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Analysis of the use of information technology and digital banking on e-satisfaction with e-trust as a moderating variable

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ABSTRACT

The purpose of this research is to find out how the use of information technology and digital banking affects e-satisfaction through e-trust at PT. Bank Central Asia in Cikarang. This type of research is quantitative. Data analysis used was descriptive and inferential statistical analysis with the help of SmartPLS version 3 software. Data collection was carried out through questionnaires to 170 respondents from PT. Bank Central Asia, Tbk (BCA) in Cikarang, Bekasi Regency. Based on all the tests that have been carried out, it shows that information technology has a weak effect of 0.128 or (12.8%) and is not significant on electronic satisfaction with P-Value (0.135 > 0.05), digital banking has a weak effect of 0.267 or (26.7%) but is significant on electronic satisfaction (Y) with P-Value (0.029 < 0.05), information technology moderated by electronic trust produces a negative value of (-0.149%) or (-14.9%) and is not significant with the P-Value (0.183 > 0.05) on electronic satisfaction and it can be explained that electronic trust does not moderate the influence relationship between information technology on electronic satisfaction (Y) P-Value (0.183 > 0.05). The last result is that digital banking is moderated by electronic trust that has an effect (0.132%) or 13.2% on electronic satisfaction and also cannot moderate the influence relationship between digital banking on electronic satisfaction with a P-Value (0.229 > 0.05), but electronic trust (Z) care moderately (52.9%) partially to electronic satisfaction.

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INTRODUCTION

Advances in technology and information are an inseparable part of public life, one of which is in the banking industry. The banking industry is expected to change and transform following developments. Now information technology is at the stage of the industrial revolution era 4.0. This era indirectly changes the way people view working and doing all activities and ways of relating to one another, including the banking sector which has also experienced many challenges, especially

with the presence of financial technology (fintech) and technology partners in recent years. In financial services, information technology can also be accessed through digital banking services, which can assist customers in conducting transactions determined by the value of "convenience" compared to other things of the service, such as human interaction, and also its relative contribution to positive outcomes (Maulana & Sukartaatmadja, 2022).

The phenomenon of the development of financial technology (fintech) and the digital technology revolution (4th revolution industry-digital industry) can be said to be a means of connecting technological advances and the development of the times that direct banks into a new era, namely the era of digital banking services. The digital era has a greater influence in changing the mindset and lifestyle of people in Indonesia, especially in the financial industry such as banking (Mamun & Ningsih, 2021). A number of private banks and regional development banks (BPD) have prepared companies to strengthen investment in technology. This is evidenced by the increasing number of financial technology companies entering several regions to offer alternative financial transactions. Banks must improve their digital banking services and seize opportunities from the digital economy and the era of the industrial revolution 4.0 and the era of digital banking 4.0 which are in line with the new POJK directive, namely POJK12/POJK.03/2018 concerning the Implementation of Digital Banking Services (Fauzan Saputra & Antonio, n.d.).

Based on information from Bank Indonesia (BI), in the Covid-19 pandemic situation that occurred in 2020 and until now in 2022, banking activities through mobile banking services themselves recorded a significant increase. Based on information from Bank Indonesia, the total number of transactions using digital banking services in 2020 reached more than Rp27 thousand trillion. This value is expected to continue to grow to reach around 21.8 percent to Rp33 thousand trillion in the coming year.

Digital banking services are a solution for banks in innovating customer services. Digital banking services can make it easier for customers to open account books, banking transactions, registration, communication, and closing account. This service can be accessed easily without any time restrictions and place. This aims to improve the efficiency of activities bank operations and service quality to provide satisfaction to customer (Jannah, 2020).

Before digitalization developed rapidly as it is today, digital banking services such as internet banking and mobile banking were less attractive to the public. There are several reasons that cause people to be reluctant to try to use banking services, ranging from being lazy to find out more to the lack of public confidence in user security offered by banks (Karnawati & Turmalasari, 2022). In fact, using banking services such as mobile banking, sms banking or internet banking can be a safer preference than having to go to an ATM or bank directly to make transactions (Nawangasari et al., 2020).

