



The Influence of Trust, Perception of Usefulness, Quality of Service on Interest in Using Credit Cards with Customer Satisfaction as an Intervening Variable at Bank Mandiri Regional Credit Card Arief Rate Makassar

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ABSTRACT

Indonesia offers two primary payment methods: cash and non-cash. Cash transactions involve physical currency, whereas non-cash transactions rely on financial institutions facilitating inter-bank and intra-bank transfers through internal networks. Among the non-cash options, credit cards stand out, enabling users to access funds seamlessly. The attractiveness and practicality of credit card services spark customer interest. This study seeks to explore how trust, perceived usefulness, and service quality impact customer inclination towards credit card usage, with satisfaction acting as a mediator. Employing a quantitative approach, data collection includes observation, literature review, documentation analysis, and questionnaire distribution. The study involves a sample of 100 credit card users at Bank Mandiri Regional Credit Card Arief Rate Makassar. Analysis methods encompass descriptive statistics, classical assumption tests, and path analysis. Findings reveal that trust, perceived usefulness, and service quality positively and significantly influence both customer satisfaction and interest in credit card usage. Furthermore, customer satisfaction mediates the relationship between trust, perceived usefulness, service quality, and customer interest in credit card utilization at Bank Mandiri Regional Credit Card Arief Rate Makassar.

INTRODUCTION

In today's age of progress, technology holds immense popularity across all demographics. The realm of information and communication technology has fundamentally transformed business strategies, rendering them indispensable for modern convenience. As this evolution unfolds, innovation accompanies the growth of information and communication, particularly evident in banking transactions. Within the banking sector, information technology stands as a cornerstone seamlessly integrated into various activities, from information production to service provision. The demand for precise, timely, and efficient information delivery is paramount in this era of advanced information technology.

Concurrently, the rapid pace of technological advancement triggers shifts in people's lifestyles and economic transaction payment systems. In Indonesia, two primary payment systems are presently operational: cash and non-cash systems. The cash system relies on physical currency for transactions, whereas the non-cash system relies on financial institutions to facilitate inter-bank and intra-bank transfers through internal networks. The adoption of non-cash payment methods streamlines transactions across diverse platforms, including shopping malls, online platforms, subscription services, and utility bills payment, reflecting a widespread acceptance and utilization of non-cash transactions (Tazkiyyaturrohma, 2018).

According to Wahyuningsih (2016:23), credit cards are cards issued by banks and the like to enable the bearer to buy needed goods on debt. A retail transaction settlement and credit system known as a credit card system derives its name from the plastic cards provided to its users.

Card holders can use credit cards to purchase goods or services at certain places, where the card recipient has collaborated with the issuing institute. In addition, credit cards can be used to withdraw cash at any time and any amount from the issuing institute or ATM. Credit cards can also be used to withdraw cash continuously by the facility limits provided by the issuer. The many benefits and conveniences of using credit card facilities make customers interested in using credit cards. As in management theory according to Sikula (2012), management is an activity for planning, organizing, organizing, controlling, placing, motivating, communicating, and making decisions carried out by a company or organization. These activities are carried out to manage the resources owned so that from these resources the final goal is to produce a product or service efficiently.

As customers' interest in using credit cards arises, what banks need to pay attention to is providing customer satisfaction. Customer satisfaction becomes very valuable for a bank or company if the customer is satisfied with the services provided by the bank. There are two benefits that the bank receives, according to Kasmir (2017: 263), namely that old customers can still be retained (not running to another bank) In other words, customers are loyal to the bank and the satisfaction of old customers will spread to new customers in various ways, thereby increasing the number of customers holding credit cards. Amini (2016) and Aaliyah (2021) state that satisfaction will significantly influence

customer interest. In contrast to research by Tania et al., (2022) that satisfaction does not have a significant effect on purchase intention, so a research gap was found.

In connection with the description above, to increase customer interest in using credit cards and provide satisfaction for customers, many factors influence this, where this research focuses on the problem of customer perceptions of trust, usefulness, and service quality. Trust influences interest in using credit cards, as stated by Batubara et al., (2022) that trust between customers and sales staff needs to be maintained to maintain relationships with customers. With the introduction of credit cards, as consumer confidence increases, the use of credit cards will increase. The higher people's confidence in credit cards, the greater their interest in using credit cards. Russetyowati (2018) and Paulina (2020) found that trust has a significant effect on interest in using credit cards. Trust as one of the factors shows that trust is a significant indicator of credit card use. However, this is different from Dewi's (2016) research which shows that trust does not have a significant effect on interest in using credit cards, so there is a research gap in this research.

