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The Influence of Perceived Security and Perceived Ease of Use on Customer Satisfaction with Brand Trust as an Intervening Variable (Environmental Study of PT PLN UID Banten)

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Abstract: The objective of this paper is to analyze the perceptions of Ease of Use and Perceived Security in relation to Customer Satisfaction, with Brand Trust positioned as a mediating variable among PLN Mobile app users. This research is motivated by the recognized significance of customer satisfaction in digital services, particularly in public service institutions such as PLN. Quantitative methods were applied, and data were collected through a survey distributed to 100 app users in UID Banten. Primary data were collected using a questionnaire. The data were then analyzed through multiple linear regression and the Sobel test to evaluate the mediating role of Brand Trust. The results of this work clearly and significantly correlated with Brand Trust, but no direct effect was detected on Customer Satisfaction. In contrast, Perceived Security was shown to significantly influence both Customer Satisfaction and Brand Trust. Furthermore, a strong direct effect of Brand Trust on Customer Satisfaction was found, and its mediating role in the relationship between Perceived Security and Customer Satisfaction was confirmed. In conclusion, it should be emphasized that enhancing Brand Trust should be prioritized to improve Customer Satisfaction, especially if supported by high levels of Security and Ease of Use. As a managerial implication, it is recommended to improve the security and user interface of the system to increase customer loyalty by strengthening brand trust.

Keywords: Brand trust, Customer satisfaction, Perceived Ease of Use, Perceived security, PLN Mobile.

INTRODUCTION

Digital transformation has become inevitable in public services, including the electricity sector. PT PLN (Persero) responds to the public's need for efficient, fast, and easily accessible services through the PLN Mobile application, which provides self-service services such as bill payments, meter readings, and outage complaints. The quality of these digital services not only impacts operational effectiveness but also...brand trust And customer satisfaction. Statistical data shows a significant increase in the number of PLN Mobile app downloads between 2020

and 2024. A significant spike in 2022 reached 2,119,886 users, significantly higher than in previous and subsequent years. This phenomenon reflects growing public trust and interest in PLN's digital services, particularly during the digital transition and post-pandemic period. However, a sharp decline from 2023 to 2024 indicates that the previous year's surge will not continue. However, as the adoption of digital applications increases, customer concerns about the security of personal information and digital transactions arise. In this context,perceived securityis an important element in building brand trust. Kim et al. (2019) "the higher the level of security of an electronic payment system, the lower the perceived risk for users," which has implications for increased customer satisfaction. Similar findings were also presented by Kinasih and Albari (2012), who demonstrated a positive influence betweenperceived security to customer satisfactionin the context of e-commerce. In addition to security, ease of use is another factor that contributes greatly to the adoption of technology. Chien-Chung Tu (2012) found that Perceived Ease of Use, because perceived ease of use influences comfort and frequency of repeated use.

Brand trustalso has an important mediating role. Mayer et al. (2015) “a willingness to rely on another party with the expectation that that party will act in the recipient's best interests.” In the digital context, Ahmed et al. (2014) show thatbrand trustand perceived value significantly influencescustomer satisfaction. Customer satisfaction itself is the main goal in developing digital services. Wong et al. (2019) Perceived Ease of Usehas a significant influence on e-customer satisfaction.

Although various previous studies have proven the positive influence betweenperceived security, Perceived Ease of Use, And customer satisfactionMost of these studies were conducted in commercial contexts such as e-commerce and digital banking. Studies by Zhou and Lu (2011) and Gloria and Achyar (2016), for example, examined the influence of perceived usefulness on customer satisfaction in instant messaging applications, but did not address the public service context. Thus, there is a research gap in understanding these dynamics in the public sector, particularly the PLN Mobile application. The public sector's uniqueness lies in the absence of direct competitors in service provision, yet customer expectations remain high as they compare the PLN digital experience with other commercial applications. Therefore, this research is important to analyze the influenceperceived security And Perceived Ease of Use to customer satisfaction, with brand trustas an intervening variable, in the context of PLN Mobile application users.

