to the broader field of digital banking and customer retention in an increasingly digitalized world.

B. THEORY

Security

Security is a critical component in digital services, particularly in mobile banking, as it ensures the protection of user data, financial information, and transactions. According to (G.J. Simons, 1974, in Nurul et al., 2022), security in information systems is defined as a measure of how individuals or systems address risks, threats, and vulnerabilities through three key dimensions: cognition, affection,

and behavior. This framework evaluates how individuals understand, feel, and act in response to security-related issues. (G.J. Simons, 1974, in Nurul et al., 2022) identified the following dimensions of security:

1. Cognition: Refers to users' understanding and awareness of risks, threats, and security measures, including their ability to assess threats and make informed decisions to protect their data.

2. Affection: Reflects users' emotional responses, where positive feelings, such as confidence, enhance trust and satisfaction, while negative feelings, such as fear, discourage engagement with the system.

3. Behavior: Involves users' actions and habits, such as creating strong passwords, enabling two-factor authentication, and avoiding risky behaviors to ensure security.

Electronic Service Quality

In the context of electronic services, (Parasuraman et al., 2005) expanded this definition to include the unique characteristics of online platforms, where service quality is evaluated based on the functionality, reliability, and overall user experience provided by the electronic system. The following dimensions of electronic service quality were identified:

1. Efficiency: Refers to the ease and speed with which users can access and use electronic services.

2. System Availability: Refers to the system's ability to operate reliably and without interruptions.

3. Fulfillment: Refers to delivering on promises, such as ensuring transactions are completed accurately and in a timely manner.

4. Privacy: Involves protecting users' personal data and ensuring their confidentiality.

Repurchase Intention

Kotler & Keller, 2016) define repurchase intention as a customer's likelihood or willingness to continue purchasing or using a product or service based on their satisfaction and perceived value. Repurchase intention reflects the strength of a customer's relationship with a brand or service and is a critical indicator of loyalty. Repurchase intention is measured through the following indicators:

1. Transactional Intention: A person's desire to continuously repurchase a product they have previously consumed.

2. Referential Intention: The tendency of a person to recommend a product they have purchased to others.

3. Preferential Intention: A behavior where a person consistently prioritizes a previously consumed product as their first choice.

4. Exploratory Intention: A person's behavior of seeking additional information about a product to

reinforce trust in a product they already use regularly (Kotler & Keller, 2012).

Trust

(Mayer et al., 1995) define trust as the willingness of one party to be vulnerable to the actions of another party based on the expectation that the latter will perform a particular action important to the trustor, regardless of the ability to monitor or control that party. Dimensions of Trust (Mayer et al., 1995) identified the following dimensions of trust:

1. Ability: Refers to the perception that the trusted party has the necessary skills, competence, and expertise to deliver on promises effectively.
2. Benevolence: Reflects the belief that the trusted party has goodwill and prioritizes the trustor's interests, acting in a way that benefits the other party without selfish motives.
3. Integrity: Indicates the perception that the trusted party adheres to principles such as honesty, fairness, and reliability, ensuring consistency between words and actions.
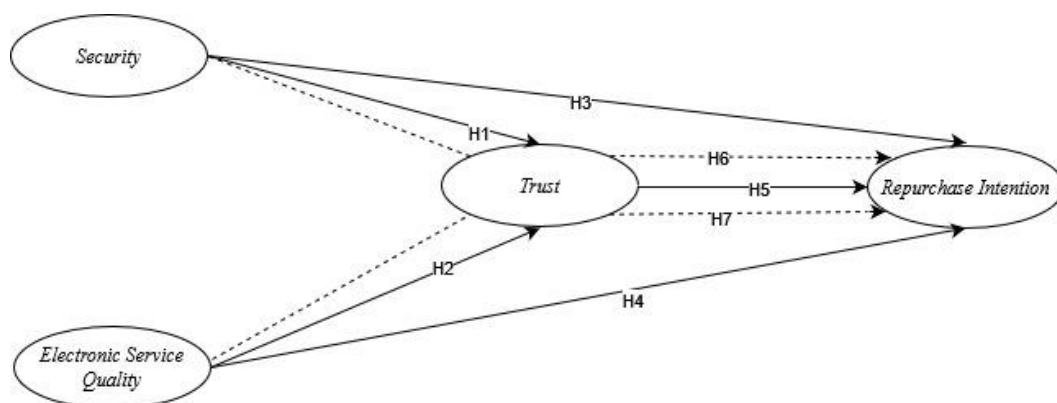
Framework and Hypothesis

