THE INFLUENCE OF SERVICE FEATURES, USER INTERFACE, AND SECURITY ON USER INTEREST IN WONDR MOBILE BANKING BY BNI WITH DIGITAL TRUST AS AN INTERVENING VARIABLE (CASE STUDY OF THE WONDR BNI APPLICATION)

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Abstract

This study aims to analyse the influence of service features, interface appearance, and security on user interest in the Wondr by BNI mobile banking application, with digital trust as an intervening variable. This study uses a quantitative approach with a survey method, involving 115 respondents selected through purposive sampling. Data were collected through a Likert scale-based questionnaire and analysed using the Partial Least Squares-Structural Equation Modelling (PLS-SEM) method. The results indicate that service features and security significantly influence digital trust but do not significantly influence user interest. The interface does not significantly influence digital trust but does influence user interest. The role of digital trust in mediating the influence between service features, interface design, security, and user interest is not significantly influential. The research model shows moderate predictive relevance, with significant influence on the structural model. This study provides important insights into service features, interface design, security, and digital trust that influence user interest in mobile banking applications, particularly in the Wondr by BNI application.

Keywords: Service Features, User Interface, Security, Digital Trust, User Interest, Mobile Banking, Wondr by BNI

INTRODUCTION

Banking in Indonesia has experienced rapid growth, offering a wide variety of products and services tailored to meet the needs of society. According to data from the Deposit Insurance Corporation (LPS), as of September 2024, there were approximately 593.3 million savings accounts registered across 105 commercial banks, with the majority holding balances below 100 million rupiah (Waliyadi, 2024). Banks now provide a broad range of services, including savings, loans, deposits, and digital offerings such as debit and credit cards (Anggraini & Nurhidayah, 2024). Although the number of bank branches decreased from 3,616 in 2020 to 3,420 in 2023, both the volume and value of transactions conducted through ATMs have increased, indicating growing public interest in banking digitalization (Bank Indonesia, 2024).

On the other hand, the number of smartphone users in Indonesia rose sharply from 190.03 million in 2023 to 194.26 million in 2024, encouraging banks to enhance and develop their digital banking services. Competition among banks has become increasingly fierce, particularly in creating mobile banking platforms that are reliable, secure, and user-friendly. Innovations have been made in various aspects system functionality, interface design, features, and security to allow customers to perform transactions such as shopping and money transfers directly through the app without visiting ATMs or tellers. This transformation represents a strategic step toward attracting public interest and encouraging the adoption of more efficient and practical digital banking services.

Table 1.
Number of BNI Mobile Banking and Wondr by BNI Users per Month in 2024

Month	BNI Mobile Banking	Wondr by BNI
July 2024	16.9 million	1.2 million
August 2024	17.0 million	2.0 million
September 2024	17.1 million	2.8 million
October 2024	17.2 million	3.6 million
November 2024	17.3 million	4.4 million
December 2024	17.4 million	5.3 million

Source: www.merdeka.com

Bank Negara Indonesia (PT BNI) is one of the largest conventional banks in Indonesia. It was originally established as the central bank under the name *Bank Negara Indonesia* through Government Regulation in Lieu of Law No. 2 of 1946, dated July 5, 1946. Later, under Law No. 17 of 1968, BNI was designated as *Bank Negara Indonesia 1946*, transforming it into a State-Owned Commercial Bank. This law also reinforced BNI's mandate to improve the people's economy and actively participate in national development (Bank BNI, 2024).

On June 5, 2024, coinciding with BNI's 78th anniversary, the bank launched its newest mobile banking application, Wondr. Previously, BNI had offered the BNI Mobile application. The newly introduced Wondr by BNI includes innovative features, especially the 3D Financial Dimensions (Transactions, Insight, and Growth), designed to help customers manage personal finances and achieve their financial goals (Putra et al., 2024).

In today's digital era, BNI continues to innovate through digital transformation to enhance services and attract mobile banking users via the Wondr application. This app

represents an evolution of BNI Mobile, offering improved features, interface, and security systems. Wondr is expected to appeal to both existing and new customers, driving digital transactions and ultimately contributing to BNI's profitability.