METHODS

The population of this study was all active users consisting of employees, officials, directors, and the surrounding community who use the application. Sampling used a purposive sampling technique based on the following criteria: (1) aged >17 years, (2) active customers, (3) have used the application for at least the last 3 months. The sample size of 100 respondents was calculated using the Lemeshow formula. Data collection was carried out through a questionnaire with a Likert scale of 1-7. Data analysis used the latest version of SPSS with the analysis techniques used including descriptive statistics, validity tests with KMO > 0.5, and reliability tests using Cronbach's Alpha ≥ 0.7. Multiple linear regression analysis was used to test the relationship between variables, with partial effect tests using the t-test and simultaneous effect tests using the F-test. Model strength was measured by Adjusted R^2, while mediation was tested through the Sobel test with consumer satisfaction as an intervening variable.

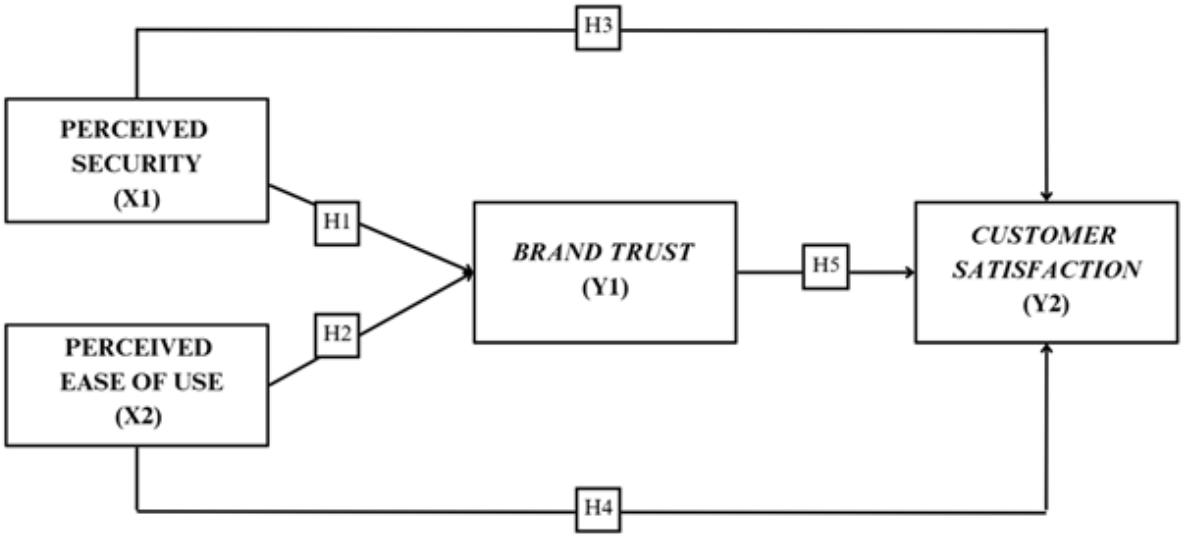


Figure 1. Research model

RESULTS AND DISCUSSION

Respondent Description

A descriptive method was used to describe the characteristics of the respondents in this study, which consisted of 100 individuals within the PT PLN UID Banten environment during the 2022-2024 period, including employees, officers, directors, and the surrounding community who met the research criteria. Based on gender, the majority of respondents were female with 56 people (56%), while men numbered 44 people (44%). In terms of age, the majority of respondents were in the 17–25 year age range, namely 46 respondents (46%) of the total respondents, followed by 26–35 year age range with 31 respondents (31%). Respondents aged 36–45 years were 13 people (13%), while respondents aged 45 and over were 10 people (10%), making up the smallest age group in this survey. This indicates that the majority of PLN application usersMobileUID Banten in this study came from young people, especially 17–25 years old.