Figure 1. Framework of Thought

Research Hypothesis

H1: Security has a positive and significant effect on Trust.

H2: Electronic Service Quality has a positive and significant effect on Trust.

H3: Security has a positive and significant effect on Repurchase Intention.

H4: Electronic Service Quality has a positive and significant effect on Repurchase Intention.

H5: Trust has a positive and significant effect on Repurchase Intention.

H6: Trust mediates the effect of Security on Repurchase Intention in a positive and significant way.

H7: Trust mediates the effect of Electronic Service Quality on Repurchase Intention in a positive and

significant way.

C. METHODS

This research was conducted across all cities and regencies in South Sumatra and Bangka Belitung. These locations were chosen as they represent the operational regions of Bank Sumsel Babel, where mobile banking services are actively used by customers. The population in this study consists of customers of Bank Sumsel Babel who actively use the mobile banking application. A total sample of 131 respondents was selected using the purposive sampling method based on specific criteria: customers aged over 17 years, actively using the mobile banking application for more than three months, and willing to participate in the research by completing the provided questionnaire.

This study employs a quantitative research design utilizing primary data collected through a structured questionnaire. The questionnaire used a Likert scale (1–5) to measure the effects of Security, Electronic Service Quality, and Trust on Repurchase Intention, with Trust acting as a mediating variable. The research adopts a second-order structural model approach, where the first-order constructs vary for each higher-order variable. Specifically, Security is measured through first-order constructs such as Cognition, Affection, and Behaviour; Electronic Service Quality is measured through Efficiency, System Availability, Fulfillment, and Privacy; Trust is measured through Ability, Benevolence, and Integrity. Repurchase Intention, as the dependent variable, is measured through first-order constructs such as Transactional Intention, Referential Intention, Preferential Intention, and Exploratory Intention. This hierarchical model enables the integration of multiple dimensions into their respective higher-order variables, providing a more robust analysis of the relationships in the study.

The data analysis method used in this study is the Structural Equation Modeling (SEM) approach based on variance or Partial Least Squares-Structural Equation Modeling (PLS-SEM). PLS-SEM was chosen for its ability to handle complex models, accommodate small sample sizes, and work with non-normal data distributions (Hair et al., 2017). Data analysis was performed using SmartPLS 4.0 software to evaluate both the measurement model (outer model) and the structural model (inner model), ensuring that the second-order constructs were adequately validated and tested for their relationships within the overall framework. To enhance the reliability and robustness of the results, the bootstrapping procedure was repeated multiple times during the analysis.

D. RESULT AND DISCUSSION

Based on the data, Table 1 shows that respondents are predominantly women (60.3%), while men account for 39.7%. This suggests women are more engaged in mobile banking, likely valuing its convenience and time efficiency, with potential for increased adoption among men.

No.	Gender	Frequency	Percentage
1	Male	52	39.7%
2	Female	79	60.3%
	Total	**131**	**100%**

Data Source: Processed, 2024

Table 1. Characteristics by Gender

Table 2 shows that most respondents are aged 31-40 years (56.5%), indicating active mobile banking use among middle-aged adults. Younger users (17-30 years) account for 36.6%, while adoption decreases in older age groups (41-50 years: 6.1%; over 50 years: 0.8%) due to lower technology literacy.