Table 2.
Reviews of BNI Mobile Banking and Wondr by BNI on the Play Store

Criteria	BNI Mobile Banking	Wondr by BNI
Rating	4.5 out of 5	4.9 out of 5
Number of Reviews	1,064,846	267,038
Number of Downloads	10 million +	5 million +
Positive Comments	Easy to use, good security, and complete features	Easy access, smooth transactions, attractive user interface, complete financial features
Negative Comments	Bugs occur, app often force closes, login issues	Difficult registration process, frequent E-Wallet transaction failures, frequent disruptions
App Update Date	November 21, 2024	March 8, 2025

Source: https://play.google.com/

Despite its high overall rating, the Wondr by BNI app has faced technical and operational issues that have negatively impacted user satisfaction. In November 2024, the app suffered a system outage that prevented users from accessing services such as cash withdrawals and interbank transfers. BNI confirmed that a system update caused the disruption and issued a public apology (Finansial Bisnis, 2024).

Several users also reported QRIS transaction failures, where card limits were charged even though transactions did not go through. Slow refund processes and additional document requirements further frustrated users (Mediakonsumen, 2024). Registration and verification issues such as failed facial recognition and expired OTP codes—also hindered access (Solusikredit, 2024). Additionally, concerns over data security arose after reports of personal information leaks allegedly used by third parties to access Wondr. Although BNI stated that the issue did not originate from the app, it nonetheless damaged user confidence (Republika, 2024).

These problems suggest that despite its potential, Wondr faces challenges in system stability, security, and user experience that must be urgently addressed to improve its rating and user interest.

User interest arises from a strong attraction toward an object, which drives a desire to explore, learn, and engage further. In the context of Wondr mobile banking, user interest is a critical aspect. As of April 2025, there were 267,000 reviews on the Play Store with an average rating of 4.9. These reviews reflect user perceptions of service features, interface design, security, and digital trust.

According to Royke Tumilaar, President Director of PT Bank Negara Indonesia (Persero) Tbk, "The launch of Wondr by BNI represents the realization of BNI's transformation in delivering innovative banking applications to facilitate transactions and future financial planning. We hope Wondr by BNI becomes a comprehensive solution for improving public banking activities." (BNI, 2024).

Table 3.
Summary of Wondr by BNI Reviews on Play Store

Advantages	Disadvantages	Most Frequently Mentioned Issues
Simple and easy-to-use interface	Frequent errors and bugs during transactions	Difficult registration process and verification issues
Comprehensive financial features for banking activities	Unstable access to key features such as credit card details	Overall dissatisfaction compared to the BNI Mobile app
Convenient quick-select feature	Huawei users unable to access due to compatibility problems	Need for additional transactional features such as cardless cash withdrawals
Ease in managing personal finances	Slower performance compared to the previous BNI Mobile app	Common errors occurring during transactions
Some users report positive experiences with customer service	Complicated registration procedures requiring multiple verifications	Issues with app stability and performance

Source: https://chrome-stats.com/

The service feature variable in BNI's Wondr app has become a major attraction for users. According to Toto Prasetio, Director of Technology and Operations at PT Bank Negara Indonesia (Persero) Tbk, "The 3D Financial Feature in Wondr by BNI is designed to intuitively adapt by analyzing customers' daily transaction habits. The more frequently users engage with Wondr, the more benefits they receive." (BNI, 2024).

Table 4.
Comparison of Features between BNI Mobile Banking and Wondr by BNI

Feature	BNI Mobile Banking	Wondr by BNI
Balance check, transfer, bill payment	Available	Available
Open digital account	Available	Available
Investment, E-Wallet top-up	Available	Available
Financial insights (weekly/monthly expenses)	Not Available	Available
Auto budgeting & financial planning	Not Available	Available
Gamification features (rewards, saving challenges)	Not Available	Available
Customizable interface based on personality	Not Available	Available

Source: https://wondr.bni.co.id/

Many Wondr users still do not fully understand the purpose of its various features. On the Play Store, the app often receives ratings between one and three stars, with comments comparing it to the previous BNI Mobile app. Moving forward, Wondr aims to make its features more user-friendly. Attractive, easy-to-use service features can serve as a competitive advantage to increase public interest in the Wondr app.

Regarding the user interface variable, rapid advances in smartphone technology require continuous adaptation of the app's design. Elements such as layout, color scheme,

and font choices play key roles in creating a positive user experience. Wondr features a modern, intuitive, and user-friendly interface with a personal touch (Wondr, 2024). However, Play Store reviews reveal complaints about small text, confusing navigation, and bugs causing sudden app crashes, which negatively impact usability and reduce user engagement.

Security remains a primary concern in using Wondr, especially in the context of cyber threats. Despite BNI's USD 100 million investment and adoption of international security standards, user complaints persist (Zefanya, 2024). Reports on the Play Store and social media platform X mention login authentication failures, unrecorded transactions, and slow response times, which undermine trust and reduce interest in using the app.