With the existence of smartphones and online banking services, it can make it easier for customers, banking transactions that are usually done manually, this means that activities previously carried out by customers by visiting the bank, can now be done without having to visit bank outlets, just by using a smartphone customers can save time and money (Khumaini et al., 2022)

The Covid-19 pandemic period has indirectly changed people's behavior patterns and lifestyles in using a service or product, where when the government implements Large-Scale Social Restrictions (PSBB) which requires people to carry out their daily activities indoors. According to Sciffman and kanuk, (2015) explained that customer behavior explains how individuals decide to use existing resources (time, money, and energy) on goods or services offered by service providers or marketing (Kajian et al., n.d.). Marketing and customer behavior come from the concept of marketing which states that the core of marketing consists of meeting customer needs, building value, and retaining customers (Fahmi et al., 2021).

The pandemic period has made banking more focused on how people can still do activities such as shopping or others even though they are indoors, even though in reality not all activities can

be done online. However, banks are trying to improve their digital banking services to make it easier for people to transact financially.

Statista data released in September 2022 shows that internet users in Indonesia in 2018-2022 experienced a fairly good increase, especially in 2021 and 2022. Indonesia is one of the countries of internet users with the largest population in the world. Reporting from the We Are Social page, it is known that the number of internet users in Indonesia reached 204.7 million users as of January 2022. This number increased slightly by about 1.03% compared to the previous year. In January 2021, there were around 202.6 million internet users in Indonesia. The trend in the number of internet users in Indonesia in the last five years is said to be increasing. Compared to 2018, the number of domestic internet users increased rapidly by 54.25%. Meanwhile, the internet penetration rate in the country reached 73.7% of Indonesia's total population, which is around 277.7 million people at the beginning of 2022. Even so, in 2018 the intrusion rate of internet users in Indonesia was only around 50% of the total population. It can be said, that the penetration rate of internet users in Indonesia has increased quite rapidly in recent years. With the increase in the volume of internet users, it will greatly help the public in accessing information, both for the benefit of education, business, entertainment and banking services (Susilawaty & Nicola, 2020).

PT. Bank Central Asia Tbk (BCA) is also one of the largest and leading banks in Indonesia that has a vision and mission, one of which is by providing credit facilities and financial solutions in the corporate, commercial & Enterprise, Small and Medium (SME) and consumer sectors. The role of PT. Bank Centra Asia Tbk (BCA) in advancing the use of artificial intelligence appropriately in response to the massive digital technology currently receives appreciation from various parties, one of which is from the Indonesian Big Data & AI Association (ABDI) at the DataGovAI Summit Expo &; Awards a few years ago, Bank Central Asia (BCA) won a prestigious award, namely Best Data Governance in Banking Digital Services.

People who in fact are service users are now increasingly selective in terms of choosing banks to entrust their money to avoid the risk of losing money due to the poor performance of a bank in its management. For companies engaged in banking services, satisfying customers is the main thing that should not be ignored. Satisfaction is a consumer assessment of the fulfillment of needs and expectations felt in a product or service (Pramuditha et al., 2021).

Kotler and Keller (2016) in Nasution, state that satisfaction is generally the feeling of customers when they feel pleasure or disappointment as a result of a comparison between the performance of products and services perceived by customers with their expectations.

Customer satisfaction is also related to the experience felt by customers from using services or purchasing goods provided by previous e-commerce companies (Anysiadou, 2021). Customer satisfaction is determined by the quality of products and services provided to customers or customers, for that the company must be able to create measurable, targeted services, and accurate information so as to create electability in the eyes of customers. Customer satisfaction is a feeling of pleasure or disappointment that arises after comparing between their perception or impression of the performance of a service and its expectations (Azhar et al., 2022).