No.	Age	Frequency	Percentage
1	17-30 Years	48	36.6%
2	31-40 Years	74	56.5%
3	41-50 Years	8	6.1%
4	>50 Years	1	0.8%
	Total	**131**	**100**

Data Source: Processed, 2024

Table 2. Characteristics based on Age

Table 3 shows that most respondents hold a bachelor's degree (64.1%), indicating higher education levels drive mobile banking adoption due to familiarity with digital tools. Master's/doctoral degree holders account for 16.8%, followed by diploma (15.3%) and SHS/equivalent (3.1%), with minimal representation in the "others" category (0.7%).

No.	Education Level	Frequency	Percentage
1	SHS/Equivalent	4	3.1%
2	Diploma	20	15.3%
3	Bachelor's Degree (S1)	84	64.1%
4	Master's/Doctoral Degree (S2/S3)	22	16.8%
5	Others	1	0.7%
	Total	**131**	**100**

Data Source: Processed, 2024

Table 3. Characteristics based on Last Education

Table 4 shows that 86.3% of respondents have used mobile banking for over 12 months, indicating strong retention and integration into financial habits. Newer users (3-6 months: 8.4%; 6-12 months: 5.3%) form a smaller group, highlighting the need to sustain satisfaction among long-term users.

No.	Duration of Usage	Frequency	Percentage
1	3 – 6 months	11	8.4%
2	6 – 12 months	7	5.3%
3	More than 12 months	113	86.3%
	Total	**131**	**100**

Data Source: Processed, 2024

Table 4. Characteristics based on Duration of Usage

Table 5 shows that 54.2% of respondents use mobile banking very frequently (over 20 times in three months), followed by frequent users (11-20 times, 30.5%), occasional users (4-10 times, 9.9%), and rare users (1-3 times, 5.3%). This underscores the need for consistent and reliable services to support heavy usage.

No.	Frequency of Use (Last 3 months)	Frequency	Percentage
1	Very frequent (More than 20 times)	71	54.2%
2	Frequent (Between 11 to 20 times)	40	30.5%
3	Occasionally (Between 4 to 10 times)	13	9.9%
4	Rarely (Between 1 to 3 times)	7	5.3%
	Total	**131**	**100**

Data Source: Processed, 2024

Table 5. Characteristics based on Frequency of Use

Respondent characteristics show that mobile banking is predominantly used by women, middle-aged adults, and highly educated individuals. Most users have extensive experience and frequent usage, highlighting the need to cater to these dominant groups. Opportunities exist to increase adoption among men, older adults, and those with lower education levels. Ensuring high service quality and trust is essential for retaining long-term users and encouraging frequent usage.
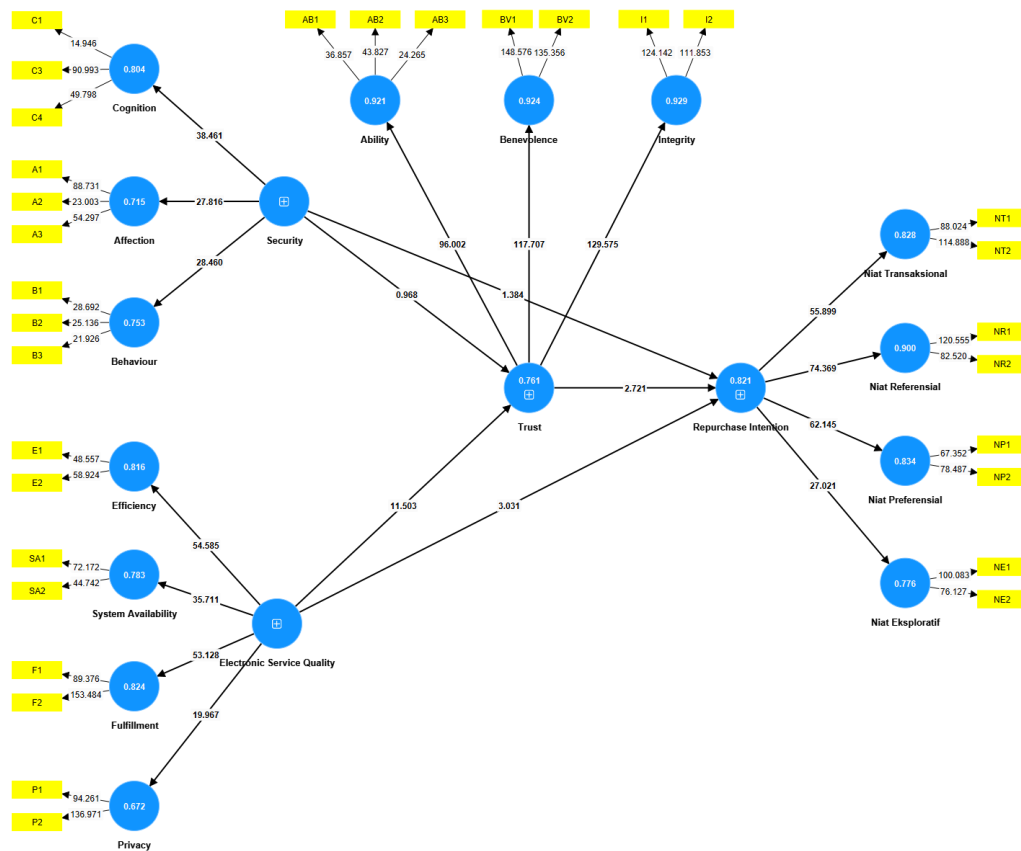
Figure 2. Outer Model

