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Research Paper

Determinants of Digital Banking Usage: The Role of Service Features, Electronic Word of Mouth, and Brand Image in the Use of BRImo Mobile Banking Application

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Abstract

The rapid growth of digital banking has intensified competition among financial institutions to attract and retain mobile banking users. In this context, understanding the factors that influence customers' decisions to use digital banking applications has become increasingly important. However, previous studies have primarily focused on technological perceptions, while limited attention has been given to the combined role of service features, electronic word of mouth (eWOM), and brand image in shaping digital banking use. This study aims to examine the influence of service features, eWOM, and brand image on the decision to use the BRImo mobile banking application. The research uses a quantitative explanatory design and collects primary data from BRImo users through an online survey. A total of 115 valid responses were analyzed using multiple linear regression. The findings reveal that service features, electronic word of mouth, and brand image significantly influence the decision to use the BRImo application. Among these factors, service features demonstrate the strongest impact, indicating that usability, reliability, and feature integration play a crucial role in shaping digital banking use. This study contributes to the extension of the Technology Acceptance Model (TAM) by integrating marketing related factors such as eWOM and brand image into the technology use framework. The findings also provide practical insights for banks in improving digital customer engagement through application usability, online reputation management, and strategic brand positioning.

Keywords: *Service Features, Electronic Word Of Mouth, Brand Image, Decision To Use*

INTRODUCTION

The rapid development of digital banking has significantly transformed the financial services industry, intensifying competition among banks to attract and retain users of mobile banking applications. As financial transactions increasingly shift toward digital platforms, banks are required not only to provide reliable technological systems but also to create positive digital experiences that encourage customers to use and continuously use mobile banking services.

In emerging digital markets such as Indonesia, mobile banking use is influenced by various technological and marketing related factors. Users often evaluate the usefulness of application features, the credibility of online information shared by other users, and the reputation of the banking institution before deciding to use a digital banking service. Consequently, understanding how these factors interact in shaping users' decisions has become an important issue in digital banking research. The development of digital banking cannot be separated from technology, especially the service features of applications.

Service features are an interesting issue because they can encourage customer behavior that focuses on customer satisfaction. Customer satisfaction reflects the response of consumers in using products and services. If the service provided is appropriate, there will be repeated use. Constant use depends on accurate services at high speed and providing new features so as to meet user

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needs. Providing new features in current research is associated with a technological approach, where each company is competing to provide technology-based services that are appropriate and different from their competitors that can influence customer behavior and usage decisions. Customer usage decisions are decisive points in businesses whose issues refer to the development of technology-based services and are also a current study trend.

The trend of mobile banking application studies will be relevant to the need to build usage decisions. Usage decisions will encourage customers to use services on an ongoing basis in the Indonesian banking industry. The Indonesian banking industry is not only known for the products it offers, but also for the type of technology-based services that utilize internet access so that it can be easily used by users anywhere and anytime. Out of Indonesia's 278,696,200 inhabitants in 2023, 221,563,479 had internet connection in 2024, starting from 2018 Indonesian internet users reached 64.8% then sequentially, 73.7% in 2020, 77.01% in 2022, 78.19% in 2023 and 79.5% in 2024, this shows that there is an increase in internet users every year because it is driven by the number of companies that provide internet to remote areas of Indonesia (CNBC, 2023).

The growing phenomenon of easy internet access and cheap subscription fees has equipped Indonesians with the tools they need to quickly prepare themselves for information technology. This drives efforts to improve technological capabilities (Hermawan et al., 2021). Digital-based services are driven by preferences for sustainability in the process of using services, where there is a trend of payment functions with QR codes through mobile banking applications, which are increasingly used by the public because it is easier to make transactions. Service features influence customers' decisions to use the app, such as reviews of the BRImo app on Google Play Store, which are reviews from app users. Electronic transactions, especially the use of service features, have attracted many researchers, such as Aprilia (2022); Chiu et al. (2021); Pribadi and Gunawan (2020), who favorably attribute influence on usage choices.

Although prior studies examine service quality or eWOM separately, limited research integrates service features, eWOM, and brand image simultaneously in explaining digital banking decisions to use in emerging markets. This gap is particularly salient in the Indonesian context, where the convergence of expanding internet penetration, high smartphone ownership, and escalating competition among mobile banking providers creates a distinct consumer environment that may not be fully captured by models developed in advanced economies. Addressing this gap is not merely an academic exercise; it carries direct implications for digital banking strategy, customer engagement optimization, and long-term brand competitiveness.

