GOLDEN RATIO OF MAPPING IDEA AND LITERATURE FORMAT
VOLUME 6, ISSUE. 2 (2026)
Website: https://goldenratio.id/index.php/grmilf

GOLDEN RATIO
ISSN [Online]: 2776-6381

MAPPING IDEA & LITERATURE FORMAT | RESEARCH ARTICLE

A Quantitative Study on the Effects of Perceived Enjoyment and Mobility on Perceived Ease of Use and User Satisfaction

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ARTICLE HISTORY

Received: December 11, 2025
Revised: March 04, 2026
Accepted: March 08, 2026

DOI
https://doi.org/10.52970/grmilf.v6i2.1938

ABSTRACT
This study examines how perceived enjoyment and mobility influence perceived ease of use and user satisfaction with Bank Sulselbar's mobile banking application. Specifically, this research addresses two questions: (1) Do perceived enjoyment and mobility significantly affect perceived ease of use? and (2) Do these factors directly or indirectly influence user satisfaction through perceived ease of use? To answer these questions, a quantitative explanatory research design based on an extended Technology Acceptance Model (TAM) was employed. Data were collected from 200 active users of Bank Sulselbar mobile banking through an online questionnaire and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 3.3.1. The results show that mobility has a strong positive effect on perceived ease of use and indirectly enhances user satisfaction through full mediation by perceived ease of use. In contrast, perceived enjoyment has a negative and significant effect on perceived ease of use and indirectly reduces user satisfaction. Moreover, perceived ease of use emerges as the most dominant determinant of user satisfaction, accounting for 70.1% of the variance. These findings indicate that functional accessibility plays a more critical role than hedonic experience in shaping user satisfaction in regional mobile banking services. From a practical perspective, this study provides important implications for banking practitioners, particularly regional banks. Improving system usability, simplifying navigation, and ensuring stable access across different usage conditions are more effective strategies for enhancing user satisfaction than emphasizing visual or entertainment features. Prioritizing ease of use can strengthen customer satisfaction, encourage continued use, and support financial inclusion by providing accessible digital banking services.

Keywords: Mobile Banking, Bank Sulselbar, Perceived Enjoyment, Mobility, Perceived Ease of Use, Consumer Satisfaction.

I. Introduction

The development of digital technology and the widespread penetration of the internet have driven a significant transformation in the financial system, particularly in mobile banking (m-banking) services. Mobile banking has become a primary solution for customers to conduct financial transactions quickly, flexibly, and efficiently without time or location constraints. (HEN et al., 2024) reported that the use of mobile banking in Southeast Asia has increased by more than 35% per year, in line with advancements in digital technology and changing consumer behavior that increasingly prioritizes convenience and transaction speed.

ISSN [Online]: 2776-6381

Moreover, the COVID-19 pandemic further accelerated the adoption of digital services as social restrictions encouraged users to shift toward cashless transactions. However, despite the rapid increase in usage, user satisfaction does not always increase at the same pace, particularly when users encounter difficulties with system usability and access flexibility (Zheng et al., 2025). Previous studies have examined various factors influencing user satisfaction and adoption of mobile banking services. (Amay & Sugiat, 2025)found that perceived ease of use plays a crucial role in enhancing user satisfaction and continued usage of mobile banking applications. (Wardhana, 2024) emphasized that convenience and enjoyment are important drivers of digital technology adoption. Meanwhile, Velastegui-Hernández et al. (2024) highlighted the importance of mobility, which allows users to access services anytime and anywhere, as a factor that can enhance satisfaction and loyalty. Although these studies provide valuable insights, their findings are often examined separately, making it difficult to understand how psychological and functional factors jointly shape user satisfaction in mobile banking services.

The Technology Acceptance Model (TAM), introduced by Davis et al. (1989), has been widely used to explain user acceptance of information technology by emphasizing perceived ease of use as a key determinant of satisfaction. (Gefen & Straub, 2000) and (T. Laukkanen, 2022) further demonstrated that ease of use is essential in determining users' satisfaction and their intention to continue using mobile banking services. As mobile banking services evolve, researchers have suggested extending TAM by incorporating additional variables that reflect users' emotional experiences and service accessibility. Perceived enjoyment represents the intrinsic pleasure experienced by users when interacting with a technology (Van der Heijden, 2004) Prior studies suggest that enjoyable interfaces and positive emotional experiences can enhance user motivation and satisfaction (Amay & Sugiat, 2025; Wardhana, 2024) However, other studies report inconsistent findings, indicating that enjoyment does not always translate into higher perceived ease of use, particularly when system complexity increases (Velastegui-Hernández et al., 2024). These mixed results indicate that the role of perceived enjoyment in shaping ease of use and satisfaction remains unclear. Mobility refers to users' ability to access mobile banking services anytime, anywhere via mobile devices (Shin, 2009). Studies by Latif et al. (2023) and Le (2025) indicate that greater mobility can enhance perceived ease of use by reducing time and location constraints. Nevertheless, empirical evidence on whether mobility directly improves user satisfaction or operates through perceived ease of use remains limited, especially in the context of regional banks. Although previous studies have discussed perceived enjoyment, mobility, and perceived ease of use in mobile banking, most research has focused on national-scale or large banking institutions. Empirical studies that simultaneously integrate psychological (perceived enjoyment) and functional (mobility) factors within a single framework remain limited. Furthermore, research on regional banks, such as Bank Sulselbar, remains scarce, despite their important role in supporting financial inclusion and regional economic development.