After recalculating the loading factor, all indicators achieved a value >0.7, except for indicator C2 in the Security variable, which scored 0.509. Indicators with an Outer Loading >0.7 demonstrate strong validity and significantly contribute to the construct, ensuring convergent validity. In contrast, indicators with Outer Loading <0.7 have lower validity and may poorly represent the construct. Consequently, C2 was excluded from the model to improve the overall reliability and validity of the measurement model, ensuring that the remaining indicators accurately reflect the constructs being studied.

Variable/Dimension	Cronbach Alpha	Composite Realibility	AVE
Cognition	0.862	0.917	0.787
Affection	0.882	0.927	0.810
Behaviour	0.834	0.901	0.751
Efficiency	0.835	0.924	0.859
System Availability	0.797	0.908	0.831
Fulfillment	0.889	0.947	0.900
Privacy	0.924	0.964	0.930
Ability	0.875	0.923	0.800
Benevolence	0.939	0.970	0.942
Transactional Intention	0.937	0.970	0.941
Referential Intention	0.907	0.956	0.915

Preferential Intention	0.884	0.945	0.896
Eksploratory Intention	0.887	0.946	0.898

Data Source: Processed, 2024

Table 6. Outer Model Result

The Average Variance Extracted (AVE) values for all indicators in this study exceed 0.50, confirming that the indicators meet the criteria for convergent validity and are conceptually suitable for capturing the variations being studied. The research adopts a second-order structural approach, with dimensions such as Cognition, Affection, and Behavior serving as reflective indicators for higher-order constructs. This hierarchical framework ensures that the latent variables in the second-order model are accurately represented by their respective first-order dimensions, facilitating a more comprehensive analysis of the constructs. These results validate the model's robustness, providing a solid foundation for evaluating the relationships between the study variables.

