



## THE EFFECT OF ESG AWARENESS AND BRIMO APPLICATION FEATURE INNOVATION ON THE INTEREST IN USING THE BRIMO APPLICATION THROUGH CUSTOMER SATISFACTION

Nurul Islamiah<sup>1)</sup>, Jumawan Jasman<sup>2)</sup>, Hapid<sup>3)</sup>

<sup>1,2,3)</sup> Faculty of Economics and Business, Universitas Muhammadiyah Palopo, Indonesia

<sup>(1)</sup> [nurulxmipa3@gmail.com](mailto:nurulxmipa3@gmail.com), <sup>(2)</sup> [jumawan@umpalopo.ac.id](mailto:jumawan@umpalopo.ac.id), <sup>(3)</sup> [Hapid@umpalopo.ac.id](mailto:Hapid@umpalopo.ac.id)

### ARTICLE HISTORY

Received:

February 5, 2026

Revised

April 13, 2026

Accepted:

April 16, 2026

Online available:

May 21, 2026

### Keywords:

BRImo, Customer Satisfaction, Digital Innovation, ESG

\*Correspondence:

Name: Nurul Islamiah

E-mail: [nurulxmipa3@gmail.com](mailto:nurulxmipa3@gmail.com)

### Editorial Office

Ambon State Polytechnic

Center for Research and

Community Service

Ir. M. Putuhena Street, Wailela-

Rumahtiga, Ambon

Maluku, Indonesia

Postal Code: 97234

### ABSTRACT

**Introduction:** This study aims to analyze the effect of ESG awareness and innovation in BRImo application features on users' intention to use the BRImo application through customer satisfaction. The study is motivated by the increasing need for innovative and sustainable digital banking services in response to rapid digital transformation in the banking sector.

**Methods:** This research employs a quantitative method with an explanatory research approach. Data were collected through questionnaires distributed to BRImo application users in Palopo City. A total of 400 respondents were selected using a purposive sampling technique. Data analysis was conducted using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS 3.0 software.

**Results:** The results indicate that ESG awareness and innovation in BRImo application features have a positive and significant effect on customer satisfaction and users' intention to use the application. In addition, customer satisfaction is proven to partially mediate the relationship between ESG awareness and feature innovation on the intention to use BRImo.

**Conclusion and suggestion:** The findings confirm that the success of banking digitalization is not only determined by technological innovation but also by the implementation of sustainability values that can enhance customer trust and loyalty

### INTRODUCTION

The development of digital technology has brought major changes to the banking industry in Indonesia. This transformation has not only improved efficiency and service quality, but also posed challenges in the form of increased customer expectations for convenience, security, and innovation in digital services (Ardianto et al., 2024);(Nuraini 2023). The increasingly fierce competition among banks requires financial institutions to not only innovate technologically, but also maintain customer trust and satisfaction in order to retain their loyalty amid the proliferation

of similar digital services. The success of banking digitalization therefore depends not only on technological sophistication, but also on the ability of banks to build long-term, sustainable relationships with customers.

In response to these challenges, PT Bank Rakyat Indonesia (Persero) Tbk (BRI) launched BRIVolution 3.0 with the vision of being “The Most Trusted Lifetime Financial Partner for Sustainable Growth,” which affirms its commitment to sustainable growth based on Environmental, Social, and Governance (ESG) principles (Bri.co.id 2024). One manifestation of this transformation is the BRImo application, which was launched in 2019 and is now the mobile banking app with the most users in Indonesia. BRImo integrates various digital services such as QRIS payments, cardless cash withdrawals, e-wallet top-ups, and online account opening (Dorwi *et al.*, 2024). BRImo has served 31.6 million users with a total of 3.1 billion transactions worth IDR 4,159 trillion (Bri.co.id 2024). However, several studies show that most users still utilize basic features such as balance checks and transfers, while innovative features are not yet being used optimally (Ramadhani and Kurniawan 2024)

In addition to digital innovation, ESG awareness is also an important factor in shaping customer perceptions and behavior towards digital banking services. ESG awareness reflects the extent to which individuals understand and care about sustainability practices, social responsibility, and good governance. Research shows that high ESG awareness can increase trust and loyalty towards banks (Muhammad and Firman 2025); (Gnanakumar *et al.*, 2024); (Duan *et al.*, 2023). However, most ESG studies in the banking sector still focus on reputation and financial performance, with few linking it to satisfaction and interest in using digital services (Sari and Yanto 2025).

Customer satisfaction also plays an important role in strengthening interest in using digital banking services (Luckyardi *et al.*, 2024). Feature innovations that are relevant to user needs have been proven to enhance positive experiences and strengthen interest in using the application (Pratista 2025). However, previous studies have not extensively examined the mediating role of satisfaction in the relationship between ESG awareness and feature innovation on interest in using digital applications, particularly in semi-urban areas such as Palopo City, which has different digital literacy and infrastructure characteristics from metropolitan areas (Jusman and Fauziah 2024).

Based on these issues, the use of the BRImo application is not only seen as a means of facilitating banking transactions, but also as part of the implementation of sustainability values through the application of Environmental, Social, and Governance (ESG) principles and digital innovation. However, empirical studies that integrate ESG Awareness and application feature innovation in explaining the interest in using digital banking services are still relatively limited, especially in the context of semi-urban areas. Therefore, this study combines sustainability values (ESG) and digital innovation in a single BRImo user behavior model by placing customer satisfaction as a mediating variable. Thus, this study aims to analyze the influence of ESG Awareness and BRImo application feature innovation on interest in using the BRImo application through customer satisfaction.

## LITERATURE REVIEW

### Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) according to (Ajzen 2020) explains that a person's interest in performing an action is influenced by three main components, namely the individual's assessment of the behavior (attitude), social pressure or the views of others who are considered important (subjective norm), and their belief in their ability to control the action (perceived behavioral control). In the context of mobile banking, customer attitudes are formed from perceptions of the benefits and added value of the service, subjective norms reflect social influences on preferences for banks committed to sustainability (ESG), while behavioral control includes beliefs about the ease of use of the application. Therefore, TPB becomes the theoretical basis for explaining the influence of ESG awareness and BRImo feature innovation on interest in using the application through customer satisfaction.