Apart from that, trust influences customer satisfaction, the theory put forward by Mahendra and Indriyani (2018) is that trust arises because of the satisfaction that customers get from the results of service products and the services they experience. This is supported by the findings of Japlani et al., (2020), and Ghantynireta et al., (2021) that trust has a significant effect on customer satisfaction. This means that if trust is increased, customer satisfaction will increase. However, research by Mawey et al., (2018) shows that trust does not have a significant effect on customer satisfaction. So there is a research gap in this research.

Then the perception of usefulness influences customers' interest in using credit cards, as in the theory put forward by Paulina (2020) that the use of credit cards will form an attitude to accept or reject the use of credit cards which influences consumers to use credit cards or not use them. This means that the usefulness of a credit card will influence customers' interest in using a credit card. Associated with management theory according to Altman & Taylor (2013) management is the art of knowing what to do and seeing that it is done in the best possible way. This shows that bank management is making ways or efforts to influence consumers, one of which is launching credit cards because this is considered to provide benefits for banking management. Research by Dewi and Warmika (2016) and Hidayati (2018) shows that usability has a significant effect on interest in using credit cards. This means that the higher the perceived usefulness of a credit card, the higher the interest in using a credit card. This is because credit card use can have a positive influence and can improve their performance. In contrast to Ramadhan, et.al. (2016) research results show that usefulness does not have a positive influence on interest in using credit cards, so there is a research gap in this research.

Then perceived usefulness influences customer satisfaction, this is as stated by Wandu et al., (2020) perceived usefulness is a measure that shows or explains the benefits of something that is felt when the person uses a product in

the form of goods or services so that they are satisfied with the benefits. that product. Research by Syahniar et al., (2021) and Panjaitan (2019) shows that usability influences satisfaction. Meanwhile, Misna & Maradita's (2020) research found that perceived usefulness did not have a significant effect on user satisfaction, so this research found a research gap.

Furthermore, service quality influences interest in using credit cards, as stated by Rinaldi et al., (2022) that service quality and providing information about a product are important factors that can influence consumer considerations in making decisions, thereby generating interest in making transactions. Setyaningsih (2016) and Suhendri et al., (2021), found that service quality influences customer interest in using credit cards. Meanwhile, Widayat and Purwanto's (2020) research found that service quality has no effect and is not significant on consumer buying interest, so there is a research gap in this research.

Similarly, customer satisfaction is impacted by service quality, as Sulistiyowati (2018) defines it as endeavors aimed at meeting consumer needs and desires accurately to achieve a harmonious alignment with consumer expectations. Service quality is categorized into satisfactory (meeting expected standards), poor (falling below expected standards), and ideal (exceeding expected standards). Studies conducted by Susanti and Syahrian (2019) and Murti (2013) indicate a significant relationship between service quality and satisfaction. However, Safawi and Hawignyo (2021) argue that partial service quality does not significantly affect consumer satisfaction, revealing a research gap. This study seeks to explore customer satisfaction as a mediating factor in the relationship between trust, usefulness, and service quality on interest in credit card usage, aligning with Pangestu and Sukresna's (2021) findings where consumer satisfaction mediates the impact of service quality and usefulness on interest..

This research was conducted at Bank Mandiri Regional Credit Card Arief Rate Makassar, as a financial institution that provides financial services for all levels of society which must be managed professionally, so banks are required to offer a service product whose function is to support various banking activities with customers. The Bank develops its services no longer only with the slogan of safe and reliable services but is also able to provide services tailored to customer needs which have developed in line with technological developments and the demands of a fast-paced lifestyle, where the Bank can sell products banking through the use of credit cards.

The Bank has made several efforts to make it easier for customers to make transactions, where Bank Mandiri has launched various types of credit cards, such as Mandiri Gold, Business Card Gold, Business Card Platinum, Corporate Card, Every Day, Feng Shui Platinum, Gold, Golf Platinum, Signature, Skyz Titanium, Traveloka, and many others. However, in this research, the most common Bank Mandiri credit card holders are Mandiri Signature, Mandiri Skyz Titanium, and Traveloka. The existence of Mandiri credit cards, for example, Mandiri Skyz Titanium, gives confidence to customers in meeting their needs of customers, especially those who like

shopping or traveling, with various cashback or discounts for every transaction made.

Based on data on the largest number of customers holding Bank Mandiri credit cards, it can be seen that every year there is an increase. However, the problem that will occur in 2023 so far is that there will be a lot of bad credit. The lack of customers using credit cards is due to the lack of satisfaction felt by customers who hold credit cards. For customers or potential customers who are not careful in using credit cards, it will result in them being trapped in long-term debt. Credit cards also charge credit card users a fee. Fees charged to credit card users make people consider using credit cards. Fees charged to credit card users in maintaining the credit card used, namely late fees, annual fees, and others. Credit card use has also led to a shift to cash and even led to an increase in compulsive buying behavior. So, with these problems, banks need to evaluate and instill confidence in each customer, paying attention to the usability and quality of service, so that this is expected to influence customers' interest in using or re-topping credit cards.