Construct	Original Sample	Sample Mean	Standart Deviation	T-Statistics	P-Values
S → C	0,897	0,899	0,023	38,461	0,000
S → A	0,847	0,852	0,030	27,816	0,000
S → B	0,869	0,868	0,031	28,460	0,000
S → RI	-0,061	-0,050	0,044	1,384	0,169
S → T	0,071	0,089	0,074	0,968	0,335
ESQ → E	0,904	0,904	0,017	54,585	0,000
ESQ → SA	0,886	0,886	0,025	35,711	0,000
ESQ → F	0,908	0,911	0,017	53,128	0,000
ESQ → P	0,821	0,817	0,041	19,967	0,000
ESQ → RI	0,510	0,482	0,168	3,031	0,003
ESQ → T	0,823	0,808	0,072	11,503	0,000
T → AB	0,960	0,961	0,010	96,002	0,000
T → BV	0,961	0,962	0,008	117,707	0,000
T → I	0,964	0,965	0,007	129,575	0,000
T → RI	0,471	0,491	0,173	2,721	0,007
RI → NE	0,882	0,884	0,033	27,021	0,000
RI → NP	0,914	0,916	0,015	62,145	0,000
RI → NR	0,949	0,949	0,013	74,369	0,000
RI → NT	0,911	0,913	0,016	55,899	0,000

Data Source: Processed, 2024

Table 7. Path Coefficient Result

Table 7 above shows that the coefficient value of the influence of Security on its dimensions, Cognition, Affection, and Behaviour is 0.897, 0.847, and 0.869, respectively, indicating a very strong influence. Each relationship shows a t-statistic value of 38.461, 27.816, and 28.460, all of which

exceed the threshold of 1.96, confirming that Security significantly impacts its dimensions. However, the path coefficient of Security on Repurchase Intention (RI) is -0.061, with a t-statistic of 1.384, which is below the required threshold, indicating an insignificant effect. Similarly, Electronic Service Quality (ESQ) shows significant influence on its dimensions, Efficiency, System Availability, Fulfillment, and Privacy with coefficients of 0.904, 0.886, 0.908, and 0.821, and corresponding t-statistics well above the threshold. Trust also has a significant positive effect on its dimensions Ability, Benevolence, and Integrity with coefficients of 0.960, 0.961, and 0.964, and extremely high t-statistics exceeding 96. This hierarchical analysis confirms the validity of the second-order model, emphasizing the strong influence of primary constructs on their reflective dimensions while identifying the limited direct effect of Security on Repurchase Intention.

Variable Relationship	F-Square	Effect Category
Security → Cognition	4.133	Very Large
Security → Affection	2.535	Very Large
Security → Behaviour	3.081	Very Large
Security → Repurchase Intention	0.011	No Effect
Security → Trust	0.011	No Effect
Electronic Service Quality → Efficiency	4.490	Very Large
Electronic Service Quality → System Availability	3.646	Very Large
Electronic Service Quality → Fulfillment	4.719	Very Large
Electronic Service Quality → Privacy	2.072	Very Large
Electronic Service Quality → Repurchase Intention	0.306	Medium
Electronic Service Quality → Trust	1.472	Very Large
Trust → Ability	11.791	Very Large
Trust → Benevolence	12.192	Very Large
Trust → Integrity	13.239	Very Large
Trust → Repurchase Intention	0.298	Medium
Repurchase Intention → Exploratory Intention	3.509	Very Large
Repurchase Intention → Preferential Intention	5.088	Very Large
Repurchase Intention → Referential Intention	9.107	Very Large
Repurchase Intention → Transactional Intention	4.866	Very Large

Data Source: Processed, 2024

Table 8. F Square Result

The F-Square analysis highlights the substantial impact of the primary variables on their respective dimensions. Security demonstrates a very large effect on Cognition (4.133), Affection (2.535), and Behaviour (3.081), but shows no effect on Repurchase Intention (0.011). Similarly, Electronic Service Quality has a very large effect on Efficiency (4.490), System Availability (3.646), Fulfillment (4.719), and Privacy (2.072), while its effect on Repurchase Intention is moderate (0.306). Trust exhibits a very large influence on Ability (11.791), Benevolence

(12.192), and Integrity (13.239), and a moderate effect on Repurchase Intention (0.298). Lastly, Repurchase Intention strongly impacts its dimensions, including Exploratory Intention (3.509), Preferential Intention (5.088), Referential Intention (9.107), and Transactional Intention (4.866). These findings reinforce the significant roles of the dimensions in the second-order model, providing a deeper understanding of their contributions to the main constructs.