Some things that must be considered to create customer satisfaction, one of which is to provide accurate services that are reliable and guarantee that customer data in transactions is safe, by improving service quality, it will cause a level of customer trust in the services provided by banks (Berliana & Negeri Surabaya, 2022), so that if the level of customer trust is good in the service, then customer satisfaction will be felt well too.

E-trust is an important aspect because logically consumers have a higher level of risk perception than non-online transactions in terms of shipping, payment, and personal information, so it is not uncommon for this to be one of the main indicators of consumer satisfaction and intention to buy products or use services in certain places (Fitriana et al., n.d.).

In improving and creating adequate service quality, of course, it cannot be separated from the role of the use of information technology that is increasingly developing in the digital era like

today, information technology is widely regarded as the key that allows to reach processes across functional and organizational boundaries and promote process-driven organizations (Albert Kutama & Manzini, 2022).

Rintho (2018: 3) explained that information technology is related to data management into information data and the information data is processed then the final result can be distributed within the limits of space and time. Information technology can be said to be an important and effective tool used to improve overall institutional performance (Alhammad, 2020). With the advancement of technology and information that is increasing from year to year, of course, it is well utilized by the public in general and existing industries, one of which is the banking industry.

The existence of information technology is certainly well utilized by various parties, including banking, especially in terms of services. One type of digitalization service that continues to be developed by all banks is online-based services commonly called digital banking. Where this service is part of the bank's commitment to make it easier for people to transact online. Digital banking services are part of the way banks answer the challenges that are present in the era of digitalization like today. Digital banking is an application technology in the banking business world, this is a service provided by banks by utilizing digital technology for customer needs to face a rapidly growing digital economy (Sicillia & Yazid, n.d.).

Changes that occur in the business environment, especially fierce competition and changing customer preferences require the bank's management team to establish, implement and monitor proactive marketing strategies built on continuous evaluation of the quality of its services (Ibrahim Hadid et al., 2020).

Based on data from investor.id, there are at least six dimensions to create a holistic view of digital maturity throughout the bank's organization. These dimensions include the dimensions of data, technology, information, collaboration risk management, institutional arrangements, and customers (customers). Most of the previous studies only discussed the impact of service quality on individual client satisfaction. A number of studies have examined how the quality of computerized banking services is estimated. However, only a few have considered the relationship between the nature of digital banking services and consumer satisfaction. This research work fills a gap in the literature as it tends to focus on digital banking issues in Indonesia. The background of this research is the research gap in previous research conducted by Rifanny Maulana and Iswandi Sukartaatmadja with the research title The Influence of Information Technology and Service Quality on Customer Satisfaction at Bank Mandiri. The difference between this research and previous research lies in the subject, object, number of respondents, hypothesis, data analysis tools and the final results of the study. In the previous study, the research subjects were the people of Bogor City with a sample of 100 respondents and the research object was Bank Mandiri, while the subjects and objects in this study were BCA customers in the Cikarang area with a sample of 170 respondents. Data analysis in previous studies used SPSS, while in this study data analysis was carried out using SmartPLS version 3.

RESEARCH METHOD

This research uses a quantitative approach that emphasizes aspects of measuring social phenomena objectively. Data analysis techniques commonly used in quantitative research are statistical tests. There are two types of statistics used to analyze the data in this study, namely descriptive statistics and inferential statistics. This study describes causal relationships to analyze the relationship and influence between two or more variables. This study aims to analyze exogenous variables, namely information technology, digital banking against endogenous variables e-satisfaction with e-trust as a moderating variable.

The population in this study is Bank Central Asia (BCA) customers in the Cikarang area of Bekasi Regency, because the population in this study is not yet known with certainty or the number of populations contained in the study, several samples were taken to represent the population. For

this reason, this study uses the non-probability sampling method by applying the Purposive Sampling technique in this study.