LITERATURE REVIEW

Definition of Credit Card

A credit card is a card in the form of plastic, containing the identity of the issuer and holder of the card, giving the issuer the right to someone to carry out transactions for goods and services and then charge the credit card issuer to pay for these goods and services. These rights and obligations were previously entered into by a prior agreement between the issuer and the cardholder. Previously, the issuer had agreed with the billing intermediary and paying intermediary.

According to Wahyuningsih (2016: 23), a credit card is a card issued by banks and the like to enable the bearer to buy needed goods on debt. Hamidin (2016:12) defines a credit card system as a form of retail transaction settlement and credit mechanism, named after the plastic cards distributed to its users. that credit cards are a payment tool that is simple, efficient, and provides more value for cardholders.

Trust

Trust serves as the cornerstone of business operations. Establishing and nurturing customer trust stands as a crucial element in fostering customer loyalty. However, gaining customer trust isn't a simple task for companies or marketers. The greater the level of trustworthiness a company or marketer exhibits, the more assured the success of the business becomes. Pramana and Rastini (2016) assert that customer trust is a form of emotional response in commerce, contingent upon the extent to which expected product or service benefits are met, alongside the consistency between expectations and actual outcomes. When a customer anticipates a certain level of service and perceives that the service received surpasses expectations, leading to continued product or service usage, trust can be deemed to exist.

McKnight et al. (2011) delineate indicators of trust as follows: 1) Ability

pertains to the capacity of producers to demonstrate competence and commendable traits in delivering products and serving customers effectively; 2) Integrity concerns the level of confidence a person places in the seller's honesty to uphold and fulfill agreements made with the customer; 3) Benevolence relates to the extent to which a person trusts the seller to act benevolently towards the customer, with the seller's readiness to prioritize the customer's interests over time; and 4) Competence reflects a person's belief in the seller's capability to assist the customer in achieving their objectives according to their needs. The crux of competence lies in the seller's effectiveness in producing what the customer desires, while the essence of comparison lies in the seller's ability to meet customer needs.

Perceived Usefulness

Perceived usefulness refers to an individual's belief regarding the extent to which utilizing a technology will enhance their performance. This belief dictates whether a person will choose to utilize the technology or not. Essentially, perceived usefulness represents a cognitive assessment in the decision-making process (Jogiyanto, 2017).

Octavia and Hafizh (2019) elaborate that perceived usefulness embodies the belief in positive outcomes resulting from behavioral responses to actual or perceived threats. It denotes the degree to which an innovation offers greater benefits compared to its predecessor. Ali (2017) further specifies that usefulness can be gauged by factors such as simplifying tasks, enhancing utility, boosting productivity, improving effectiveness, and elevating job performance.

Romadloniyah and Prayitno (2018) characterize perceived usefulness as the subjective likelihood of potential users employing a specific application to facilitate their task performance. This streamlined performance can yield superior benefits from both tangible and intangible perspectives, resulting in quicker and more satisfactory outcomes compared to abstaining from using products incorporating this new technology.

Shomad (2013) delineates indicators of perceived usefulness, including overall usefulness, high value for users, valuable content, and functional website features.

Service Quality

Service quality encompasses customers' evaluations of the performance of the product or service received, reflecting their expectations (Halim et al., 2021: 123). It portrays customers' perceptions of products and services post-purchase (Sihombing and Dewi, 2019: 157). Service quality can be described as the gap between customers' expectations and the reality of the service received. When this gap is minimal or matches expectations, customers perceive the service quality positively; conversely, if the gap is substantial, the perceived service quality is negative (Sihombing and Dewi, 2019: 157).

Sulistiyowati (2018) defines service quality as efforts focused on meeting customer needs and desires accurately to align with customer expectations. It can be categorized into three types: satisfactory (meeting expectations), poor (below expected standards), and ideal (exceeding expectations).

Tjiptono (2019:305) outlines service quality indicators, including physical evidence (tangibles), reliability, responsiveness, assurance, and empathy.

Customer Satisfaction

Customer satisfaction significantly influences a company's financial performance, affecting various aspects such as customer loyalty, company reputation, price elasticity, transaction costs, and employee efficiency (Kasmir, 2017:264). It reflects customers' responses to the fulfillment of their needs and is assessed based on product or service characteristics (Sihombing and Dewi, 2019: 147).