Construct	Original Sample	Sample Mean	Standard Deviation	T-tatistics	P Value
S → T → RI	0.034	0.039	0.035	0.965	0.336
ESQ → T → RI	0.389	0.405	0.157	2.484	0.014

Data Source: Processed, 2024

Table 9. Indirect Effect

As seen in the table above, the coefficient value of the influence of Security (S) on Repurchase Intention (RI) mediated by Trust (T) is 0.034, indicating that Security has a weak relationship with Trust mediated Repurchase Intention. When viewed from the t-statistic value, the relationship between Security and Trust-mediated Repurchase Intention has a t-statistic value of 0.965, which is less than the required threshold of 1.96. Additionally, the p-value of 0.336 is greater than 0.05, indicating that the relationship is not statistically significant. Therefore, it can be concluded that Security does not have a significant effect on Repurchase Intention when mediated by Trust.

In contrast, the coefficient value of the influence of Electronic Service Quality (ESQ) on Repurchase Intention mediated by Trust is 0.389, which shows a stronger relationship. The t-statistic value for this relationship is 2.484, which exceeds the threshold of 1.96, and the p-value is 0.014, which is below 0.05. This indicates that the relationship is statistically significant. Hence, it can be concluded that Electronic Service Quality has a positive and significant effect on Repurchase Intention when mediated by Trust in the use of mobile banking services.

H1: Security has a positive and significant effect on Trust.

Table 7 shows that the path coefficient of Security on Repurchase Intention (RI) is -0.061, with a t-statistic value of 1.384, which is below the required threshold of 1.96 for a two-tailed test. This indicates that the effect of Security on Repurchase Intention is not statistically significant and is, in fact, negative. Therefore, H1 is rejected, and it can be concluded that Security does not have a significant positive effect on Repurchase Intention in the context of using Bank Sumsel Babel's mobile banking services.

H2: Electronic Service Quality has a positive and significant effect on Repurchase

Intention.

Table 7 indicates that the path coefficient of Electronic Service Quality on Trust is 0.823, with a t-statistic value of 11.503. As this value exceeds the threshold of 1.96, it demonstrates that Electronic Service Quality has a statistically significant positive effect on Trust. Therefore, H2 is accepted, and it can be concluded that Electronic Service Quality positively and significantly affects Trust in the context of Bank Sumsel Babel's mobile banking services.

H3: Security has a positive and significant effect on Repurchase Intention.

Table 7 shows that the path coefficient of Security on Repurchase Intention is -0.061. When viewed from the t-statistic value, Security on Repurchase Intention has a value of 1.384, which is below the threshold of 1.96 for a two-tailed test. This result indicates that the effect of Security on Repurchase Intention is not statistically significant. Therefore, H3 is rejected, and it can be concluded that Security does not have a significant positive effect on Repurchase Intention in the context of using Bank Sumsel Babel's mobile banking services.

H4: Electronic Service Quality has a positive and significant effect on Repurchase Intention.

Table 7 shows that the path coefficient of Electronic Service Quality on Repurchase Intention is 0.510. The t-statistic value for this relationship is 3.031, which exceeds the threshold of 1.96. This indicates that Electronic Service Quality has a statistically significant positive effect on Repurchase Intention. Therefore, H4 is accepted, and it can be concluded that Electronic Service Quality positively and significantly influences Repurchase Intention in the context of Bank Sumsel Babel's mobile banking services.

H5: Trust has a positive and significant effect on Repurchase Intention.

Table 7 shows that the path coefficient of Trust on Repurchase Intention is 0.471, with a t-statistic value of 2.721. Since the t-statistic exceeds the 1.96 threshold, this indicates that Trust has a significant positive effect on Repurchase Intention. Therefore, H5 is accepted, and it can be concluded that Trust positively and significantly influences Repurchase Intention in the context of using Bank Sumsel Babel's mobile banking services.

H6: Security has a positive effect on Repurchase Intention mediated by Trust.