### ESG Awareness

Environmental, Social, and Governance (ESG) is a concept closely related to Corporate Social Responsibility (CSR) practices and has now become a key indicator in assessing the sustainability and ethical performance of companies (Jeanice and Kim 2023). ESG also reflects the transparency of non-financial information that is relevant to stakeholders in decision-making (Prihandani 2024). ESG Awareness includes the understanding and concern of consumers, investors, and employees regarding the company's commitment to environmental, social, and governance aspects to achieve sustainable business goals.

The application of ESG principles in the banking sector enhances reputation and credibility, and contributes to environmental preservation and social welfare (Rahman *et al.*, 2021). ESG also helps companies reduce information asymmetry between companies and investors (Hariyanto and Ghozali 2024), while also serving as a basis for decision-making for consumers and investors because it reflects social responsibility and sustainability (Seok *et al.*, 2024). Thus, ESG plays a strategic role in creating long-term value and strengthening the image of companies that are responsible and adaptive to global changes.

### **BRImo Application Feature Innovations**

Innovation in the world of digital banking is an effort to develop and apply technology to improve service efficiency, user convenience, and expand the reach of digital financial services. One concrete example of this innovation is the BRImo (BRI Mobile) application developed by PT Bank Rakyat Indonesia as an integrated platform that combines mobile banking, internet banking, and electronic money functions in one application (Situmorang *et al.*, 2021). This application is designed to make it easier for customers to carry out various financial transactions without having to visit a branch office, while also responding to the demands for efficiency and speed in banking services.

BRImo's features reflect the dimensions of digital innovation, which include usability, convenience, security, and service quality (Ambarwati *et al.*, 2022). Perceptions of perceived usefulness and ease of use have been proven to have a significant effect on customer satisfaction and loyalty, while the quality of digital services, including access speed and transaction security, also increases user trust. Innovation is also evident through modern features such as QRIS, e-wallet top-ups, transaction history, and online account opening, which are popular among the younger generation (Rumuar and Nugroho 2024). Comparatively, BRImo excels in efficiency and visual appeal compared to other applications such as m-BCA (Richas & Kamal, 2024). BRImo's feature innovations serve as a long-term strategy to maintain competitiveness and meet market needs in an adaptive, efficient, and sustainable manner (Bimantara and Zufria 2024); (Utamajaya *et al.*, 2021).

### **Customer Satisfaction**

Customer satisfaction refers to the feeling that arises when a service meets or exceeds customer expectations. The quality of mobile banking services, such as reliability, ease of use, and data security, has been proven to have a significant effect on user satisfaction (Rishikesh *et al.*, 2024). In addition, perceptions of relative advantage also influence the level of satisfaction with digital services (Felix and Sugiat 2024). Other factors, such as user experience and perceived risk, further determine satisfaction, where ease of transactions and high-quality customer service enhance trust in the system. Therefore, customer satisfaction reflects a company's success in meeting customer expectations and in building long-term loyalty.

### **Customer Interest**

Customer interest refers to an internal drive that encourages individuals to engage with certain banking products or services. In the context of Islamic banking, customer interest is influenced by perceptions of product attributes such as compliance with Islamic principles, perceived benefits, and service convenience. Interest also reflects an individual's tendency to respond positively to banking services, including saving and investing activities (Pratista 2025). External factors such as promotion, service quality, and customer education further strengthen customer interest, as evidenced by studies in Palopo City showing that promotional strategies and service quality have a significant effect on customers' intention to save. Thus, customer interest is formed through the interaction between personal motivation and influences from the banking environment.

## **HYPOTHESES AND CONCEPTUAL FRAMEWORK**

### **The Effect of ESG Awareness and BRImo Application Feature Innovation on Customer Intention**

Based on ESG-related literature (Koh and Burnasheva 2022), state that ESG has a significant influence in the banking sector. This indicates that customers' awareness of ESG practices can shape positive perceptions of banks and ultimately increase customers' intention to use digital banking applications. In addition, innovation in digital features plays a crucial role in attracting customer interest. This is supported by management studies showing that innovation in digital services can enhance value creation and product attractiveness (Raya, 2025).

**H1:** ESG awareness has a significant effect on customer intention

**H2:** Innovation in BRImo application features has a significant effect on customer intention.

**The Effect of ESG Awareness and BRImo Application Feature Innovation on Customer Satisfaction**

ESG awareness can also influence customer satisfaction through perceptions of corporate reputation and sustainability commitment. (Purwanto 2024), in *Studia Economica*, discusses ESG integration in banking, which can strengthen customer trust and comfort toward banks, thereby increasing customer satisfaction. Meanwhile, feature innovation, as explained by (Raya, 2025), can enhance transaction convenience, speed, and effectiveness, which in turn improves satisfaction with the use of digital banking applications.

**H3:** ESG awareness has a significant effect on customer satisfaction.

**H4:** Innovation in BRImo application features has a significant effect on customer satisfaction.

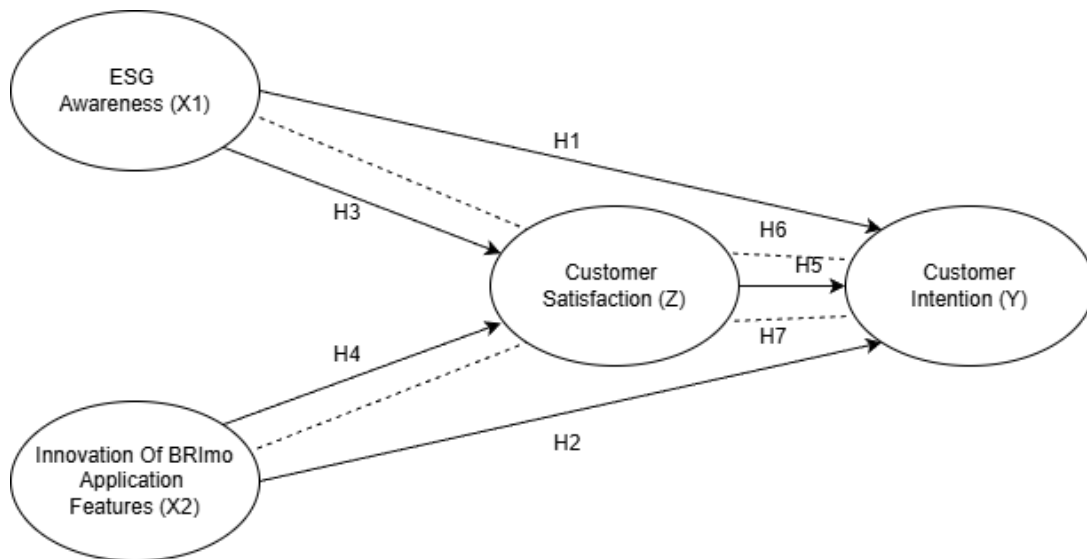
**Customer Satisfaction as a Mediating Variable Between ESG Awareness and Application Feature Innovation**

Customer satisfaction has been proven to be a direct determinant of intention to continue using mobile banking services. (Uddin and Nasrin 2023) find that satisfaction is a key driver of continuance intention. Furthermore, ESG awareness can indirectly influence customer intention through satisfaction, as perceptions of sustainability enhance customer trust and satisfaction before shaping usage intention (*Seok et al., 2024*). Similarly, feature innovation affects intention through satisfaction, since useful and user-friendly features create positive user experiences that ultimately encourage customers’ intention to use the application (Tedjokusumo 2023).