Problems related to digital trust also emerge due to numerous negative reviews. Users expressed concerns about unrecorded transactions, complex registration processes, repeated verification failures, and bugs that led to missing balances and forced app closures. Such issues significantly reduce user trust and could lead to a decline in active Wondr users.

Therefore, research into factors influencing user interest including service features, interface design, security, and digital trust is crucial for developing sustainable mobile banking applications. Service features enhance value through innovation, an attractive and intuitive interface improves user experience, robust security protects against cyber risks, and digital trust strengthens long-term engagement. Understanding these factors can help developers create applications aligned with both current and future user needs.

REVIEW OF LITERATURE

User Interest

According to Whiteringten (1982), interest is an individual's drive to choose and engage in specific activities among various available options. Interest in using something refers to a tendency, desire, enthusiasm, or deep attraction toward an object or activity, combined with self-motivation without external pressure. The stronger the attraction a person feels, the greater their interest will be, ultimately leading to the intention to use the product (Nursiah, 2022).

Service Features

According to Tjiptono (Tjiptono & Gregorius, 2012), features are various product elements considered crucial by consumers and used as a basis for decision-making. Kotler and Keller (2016) define service as an act or activity that one party can offer to another, which is intangible and does not result in ownership of anything. Dewi and Jatra (in Kartika & Pamikatsih, 2023) define service features as additional characteristics that can attract users to use an application. In the context of app usage, early users who introduce these features are considered to have high value, making this one of the most effective strategies in competition.

User Interface (UI)

According to Wilbert O. Galitz (Budi, 2022), the user interface (UI) is the part of a computer or software that can be seen, heard, touched, spoken to, and directly understood by humans. It can be said that the UI refers to the techniques and mechanisms that allow users to interact with the system. Buana and Sari (2022) explain that the user interface of a website serves as a bridge between the system and users, consisting of elements such as color, shape, and text that attract attention. Based on these definitions, the UI is a crucial component of

computer systems and software that manages the visual interface and facilitates enjoyable interaction between users and the system.

User Security

User security in mobile banking services refers to the system's ability to protect the confidentiality, integrity, and verification processes of customer data and information from potential threats such as unauthorized access, fraud, and misuse. This security plays a vital role in enhancing customer trust and loyalty toward digital banking services (Mukhtisar et al., 2021). It reflects the extent to which users believe that a technological system can safeguard their privacy and the integrity of their sensitive data, minimizing threats that could result in losses, particularly in financial transactions (Pringgadini & Basiya, 2022).

Digital Trust

According to Strazzullo (2024), digital trust is the general perception that technology, individuals, and processes operate or integrate in ways that meet societal digital expectations encompassing trust, safety, and control, to create a secure digital environment. Gou (2022) further explains that digital trust involves rebuilding interpersonal and system-based trust through digital technology, functioning as a "transfer of trust" between interpersonal and system trust across various channels. Digital trust is one of the essential factors contributing to a system's success (Rane & Huang, 2022).

Mobile Banking

Mobile banking is a facility provided by banks that enables customers to perform financial transactions using a smartphone through service menus available in the mobile banking application. It allows customers to carry out transactions easily and efficiently. Mobile banking offers comprehensive transaction features within a simple and user-friendly interface. Customers can access the application by entering a registered password or PIN, after which the menu opens and guides the user through the transaction process (Wandi et al., 2020).

RESEARCH METHOD

This study employs a quantitative research method with a positivist approach that is systematic, planned, and well-structured from the initial stage through the research design (Sugiyono, 2018). The population in this research consists of BNI customers who use the Wondr mobile banking application, with the population considered infinite. The sample was determined using a non-probability sampling technique with the purposive sampling method, in which samples were selected based on specific criteria namely, BNI customers who actively use the Wondr mobile banking application (Bougie & Sekaran, 2019). Following the guidelines by Hair et al. (2014), the total sample size was set at 115 respondents, calculated from 23 indicators multiplied by 5, and data collection was carried out between June 28 and July 7, 2025. The research objects include primary data obtained directly from respondents through observation, interviews, and questionnaires, as well as secondary data such as literature, journals, and supporting articles. Data collection techniques consisted of two main methods: library research and field research, using instruments such as interviews and questionnaires distributed both directly and online via Google Forms. The unit of analysis in this study is the individual, specifically BNI customers using Wondr. After all data were collected, the researcher conducted data analysis using statistical methods with the

assistance of SmartPLS version 4 software, applying the Structural Equation Modeling (SEM) approach to test the predetermined hypotheses.