In terms of occupation, respondents with BUMN employees amounted to 43 people (43%), Private sector employees 23 (23%), Others (jobs not included in the main category) amounted to 15 respondents (15%), Civil Servants amounted to 10 respondents (10%), Entrepreneurs/Self-Employed/Self-Employed amounted to 9 respondents (9%). This shows that the majority of PLN application users MobileThe respondents from UID Banten came from professional backgrounds, primarily state-owned enterprise employees. Regarding education, 41% of respondents had a bachelor's degree (S1), 25% had high school/vocational school graduates, and 12% had diplomas. Respondents with postgraduate degrees (S2/S3) reached 10%, while those with junior high and elementary school educations were 4% and 8%, respectively. This indicates that the majority of respondents had a secondary or higher educational background, which is expected to be able to understand the questionnaire well and provide answers relevant to the research topic.

Variable Description

This study also includes descriptive analysis of the main variables, namelyperceived security, Perceived Ease of Use, brand trust, And customer satisfactionThis process was carried out by reviewing the data distribution of each variable using the average value (mean), standard deviation, frequency, and percentage of respondents' answers to the questionnaire. The results of descriptive statistical tests showed that all variables in this study were measured based on the responses of 100 respondents. The highest average value (mean) was found in the variablebrand trustof 6.13, followed by the customer satisfaction variable of 6.10, the

variablePerceived Ease of Useof 6.00, and the variableperceived securityof 5.98. All variables have a mean score that tends to be high on a scale of 1-7, indicating that respondents' perceptions of each construct tend to be positive. Median and mode values that are close to or equal to the maximum value for most variables also indicate that most respondents gave high scores. The standard deviation values for all variables are in the range of 0.94-1.02, indicating that the data distribution is relatively homogeneous and does not deviate too much from the mean. Thus, in general, the data indicate that respondents have a good perception of all variables studied in the context of using the PLN Mobile application at PT PLN UID Banten.

Validity Test Results

This test is to ensure that the instrument used is able to measure the variables accurately and precisely. Validity testing was conducted using factor analysis in SPSS, taking into account the KMO value. All variables showed a KMO value above 0.5 and a Bartlett significance level <0.05, indicating that the constructs used were valid, including perceived security (UKM 0.780), perceived ease of use (0.910), brand trust (0.942), and customer satisfaction (0.942).

Table 1. Validity Test

Variabel	KMO	Item	*Loading Factor*	Keterangan
Perceived Security (X1)	0,780	X1.1	0,799	Valid
		X1.2	0,800	Valid
		X1.3	0,711	Valid
		X1.4	0,668	Valid
		X1.5	0,820	Valid
		X1.6	0,858	Valid
		X1.7	0,827	Valid
		X1.8	0,744	Valid
		X1.9	0,820	Valid
Perceived Ease of Use (X2)	0,910	X2.1	0,806	Valid
		X2.2	0,848	Valid
		X2.3	0,846	Valid
		X2.4	0,860	Valid
		X2.5	0,871	Valid
		X2.6	0,848	Valid
		X2.7	0,846	Valid
		X2.8	0,860	Valid
		X2.9	0,871	Valid
Brand Trust (Y1)	0,942	Y1.1	0,778	Valid
		Y1.2	0,637	Valid
		Y1.3	0,677	Valid
		Y1.4	0,880	Valid
		Y1.5	0,815	Valid
		Y1.6	0,880	Valid
		Y1.7	0,815	Valid
Customer Satisfaction (Y2)	0,942	Y2.1	0,639	Valid
		Y2.2	0,924	Valid
		Y2.3	0,898	Valid
		Y2.4	0,896	Valid
		Y2.5	0,847	Valid
		Y2.6	0,639	Valid
		Y2.7	0,924	Valid

Source: Processed primary data, 2025

In addition, the validity of the test items is also strengthened by the r value in the table below, the calculated r (0.197) for all indicators in each variable, this shows that all the instrument test items have a significant correlation with the total score and are suitable for use in further analysis.