This study explores whether service features, electronic word of mouth, and brand image have a substantial positive influence on usage decisions in order to build services that are relevant to client demands. Davis (1989) using of TAM (Technology Acceptance Model), a theory that explains the perception of technology use. Based on the theory used, the a model that can be used to analyze how customers' intentions to keep using the mobile banking app change over time as a result of more intricate customer responses. It is feasible to create pertinent goods and services that satisfy consumers' needs and preferences by comprehending this utilization decision aspect. In the present study, TAM is extended to incorporate marketing-driven constructs service features, eWOM, and brand image recognizing that consumer decisions to use in digital banking are shaped not only by functional utility but also by social influence and brand perception.

This study aims to examine the influence of service features, electronic word of mouth, and brand image on digital banking decisions to use, with BRImo Bank Rakyat Indonesia's mobile banking application as the research context. Specifically, the study addresses the following research questions:

1. How does service features significantly influence the decision to use the BRImo application?

2. How does electronic word of mouth significantly influence the decision to use the BRImo application?
3. How does brand image significantly influence the decision to use the BRImo application?

The study makes two principal contributions. Theoretically, it extends TAM by incorporating brand image and eWOM as marketing-driven antecedents of digital banking use, thereby enriching the consumer decision-making literature in the context of emerging digital financial markets. Practically, the findings offer actionable guidance for digital banking marketers seeking to enhance app usability, implement eWOM-driven engagement campaigns, and strengthen digital brand positioning as part of a broader customer journey optimization strategy.

LITERATURE REVIEW

This study proposes a conceptual model aimed at explaining the factors that drive mobile banking usage. The model examines the role of service features, electronic word of mouth (eWOM), and brand image in shaping users' usage decisions. These relationships are empirically tested in order to provide a comprehensive perspective for understanding the determinants of mobile banking adoption.

Technology Acceptance Model Theory (TAM)

The TAM was first proposed, which was modified from the beliefs, attitudes, intensity, and relationship of user behavior, which were adopted from the components of the Theory of Reasoned Action (Davis, 1989). This theory provides a clear explanation of how consumers perceive technology use and their acceptance of application services, which allows them to integrate a more flexible system (Siagian et al., 2022). The technology acceptance model is the grand theory in this study because it focuses on the application of technology in developing the business world, especially in banking companies that continue to move towards more complex digitalization.

In the context of digital services, TAM provides a comprehensive framework for understanding how consumers evaluate technological innovations and decide whether to use digital applications (Venkatesh & Thong, 2016). When users perceive a technology as useful and easy to operate, they tend to develop positive attitudes toward the system, which subsequently strengthens their behavioral intention to use the technology (Alalwan, 2020). Previous studies have also shown that TAM has been widely applied to analyze technology use in various sectors, including electronic commerce, financial technology, and mobile banking services (Alsharida et al., 2021).

Previous studies have demonstrated that TAM is widely applied to examine technology adoption in various sectors, including e-commerce, financial technology, and mobile banking services. In the banking industry, the rapid digital transformation requires financial institutions to continuously develop innovative technological systems that enhance user experience and operational efficiency. Therefore, TAM serves as an appropriate grand theory in this study because it provides a comprehensive framework for explaining how users evaluate digital banking technologies and make decisions regarding the adoption of mobile banking applications. As banking services increasingly shift toward digital platforms, understanding technology acceptance becomes essential for explaining consumer behavior in the adoption of mobile banking services.

This study contributes to the development of the Technology Acceptance Model (TAM) by incorporating marketing related constructs that are increasingly relevant in digital service environments. While TAM traditionally focuses on users' perceptions of usefulness and ease of use, the present study demonstrates that digital banking adoption is also shaped by external factors such as service feature quality, online consumer communication, and brand credibility. By

integrating service features, electronic word of mouth, and brand image into the technology adoption framework, this research extends TAM by highlighting the role of digital marketing and social influence in shaping users' decisions to use mobile banking applications.