RESULT AND DISCUSSION

Research Hypothesis Testing Results

Referring to Ghozali and Latan (2020), hypothesis testing is conducted by comparing the *t-statistic* value with the *t-table* value of 1.96 at a significance level of *p-value* 0.05. If the *t-statistic* value is greater than the *t-table* value, it can be concluded that the exogenous variable has a significant influence on the endogenous variable in the research model.

Table 5.
Direct Effect Results

Hypothesis	Variable Relationship	Coefficient	T-Statistics	P-Values	Result
H1	Service Features → Digital Trust	0.227	2.971	0.003	Accepted
H2	User Interface → Digital Trust	0.163	1.806	0.071	Rejected
H3	User Security → Digital Trust	0.508	4.508	0.000	Accepted
H4	Service Features → User Interest	0.173	1.816	0.069	Rejected
H5	User Interface → User Interest	0.213	2.073	0.038	Accepted
H6	User Security → User Interest	0.248	1.951	0.051	Rejected
H7	Digital Trust → User Interest	0.306	2.387	0.017	Accepted

Source: PLS-SEM Research Data Processing Results (2025)

1. The Effect of Service Features on Digital Trust
   Based on the table above, service features have a positive and significant effect on digital trust. The analysis shows a coefficient value of 0.227, T-statistics of 2.971, and P-values of 0.003. Since the T-statistic value is greater than the t-table value of 1.96 and the P-values are less than 0.05, it can be concluded that service features have a significant effect on digital trust. The positive coefficient value indicates that the better the service features provided, the higher the users' level of digital trust in the service. This hypothesis is accepted
2. The Effect of User Interface on Digital Trust
   Based on the table above, the user interface has no significant positive effect on digital trust. The analysis shows a coefficient value of 0.163, T-statistics of 1.806, and P-values of 0.071. Since the T-statistic value is less than the t-table value of 1.96 and the P-values are greater than 0.05, it can be concluded that the user interface has no significant effect on digital trust. Although the positive coefficient indicates a relationship between the user interface and digital trust, this relationship is not statistically significant. This hypothesis is rejected.
3. The Effect of User Security on Digital Trust
   Based on the table above, user security has a positive and significant effect on digital trust. The analysis shows a coefficient value of 0.508, T-statistics of 4.508, and P-values of 0.000. Since the T-statistic value is greater than 1.96 and the P-values are less than 0.05, it can be concluded that user security significantly affects digital trust. The high and

positive coefficient indicates that the higher the users' perception of security, the greater their level of digital trust in the service. This hypothesis is accepted

4. The Effect of Service Features on User Interest
   Based on the table above, service features have no significant positive effect on user interest. The analysis shows a coefficient value of 0.173, T-statistics of 1.816, and P-values of 0.069. Since the T-statistics value is less than 1.96 and the P-values are greater than 0.05, it can be concluded that service features do not have a significant impact on user interest. Although the positive coefficient suggests a relationship between service features and user interest, the effect is not statistically significant. This implies that even though service features are important, other factors such as interface design, security, or digital trust may play a larger role in influencing user interest. This hypothesis is rejected.
5. The Effect of User Interface on User Interest
   Based on the table above, the user interface has a positive and significant effect on user interest. The analysis shows a coefficient value of 0.213, T-statistics of 2.073, and P-values of 0.038. Since the T-statistics value exceeds 1.96 and the P-values are less than 0.05, it can be concluded that the user interface significantly affects user interest. The positive coefficient indicates that the better the user interface design, the higher the users' interest in using the service. This hypothesis is accepted.
6. The Effect of User Security on User Interest
   Based on the table above, user security has no significant positive effect on user interest. The analysis shows a coefficient value of 0.248, T-statistics of 1.951, and P-values of 0.051. Since the T-statistics value is below 1.96 and the P-values exceed 0.05, it can be concluded that user security does not have a significant influence on user interest. Although the positive coefficient indicates a relationship between security and user interest, this relationship is not statistically significant. This hypothesis is rejected.
7. The Effect of Digital Trust on User Interest
   Based on the table above, digital trust has a positive and significant effect on user interest. The analysis shows a coefficient value of 0.306, T-statistics of 2.387, and P-values of 0.017. Since the T-statistic value is greater than 1.96 and the P-values are less than 0.05, it can be concluded that digital trust significantly affects user interest. The positive coefficient indicates that the higher the users' level of digital trust, the greater their interest in using the service. This hypothesis is accepted.