Table 9 shows that the indirect effect of Security on Repurchase Intention mediated by Trust has a path coefficient of 0.034. The t-statistic value for this indirect relationship is 0.965, which is below the required threshold of 1.96. This indicates that the mediation effect of Trust on the relationship between Security and Repurchase Intention is not statistically significant. Therefore, H6 is rejected,

and it can be concluded that Trust does not significantly mediate the effect of Security on Repurchase Intention in the context of Bank Sumsel Babel's mobile banking services.

H7: Electronic Service Quality has a positive effect on Repurchase Intention mediated by Trust.

Table 9 shows that the indirect effect of Electronic Service Quality on Repurchase Intention mediated by Trust has a path coefficient of 0.389. The t-statistic value for this relationship is 2.484, which exceeds the threshold of 1.96. This indicates that the mediation effect of Trust on the relationship between Electronic Service Quality and Repurchase Intention is statistically significant. Therefore, H7 is accepted, and it can be concluded that Trust positively mediates the effect of Electronic Service Quality on Repurchase Intention in the context of Bank Sumsel Babel's mobile banking services.

The Effect of Security on Trust

The analysis revealed that Security does not significantly influence Trust (Original Sample = 0.082, t-statistics = $1.384 < 1.96$, p-value = $0.169 > 0.05$). This suggests that security, while essential, may not directly contribute to building trust in mobile banking services. Customers likely view security as a basic expectation rather than a factor that fosters trust. This finding aligns with Herzberg's *Hygiene Factors* theory, where security acts as a baseline requirement that prevents dissatisfaction but does not lead to greater satisfaction or trust on its own. In mobile banking, security may prevent negative experiences but does not create positive trust unless complemented by other factors. For Bank Sumsel Babel, this means that while robust security is crucial, fostering trust requires focusing on service quality, user experience, and customer support. Enhancing these aspects will help build trust, as security alone is insufficient to motivate customer loyalty.

The Effect of Electronic Service Quality on Trust

The analysis indicates that Electronic Service Quality (ESQ) significantly and positively affects Trust (Original Sample = 0.596, t-statistics = $4.267 > 1.96$, p-value = $0.000 < 0.05$). This suggests that customers' trust in mobile banking services is significantly enhanced by high-quality electronic service delivery. Key dimensions, such as system efficiency, system availability, fulfillment, and privacy, play a pivotal role in creating a reliable and trustworthy user experience. These findings support the SERVQUAL model, which posits that service quality directly influences customer trust and satisfaction. High levels of electronic service quality assure customers of the platform's reliability and competence, thereby reinforcing their trust. This result is consistent with

previous research (e.g., Zia et al., 2022; Purnamasari & Suryandari, 2023), which emphasizes the importance of seamless and reliable service delivery in building trust in digital banking. Bank Sumsel Babel should continuously improve its mobile banking platform's usability and reliability to foster greater customer trust and loyalty.

The Effect of Security on Repurchase Intention

The analysis revealed that security does not significantly influence repurchase intention (Original Sample = -0.061, t-statistics = 1.384 < 1.96, p-value = 0.169 > 0.05). Although security is generally considered a fundamental aspect of mobile banking, this study suggests that customers perceive security more as a baseline feature rather than a decisive factor in their intention to repurchase. This finding aligns with the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), which emphasize that users' perceptions of ease of use and usefulness (in TAM), as well as perceived behavioral control (in TPB), play a more significant role in adoption and repurchase behaviors. In this context, customers may prioritize other factors, such as service quality and trust, over security when making their decision. These results support prior research (e.g., Iwan & Purwatiningsih, 2023; Khalilzadeh et al., 2019), which found that security alone does not directly drive repurchase intentions. Consequently, banks should complement their security measures with enhanced service quality and a better user experience to foster greater customer loyalty.