Service Features

Features as components that can improve the functionality of a product (Arohman et al., 2023). Service features are a factor that proves a trust in consumers in making transactions both online and offline. Including service features is a component of service quality and serves as a standard for how well a business meets the needs and wants of its customers (Nugroho et al., 2023). From a theoretical perspective, the Technology Acceptance Model (TAM) suggests that perceived usefulness and perceived ease of use are fundamental determinants of technology use behavior. Advanced service features improve system usability and enhance users' perceptions of efficiency, which ultimately encourages use and continuous usage of digital services (Wang et al., 2021).

Recent studies highlight that the quality and functionality of digital banking applications significantly influence users' behavioral decisions. Applications offering comprehensive features, user-friendly interfaces, and secure transaction systems tend to increase customer satisfaction and adoption intentions (Alalwan, 2020; Alsharida et al., 2021). In addition, mobile banking platforms with innovative service capabilities can strengthen competitive advantage in the digital financial ecosystem. Therefore, improving service features is considered a critical factor in encouraging consumers to use digital banking applications. According to Poon (2008), indicators of service features include: (1) Easy access to information about products or services, (2) Diversity of transaction services, (3) Diversity of features, and (4) Product innovation.

Electronic Word of Mouth

Dangaiso et al. (2024), Electronic Word of Mouth is any personal communication made by a customer to another customer, person, or prospect regarding their experience with a financial service provider through a digital platform. In the digital era, eWOM has become one of the most influential information sources affecting consumer decision-making processes. Electronic word of mouth is communication between consumers for various information about products or services used through social media (Akdim, 2021). Electronic word of mouth (eWOM) refers to the exchange of information, opinions, and experiences among consumers through digital platforms such as online reviews, discussion forums, and social media (Ismagilova et al., 2017). Consumers often rely on online reviews and peer recommendations when evaluating new digital services, particularly financial applications that involve perceived risks related to security and reliability. Positive eWOM signals high service quality and customer satisfaction, which can increase trust and encourage service adoption (Cheung & Thadani, 2012).

In the context of mobile banking, potential users frequently consult online reviews before deciding whether to install and use a banking application. Therefore, managing digital reputation and customer feedback is increasingly important for financial institutions. Based on Goyette et al. (2010) in Febriyanti and Dwijayanti (2022), research shows that the indicators of electronic word of mouth are: (1) Intensity, (2) Valence of opinion, and (3) Content.

Brand Image

The term "brand image" refers to how consumers see and recall a brand, which shapes their perceptions of it and influences their decision-making (Gómez-Rico et al., 2023). In the financial services sector, brand image plays a crucial role in building customer trust because banking services involve high levels of financial risk and confidentiality. Customers are more likely to use

digital banking services offered by institutions with strong reputations and positive brand perceptions.

A strong brand image can enhance perceived value, reduce perceived risk, and increase consumers' confidence in using financial technology services (Moid & Shankar, 2022). Furthermore, in the context of mobile banking use, brand reputation acts as a quality signal that assures consumers about the security, reliability, and technological capability of the banking institution (Dias et al., 2021). Therefore, strengthening brand image is a strategic factor for encouraging the use of mobile banking applications. According to Górska-Warsewicz (2022), brand image indicators include: (1) Favorability of brand association, (2) Strength of brand association, and (3) Uniqueness of brand association.

Decision to Use

The decision to use refers to the process through which consumers evaluate available information, compare alternatives, and ultimately choose a particular product or service that best meets their needs. Peter and Olson (2013), A utilization decision is a procedure that integrates information, assesses two or more options, and selects one. In the context of digital services, usage decisions are not only related to the initial use of a system but also to the continuity of its use in daily activities. A usage decision is a consistent process of use, especially one that focuses on daily needs and can be done quickly to meet consumer needs (Wahyuni & Waloejo, 2020). Therefore, the decision to use can be understood as a behavioral outcome resulting from the evaluation of technological features, perceived value, and user experience.

According to Zhou (2013), the indicators of usage decisions are: (1) System quality, (2) Information quality (3) Perceived enjoyment, (4) Attention focus, and (5) Satisfaction and continuance usage. System quality reflects the reliability and functionality of the application, while information quality refers to the accuracy, relevance, and timeliness of the information provided by the system. In addition, perceived enjoyment and attention focus indicate the degree to which users feel engaged and comfortable while interacting with the system, which can ultimately influence their level of satisfaction and intention to continue using the service.