**H5:** Customer satisfaction has a significant effect on customer intention.

**H6:** ESG awareness has a significant effect on customer intention through customer satisfaction.

**H7:** Innovation in BRImo application features has a significant effect on customer intention through customer satisfaction.



**Figure 1.1 Conceptual Framework**

Source: Author (2025)

**Notes:**

- Solid line (—►) indicates a direct effect between variables.
- Dashed line (···►) indicates an indirect effect through a mediating variable.

**RESEARCH METHODS**

This study uses a quantitative approach with an explanatory design to explain the causal relationship between variables (Hair et al., 2024) and the writing of reports using aspects of measurement, calculation, formulas, and numerical data certainty. The population is the entire object or subject that is the focus of the study (Hardiansyah et al., 2024). The population of this study includes all BRImo users registered at the BRI Palopo Branch Office, totaling 285,183 User IDs (BRI Kanca Palopo Data, 2024). with a sample of 400 respondents determined using the Slovin formula at a 5% error rate and selected using the Purposive Sampling technique with the criteria of being over 18 years old, having used BRImo for more than one year, and residing in the city of Palopo (Ramadhani and Kurniawan 2024).

Data was collected through a 5-point Likert scale questionnaire distributed online via Google forms based on variable indicators (Othman & Yusuff, 2022). Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the influence of ESG Awareness and BRImo Application Feature Innovation on Interest in Using BRImo with Customer Satisfaction as a mediating variable using SmartPLS 3.0. Validity was tested through outer loading and AVE, while reliability was tested through Composite Reliability and Cronbach's Alpha  $\geq 0.70$  (Hair et al. 2024). Model evaluation includes  $R^2$ ,  $Q^2$ , and  $f^2$  tests to assess the strength and predictive relevance of the model (Guenther et al., 2023), while mediation tests are used to assess the role of Customer Satisfaction as an intermediary variable.

**Tabel 1.1 Variabel Operasional Penelitian**

Variable	Item	Indicator	Source
ESG Awareness (X1)	1. Awareness of environmental issues	ESG1	(Chang et al., 2021)
	2. Concern for the bank's social impact	ESG2	
	3. Understanding of corporate governance principles	ESG3	
	4. Community development programs	ESG4	
Innovation of BRImo Application Features (X2)	1. Ease of use of the application	INOV1	(Sihotang and Agustiawan 2023)
	2. Completeness of service features	INOV2	
	3. Transaction security	INOV3	
	4. Environmentally friendly digital-based features	INOV4	
Customer Satisfaction (Z)	1. Satisfaction with application ease of use	KEP1	(Felix and Sugiat 2024) (Yateno, 2023)
	2. Satisfaction with features	KEP2	
	3. Conformity with expectations	KEP3	
	4. Willingness to recommend	KEP4	
Customer Intention (Y)	1. Intention to continue using BRImo	MIN1	(Rokhmawati and Arifa 2024)
	2. Interest in BRImo features	MIN2	
	3. Confidence in the benefits of the application	MIN3	
	4. Intention to recommend to others	MIN4	

Source: Author (2025)

**RESULT AND ANALYSIS**

**Respondent Characteristics**

The respondents in this study were customers of BRI Palopo Branch, South Sulawesi, who use the BRImo application. A total of 400 respondents were selected using a purposive sampling technique with the criteria of being over 18 years old, having used the BRImo application for more than one year, and residing in Palopo City. Based on the data, the majority of respondents were female (65.5%), aged between 21 and 30 years (64.25%), and students (69%), indicating a dominance of young, active, and well-educated users.

**Table 1.2 Respondent Characteristics**

Category	Value	Frequency	Percentage
<b>Gender</b>	Male	138	34,5%
	Female	262	65,5%
<b>Age</b>	18-20 years	76	19%
	21-30 years	257	64,25%
	31-40 years	34	8,5%
	> 40 years	33	8,25%
<b>Occupation</b>	Student	276	69%
	Civil Servant	44	11%
	Entrepreneur	71	17,75%
	Farmer	9	2,25%

Source: Processed by the Author (2025)

**Measurement Results**

**Outer Model and Inner Model Testing:**

**Table 1.3 Results of Confirmatory Factor Analysis and Reliability/Validity Estimation**

Matriks	Item	Std. Factor Loading	AVE	CA	CR	Discriminan Validity			
						ESG	INOV	KEP	MIN
<b>ESG Awareness (X1)</b>	ESG1	0,809	0,668	0,929	0,942	0,817			
	ESG2	0,812							
	ESG3	0,814							
	ESG4	0,836							
	ESG5	0,834							
	ESG6	0,803							
	ESG7	0,821							
	ESG8	0,808							
<b>Innovation of BRImo Application Features (X2)</b>	INOV1	0,731	0,628	0,915	0,931	0,740 0,793			
	INOV2	0,788							
	INOV3	0,811							
	INOV4	0,830							
	INOV5	0,767							
	INOV6	0,780							
	INOV7	0,813							
	INOV8	0,817							
<b>Customer Satisfaction (Z)</b>	KEP1	0,838	0,702	0,939	0,950	0,763 0,772 0,838			
	KEP2	0,823							
	KEP3	0,822							
	KEP4	0,844							
	KEP5	0,852							
	KEP6	0,842							
	KEP7	0,856							
	KEP8	0,825							
<b>Customer Intention (Y)</b>	MIN1	0,840	0,715	0,943	0,953	0,687 0,688 0,801 0,846			
	MIN2	0,836							
	MIN3	0,854							
	MIN4	0,836							
	MIN5	0,844							
	MIN6	0,852							
	MIN7	0,834							
	MIN8	0,869							