The Effect of Electronic Service Quality on Repurchase Intention

Electronic Service Quality (ESQ) demonstrated a significant and positive impact on repurchase intention (Original Sample = 0.510, t-statistics = 3.031 > 1.96, p-value = 0.003 < 0.05). This finding highlights the crucial role of service quality dimensions, such as efficiency, system availability, fulfillment, and privacy, in enhancing the overall user experience. High-quality electronic services contribute significantly to customers' willingness to continue using the mobile banking application for future transactions. These findings align with the SERVQUAL model, a grand theory of service quality, which posits that service quality directly influences customer satisfaction and loyalty. In line with previous studies (e.g., Purnamasari & Suryandari, 2023; Zia et al., 2022), the findings suggest that superior service quality fosters strong emotional connections between customers and the platform, thereby enhancing loyalty and encouraging repurchase behavior.

The Effect of Trust on Repurchase Intention

Trust was found to have a significant positive effect on repurchase intention (Original Sample

= 0.471, t-statistics = 2.721 > 1.96, p-value = 0.007 < 0.05). This result underscores the critical role of trust in mobile banking, where customers' confidence in the integrity and reliability of the platform is a key driver of repeated transactions. Trust is a fundamental component in building strong customer relationships, promoting loyalty, and driving repeat behavior. These findings are consistent with the Theory of Planned Behavior (TPB), which suggests that trust influences intentions by shaping individuals' attitudes and perceptions of behavioral control. Our results are in agreement with previous research (e.g., Ruswanti & Laksana, 2023; Malinda, 2021), which identified trust as a key determinant of repurchase intention, especially in digital services. Trust in digital platforms often arises from positive user experiences, which are critical for customer retention.

The Mediating Effect of Trust Between Security and Repurchase Intention

The mediation analysis revealed that trust does not significantly mediate the relationship between security and repurchase intention (Original Sample = 0.034, t-statistics = 0.965 < 1.96, p-value = 0.336 > 0.05). Although trust remains an important factor, its ability to mediate the effect of security on repurchase intention was found to be statistically insignificant. This suggests that customers often view security as a baseline expectation, and its indirect influence through trust is insufficient to drive repeat transactions. This finding is supported by the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), which suggest that perceived usefulness and ease of use are stronger predictors of repurchase intention than perceived security. The results are consistent with previous studies (e.g., Iwan & Purwatiningsih, 2023; Trivedi & Yadav, 2020), which argue that security alone is unlikely to generate customer loyalty unless it is combined with other factors, such as service quality. Therefore, banks should adopt a comprehensive strategy that improves not only security measures but also service quality to build stronger customer relationships.

The Mediating Effect of Trust Between Electronic Service Quality and Repurchase Intention

Trust significantly mediates the relationship between electronic service quality and repurchase intention (Original Sample = 0.389, t-statistics = 2.484 > 1.96, p-value = 0.014 < 0.05). This finding demonstrates that improvements in electronic service quality enhance trust, which subsequently drives customers' intention to repurchase. Key dimensions such as efficiency, system availability, fulfillment, and privacy protection play an essential role in building trust and reinforcing customer loyalty. These results are in line with the SERVQUAL model and previous research (e.g., Purnamasari & Suryandari, 2023; Listiyana et al., 2022), which confirmed that trust acts as a vital mediator between service quality and repurchase behavior. Customers' trust in a platform is often

developed through consistent positive experiences, especially in terms of service delivery, reliability, and privacy protection. Banks should, therefore, prioritize the development of intuitive, reliable, and secure mobile platforms to foster trust and loyalty, while simultaneously enhancing the overall user experience.

E. CONCLUSION

The findings of this study underscore the relative importance of electronic service quality and trust in driving repurchase intention, while security, though critical, is not a standalone determinant. Trust acts as a significant mediator, particularly between electronic service quality and repurchase intention, highlighting its role as a key factor in fostering customer loyalty. Banks should adopt a comprehensive strategy focusing on integrating security, service quality, and trust to ensure a seamless and reliable mobile banking experience for their customers. Future studies could further explore how other mediating variables, such as satisfaction or perceived value, interact with these factors to shape user behavior.

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