In the context of mobile banking services, these indicators are particularly relevant because users tend to evaluate the performance of banking applications based on system reliability, clarity of information, and the overall experience provided during financial transactions. When users perceive the application as reliable, informative, and enjoyable to use, they are more likely to develop satisfaction and maintain their continued usage of the service.

Hypotheses Development

Provide Service Features to Improve Usage Decision

Customer Service features are one of the consumer assessments in using the product or service used and encourage consumers to be more selective. In many studies, service features are associated with the use of application technology that directly impacts users. Although the attributes of the service are consistent with earlier studies by Pribadi and Gunawan (2020), they have a big impact on judgments about consumption. The proposed hypothesis:

H1: Service features have a positive and significant effect on the decision to use BRImo.

Using Electronic Word of Mouth to Build Customer Decisions

Social media use is an activity in which companies use social media platforms as a form of communication with consumers. Communication that is able to encourage consumers to get to know the products or services offered and includes important information about company events.

Through social media, it can also facilitate various product or service references for consumers to stay updated on company programs. This is the research by Nafira and Supriyanto (2022), It claims that client decisions are influenced by electronic word of mouth. What has been put forward is as follows:
H2: Electronic word of mouth has a positive and significant effect on the decision to use BRImo.

Brand image in the decision to use

Brand image is also used by consumers to assess the company's image. The degree to which customers trust the brand that will be utilized for a long time and how effectively the business can uphold its image. A powerful brand image is the key to building trust and loyalty with consumers, making it a crucial part of any company's branding strategy. This is in line with the research by Fadhlurrahman and Tantra (2023), that brand image has a positive effect on usage decisions. A hypothesis is proposed:
H3: Brand image has a positive and significant effect on the decision to use BRImo.

RESEARCH METHOD

This study employs a quantitative explanatory research design to examine the causal relationships among service features, electronic word of mouth (eWOM), brand image, and the decision to use digital banking services. Explanatory research aims to test hypotheses and explain the relationships between variables through empirical analysis (Saunders et al., 2009). In this study, the proposed research model investigates how service features, eWOM, and brand image influence users' decisions to use the BRImo mobile banking application. The population of this study consists of bank customers who use mobile banking applications in Indonesia, particularly users of the BRImo mobile banking application. Since the exact number of BRImo users is large and difficult to determine, this study applies a non-probability sampling approach. Specifically, the purposive sampling method was employed to select respondents who met predetermined criteria relevant to the research objectives (Ferdinand, 2020). The inclusion criteria for respondents were as follows:

1. Respondents must be customers of Bank Rakyat Indonesia (BRI).
2. Respondents must actively use the BRImo mobile banking application.
3. Respondents must have used the BRImo application for at least three months to ensure that they have sufficient experience in evaluating the service features.

There are 15 scale item indicators in total, and 120 respondents are required (15 * weight 8), so the existing sample is sufficient to be used in empirical calculations (Hair et al., 2013). Therefore, the initial sample of 120 respondents is considered adequate for statistical analysis.

The research instrument used in this study was a structured questionnaire designed to measure the variables of service features, electronic word of mouth, brand image, and usage decisions. The measurement items were adapted from previous studies to ensure construct validity:

1. Service Features indicators were adapted from studies examining digital banking service quality.
2. Electronic Word of Mouth (eWOM) indicators were derived from research on online consumer communication and information sharing.
3. Brand Image indicators were adapted from marketing literature that examines consumer perceptions of brand reputation.
4. Usage Decision indicators were adopted from (Zhou, 2013), which include system quality, information quality, perceived enjoyment, attention focus, and satisfaction with

continuance usage.

All questionnaire items were measured using a Likert scale ranging from 1 to 6, where higher values indicate stronger agreement with the statements. The use of Likert scales is widely recommended for measuring attitudes and perceptions in behavioral research (Hair et al., 2013). This study uses primary data, which refers to data collected directly from respondents for the specific purpose of the research (Saunders et al., 2009). The survey questionnaire was distributed online using Google Forms to facilitate respondents in completing the questionnaire conveniently and flexibly. Respondents accessed the questionnaire through a QR code or a shared link, which directed them to the survey page where they first filled in their demographic information and then answered the research questions. The data collection process was conducted over two months to ensure an adequate number of responses from BRImo users.