Source: Processed by the Author (2025)

Based on the results of the Confirmatory Factor Analysis and the reliability and validity estimation, Table 1.3 shows that all indicators of the four constructs-ESG Awareness, Innovation of BRImo Application Features, Customer Satisfaction, and Customer Intention-have standardized factor loading values above 0.70, indicating that they are valid in measuring their respective constructs. The Average Variance Extracted (AVE) values for all constructs are also above the threshold of 0.50, namely ESG = 0.668, INOV = 0.628, KEP = 0.702, and MIN = 0.715, which confirms that convergent validity has been achieved. Furthermore, the Cronbach’s Alpha values for all variables exceed 0.70, and the Composite Reliability values are also above the minimum threshold of 0.70, specifically ESG = 0.942, INOV = 0.931, KEP = 0.950, and MIN = 0.953. These results indicate that the research instrument demonstrates excellent reliability.

Discriminant validity is also established, as indicated by the square root of AVE values being higher than the inter-construct correlations, as reflected in the Discriminant Validity column (ESG = 0.817; INOV = 0.740; KEP = 0.772; MIN = 0.688). Overall, these findings indicate that all constructs in the study meet the criteria of validity and reliability and are therefore suitable for use in the subsequent structural model analysis.

**R-Square (R<sup>2</sup>)**

The R<sup>2</sup> value, or coefficient of determination, indicates the proportion of variance in the endogenous constructs that can be explained by the exogenous variables in the model.

**Table 1.4 R-Square (R<sup>2</sup>) Test Results**

<b>Matriks</b>	<b>R-Square</b>	<b>R-Square Adjusted</b>
Customer Satisfaction (Z)	0,677	0,675
Customer Intention (Y)	0,660	0,658

Source: Processed by the Author (2025)

The R<sup>2</sup> test results indicate that the structural model in this study has strong explanatory power. The R<sup>2</sup> value for the Customer Satisfaction construct is 0.677, while the R<sup>2</sup> value for Customer Intention is 0.660, indicating that the model explains a substantial proportion of variance in both constructs. This suggests that ESG Awareness and Product/Feature Innovation play an important role in shaping Customer Satisfaction, which subsequently contributes significantly to increasing Customer Intention to use sustainable financial products.

**Q-Square (Q<sup>2</sup>)**

The Q<sup>2</sup> value is used to assess the predictive capability of the model for endogenous variables. According to Hair et al. (2024), a Q<sup>2</sup> value greater than zero indicates that the model has predictive relevance, whereas a Q<sup>2</sup> value less than or equal to zero indicates the absence of predictive relevance.

**Table 1.5 Q-Square (Q<sup>2</sup>) Test Results**

<b>Matriks</b>	<b>Q<sup>2</sup>-Predict</b>
Customer Satisfaction (Z)	0,671
Customer Intention (Y)	0,535

Source: Processed by the Author (2025)

As shown in Table 1.5, the Q<sup>2</sup> value for the Customer Satisfaction construct (Z) is 0.671, while the Q<sup>2</sup> value for the Customer Intention construct (Y) is 0.535. Both values are positive and greater than zero; therefore, according to the criteria proposed by Hair et al. (2024), the research model demonstrates very strong predictive relevance.

**Effect Size (f<sup>2</sup>)**

The f<sup>2</sup> value (effect size) is used to assess the magnitude of the influence of exogenous variables on endogenous variables within the model. Based on established criteria, an f<sup>2</sup> value of 0.02 indicates a small effect, 0.15 represents a medium effect, and 0.35 indicates a large effect.

**Table 1.6 Q-Square (Q<sup>2</sup>) Test Results**

Matriks	ESG Awareness (X1)	Innovation of BRImo Application Features (X2)	Customer Satisfaction (Z)	Customer Intention (Y)
ESG Awareness (X1)			0,250	0,021
Innovation of BRImo Application Features (X2)			0,295	0,015
Customer Satisfaction (Z)				0,344
Customer Intention (Y)				

Source: Processed by the Author (2025)

Based on the f<sup>2</sup> test results in Table 1.6, the variables show varying effect sizes on the endogenous constructs.

**Hypothesis Testing Results**

Hypothesis testing was conducted using the Partial Least Squares (PLS) method with SmartPLS 3 to analyze both direct and indirect effects among variables.

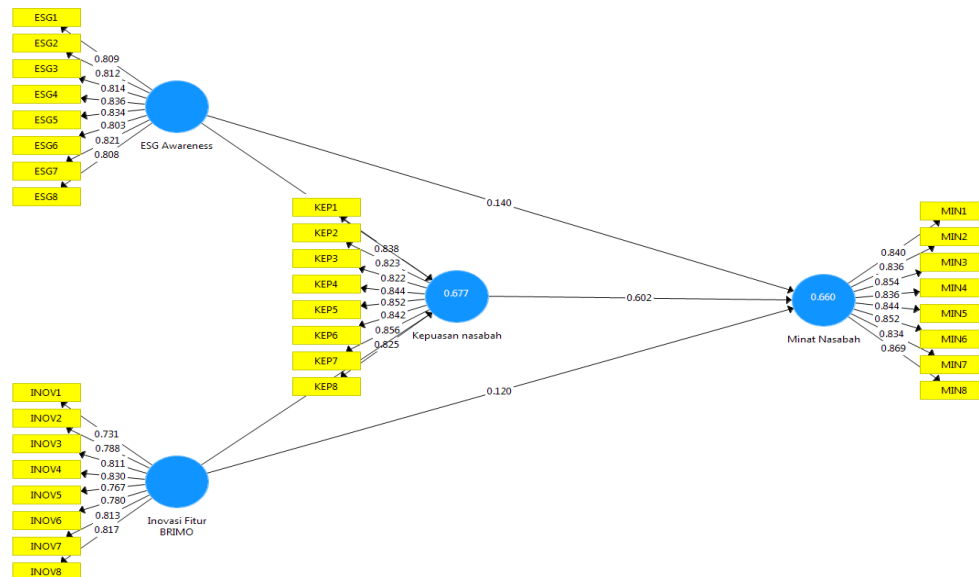
**Table 1.7 Results of Hypothesis Testing**

Hypothesis	Matriks	$\beta$	T-Value	P-Value	Explanation
H <sub>1</sub>	ESG→MIN	0,140	2,160	0,031	Signifikan
H <sub>2</sub>	INOV→MIN	0,120	2,073	0,039	Signifikan
H <sub>3</sub>	ESG→KEP	0,423	7,927	0,000	Signifikan
H <sub>4</sub>	INOV→KEP	0,459	9,215	0,000	Signifikan
H <sub>5</sub>	KEP→MIN	0,602	9,982	0,000	Signifikan
H <sub>6</sub>	ESG→KEP→MIN	0,254	6,152	0,000	Signifikan
H <sub>7</sub>	INOV→KEP→MIN	0,276	6,813	0,000	Signifikan

Source: Processed by the Author (2025)

**Notes:**

ESG = ESG Awareness, INOV = BRImo Application Feature Innovation, KEP = Customer Satisfaction, MIN = Customer Intention.