Aziz (2017) identifies indicators for measuring customer satisfaction, including perceived speed in service, extent of knowledge, handling of complaints, understanding of customer needs, and maintenance of customer confidentiality.

Interest in Using a Credit Card

Interest serves as a motivating force that drives individuals to pursue desired actions when they have the freedom to choose. When individuals perceive something as advantageous, their interest is piqued, leading to satisfaction. Decreases in satisfaction correspond to declines in interest. Each interest fulfills a need in a person's life, even if this need isn't immediately apparent to others. The stronger the underlying need, the more robust and enduring the interest becomes. Additionally, expressing interest in activities strengthens it, while unchanneled interest wanes over time.

Rozi and Ziyad (2019) define interest as a customer's inclination to select a brand or take action related to purchasing, typically assessed during the customer's decision-making stage. Kotler and Armstrong (2018) elaborate that purchase interest arises when individuals receive stimulation from a product, leading to a desire to purchase and own it. Sihombing and Dewi (2019: 138) describe buying interest as the desire that emerges in customers towards a product following the process of observing and learning about it. Customers displaying interest in purchasing a product demonstrate attention and enjoyment, often culminating in purchasing behavior.

Ferdinand (2016) identifies indicators of buying interest, including transactional interest (the inclination to purchase a product immediately), exploratory interest (persistent search for information about the product), preferential interest (favoring a specific product over others), and referential interest (tendency to recommend products to others).

METHODOLOGY

This research uses a quantitative approach, namely research carried out to facilitate discussion and analysis of existing data, so an objective and systematic method is used to find solutions to problems and then process and analyze the data to conclude the cases discussed.

This research was conducted at Bank Mandiri Regional Credit Card Arief Rate Makassar, by choosing an approach that was deemed suitable for the

problems studied by considering efficiency issues regarding limitations, energy, time, and abilities. The population in this research is customers using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar, where by using the Slovin formula, a sample of 100 customers holding credit cards was obtained. The sampling technique uses a purposive sampling technique, where the data collection technique is through observation, literature, documentation, and distributing questionnaires, the data analysis technique uses descriptive analysis, validity and reliability tests, classical assumption tests, path analysis, and Sobel test analysis.

Based on the description of the theoretical study, a conceptual framework model can be proposed which is presented in the following figure:

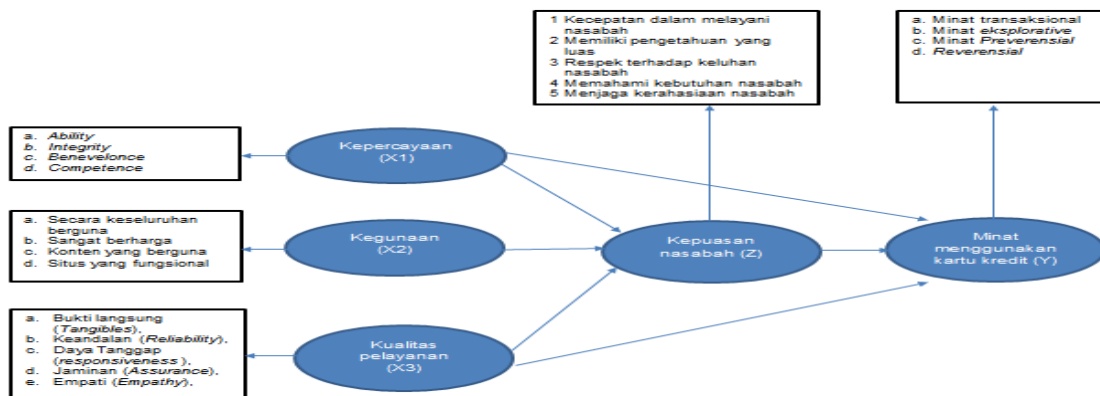


Figure 1. Conceptual Framework

RESEARCH RESULT AND DISCUSSION

Path analysis is a technique for analyzing cause and effect relationships that occur in multiple regression if the independent variable influences the dependent variable not only directly but also indirectly, namely providing an overview of the influence of trust, perceived usefulness, and service quality on interest in using credit cards with customer satisfaction as an intervening variable at Bank Mandiri Regional Credit Card Arief Rate Makassar. Based on the results of research data analysis using SPSS version 27 software, can be presented in Table 1, namely:

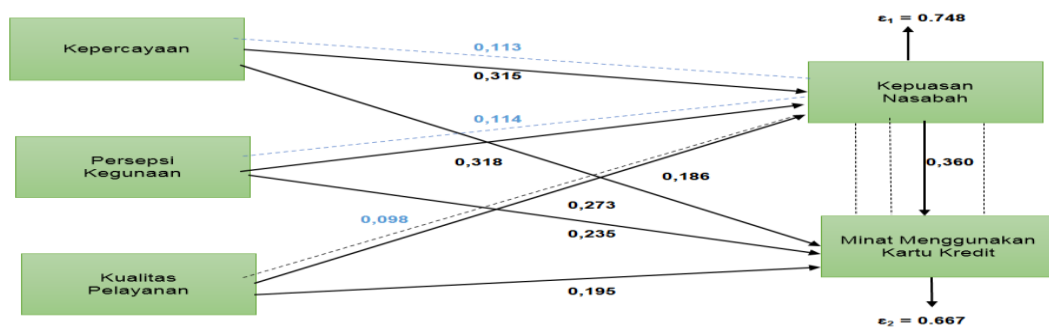
Table 1. Path Test of the Influence of Trust, Perceived Usefulness, and Service Quality on Interest in Using Credit Cards with Customer Satisfaction as an Intervening Variable

No	Model	Ket	Unstandardized Coefficients		Standardized Coefficients	t	Sig
			B	Std error	Beta		
1	Pengaruh Kepercayaan, Persepsi kegunaan dan Kualitas pelayanan terhadap kepuasan nasabah	(Constant)	0,732				
		Kepercayaan	0,303	0,074	0,315	4,103	0,000
		Persepsi kegunaan	0,300	0,095	0,318	3,163	0,002
		Kualitas pelayanan	0,224	0,083	0,273	2,698	0,008
	R	=	0,676	Fhit	=	26,923	
	Rsquare	=	0,457	Sig	=	0,000	
	Adjusted Rsquare	=	0,440				
2	Pengaruh Kepercayaan, Persepsi kegunaan dan Kualitas pelayanan, kepuasan nasabah	(Constant)	0,271				
		Kepercayaan	0,195	0,078	0,186	2,502	0,014
		Persepsi kegunaan	0,241	0,097	0,235	2,496	0,014
		Kualitas pelayanan	0,175	0,084	0,195	2,085	0,040
	R	=	0,757	Fhit	=	31,88	
	Rsquare	=	0,573	Sig	=	0,000	
	Adjusted Rsquare	=	0,555				

Source : Data diolah, 2023

Based on the results of the analysis and discussion regarding the influence of Trust, Perception of Usefulness, and Service Quality on satisfaction and Interest in Using Credit Cards, before carrying out the path test results in this research, the path test results will first be presented which can be shown in Figure 2, namely as follows:

Gambar 2. Hasil Pengujian Jalur



Based on the structural equation, an analysis of direct effects and indirect effects will be presented as follows:

1) Direct effect

a) The influence of trust on customer satisfaction

The results of the path test regarding the influence of trust on customer satisfaction at Bank Mandiri Regional Credit Card Arief Rate Makassar obtained a path coefficient value of 0.315, this can be interpreted as that trust has a positive effect on customer satisfaction. Then, it can be seen from the pvalue of $0.000 < 0.05$, which means that trust has a significant influence on customer satisfaction at Bank Mandiri Regional Credit Card Arief Rate Makassar. This finding shows that every increase in customer trust in credit cards will increase customer satisfaction in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar.

b) The influence of perceived usefulness on customer satisfaction

Based on the results of the path test analysis, namely the influence of perceived usefulness on customer satisfaction at Bank Mandiri Regional Credit Card Arief Rate Makassar, the path coefficient value was 0.318, which can be

interpreted as meaning that there is a positive influence of perceived usefulness on customer satisfaction. The results of path testing obtained a value of $p\text{value} = 0.002 < 0.05$, which shows that perceived usefulness has a significant influence on customer satisfaction at the Bank Mandiri Regional Credit Card Arief Rate Makassar. It can be said that the more uses or benefits obtained from having a Mandiri credit card, the greater the satisfaction of customers.

c) The influence of service quality on customer satisfaction

The influence of service quality on customer satisfaction at Bank Mandiri Regional Credit Card Arief Rate Makassar through path test analysis, where the coefficient value is 0.273. Path testing with a value of $p\text{value} = 0.008 < 0.05$, which means that service quality has a significant effect on customer satisfaction. The findings in this research indicate that the better the quality of service, the more significant it will be in increasing customer satisfaction at Bank Mandiri Regional Credit Card Arief Rate Makassar.

d) The influence of trust on interest in using a credit card

Path testing regarding the influence of trust on customer satisfaction with a path coefficient value of 0.186. This can be interpreted as meaning that trust has a positive influence on customer satisfaction at Bank Mandiri Regional Credit Card Arief Rate Makassar. These findings indicate that the higher the trust that customers have in using credit cards, the greater the customer's interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar. So that the research hypothesis that has been stated previously can be accepted.