Reliability Test Results

Table 2. Reliability Test Results

Variables	Cronbach's Alpha	Criteria	Information
Perceived security (X1)	0.920	>0,70	Reliable
Perceived Ease of Use (X2)	0.951	>0,70	Reliable
Brand trust (Y1)	0.884	>0,70	Reliable
Customer satisfaction (Y2)	0.920	>0,70	Reliable

Source: Processed primary data, 2025

The test results using the Cronbach's Alpha coefficient show that all variables have a very high reliability value, namely above 0.80, withperceived security(X1) is 0.920,Perceived Ease of Use(X2) is 0.951,brand trust(Y1) is 0.884, andcustomer satisfaction(Y2) of 0.920. Based on the interpretation criteria, these values indicate that each construct in the questionnaire has very good internal consistency, so that all research instruments are declared reliable and can be used for empirical measurement in this study.

Multiple Linear Regression Test Results

Model I

Table 3. Model I Regression Test Results

Model	Unstandardized Coefficients Beta	Say.	Simultaneous Significance Test Say.	Coefficient of Determination Test (R Square)
Perceived security (X1)	0,399	0,000	0,000	0,503
Perceived Ease of Use(X2)	0,258	0,000		

Source: Processed primary data, 2025

The results of the multiple linear regression test I above show the following equation:

BT = 0.399 (PS) + 0.258 (PEU)

The regression analysis showed that perceived security and perceived ease of use simultaneously and partially have a significant positive effect on customer satisfaction in using the PLN Mobile application (Sig. 0.000). Both variables also significantly influence brand trust, with beta coefficients of 0.399 and 0.258. The R Square value of 0.503 indicates that 50.3% of the variation in brand trust is explained by these two factors, while the remaining 49.7% is influenced by other variables outside the model.

Model II

Table 4. Results of Regression Test Model II

Model	Unstandardized Coefficients Beta	Say.	Simultaneous Significance Test Say.	Coefficient of Determination Test (R Square)
Perceived security (X1)	0,180	0,035	0,000	0,279
Perceived Ease of Use(X2)	0,024	0,781		
Brand trust (Y1)	0,330	0,007		

Source: Processed primary data, 2025

The results of the multiple linear regression test I above show the following equation:

CS = 0.180(PS) + 0.024(PEU) + 0.330 (BT)

The results of the regression test show thatperceived security (X1), Perceived Ease of Use (X2), and brand trust (Y1) simultaneously has a significant effect oncustomer satisfaction, indicated by a simultaneous significance value of 0.000 (Sig. < 0.05). Partially, onlyperceived security And brand trustwhich has been proven to have a significant influence oncustomer satisfaction, each with a beta coefficient value of 0.180 (Sig. = 0.035) and 0.330 (Sig. = 0.007), then H3 and H5 are accepted. Meanwhile,Perceived Ease of Usehas a significance value of 0.781, which means it does not have a significant effect oncustomer satisfaction, then H4 is rejected. These results indicate that perceived security and trust in the brand play an important role in increasing user satisfaction, while perceived ease of use does not have a significant

direct effect. The R Square value of 0.279 indicates that 27.9% of the variationcustomer satisfactioncan be explained by these three variables, while the rest is influenced by other factors outside the model. This finding supports the role ofbrand trustas a mediating variable that strengthens the indirect influence between perceptions of convenience and security on customer satisfaction.

Sobel Test Results

Table 5. Sobel Test Results

Relationship between variables	Indirect Effects	Say.	Information	Interpretation
Perceived security to customer satisfaction through brand trust	0.1688	0.0039	significant	Brand trustsignificantly mediates the influence ofPerceived security to Customer satisfaction
Perceived Ease of Use to customer satisfaction through brand trust	0.2189	0.0002	Significant	Brand trustsignificantly mediates the influence ofPerceived Ease of Use to Customer satisfaction

Source: Processed primary data, 2025

Based on the results of the Sobel test, the relationship betweenperceived security And customer satisfaction through brand trustproduces an indirect effect of 0.1688 with a significance value of 0.0039 (<0.05), which indicates a significant mediation effect. This implies thatbrand trustplay an important and effective role in mediating the influenceperceived security to customer satisfaction. Likewise Perceived Ease of Useshows an indirect effect of 0.2189 with a significance value of 0.0002 (<0.05) which indicates a significant mediation effect.