In processing sample data, it is analyzed using Structural equation modeling (SEM), because it is able to measure with a minimal to maximum number of samples and is unobserved (latent variable). Partial Least Square (PLS) is carried out in two stages, namely: Validity test, reliability test (outer model), and data analysis test (inner model).

RESULTS AND DISCUSSIONS

Characteristics of Respondents

This research was conducted on customers using Bank Central Asia (BCA). Where the data generated is data obtained from distributing questionnaires to customers using Bank Central Asia (BCA). The questionnaire distributed to 170 Bank Central Asia (BCA) customer respondents resulted in the frequency of respondents' characteristics in the form of age, gender, occupation, domicile, and length of time as a customer. When viewed from the characteristics of respondents based on age, as many as 31.8% (54 people) were respondents aged 17-22 years, 54.1% (92 people) were respondents aged 23-28 years, 7.6% (13 people) were respondents aged 29-35 years, 7.6% (8 people) respondents aged 36-40 years, and 1.8% (3 people) were respondents aged over 50 years. So it can be concluded that respondents in this study have an age range of 23-28 years with a percentage value reaching 54.1% and in second place are respondents with an age range of 17-22 years with a percentage value reaching 31.8%. Gender is dominated by women with 100 respondents (58.8%) and 70 men (41.2%). In terms of employment, 41.2% (70 people) of respondents are students, 54.7% (93 people) of respondents are private employees, 5.3% (9 people) are entrepreneurs, 1.2% (2 people) are teachers / civil servants, and 3% (5 people) are other types of work. The most respondents came from South Cikarang District by 32.9% (56 people), then from North Cikarang District by 31.8% (54 people), by 17.6% (30 people) respondents came from West Cikarang by 10% (17 people) from Central Cikarang and by 7.6% (13 people) from East Cikarang. Respondents who have been BCA customers for a long time are in the period of 3-5 years, namely 33% (58 people), then there is a span of 1-2 years of 28.8% (49 people), a period of less than < 1 year of 19.4% (33 people), and the rest in a span of more than > 5 years of 18.8% (32 people).

Convergen Validity

Convergen Validity with outer models with reflexive indicators can be known from the correlation between indicator values and construct values. An individual indicator is considered reliable if it has a loading factor scale value of > 0.7. However, based on scale development research, the loading factor value of 0.50 – 0.60 can still be tolerated or accepted (Ghozali, 2021). The feasibility test data from the five information technology variable instruments showed an outer loading value above > 0.60 which means it is suitable for use. Of the five variable instruments, digital banking also shows an outer loading value above > 0.60, which means it is suitable for use. The feasibility test data of the four electronic satisfaction variable instruments and the electronic trust variable also showed an outer loading value above > 0.60 which means it is suitable for use.

Average Variance Extracted (AVE)

The next method to assess discriminant validity is to compare the root value of Average Variance Extracted in each construct with the correlation value between constructs in other constructs (latent variable correlation). The model is classified as discriminant validity which is good if the AVE root in each construct is greater than the latent variable correlation value.

Table 1. Average variance extracted (AVE) value

	Average Variance Extracted (AVE)	Squared Root Average Variance Extracted	Standar Nilai AVE
Information Technology (X_1)	0.718	1.000	0.5
Digital Banking (X_2)	0.671	1.000	0.5
E-Satisfaction (Y)	0.762	1.000	0.5
E-Trust (Z)	0.726	1.000	0.5
X_1*Z	1.000	1.000	0.5
X_2*Z	1.000	1.000	0.5

The value of Average Variance Extraxted (AVE) on exogenous variables "information technology (X1) and digital banking (X2)," moderation variables "electronic trust (Z)", endogenous variables (electronic satisfaction (Y), and the influence of moderated exogenous variables show the AVE value of each variable above 0.5. This illustrates the sufficient convergent validity and can mean that one latent variable is able to explain more than half of the variance of its indicators in the mean (Ghozali, 2016).