Path Analysis Test Results

After testing the direct effects, the next stage of this study is to examine the indirect effects using the path analysis technique. According to Ghozali and Latan (2020), when a model involves a mediating variable, the multiple regression approach is no longer sufficient to address the issue. A more appropriate method to use is path analysis, as it allows researchers to evaluate both the direct relationships between variables and the indirect relationships through mediating variables within the research model.

Table 6.
Mediation Test Results

Hypothesis	Variable Relationship	Coefficient	T Statistics	P Values	Result
H8	Service Features → Digital Trust → User Interest	0.069	1.699	0.089	Rejected

H9	User Interface → Digital Trust → User Interest	0.050	1.653	0.098	Rejected
H10	User Security → Digital Trust → User Interest	0.155	1.851	0.064	Rejected

Source: PLS-SEM Research Data Processing Results (2025)

1. The Effect of Service Features on User Interest Through Digital Trust
   Based on the table above, service features do not have a significant indirect effect on user interest through digital trust. The analysis shows a coefficient value of 0.069, T-statistics of 1.699, and P-values of 0.089. Since the T-statistics value is less than the t-table value of 1.96 and the P-values are greater than 0.05, it can be concluded that the indirect effect of service features on user interest through digital trust is not statistically significant. Although the relationship is positive, this result indicates that digital trust has not effectively mediated the influence of service features on user interest in this study. Therefore, service features have not shown a strong contribution to increasing user interest through digital trust. This hypothesis is rejected.
2. The Effect of User Interface on User Interest Through Digital Trust
   Based on the table above, the user interface does not have a significant indirect effect on user interest through digital trust. The analysis shows a coefficient value of 0.050, T-statistics of 1.653, and P-values of 0.098. Since the T-statistics value is less than 1.96 and the P-values are greater than 0.05, it can be concluded that the indirect effect of the user interface on user interest through digital trust is not statistically significant. This indicates that although the user interface can influence users' perceptions of digital trust, the resulting trust is not strong enough to significantly drive user interest in the service. In other words, digital trust has not effectively functioned as a mediating pathway between the user interface and user interest. This hypothesis is rejected.
3. The Effect of User Security on User Interest Through Digital Trust
   Based on the table above, user security does not have a significant indirect effect on user interest through digital trust. The analysis shows a coefficient value of 0.155, T-statistics of 1.851, and P-values of 0.064. Since the T-statistics value is lower than 1.96 and the P-values exceed 0.05, it can be concluded that the indirect effect of user security on user interest through digital trust is not statistically significant. Although the coefficient value is relatively higher than the other mediation paths, this result is still insufficient to indicate that digital trust significantly mediates the effect of user security on user interest. Thus, digital trust does not serve as a strong mediator in the relationship between user security and user interest. This hypothesis is rejected.

CONCLUSION

This study aims to analyze the effect of service features, user interface, and user security on user interest in the Wondr by BNI mobile banking application, with digital trust as an intervening variable. Based on the analysis and discussion, the following conclusions can be drawn:

1. Service features have a significant effect on digital trust. The study shows that the features offered by the Wondr mobile banking application can enhance users' level of digital trust.
2. User Interface does not have a significant effect on digital trust. This indicates that although the interface design is attractive, other factors such as functionality and ease of use have a greater influence on the formation of digital trust.
3. User security plays an important role in increasing digital trust. With guarantees of data and transaction protection, users tend to feel safer using the mobile banking application.
4. Service features do not have a direct effect on user interest. Although the application features are comprehensive, this does not necessarily attract users to use the application more frequently.
5. User Interface has a significant effect on user interest. A good and user-friendly design can attract users' attention and increase their interest in using the application more often.
6. User security does not significantly affect user interest. Although security is an important factor in using mobile banking applications, user interest is more influenced by other factors such as interface design and service features.
7. Digital trust has a significant effect on user interest. Established digital trust will increase users' intention to continue using the application.
8. Service features do not have a significant mediating effect between digital trust and user interest. This means that although service features can enhance trust, other factors such as interface design or user experience play a greater role in building interest.
9. User Interface does not have a significant mediating effect between digital trust and user interest. Users' trust in the application is not sufficiently influenced by interface design alone, even though design affects initial attraction.
10. User security does not mediate the relationship between digital trust and user interest. Although it is important in building trust, security alone is not enough to influence users' interest in continuously using the application.

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