e) The influence of perceived usefulness on interest in using a credit card

Analysis of the influence of perceived usefulness on customers' interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar with a path coefficient value of 0.235, which can be interpreted that perceived usefulness has a positive influence on customers' interest in using credit cards. From the results of the regression testing, the value obtained is $p\text{value} = 0.014 < 0.05$, which means that perceived usefulness has a significant influence on customers' interest in using credit cards. These findings indicate that the higher the customer's trust in credit cards, the greater the customer's interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar.

f) The influence of service quality on customer interest in using credit cards

The results of path testing regarding the influence of service quality on customer interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar obtained a path coefficient value of 0.195, which means that service quality has a positive influence on increasing customer interest in using credit cards. Furthermore, with a value of $p\text{value} = 0.040 < 0.05$, this finding indicates that service quality has a significant effect on increasing customer interest in using credit cards.

- g) The influence of customer satisfaction on customer interest in using credit cards

Based on path testing regarding the influence of customer satisfaction on customer interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar, the path coefficient value was obtained at 0.360, which means that customer satisfaction has a positive influence on increasing customer interest in using credit cards. Furthermore, with a value of $p\text{value} = 0.000 < 0.05$, this finding indicates that customer satisfaction has a significant effect on customer interest in using credit cards. Therefore, this research can prove the research hypothesis that customer satisfaction has a significant influence on customer interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar.

Sobel Test Analysis (Indirect Influence)

Sobel test analysis is used to determine whether the relationship through a mediating variable is significantly capable of acting as a mediator in this relationship, where in this study to test how big the role of the variables of trust, perceived usefulness, service quality are on interest in using credit cards with customer satisfaction as an intervening variable.

- h) The influence of trust on interest in using credit cards through customer satisfaction

Mediation test results on the influence of trust on interest in using credit cards through customer satisfaction at Bank Mandiri Regional Credit Card Arief Rate Makassar. Where in the path test the magnitude of the indirect effect is 0.113 ($0.315 \times 0.360 \times 100$). Meanwhile, the direct effect is 0.186, so the total effect is 0.299 or 29.90%. The results of the online Sobel test show that the value of $p\text{value} = 0.005 < 0.05$, which means that customer satisfaction can mediate the influence of trust on interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar.

- i) The influence of perceived usefulness on interest in using credit cards through customer satisfaction

Mediation test results on the influence of perceived usefulness on interest in using credit cards through customer satisfaction at Bank Mandiri Regional Credit Card Arief Rate Makassar. Where in the path test the magnitude of the indirect effect is 0.114 ($0.318 \times 0.360 \times 100$). Meanwhile, the direct effect is 0.235, so the total effect is 0.349 or 34.90%. The results of the online Sobel test show that the value of $p\text{value} = 0.014 < 0.05$, which means that customer satisfaction can mediate the influence of perceived usefulness on interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar.

- j) The influence of service quality on interest in using credit cards through customer satisfaction

Mediation test results on the influence of service quality on interest in using credit cards through customer satisfaction at Bank Mandiri Regional

Credit Card Arief Rate Makassar. Where in the path test the magnitude of the indirect effect is 0.098 ($0.273 \times 0.360 \times 100$). Meanwhile, the direct effect is 0.195, so the total effect is 0.293 or 29.30%. The results of the online Sobel test show that the value of $p\text{value} = 0.015 < 0.05$, which means that customer satisfaction can mediate the influence of service quality on interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar.

DISCUSSION

The influence of trust on customer satisfaction

From the results of the regression equation analysis, the research results show that trust has a positive and significant effect on customer satisfaction at Bank Mandiri Regional Credit Card Arief Rate Makassar. It can be said that the higher the customer's trust in credit cards, the greater the customer satisfaction. Support for the theory put forward by Mahendra and Indriyani (2018) is that trust arises because of the satisfaction that customers get from the results of service products and the services they experience. Priansa (2017:116) trust can be understood as the willingness of one party to accept the risk of the actions of another party based on the hope that the other party will carry out important actions for the party who trusts him, regardless of the ability to monitor and control the actions of the trusted party. Apart from that, it is supported by research conducted by Japlani et al., (2020) and Ghantynireta et al., (2021) that trust has a positive and significant influence on customer satisfaction which includes kindness, integrity (principles) and excellent competence (ability). from customers, it will increase the sense of high customer satisfaction. This means that if the trust variable is increased, customer satisfaction will increase.