Discussion

Influence Perceived security to Brand trust

Regression shows that Perceived security has a positive and significant effect on Brand trust, with a regression coefficient value of 0.399 and a significance value of 0.000 ($p < 0.05$) indicating that the higher the perceived security felt by users in using the PLN Mobile application, the higher their level of trust in the PLN brand. This finding is in line with the research of Kim et al. (2019) which states that a sense of security in digital transactions is the main key in building user trust in the system, and is reinforced by Kinasih and Albari (2012) who found that perceived security has a significant influence on trust and satisfaction in the context of e-commerce. In the context of PLN Mobile as a digital-based public service, brand trust that grows from perceived security plays an important role in encouraging long-term user loyalty. Thus, H1 is accepted.

Influence Perceived Ease of Use to Brand trust

The analysis show thatPerceived Ease of Usehas a positive and significant effect onBrand trust, with a regression coefficient of 0.258 and a significance value of 0.000, indicating that the easier the PLN Mobile application is to use, the higher the level of user trust in the PLN brand. This finding confirms that the perception of ease in accessing, understanding, and operating application features is an important factor in shaping customer trust in PLN as a national electricity service provider. In the context of digital public services, ease of access is a crucial aspect in maintaining loyalty and strengthening the company's image. This finding is in line with the TAM by Davis (1989), which states that ease of use is a major factor in technology acceptance, and is reinforced by Chien-Chung Tu (2012) who found that ease of navigation has a positive psychological effect in buildingbrand trustAdditional support comes from Gefen et al. (2003), who asserted that user-friendly information systems enhance

perceptions of service providers' integrity and competence. Therefore, developing a user-friendly and responsive application interface is an important strategy for PLN to strengthen customer trust. Based on these findings, hypothesis H2 is accepted.

Influence Perceived security to Customer satisfaction

The regression results show thatPerceived securityhas a positive and significant effect onCustomer satisfaction, with a coefficient of 0.180 and a significance value of 0.035 ($p < 0.05$), indicating that the higher the customer's perception of the security of using, the higher the perceived level of satisfaction. Security in this context includes personal data protection, transaction security, and prevention of unauthorized access, which not only functions technically but also shapes users' psychological perceptions of the service's credibility. Applications that can provide a sense of security contribute significantly to a positive and worry-free customer experience. This finding aligns with research by Zhou and Lu (2011) and Wilson et al. (2021) which states that perceived security is a key determinant in shaping user satisfaction with digital services. In public services, security is a crucial factor influencing comfort, loyalty, and continued use of the application. Therefore, PLN needs to strengthen its cybersecurity system and actively educate customers about data protection. Based on these results, hypothesis H3 is accepted.

Influence Perceived Ease of Use to Customer satisfaction

In contrast to other variables, the research results show thatPerceived Ease of Usedoes not have a direct significant effect onCustomer satisfaction, with a coefficient of 0.018 and a significance value of 0.781 (> 0.05), which means that ease of use does not necessarily increase customer satisfaction. However, this variable remains relevant in the research model because it has been shown to have a significant indirect effect throughBrand trustas a mediator. This means that ease of use plays a greater role in building trust in the brand first, which then contributes to customer satisfaction. This insignificant direct effect can be explained by users' high expectations of today's digital services, where ease of use is considered a minimum standard that no longer directly impacts satisfaction levels. This finding aligns with research by Wong et al. (2019), which states that perceived ease of use will only impact satisfaction if accompanied by trust in the service provider's brand. Therefore, although hypothesis H4 is rejected,Perceived Ease of Usecontinues to play an important role indirectly, and emphasizes the importance of an integrated strategy that focuses not only on application functionality, but also on strengthening brand image and credibility in shaping overall customer satisfaction.