Before conducting the main analysis, the collected data were tested for validity and reliability to ensure the accuracy and consistency of the measurement instrument. Validity testing was conducted using Pearson correlation analysis, where each item is considered valid if the correlation coefficient exceeds the critical value at the 0.05 significance level. Reliability testing was conducted using Cronbach's Alpha, where a value greater than 0.70 indicates acceptable internal consistency of the measurement scale (Hair et al., 2013). These procedures ensure that the measurement items used in the study accurately represent the constructs being examined. The data analysis in this study was conducted using multiple linear regression analysis with the assistance of SPSS version 27. Multiple regression analysis was used to examine the simultaneous influence of service features, electronic word of mouth, and brand image on the decision to use the BRImo mobile banking application. The analysis involved several stages, including: descriptive statistical analysis, classical assumption tests, multiple linear regression analysis, hypothesis testing through t-tests and F-tests. This analytical approach allows the study to empirically evaluate the proposed research model and determine the significance of each independent variable in influencing mobile banking usage decisions. Since the research model in this study is theoretically grounded in the Technology Acceptance Model (TAM), the relationships between variables can also be examined using Structural Equation Modeling (SEM) approaches. SEM techniques, particularly Partial Least Squares (PLS-SEM), allow researchers to simultaneously test measurement models and structural relationships among latent variables (Sarstedt et al., 2021). However, multiple regression analysis was chosen in this study because the primary objective is to test direct causal relationships between observed variables, and the sample size remains relatively moderate. Future research may consider applying PLS-SEM to obtain more robust methodological results and to evaluate both the measurement model and structural model simultaneously.

Table 1. Respondent Characteristics

	Total	**Percentage**
Respondent Identity		
Gender		
Man	67	55,8%
Woman	53	44,2%
Job		
Private employees	52	43,3%
Student	35	29,2%
Entrepreneur	13	10,8%
PNS, TNI and POLRI	11	9,2%

Housewife	8	6,7%
Staff	1	0,8%
Age		
17 – 27 years	62	51,6%
28 – 38 years	41	34,2%
39 – 49 years	10	8,3%
> 50 years	7	5,9%

Source: Primary data processed in 2025

Table 1, can be seen that the percentage of male and female respondents is not much different, which shows that men and women almost all use mobile banking BRImo in their daily lives. Then, the job of BRImo user is dominated by private employees (43,3), students (29,2), entrepreneurs (10,8%), PNS, TNI, and POLRI (9,2%), housewives (6,7%), and staff (0,8%). And the last age of BRImo users is dominated by 17-27 years old (51,6%), 28-38 years old (34,2%), 39-49 years old (8,3%), and > 50 years old (5,9%).

FINDINGS AND DISCUSSION

Validity Test

A bivariate correlation is used to carry out the test between each indicator score and the total construct score. The significance level used for the validity testing is 5% (or 0.05), with a degree of freedom (df) of 120 minus 2, which equals 118. This gives us the value of r table, which is 0.3610. You can see the validity test results in Table 2.

Table 2. Validity Test Results

Variable	Indicator	r count	r table	Details
Service Features (X1).	X1.1	0.605	0.3610	Valid
	X1.2	0.409	0.3610	Valid
	X1.3	0.582	0.3610	Valid
	X1.4	0.489	0.3610	Valid
	X1.5	0.707	0.3610	Valid
	X1.6	0.536	0.3610	Valid
	X1.7	0.762	0.3610	Valid
	X1.8	0.535	0.3610	Valid
Electronic Word of Mouth (X2)	X2.1	0.748	0.3610	Valid
	X2.2	0.741	0.3610	Valid
	X2.3	0.759	0.3610	Valid
	X2.4	0.833	0.3610	Valid
	X2.5	0.813	0.3610	Valid
	X2.6	0.732	0.3610	Valid
Brand Image (X3)	X3.1	0.684	0.3610	Valid
	X3.2	0.668	0.3610	Valid
	X3.3	0.699	0.3610	Valid
	X3.4	0.743	0.3610	Valid
	X3.5	0.578	0.3610	Valid
	X3.6	0.502	0.3610	Valid

Variable	Indicator	r count	r table	Details
Decisions to Use (Y)	Y1.1	0.598	0.3610	Valid
	Y1.2	0.384	0.3610	Valid
	Y1.3	0.451	0.3610	Valid
	Y1.4	0.480	0.3610	Valid
	Y1.5	0.633	0.3610	Valid
	Y1.6	0.614	0.3610	Valid
	Y1.7	0.543	0.3610	Valid
	Y1.8	0.657	0.3610	Valid
	Y1.9	0.854	0.3610	Valid
	Y1.10	0.858	0.3610	Valid

Source: Primary data processed in 2025

Table 2 clearly shows that the results are below the r count, which means that all indicator statements are valid.