The influence of perceived usefulness on customer satisfaction

The results of the path coefficient analysis show that perceived usefulness has a positive and significant effect on customer satisfaction at the Bank Mandiri Regional Credit Card Arief Rate Makassar. This indicates that the more usefulness the customer feels for the Bank Mandiri credit card, the more satisfaction it will provide for the customer. Bank Mandiri Regional Credit Card Arief Rate Makassar. This is supported by the theory of Wandu et al., (2020) that perceived usefulness is a measure that shows or explains the benefits of something that is felt when the person uses a product in the form of goods or services so that they are satisfied with the benefits of the product. Kurniawati (Bakkara and Wijayangka, 2020) states that the benefits felt by respondents are greater than the losses obtained so respondents have a strong perception of the benefits of using it, which will influence customer satisfaction. Apart from that, it is supported by research by Syahniar et al., (2021) and Panjaitan (2019) that perceived benefits (usefulness) have a significant effect on customer satisfaction.

Pengaruh kualitas pelayanan terhadap kepuasan nasabah

From the results of the regression equation analysis, the research results show that service quality has a positive and significant effect on customer satisfaction at Bank Mandiri Regional Credit Card Arief Rate Makassar. These

findings indicate that the better the quality of service provided by Bank Mandiri regarding direct evidence, reliability, responsiveness, assurance, and empathy, the higher the satisfaction felt by customers. This is supported by theoretical studies put forward by Sulistiyowati (2018) that service quality is everything that focuses on efforts to fulfill consumer needs and desires accompanied by accuracy in conveying them to create a balanced match with consumer satisfaction. Apart from that, it is supported by empirical studies conducted by Susanti and Syahrian (2019) and Saputra (2013) that service quality has a significant effect on customer satisfaction.

The Influence of trust on Interest in Using Credit Cards

From the results of the path analysis, it was found that trust had a positive and significant influence on interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar. This shows that if customer trust increases it will influence customer interest in using credit cards. This is supported by theoretical studies put forward (Batubara et al., 2022) that trust between customers and sales staff needs to be maintained to maintain relationships with customers. With the introduction of credit cards, as consumer confidence increases, the use of credit cards will increase. The higher people's confidence in credit cards, the greater their interest in using credit cards. Apart from that, this finding is supported by an empirical study conducted by Russetyowati (2018) and Paulina (2020) who found that trust has a significant effect on interest in using credit cards. Trust as one of the factors shows that trust is a significant indicator in the use of credit cards (Jamshidi and Rezai, 2012: 56). The higher a person's trust in a credit card, the higher their interest in using a credit card.

The influence of perceived usefulness on interest in using credit cards

Based on the results of the path analysis, it was found that perceived usefulness had a positive and significant influence on customers' interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar. These findings indicate that the more uses or benefits there are from a Bank Mandiri credit card, the higher the customer's interest in using a credit card at the Bank Mandiri Regional Credit Card Arief Rate Makassar. This is supported by theoretical studies put forward by Paulina (2020) that the use of credit cards will form an attitude to accept or reject the use of credit cards which influences consumers to use credit cards or not use them. This means that the usefulness of a credit card will influence customers' interest in using a credit card. Empirical studies that support this research were conducted by Dewi and Warmika (2016) and Hidayati (2018) that usability has a significant effect on interest in using credit cards. This means that the higher the perceived usefulness of a credit card, the higher the interest in using a credit card.

The influence of service quality on interest in using credit cards

From the results of the path analysis, it was found that service quality had a positive and significant effect on interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar. This shows that if service quality through physical evidence, reliability, responsiveness, assurance, and empathy or attention is improved, it will influence customer interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar. The results of these findings are supported by theoretical studies put forward by Rinaldi et al., (2022) that the quality of service and providing information about a product are important factors that can influence consumer considerations in making decisions, thereby generating interest in making transactions. Apart from that, it is supported by empirical studies conducted by Setyaningsih (2016) and Suhendri et al., (2021), the findings show that service quality influences customer interest in using credit cards.

The influence of customer satisfaction on interest in using credit cards

Based on the results of the path coefficient analysis, it was found that customer satisfaction had a positive and significant effect on interest in using credit cards. This shows that the higher the satisfaction felt by the customer, the more it will influence the customer's interest in using a credit card at Bank Mandiri Regional Credit Card Arief Rate Makassar. This is supported by a theoretical study put forward by Kasmir (2017: 263) that customer satisfaction becomes very valuable for a bank or company if the customer is satisfied with the services provided by the bank, there are two benefits that the bank receives, namely that old customers can still be retained (no run to another bank) or in other words, customers are loyal to the bank and the satisfaction of old customers will spread to new customers in various ways, thereby increasing the number of customers holding credit cards. Apart from that, it is supported by empirical studies conducted by Amini (2016) and by Aaliyah (2021), the findings show that satisfaction influences customer interest.