Reliability Test

Reliability Test serves to measure the reliability and stability of an indicator in measuring variables. In this study using Cronbach's Alpha and Composite reliability criteria. With a criterion value of 0.7 for Cronbach's Alpha and 0.6 for composite reliability (Jogiyanto &; Abdillah, 2016).

Table 2. Cronbach's alpha value reliability test

	Cronbach Alpha	Rho_A	Composite Reliability	Result
Information Technology (X_1)	0.945	0.947	0.953	Reliabel
Digital Banking (X_2)	0.956	0.958	0.962	Reliabel
E-Satisfaction (Y)	0.955	0.956	0.962	Reliabel
E-Trust (Z)	0.946	0.946	0.955	Reliabel
X_1*Z	1.000	1.000	1.000	Reliabel
X_2*Z	1.000	1.000	1.000	Reliabel

It is known that all variables have a Cronbach's Alpha value > 0.7 and a variable Composite Value > 0.6. And also the value of all Composite Variables is also greater than the value of Cronbach's Alpha, so this strengthens the Reliability Test conducted in this study.

Inner Model Evaluation Test

Structural or Inner Model model testing can be measured by looking at the r-square which is the Goodness of Fit Test of the model. In PLS-SEM analysis, the value of direct effects is also called the path coefficient. Furthermore, the measurement of path coefficients between constructs is carried out which aims to determine the level of significance and strength of the relationship and also to test the hypothesis. The value of the Path coefficient is said to be strong if the relationship between the two constructs is close to +1 and is said to be negative if the value is close to -1.

Table 3. Path coefficient and P-Values

Correlation	Path Coefficient	P - Values	Result
(X_1)⟶(Y)	0.128	0.135	Insignificant effect
(X_2) ⟶ (Y)	0.267	0.029	Significant effect
(X_1)*(Z)⟶(Y)	-0.149	0.183	No Effect and No Moderation
(X_2)*(Z)⟶(Y)	0.132	0.229	No Effect and No Moderation
(Z)⟶(Y)	0.529	0.000	Significant effect

The direct influence of information technology (X1) on the electronic satisfaction variable (Y) is 0.128 which means that if the information technology variable (X1) increases by one unit, then the electronic satisfaction variable (Y) can increase by 12.8% and this influence is positive. The direct effect of the digital banking variable (X2) on the electronic satisfaction variable (Y) is 0.267 which means that if the digital banking variable (X2) increases by one unit, then the electronic satisfaction variable (Y) can increase by 26.7% and this influence is positive. The direct influence of information technology (X1) on the electronic satisfaction variable (Y) moderated by the electronic trust variable (Z) produces a value of -0.149, which means that the influence is considered negative, so that if the value is negative, then the value is considered 0, or it can be said that the independent variable is completely unable to explain the variance of the dependent variable. The direct effect of the bigital banking variable (X2) on the electronic satisfaction variable (Y) moderated by the electronic trust variable (Z) is 0.132 which means that if the variable X2 increases by one unit, then the electronic trust variable (Z) can increase by 13.2% and this influence is positive. The direct effect of the electronic trust variable (Z) on the variable is 0.529 which means that if the electronic satisfaction variable (Y) increases by one unit, then the electronic trust variable (Z) can increase by 52.9% and this influence is positive.

Goodness Of Fit Test

From the results of the GoF calculation, a result of 1,193 was obtained, so it can be concluded that it has a large GoF value and the larger it is, the more it can describe the research sample. R Square (R^2) is a measure of the proportion of variation in the value of a variable that is influenced and can also be explained by the variable that affects it. If in a study using more than two variables, then r-square adjusted (adjusted-r) is used.