Reliability Test

The reliability test is reliable if the Cronbach Alpha value is > 0.70 (Ghozali, 2021). This study uses the Cronbach's Alpha coefficient (α) of 0.70. Table 3 shows the results.

Table 3. Reliability Test

Variable	Cronbach Alpha	Standard Alpha	Details
Service Features (X1)	0.804	0.70	Reliable
Electronic Word of Mouth (X2)	0.887	0.70	Reliable
Brand Image (X3)	0.791	0.70	Reliable
Decisions to Use (Y)	0.803	0.70	Reliable

Source: Primary data processed in 2025

Reliability is measured using one-shot (one-time) measurements or by correlating the answers to the submitted statements. The instrument is dependable if Cronbach's Alpha is higher than the conventional alpha. The data unequivocally demonstrates that all of the variables are dependable in that the computed Cronbach's Alpha value is higher than 0.70.

Normality Test

The regression model's independent and dependent variables are examined for normalcy using the normality test. Figures 1 and 2 display the results of the normalcy test.

Table 4. Normality Test

Uji	Sig.	Alpha	Details
Kolmogorov-Smirnov	0,182	0,05	Normal distribution

Source: Primary data processed in 2025

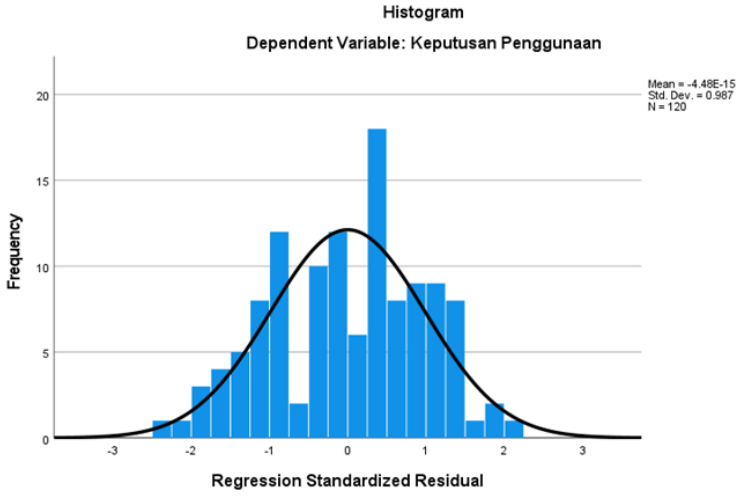

Figure 1. Normality Test

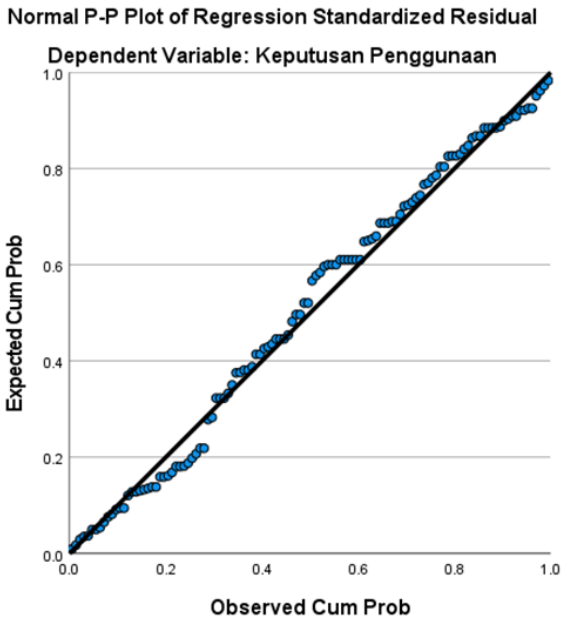

Figure 2. Normality Test

The histogram displays a normal distribution pattern, as seen in Figures 1 and 2 above. The points on the normal plot graph disperse the diagonal line. Given that the data distribution is normal, the two graphs demonstrate that the regression model complies with the normality assumption.