Influence Brand trust to Customer satisfaction

The study show thatBrand trustis the most dominant variable influencingCustomer satisfaction, with a regression coefficient of 0.330 and a significance of 0.007 ($p < 0.05$); meaning, the higher the customer's trust in PLN as a digital service provider, the higher their satisfaction in using PLN Mobile. Trust is a strategic foundation in the context of digital services that demand data security, information clarity, and service consistency. This finding is consistent with Ahmed et al. (2014) and Gloria & Achyar (2016) who emphasizedbrand trustas the main determinant of positive perceptions and user satisfaction. In the public service sector, such as PLN, where relationships are long-term and recurring,brand trustnot just added value, but the key to maintaining a sustainable relationship. Thus, hypothesis 5 is accepted.

MediationBrand trustin the relationshipPerceived security to Customer satisfaction

The Sobel test show thatBrand trustsignificantly mediates the relationship betweenPerceived security And Customer satisfaction, with a z-value of 3.22 ($z > 1.96$) and a significance level of <0.05, indicating a strong and significant mediation effect. This finding

suggests that while user security perceptions have a direct influence on customer satisfaction, this influence becomes more significant when it is mediated through brand trust. In the context of digital services such as PLN Mobile, customers assess not only technical security but also how it reflects the company's credibility and integrity. The higher the perceived security, the greater the belief that PLN is a trustworthy and responsible institution, which ultimately creates a sense of comfort, loyalty, and satisfaction. This finding is reinforced by research by Kim et al. (2019) and Zhou & Lu (2011) which states that security is key to building brand trust in digital services. The managerial implication is that PLN needs to not only strengthen its application security system technically but also communicate this commitment transparently to strengthen its credibility and integrity.brand trustas the foundation for long-term customer satisfaction and loyalty.

MediationBrand trustin the relationshipPerceived Ease of Use to Customer satisfaction

A significant mediation effect of Brand Trust on the relationship between Perceived Ease of Use and Customer Satisfaction was demonstrated by the Sobel test, with a z-value of 2.85 and a significance level below 0.05. Although a direct effect of Perceived Ease of Use on Customer Satisfaction was not found to be significant ($p > 0.05$), a significant effect was observed when the influence was mediated through Brand Trust.This indicates that customer satisfaction is not directly influenced by the ease of use of the PLN Mobile application, but is instead affected through the trust that is developed in the brand. The result is in accordance with the Technology Acceptance Model (TAM) introduced by Davis (1989), and has been supported by findings from Chien-Chung Tu (2012) and Wong et al. (2019), where it was emphasized that perceived ease of use can impact satisfaction when trust in the service provider is established.

CONCLUSION

Based on the research results, it can be concluded thatPerceived security And Perceived Ease of Usehas a positive and significant effect onBrand trust, which means that the higher users' perceptions of the security and ease of use of the PLN Mobile application, the higher their trust in the PLN brand. Furthermore,Perceived securityalso proven to have a direct and significant influence onCustomer satisfaction, temporary Perceived Ease of Usedoes not have a significant direct effect, but has a significant indirect effect throughBrand trust. Brand trustitself has the most dominant influence onCustomer satisfaction, shows that customer trust in a brand is the main key in creating user satisfaction. The mediation test using the Sobel test proves thatBrand trustable to significantly mediate the relationship betweenPerceived security And Customer satisfaction, as well as the relationship between Perceived Ease of Use And Customer satisfaction, thus demonstrating that building brand trust is an important pathway to increasing customer satisfaction with public digital services such as PLN Mobile. Therefore, strengtheningbrand trustthrough security and ease of use aspects, it has become a crucial strategy for PLN in increasing customer satisfaction and loyalty in the digital era.

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