**Figure 2. Structural Model Assessment**  
Source: Processed by the Author (2025)

The results of the hypothesis testing presented in Table 1.4 indicate that all hypotheses are accepted, as all relationships are statistically significant ( $t > 1.96$ ;  $p < 0.05$ ). ESG Awareness has a significant effect on Customer Intention ( $\beta = 0.140$ ;  $t = 2.160$ ;  $p = 0.031$ ) and on Customer Satisfaction ( $\beta = 0.423$ ;  $t = 7.927$ ;  $p = 0.000$ ). Innovation in BRImo application features also has a significant effect on Customer Intention ( $\beta = 0.120$ ;  $t = 2.073$ ;  $p = 0.039$ ) and on Customer Satisfaction ( $\beta = 0.459$ ;  $t = 9.215$ ;  $p = 0.000$ ). Customer Satisfaction has a strong effect on Customer Intention ( $\beta = 0.602$ ;  $t = 9.982$ ;  $p = 0.000$ ) and acts as a significant mediating variable in the relationship between ESG Awareness and Customer Intention ( $\beta = 0.254$ ;  $p = 0.000$ ), as well as between BRImo application feature innovation and Customer Intention ( $\beta = 0.276$ ;  $p = 0.000$ ).

### **The Effect of ESG Awareness on Customer Interest in Using the BRImo Application**

Based on the results of hypothesis testing, the ESG Awareness variable has a significant effect on Customer Interest. This means that the higher the customer's awareness of Environmental, Social, and Governance (ESG) values, the higher their interest in using the BRImo application. In the context of BRImo, the use of BRImo encourages environmentally friendly digital transactions, thereby reducing the need for physical passbooks, transaction slips, and manual forms. This finding can be explained through the Theory of Planned Behavior (Ajzen 2020), which states that individuals' attitudes and beliefs toward an object influence their behavioral intentions. ESG awareness shapes positive attitudes towards the use of sustainability-oriented financial services, thereby strengthening the intention to use the application.

The results of a recent study by (Muhammad and Firman, 2025) show that ESG awareness has a significant effect on customer interest in using the BRImo application and positively influences the loyalty of young customers at banks in Indonesia. Thus, the results of this study reinforce that in Indonesia, the influence of ESG awareness is beginning to be significant, although it is not yet dominant in shaping customer interest in the BRImo application. These results are also reinforced by (Xu 2024) in AI in ESG for Financial Institutions, which confirms that the application of digital technology for ESG practices strengthens customer trust and engagement with sustainable financial services.

### **The Effect of BRImo Application Feature Innovation on Customer Intention to Use BRImo**

The results of the analysis indicate that innovation in BRImo application features has a significant effect on customer intention to use BRImo. This implies that the more innovative the features offered by BRImo, the higher the users' intention to use the application. Features such as QRIS integration, digital payment services, investment services, and green financial reporting enhance users' perceptions of usefulness and ease of use, thereby increasing customer intention. These findings are consistent with the Theory of Planned Behavior proposed by (Ajzen 2020), which suggests that feature innovation can influence perceived behavioral control by improving perceptions of convenience and comfort in using the application. Customers perceive greater ability to control and understand new features, which in turn strengthens their intention to continue using BRImo.

Furthermore, the results demonstrate that innovation in BRImo application features has a positive and significant effect on customer intention. This finding is in line with (Hermoso et al. 2025), who state that application features and user experience are key determinants of mobile banking adoption. This result is supported by findings that ease of use, security, and feature speed significantly influence Generation Z's intention to use mobile banking services.

### **The Effect of ESG Awareness on Customer Satisfaction in Using BRImo**

Based on the analysis results, ESG awareness is found to have a positive and significant effect on customer satisfaction. This indicates that the higher the level of customers' awareness of the implementation of ESG principles in BRImo services, the greater the satisfaction they experience. Customers who recognize BRI's commitment to sustainability tend to feel more satisfied because their personal values align with the bank's service principles. Features such as transparent digital transactions, real-time recording, and easy accessibility enhance customer trust in good banking governance practices.

These findings are consistent with the Theory of Planned Behavior (Ajzen 2020), which suggests that satisfaction emerges when user experiences meet or exceed expectations and is strengthened by value congruence

between customers and organizations. Positive perceptions of ESG practices improve customers' attitudes and evaluations of the application, which ultimately reinforce users' emotional satisfaction. Furthermore, this result is in line with previous studies by (Chow and Ho 2024);(Elansari et al., 2024);(Pong and Man 2024), which demonstrate that ESG implementation has a significant impact on customer satisfaction and trust in the financial sector by enhancing corporate image and strengthening brand relationships.

### **The Effect of BRImo Application Feature Innovation on Customer Satisfaction**

The research results indicate that innovation in BRImo application features has a highly significant effect on customer satisfaction. This means that the higher the level of feature innovation introduced in the BRImo application, the greater the level of customer satisfaction. The innovations implemented by the bank through the provision of easily accessible features-such as QRIS payments, cardless cash withdrawals, fund transfers, and e-wallet integration provide convenience, time efficiency, and a practical and modern transaction experience. These innovations also strengthen customers' perceptions of BRI's ability to adapt to technological advancements and the demands of a digital lifestyle.

According to the Theory of Planned Behavior (Ajzen 2020), feature innovation enhances perceived behavioral control and fosters positive customer attitudes toward application usage, resulting in higher levels of satisfaction. This finding is consistent with the study by (Bayu Arie Fianto, Charissa Kezia Rahmawati 2021) which states that the ease of use and quality of mobile banking features increase customer satisfaction in Islamic banking in Indonesia. Furthermore, studies by (Chow and Ho 2024); (Setiari 2025) also support these results, demonstrating that digital banking innovation strengthens customer satisfaction and loyalty. Thus, BRImo feature innovation is proven to be a key element in enhancing customer satisfaction and the competitiveness of BRI's digital financial services.