Multicollinearity Test

To ascertain whether the independent variables are correlated, the regression model will be examined (Ghozali, 2021). There is no association between the independent variables in a good regression model. A tolerance value of ≥0.1 and a VIF value of ≤10 show that the independent variables do not exhibit any signs of multicollinearity. There are unquestionably signs of multicollinearity between the independent variables if the VIF is larger than or equal to 10.

Table 5. Multicollinearity Test

Coefficients		
Model	**Collinearity Statistic**	
	Tolerance	**VIF**
(Constanta)		
Service Features	0.873	1.145
Electronic Word of Mouth	0.971	1.030
Brand Image	0.897	1.115

Source: Primary data processed in 2025

Table 5 clearly shows that the tolerance value of service features (X1) is 0.873, electronic word of mouth (X2) is 0.971, and brand image (X3) is 0.897. This means that the tolerance value is ≥ 0.1. Furthermore, the VIF value is ≤10, which is also an important indicator. We can therefore state with confidence that there is no multicollinearity.

Heteroscedasticity

This is a situation where the residual variance is not the same among observations of the regression model (Ghozali, 2021). Figure 3 shows the results.

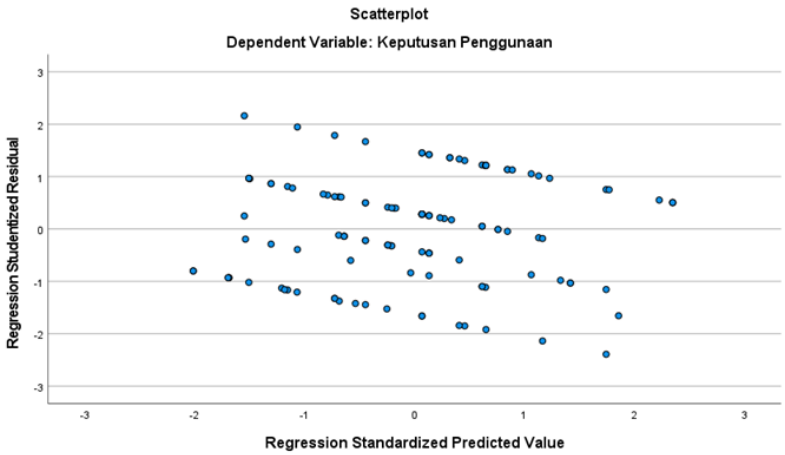

Figure 3. Heteroscedasticity Test

Figure 3 illustrates how the dot pattern spreads both above and below 0 on the Y axis. Therefore, it may be said that this regression does not exhibit heteroscedasticity.

Multiple Linear Regression Analysis and Partially (t-test)

Table 6. Multiple Linear Regression Analysis and the result of the t-test

Coefficients					
Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
	Beta	**Std. Error**	**Beta**		
(Constanta)	1.148	0.073		15.647	< 0.001
Service Features	0.259	0.019	0.669	13.776	< 0.001
Electronic Word of Mouth	0.077	0.018	0.203	4.406	< 0.001

Model	Coefficients			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	Beta	Std. Error	Beta		
Brand Image	0.116	0.018	0.300	6.256	< 0.001

Source: Primary data processed in 2025

Table 6: The multiple linear regression equation can be obtained as follows.

Y = 1.148 + 0.259 X1 + 0.077 X2 + 0.116 X3 + e

And shows that the t value for the service feature variable is 13.776, with a significance value less than 0.001. The t value for the electronic word of mouth variable is 4.406, with a significance level of less than 0.001. Additionally, the brand image variable has a significance value of less than 0.001 and a t value of 6.256. This demonstrates that factors such as brand image, electronic word of mouth, and service characteristics significantly influence usage decisions.

Hypothesis Test Simultaneously (F Test)

Table 7. F Test

ANOVA[a]

	Model	Sum of Square	Df	Mean Square	F	Sig.
1	Regression	11.935	3	3.978	123.050	< 0.001[b]
	Residual	3.750	116	0.032		
	Total	15.685	119			

Source: Primary data processed in 2025

Table 7 demonstrates that the service characteristics variable (X1), electronic word of mouth (X2), and brand image all significantly influence the usage choice variable (Y) at the same time, with the computed F value being 123.050 and the Sig value being <0.001 and the Sig value < 0.05).