The influence of trust on interest in using credit cards through customer satisfaction

Based on the results of the Sobel test analysis using an online calculator, it can be said that customer satisfaction can mediate the influence of trust on interest in using a credit card at Bank Mandiri Regional Credit Card Arief Rate Makassar. This shows that the trust that customers have in credit cards will provide a sense of satisfaction for customers because it makes the payment process safer and more practical, in addition to the requirements that are not burdensome for customers and offers that are tempting, thus directly influencing customer interest in using a credit card at Bank Mandiri Regional Credit Card Arief Rate Makassar. This research is supported by theoretical studies put forward by Pramana and Rastini (2016) that customer trust is a type of emotional reflection for trading. A customer, if he is satisfied with the value provided by a product or service, is likely to become a loyal customer (Indrasari, 2019: 82)...

The influence of perceived usefulness on interest in using credit cards through customer satisfaction

From the results of the Sobel test analysis using an online calculator, it was found that customer satisfaction can mediate the influence of perceived usefulness on interest in using credit cards. This shows that the more usefulness felt by customers with a credit card, the more satisfaction it will provide for customers, so this has an impact on using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar. This is supported by the theoretical study of Romadloniyah and Prayitno (2018) that perceived usefulness is the subjective probability of potential users using a particular application to facilitate their work performance. Tjiptono (2019:378) believes that customer satisfaction is an emotional response to experiences related to certain products or services so it is a behavior that consumers experience as a response to objects that indicate a desire to carry out the behavior.

The influence of service quality on interest in using credit cards through customer satisfaction

Based on the results of the Sobel test analysis using the Sobel test calculator, it was found that customer satisfaction can mediate the influence of service quality on interest in using credit cards. This shows that the better the quality of service provided by customers, the more satisfied customers will be, so this has an impact on increasing customer interest in using credit cards. This finding is in line with the theoretical study put forward by Sulistiyowati (2018) that service quality is everything that focuses on efforts to fulfill consumer needs and desires accompanied by accuracy in conveying them to create satisfaction for consumers that is balanced with consumer expectations. Consumer satisfaction can be created through quality, service, and value (Sihombing and Dewi, 2019: 147), which will ultimately influence buying interest that arises after receiving stimulation from the product they see, then the desire to buy and own it arises. (Kotler and Armstrong, 2018). Apart from that, it is supported by the empirical studies of Pangestu and Sukresna (2021) and Setyaningsih (2016) that service quality has an influence on interest through consumer satisfaction.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the research and discussion carried out in the previous chapter, several conclusions can be drawn from the research results, namely: From the results of the path analysis regarding the influence of trust on customer satisfaction, it can be concluded that trust, perceived usefulness, and service quality have a positive and significant influence on customer satisfaction at Bank Mandiri Regional Credit Card Arief Rate Makassar. Then, from the results of the path analysis, it can be concluded that trust, perceived usefulness, service quality, and customer satisfaction have a positive and significant effect on interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar. The results of the path analysis of the influence of customer satisfaction on interest in using credit cards can be

concluded that customer satisfaction has a positive and significant effect on interest in using credit cards at Bank Mandiri Regional Credit Card Arief Rate Makassar. From the results of the Sobel test analysis, it can be concluded that customer satisfaction can mediate the influence of trust on interest in using credit cards at the Mandiri Regional Credit Card Arief Rate Makassar. The results of the Sobel test analysis show that customer satisfaction can mediate the influence of perceived usefulness on interest in using credit cards at the Mandiri Regional Credit Card Arief Rate Makassar. Meanwhile, the results of the Sobel test analysis of the influence of service quality on interest in using credit cards through customer satisfaction, it can be concluded that customer satisfaction can mediate the influence of service quality on interest in using credit cards at the Mandiri Regional Credit Card Arief Rate Makassar.

As for suggestions that can be given as input or consideration for Bank Mandiri Regional Credit Card Arief Rate Makassar in this research, it is recommended that Central Mandiri carry out co-branding or good cooperation with PT. Mandiri Regional Credit Card Arief Rate Makassar is related to the credit card application issued to provide convenience for customers or credit card users. It is hoped that Bank Mandiri Regional Credit Card Arief Rate Makassar will form teams that will be placed in one marketing area to place employees who have extensive knowledge related to banking finance. Customers should adjust their use of credit cards to the customer's financial needs so that every expense can be controlled. For customers who often exceed their credit card limits, Central Mandiri Bank should offer to increase their credit card limits as long as the cardholder's income still meets the requirements.

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