### **The Effect of Customer Satisfaction on Customers' Intention to Use BRImo**

Based on the analysis results, the Customer Satisfaction variable is proven to have a significant effect on Customers' Intention. The relatively large coefficient value indicates that satisfaction is the strongest factor in increasing customers' intention to use the BRImo application. Customer satisfaction is formed through positive experiences such as the ease of fund transfers, QRIS payments, e-wallet top-ups, and access to services at any time without the need to visit a branch office. Application stability, transaction speed, and a sense of security in conducting transactions are also important factors that enhance user satisfaction. This finding is in line with the Theory of Planned Behavior (Ajzen 2020), which states that satisfaction encourages continued intention by creating positive attitudes toward a product. Satisfied customers tend to have a stronger intention to continue using BRImo.

The results of this study are consistent with previous findings showing that satisfaction has a positive effect on intention and continued usage intention in mobile banking. (Andani and Hidayat 2022) found that satisfaction increases continuance intention, (Lelasari and Bernarto 2023) reported that satisfied customers have a higher intention to reuse the BCA Mobile application. Similarly, (Fantika Sari et al., 2024) also demonstrated that satisfaction has a strong influence on the intention to reuse mobile banking services.

### **The Effect of ESG Awareness on Customers' Intention to Use BRImo through Customer Satisfaction**

The mediation test results indicate that Customer Satisfaction mediates the relationship between ESG Awareness and Customers' Intention. This means that the effect of ESG Awareness on customers' intention is not only direct but also occurs through increased satisfaction. Trust and pride derived from the bank's commitment to ESG enhance emotional satisfaction, allowing satisfaction to function as a bridge that strengthens the influence of ESG Awareness on the continued intention to use BRImo. BRImo also facilitates access to financial services for various segments of society without the need to visit branch offices. This convenience is perceived as highly relevant by customers, particularly young people and students, as it saves time, costs, and effort. Within the framework of the Theory of Planned Behavior (Ajzen 2020), this mediation explains that ESG awareness indirectly influences behavioral intention through the formation of positive attitudes, represented by customer satisfaction.

Research by (Elansari et al., 2024) found that customers' perceptions of ESG implementation affect loyalty through the mediation of image, trust, and reputation. Similarly, (Chow and Ho 2024) demonstrated that ESG initiatives influence purchase intention through the mediation of customer attitudes. Thus, ESG Awareness not only has a direct impact but also indirectly increases usage intention through the development of customer satisfaction, in

line with the Theory of Planned Behavior, which emphasizes that positive attitudes mediate the relationship between perceived value and behavioral intention.

### **The Effect of BRImo Application Feature Innovation on Customers' Intention through Customer Satisfaction**

The analysis results indicate that Customer Satisfaction also mediates the relationship between BRImo Feature Innovation and Customers' Intention, meaning that the influence of innovation on intention is largely transmitted through user satisfaction. Customers who experience tangible benefits from features such as real-time transactions, service personalization, and enhanced data security tend to perceive the BRImo application as a high-value platform that is relevant to their needs. This positive experience fosters a sense of comfort and trust in the quality of BRI's digital services, which ultimately enhances emotional satisfaction and loyalty toward the application.

Based on the Theory of Planned Behavior (Ajzen 2020), feature innovation strengthens perceived behavioral control and positive attitudes, which in turn foster customer satisfaction and usage intention. These findings are consistent with studies by (Moudud-UI-Huq 2021), which demonstrate that mobile banking innovation has a positive effect on customer satisfaction and intention through the mediating effect of satisfaction. Overall, these results reinforce the view that feature innovation not only exerts a direct influence but also indirectly increases customers' intention through improved satisfaction.

## **CONCLUSION**

The results of this study indicate that ESG Awareness and BRImo Application Feature Innovation Influence Customers' Intention to use the BRImo application, both directly and indirectly through Customer Satisfaction. Based on the Theory of Planned Behavior (TPB), ESG Awareness plays a role in shaping positive attitudes and subjective norms toward the use of BRImo as a sustainable and responsible banking service. Meanwhile, application feature innovation strengthens perceived behavioral control, namely customers' beliefs regarding the ease of use and their ability to operate the application. Customer satisfaction functions as a reinforcing factor that mediates the influence of ESG Awareness and feature innovation on the intention to use BRImo. The practical implications of these findings indicate that the use of BRImo in practice not only provides transaction convenience but also supports environmentally friendly practices through service digitalization, energy efficiency, and the reduction of physical-based operational activities. Therefore, BRI's success in increasing customers' intention to use BRImo depends not only on technological innovation but also on the consistent implementation of ESG values that are directly perceived by application users.

## **REFERENCES**

- Ajzen, I. (2020). *The theory of planned behavior: Frequently asked questions. Human Behavior and Emerging Technologies*, 2(4), 314–324. <https://doi.org/10.1002/hbe2.195>
- Andani, A. D., & Hidayat, F. (2022). *The effect of satisfaction, trust and continuance intention on mobile banking user loyalty. AL-ARBAH: Journal of Islamic Finance and Banking*, 4(1), 1–18. <https://doi.org/10.21580/al-arbah.2022.4.1.14661>
- Ardianto, R., et al. (2024). *Transformasi digital dan antisipasi perubahan ekonomi global dalam dunia perbankan. MARAS: Jurnal Penelitian Multidisiplin*, 2(1), 80–88. <https://doi.org/10.60126/maras.v2i1.114>
- Aida Sari, A. S., & Ambarwati, D. A. S. (2022). The effect of usability on satisfaction and its impact on loyalty of BRI mobile users in Bandar Lampung. *Asian Journal of Economics and Business Management*, 1(3), 147-154. <http://repository.lppm.unila.ac.id/id/eprint/49680>
- Bimantara, M. D., & Zufria, I. (2024). Text Mining Sentiment Analysis on Mobile Banking Application Reviews using TF-IDF Method with Natural Language Processing Approach. *JINAV: Journal of Information and Visualization*, 5(1), 115–123. <https://doi.org/10.35877/454ri.jinav2772>
- Bernarto, I. (2023). Dampak kepuasan pelanggan terhadap loyalitas pelanggan perbankan seluler BCA. *Jurnal Manajemen*, 27 (1), 169-190. <https://doi.org/10.24912/jm.v27i1.1121>
- Bank Rakyat Indonesia. (2024). *Annual report 2024*. <https://bri.co.id>
- Chang, H. Y., Liang, L. W., & Liu, Y. L. (2021). *Using environmental, social, governance (ESG) and financial indicators to measure bank cost efficiency in Asia. Sustainability*, 13(20), 11139. <https://doi.org/10.3390/su132011139>
- Chow, M. Y. C., & Ho, S. P. S. (2024). Investigating the effect of ESG on retail banks' customer equity. *Journal of*