Coefficient of Determination Test

Table 8. Coefficient of Determination Test

Model Summary[b]

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	0.872[a]	0.761	0.755	0.17981

Source: Primary data processed in 2025

Table 8, all independent factors have a considerable influence on usage decisions (Y), especially service qualities (X1), electronic word of mouth (X2), and brand image (X3), according to the correlation coefficient of 75.5% of the total. It means that approximately 75.5% of the variance in the dependent variable is explained by the model's predictors. The remaining 24.5% is also influenced by other factors.

The current test results, hypothesis 1, are known to be accepted. Usage decisions are significantly influenced by service characteristics. This is consistent with earlier studies by Aprilia (2022); Chiu et al. (2021); Pribadi and Gunawan (2020). This demonstrates that applications that offer service features influence users' decisions to use mobile banking. in order for transactions to

be more seamlessly integrated into a single service system.

Hypothesis 2 is accepted; electronic word of mouth is significant on customer usage decisions regarding mobile banking. This aligns with the findings of Nafira and Supriyanto (2022); Nam et al. (2020); Pourfakhimi et al. (2020), who confirm that electronic word of mouth has an impact on usage decisions.

Hypothesis 3 is accepted. The proof is unmistakable. Customer usage decisions are significantly influenced by brand image. This is in line with Fadhlurrahman and Tantra (2023); Hamzah et al. (2023); Huang et al. (2022), which unequivocally asserts that a company's reputation as well as brand trust is largely influenced by its image.

The results of this study indicate that service features have the strongest influence on the decision to use the BRImo mobile banking application, followed by brand image and electronic word of mouth (eWOM). This finding highlights the critical role of functional and technological attributes in shaping users' behavior in digital banking services. The strong influence of service features can be explained through the perspective of the Technology Acceptance Model (TAM), which emphasizes perceived usefulness and perceived ease of use as key determinants of technology use (Davis, 1989). In the context of digital banking, the results indicate that service features have the strongest influence on users' decisions to use the BRImo mobile banking application. This finding suggests that users prioritize functional aspects of digital banking services, such as system reliability, transaction convenience, and feature integration. In digital financial services, these features directly affect users' perceptions of usefulness and efficiency, which are key determinants of technology use behavior.

Electronic word of mouth also plays an important role in shaping decisions to use by influencing users' perceptions of credibility and trust. Online reviews, user experiences, and digital discussions provide social validation that reduces uncertainty when consumers evaluate financial applications. Although the influence of eWOM is weaker than service features, it remains an important mechanism for building digital trust.

Brand image also contributes to decisions made by reinforcing users' confidence in the reliability and reputation of the banking institution. In financial services, where trust is a critical factor, a strong brand image can reduce perceived risk and encourage customers to use digital banking platforms.

Overall, the findings suggest that the successful use of mobile banking applications depends not only on technological functionality but also on social communication and institutional reputation. However, the results clearly indicate that high-quality service features remain the most critical determinant of users' decisions to continue using digital banking applications.

CONCLUSIONS

This study demonstrates that service features, electronic word of mouth, and brand image significantly influence users' decisions to use the BRImo mobile banking application. Among these factors, service features show the strongest influence, highlighting the importance of application usability, system reliability, and feature integration in digital banking use.

From a theoretical perspective, this study extends the Technology Acceptance Model by incorporating marketing-related variables that reflect digital communication and brand trust. The findings suggest that technology use in digital financial services is influenced not only by technological perceptions but also by social communication and brand credibility.

From a managerial perspective, banks should prioritize improving application usability and integrating comprehensive service features to enhance customer experience. In addition, financial institutions should actively manage electronic word of mouth by encouraging positive user reviews

and digital engagement. Strengthening digital brand positioning through consistent online and offline communication strategies can also enhance customer trust and support long-term use of mobile banking services.

LIMITATION & FURTHER RESEARCH

This study's drawbacks are the restricted research time and the small and insufficient number of samples obtained, due to factors beyond our control. However, the samples we have collected can be processed effectively. Future research should focus on developing issues related to technology implementation, especially in companies, to improve products and services that meet user needs.

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