Table 4. R Square

	R Square	R Square Adjusted
Electronic Satisfaction (Y)	0.796	0.790
Electronic Trust (Z)	0.778	0.776
Total	1.574	1.566

The R-Square (R2) value of the information technology (X1) and digital banking (X2) variables against the electronic satisfaction (Y) variable is 0.796 or 79.6% this value is categorized into substance (strong), so it can be concluded that the two variables "information technology (X1) and digital banking (X2)" have a strong influence on the electronic satisfaction variable (Y).
The R-Square (R2) value of the information technology (X1) and digital banking (X2) variables against the electronic trust (Z) variable is 0.778 or 77.8% this value is categorized into substance (strong), so it can be concluded that the two variables "information technology (X1) and digital banking (X2)" have a strong influence on the electronic trust variable (Y).

Test the hypothesis

The hypothesis test in this study is based on the results of the Partial Least Square (PLS) analysis by applying the Bootstrapping Test and using a confidence level of 95% (alpha 5%) and T statistics with T table (0.148). The hypothesis in research is described if the T statistic > T table then the hypothesis is accepted. If T statistic < T table then the hypothesis is rejected. If the P-Value > 0.5, then the hypothesis is rejected.

Table 5. Bootstrapping

Correlation	Original Sample (O)	Sample Mean (Mean)	Standar Deviation (STDEV)	T Statistics (|O/STDEV|)	P -Value
$(X_1) \longrightarrow (Y)$	0.128	0.141	0.086	1.497	0.135
$(X_2) \longrightarrow (Y)$	0.267	0.253	0.122	2.185	0.029

Correlation	Original Sample (O)	Sample Mean (Mean)	Standar Deviation (STDEV)	T Statistics (|O/STDEV|)	P -Value
(X_1)*(Z)⟶(Y)	-0149	-0.143	0.112	1.332	0.183
(X_2)*(Z)⟶(Y)	0.132	0.131	0.109	1.203	0.229
(X_1)⟶(Z)	0.242	0.250	0.084	2.871	0.004
(X_2) ⟶(Z)	0.665	0.658	0.071	9.392	0.000
(Z)⟶(Y)	0.529	0.531	0.095	5.553	0.000

The first hypothesis states that the exogenous variable of information technology (X1) is influential (0.128) but not significant to electronic satisfaction (Y) (0.135). Obtained statistical t values of 1.497 > 0.148 (t significance table 5% = 0.148), and P-Value of 0.135 (insignificant) 0.135 > 0.05. Then the first hypothesis (H1) is rejected.

The second hypothesis states that the exogenous digital banking variable (X2) is influential (0.267) and significant to the endogenous electronic satisfaction variable (Y) (0.029). Obtained statistical t values of 2.243 > 0.148 (t significance table 5% = 0.148), and P-Value of 0.029 (significant) 0.029 < 0.05. Then the second hypothesis (H2) is accepted.

The third hypothesis states that the exogenous variable of information technology (X1) moderated by electronic trust (Z) produces negative values (-0.149) and is insignificant (0.183) to electronic satisfaction (Y). Obtained statistical t values of 1.332 > 0.148 (t significance table 5% = 0.148), and P-Value of 0.183 (insignificant) 0.178 > 0.05. It can be explained that the electronic trust variable (Z) does not moderate the relationship of the influence of the exogenous variable of information technology (X1) on electronic satisfaction (Y). Then the third hypothesis (H3) is rejected. The fourth hypothesis states that the exogenous variable digital banking (X2) moderated by electronic trust (Z) has an effect (0.132) but is not significant (0.229) on electronic satisfaction (Y). Obtained statistical t values of 1.203 > 0.148 (t significance table 5% = 0.148), and P-Value of 0.229 (insignificant) 0.229 > 0.05. It can be explained that the electronic trust variable (Z) does not moderate the relationship of the influence of the exogenous digital banking variable (X2) on electronic satisfaction (Y). Then the fourth hypothesis (H4) is rejected.