- Financial Services Marketing*, 29(4), 1330–1344. <https://doi.org/10.1057/s41264-024-00271-x>
- Duan, T., Li, F. W., & Michaely, R. (2023). *Consumers' reaction to corporate ESG performance: Evidence from store visits*. SSRN Electronic Journal. <https://doi.org/10.2139/ssrn.4584361>
- Elansari, H., Alzubi, A., & Khadem, A. (2024). The Impact of United Nations Sustainable Development Goals on Customers' Perceptions and Loyalty in the Banking Sector: A Multi-Mediation Approach. *Sustainability (Switzerland)*, 16(18). <https://doi.org/10.3390/su16188276>
- Fianto, B. A., Rahmawati, C. K., & Supriani, I. (2021). *Mobile banking services quality and its impact on customer satisfaction of Indonesian Islamic banks*. *Jurnal Ekonomi & Keuangan Islam*, 7(1), 59–76. <https://doi.org/10.20885/jeki.vol7.iss1.art5>
- Felix, M. A., & Sugiati, M. A. (2024). Analysis of Factors Influencing Customer Satisfaction and Its Impact on Mobile Banking Customer Loyalty. *International Journal of Management and Digital Business*, 3(2), 69–83. <https://doi.org/10.54099/ijmdb.v3i2.1117>
- Guenther, P., Guenther, M., Ringle, C. M., Zaefarian, G., & Cartwright, S. (2023). *Improving PLS-SEM use for business marketing research*. *Industrial Marketing Management*, 111, 127–142. <https://doi.org/10.1016/j.indmarman.2023.03.010>
- Hair, J. F., Sarstedt, M., Ringle, C. M., Sharma, P. N., & Liengaard, B. D. (2024). *Going beyond the untold facts in PLS-SEM and moving forward*. *European Journal of Marketing*, 58(13), 81–106. <https://doi.org/10.1108/EJM-08-2023-0645>
- Haji-Othman, Y., & Yusuff, M. S. S. (2022). Assessing Reliability and Validity of Attitude Construct Using Partial Least Squares Structural Equation Modeling (PLS-SEM). *International Journal of Academic Research in Business and Social Sciences*, 12(5). <https://doi.org/10.6007/ijarbss/v12-i5/13289>
- Hardiansyah, D. N., Jasman, J., & Hapid. (2024). *Pengaruh literasi keuangan dan return terhadap minat mahasiswa dalam berinvestasi di Universitas Muhammadiyah Palopo*. *Jurnal Ilmiah Edunomika*, 8(3). <https://doi.org/10.29040/jie.v8i3.14809>
- Hermoso, J. D., Dela Cruz, J. G., Cornel, A. B., & Gervacio, G. D. (2025). *User-centric analysis of determinants and experiences in mobile banking adoption*. *Asian Journal of Education and Social Studies*, 51(10), 1250–1268. <https://doi.org/10.9734/ajess/2025/v51i102567>
- Jeanice, J., & Kim, S. S. (2023). Pengaruh Penerapan ESG Terhadap Nilai Perusahaan di Indonesia. *Owner*, 7(2), 1646–1653. <https://doi.org/10.33395/owner.v7i2.1338>
- Jusman, J., & Fauziah, I. (2024). Receptiveness of QRIS as a Digital Payment Among MSME in Palopo City. *Interdisciplinary Journal and Hummunity (INJURITY)*, 3(10), 718–728. <https://doi.org/10.58631/injurity.v3i10.1234>
- Koh, H., & Burnasheva, R. (2022). Perceived ESG ( Environmental , Social , Governance ) and Consumers ' Responses : The Mediating Role of Brand Credibility , Brand Image , and Perceived Quality. *MDPI*. <https://doi.org/10.3390/su14084515>
- Luckyardi, S., Smark, C., Soegoto, E. S., Warlina, L., & Kurniati, P. S. (2024). Editorial Volume 18 Issue 5: Special Issue on Sustainable Transformation Towards Digitalization. *Australasian Accounting, Business and Finance Journal*, 18(5 Special Issue), 1–8. <https://doi.org/10.14453/aabfj.v18i5.01>
- Muhammad, A. N., Firman, A., & Raharjo, S. T. (2025). *Environmental, social, and governance awareness and its impact on young customer loyalty on bank*. *Economic and Business Horizon*, 4(2), 319–330. <https://doi.org/10.54518/ebh.4.2.2025.676>
- Moudud-Ul-Huq, S. (2021). Innovation, m-banking, and customer satisfaction: an empirical evidence from Bangladesh. *International Journal of Corporate Finance and Accounting (IJCFA)*, 8(1), 47–64. <https://doi.org/10.4018/IJCF.A.2021010104>
- Nuraini, U. (2023). *Dinamika Perbankan Syariah Di Era Digital: Tantangan, Inovasi, Dan Arah Masa Depan*. *ACTIVA: Jurnal Ekonomi Syariah*, 6(2), 110–128. <https://repository.lppm.unila.ac.id/49680/1/227-Article%20Text-1191-1447-10-20221126.pdf>
- Pong, H. K., & Man, F. L. C. (2024). The Influence of Environmental, Social, and Governance (ESG) Perception on Investor Trust and Brand Relationship Quality: A Study Among Retail Investors in Hong Kong. *Journal of Risk and Financial Management*, 17(10). <https://doi.org/10.3390/jrfm17100455>
- Pratista, B. (2025). *Determinan Attitude dan Intention to Use Mobile Banking Pada Generasi Y dan Z* (Doctoral dissertation, Universitas Islam Indonesia). Prihandani, W. (2024). ESG Disclosure In The Sustainability Reports Of Indonesian Banks 2022. *Peer Reviewed - International Journal*, 2024(Table 10), 4–6. <https://dSPACE.uui.ac.id/bitstream/handle/123456789/55277/21311282.pdf?sequence=1>
- Purwanto, H. (2024). *Studia Economica : Jurnal Ekonomi Islam Integrasi Prinsip ESG ( Environmental , Social , Governance )* Studia Economica : Jurnal Ekonomi Islam. *Studia Economica : Jurnal Ekonomi Islam*, 10, 240–250. <http://dx.doi.org/10.30821/se.v10i2.21738>

- Putri, A. N. (2022). *Pengaruh Kualitas Layanan Dan Fitur Terhadap Minat Penggunaan Berkelanjutan Mobile Banking BRI Dengan Kepuasan Pengguna Sebagai Variabel Intervening (Studi pada Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Metro Pengguna M-Banking BRI)* (Doctoral dissertation, Universitas Muhammadiyah Metro). <http://eprints.ummetro.ac.id>
- Richas, F., & Kamal, I. (2024). *Comparison analysis of user experience on m-BCA and BRImo mobile banking applications using the user experience questionnaire (UEQ) method. International Journal of Management and Business Economics*, 2(3), 47–51. <https://doi.org/10.58540/ijmebe.v2i3.551>
- Rahman, Y., Syarifudin, F., Mardiyah, M., & Sukresna, I. M. (2024). Potential for financing new renewable energy solar energy in supporting green banking. *Research Horizon*, 4(4), 81-88. <https://doi.org/10.54518/rh.4.4.2024.310>
- Ramadhani, D. D., & Kurniawan, D. (2024). The Effect of Mobile Banking Service Effectiveness in Improving Customer Transaction Convenience. *Jurnal Akuntansi, Ekonomi Dan Manajemen Bisnis*, 12(2), 140–148. <https://doi.org/10.30871/jaemb.v12i2.8947>
- Rokhmawati, N. F., & Arifa, A. B. (2024). Analisis User Interface (UI) pada BRIMO (BRI Mobile) menggunakan Pendekatan Metode Pengembangan System Usability Scale (SUS). *Jurnal Ilmiah ILKOMINFO - Ilmu Komputer & Informatika*, 7(1), 64–77. <https://doi.org/10.47324/ilkominfo.v7i1.233>
- Rumuar, A., & Nugroho, H. S. (2024). Pengaruh Kepercayaan, Fitur Layanan, Kemudahan, Dan Keamanan Terhadap Keputusan Menggunakan Mobile Banking Di Kalangan Generasi-Z. *Media Mahardhika*, 23(1), 190–201. <https://doi.org/10.29062/mahardhika.v23i1.1221>
- Sari, P. F., Dellia, P., Azizi, A. F., Mashitoh, P. A., Iriansyah, M. D. P., & Sa'adah, L. (2024). *Analisis tingkat kepuasan pengguna aplikasi M-banking BRImo pada mahasiswa Universitas Trunojoyo Madura menggunakan End user computing satisfaction (EUCS). JATI (Jurnal Mahasiswa Teknik Informatika)*, 8(4), 7608–7614. <https://doi.org/10.36040/jati.v8i4.10309>
- Sari, PI, & Yanto, S. (2025). Pengaruh Tingkat Digitalisasi Perbankan dan Implementasi ESG terhadap Nilai Saham Studi Empiris Periode 2022-2024. *eCo-Buss*, 7 (3), 1724-1738. <https://doi.org/10.32877/eb.v7i3.1992>
- Seok, J., Kim, Y., & Kyung, Y. (2024). Technological Forecasting & Social Change How ESG shapes firm value : The mediating role of customer satisfaction. *Technological Forecasting & Social Change*, 208(February), 123714. <https://doi.org/10.1016/j.techfore.2024.123714>
- Setiarini, M. (2025). Electronic Banking and Product Features in Improving Customer Satisfaction and Loyalty. *Jurnal Ilmiah Manajemen Kesatuan*, 13(2), 989–998. <https://doi.org/10.37641/jimkes.v13i2.3224>
- Siagian, M., Rini, E. S., & Situmorang, S. H. (2021). The Effect of Digital Service Quality (BRIMO) on Customer Loyalty through Customer Trust and Satisfaction on COVID-19 Situation (Pt Bank Rakyat Indonesia Medan Regional Office). *International Journal of Research and Review*, 8(8), 263–271. <https://doi.org/10.52403/ijrr.20210836>
- Sihotang, L. (2023). Upaya meningkatkan pemahaman dan keamanan dalam penggunaan aplikasi brimo kepada nasabah di pt bank rakyat indonesia (bri) di kantor kcp ahmad yani. *SEMAR: Jurnal Sosial dan Pengabdian Masyarakat*, 1(1), 36-44. <https://doi.org/10.59966/semar.v1i01.15>
- Subramanian, U., & Baby, M. K. (2024). Debunking Indian Neo-banks' Customer Effort Score and ESG Values. *ASEAN Journal on Science and Technology for Development*, 41(2), 4. <https://doi.org/10.61931/2224-9028.1565>
- Tiwari, UK, & Tiwari, RK (2024). Dampak Mobile Banking terhadap Kepuasan Nasabah Bank Komersial Nepal. *Jurnal NUTA*, 11 (1-2), 142-152. <https://doi.org/10.3126/nutaj.v11i1-2.77028>
- Tedjokusumo, C. (2023). Customer satisfaction as a mediator between service quality and customer loyalty : a case study of Bank Central Asia. *J u R n a l S i a s a t B i S n i S*, 27(2), 156–170. <https://doi.org/10.20885/jsb.vol27.iss2.art3>
- Uddin, K., & Nasrin, S. (2023). Customer Satisfaction and Intention to Use Mobile Financial Services : A Systematic Literature Review. *European Journal of Business and Management Research*, 8(1), 274–283. <https://doi.org/10.24018/ejbmr.2023.8.1.1815>
- Wati, F., Sari, S., & Utamajaya, J. N. (2021). IT Risk Management based on ISO 31000 for BRImo Application (BRI Mobile) as a Transaction Processing Information System. *Asian Journal of Electrical Sciences*, 10(1), 40–47. <https://doi.org/10.51983/ajes-2021.10.1.2865>
- Xu, J. (2024). AI in ESG for financial institutions: An industrial survey. *arXiv preprint arXiv:2403.05541*. <https://doi.org/10.48550/arXiv.2403.05541>