Discussion

Based on the data analysis that has been done, it is known that information technology has an effect and not significant on electronic satisfaction. The weak influence of the role of information technology at Bank Central Asia (BCA) is less integrated, as well as the presence of other variables beyond those studied which also affect the level of customer satisfaction at Bank Central Asia in Cikarang. This result is not in line with one of the theories put forward by Aksoy and DeNardis, (2007) which explains that information technology is a combination of hardware and software that can retrieve, process, change, store, and then display using energy that aims to get information quickly, accurately, and on time for personal and organizational purposes that are useful in decision making.

The digital banking efficiency value is 0.267 and the P-Value is 0.029 for electronic satisfaction, which means that digital banking has a weak and significant effect on electronic satisfaction. These results are supported by the theory put forward by Patrick Johnson (2020), defining digital banking (digital bank) as a group or business organization whose activities are to offer fully online banking activities which were previously only available at bank branch offices, where digital systems are believed to be one of the most effective ways to create strong relationships with customers.

The next result of information technology moderated by electronic trust produces a negative value of -0.149 (-14.9%) on electronic satisfaction. It was found that electronic trust had a partial effect on electronic satisfaction of 52.9% which could have a moderate effect. This result is not in line with the theory put forward by Mukherjee and Nath, (2003) which explains Electronic Trust (Trust) which can be measured through technology orientation, reputation, and risk perception.

Digital banking moderated by electronic trust has an effect of 0.132 (13.2%) on electronic satisfaction. However, electronic trust has a weak effect on electronic satisfaction by 52.9%. This result is not in line with the theory put forward by Siagian and Cahyono (2014), trust is a belief from one party regarding intentions and behavior directed at another party, thus consumer trust is defined as a consumer expectation that service providers can be trusted or relied upon in fulfill his promise.

CONCLUSION

The information technology (X1) has an effect but is weak and not significant on the electronic satisfaction (Y) for Bank Central Asia (BCA) customers in the Cikarang City area, Bekasi Regency. The weak role of information technology used by Bank Central Asia (BCA) is not due to the inadequate use of information technology, but because there are other variables outside the study that also affect the level of customer satisfaction with the services provided by BCA banks, one of which is because BCA does not stop innovating, one of which is by creating its latest digital feature, namely "Debit Online" which can make it easier for customers to make online transactions". The digital banking (X2) is influential but categorized as weak but significant to the electronic satisfaction (Y) for Bank Central Asia (BCA) customers in the Cikarang City area, Bekasi Regency. The weakness of digital banking services towards electronic satisfaction is caused by several factors, one of which is due to the low level of banking maturity in Indonesia, especially as seen from instruments such as data, information technology, risk management and so on. For this reason, there needs to be proper collaboration between the government and banks. Information technology (X1) moderated by electronic trust (Z) produces a negative value of electronic satisfaction (Y) for Bank Central Asial (BCA) customers in the Cikarang City area, Bekasi Regency, and it can be explained that the electronic trust variable (Z) does not moderate the relationship between the exogenous variable of information technology (X1) and the endogenous variable of electronic satisfaction (Y). Electronic trust (Z) is categorized as having a partially moderate effect on the endogenous variable electronic satisfaction (Y). Digital banking (X2) moderated by electronic trust (Z) affects electronic satisfaction (Y) for Bank Central Asial (BCA) customers in Cikarang City, Bekasi Regency, and is also categorized as unable to moderate the influence relationship between v digital banking (X2) and electronic satisfaction (Y). However, electronic trust (Z) is categorized as partially moderate effect on customer electronic satisfaction (Y). The high role is due to the large number of customer trust in BCA banking, because BCA banks always strive to strengthen the financial ecosystem and information technology infrastructure of banking services, one of which is by prioritizing the reliability and security of various digital transaction services from the company. For future researchers, it is expected to be able to complement what is lacking in this research, limited time and funds are always the reason for researchers to research perfection. For this reason, suggestions for future researchers might be able to use other independent variables such as mediating variables, use a larger number of samples and also try to conduct research on objects other than banking.

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