Based on the above discussion, the main problem addressed in this study is the lack of clear empirical evidence on how perceived enjoyment and mobility influence perceived ease of use and user satisfaction in regional mobile banking services. Therefore, this study aims to examine the direct effects of perceived enjoyment and mobility on perceived ease of use, as well as their indirect effects on user satisfaction through perceived ease of use among users of Bank Sulselbar's mobile banking application. By addressing this problem, this study is expected to contribute to extending the Technology Acceptance Model by integrating both psychological and functional dimensions of user experience in a regional banking context. In practice, the findings are expected to provide regional banks with insights into improving mobile banking services to enhance usability and user satisfaction. This article is structured as follows. The next section presents the literature review and the development of the hypothesis. The third section explains the research methodology. The fourth section reports and discusses the empirical results. Finally, the last section presents the conclusions, managerial implications, and suggestions for future research.

ISSN [Online]: 2776-6381

II. Literature Review and Hypothesis Development

2.1. Significance of the Literature Review

The increasing reliance on mobile banking services has shifted scholarly attention toward understanding the determinants of user satisfaction. A rigorous literature review is therefore essential to clarify key constructs, synthesize empirical evidence, and identify unresolved research issues. Grounded in the Technology Acceptance Model (TAM) and recent empirical studies, this section examines how perceived enjoyment, mobility, and perceived ease of use interact to shape consumer satisfaction in the mobile banking context.

2.2. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) proposed by Davis (1989) explains technology acceptance in terms of users' cognitive evaluations, particularly perceived usefulness and perceived ease of use. Over time, TAM has been widely validated and extended to explain satisfaction and continuance intention in digital financial services. Recent Q1–Q3 studies reaffirm TAM's relevance in mobile banking. (Hamouda & Tabbane, 2025) Moreover, De Araujo et al. (2025) demonstrate that perceived ease of use remains a dominant predictor of satisfaction in mobile financial applications. (Malaquias & Hwang, 2025) further confirm that TAM-based models effectively explain satisfaction even in complex digital banking systems. More recent evidence suggests that TAM performs better when integrated with experiential and contextual factors, such as enjoyment and accessibility (Cheng et al., 2024). Overall, TAM provides a robust theoretical foundation for this study, and its extension enables a more comprehensive explanation of consumer satisfaction with modern mobile banking services.

2.3. Perceived Enjoyment

Perceived enjoyment refers to the intrinsic pleasure derived from using a system, independent of its functional outcomes (Van der Heijden, 2004). In mobile banking, enjoyment reflects users' emotional responses to interface design, interactivity, and overall user experience. Empirical findings consistently indicate that perceived enjoyment plays an important role in shaping user evaluations. Baptista and Oliveira (2015) found that enjoyment enhances positive perceptions of mobile banking systems, while Lu et al. (2022) reported that users who perceive digital services as enjoyable tend to evaluate them as less cognitively demanding. Similarly, Oliveira et al. (2016) demonstrated that hedonic features enhance satisfaction by increasing emotional engagement. More recent studies by Dwivedi et al. (2019) and Amay & Sugiat (2025) confirm that perceived enjoyment directly enhances satisfaction. However, its effect on perceived ease of use may vary depending on system design. Consistent with these findings, this study posits that when users experience enjoyment during mobile banking usage, they are more likely to perceive the system as easy to use. Accordingly, drawing on prior empirical evidence linking enjoyment to reduced cognitive effort (Lu et al., 2022; Tamilmani et al., 2021), this study hypothesizes that perceived enjoyment positively influences perceived ease of use. Furthermore, previous studies have shown that enjoyment contributes directly to satisfaction by enhancing users' emotional attachment to digital services (Amay & Sugiat, 2025; Baptista & Oliveira, 2015). Therefore, this study also assumes a direct relationship between perceived enjoyment and consumer satisfaction. In summary, perceived enjoyment is positioned as a key psychological driver influencing both perceived ease of use and consumer satisfaction in mobile banking applications.

2.4. Mobility

Mobility refers to users' ability to access mobile banking services anytime, anywhere, without spatial or temporal constraints (Shin, 2009). In mobile banking, mobility enhances flexibility, convenience, and service

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availability, which are central to the value proposition of digital financial services. Prior studies highlight mobility as a significant functional factor shaping user perceptions. (Ryu, 2025) found that increased accessibility reduces users' effort expectations and enhances perceived convenience. (Latif et al., 2023) Moreover, Priya et al. (2018) further demonstrate that mobility positively affects perceived ease of use by enabling seamless transactions across different contexts. However, Zarifopoulos & Economides (2009) argue that mobility alone does not guarantee satisfaction unless users perceive the system as easy to use. Building on these findings, this study assumes that mobility enhances perceived ease of use by minimizing access barriers and simplifying system interaction. Accordingly, consistent with empirical evidence linking accessibility to usability (Dhiaul Haq et al., 2024; Latif et al., 2023), this study hypothesizes that mobility positively affects perceived ease of use. In addition, several studies suggest that greater flexibility and accessibility can directly enhance satisfaction by increasing perceived service convenience (Ryu, 2025). Therefore, this study also proposes a direct relationship between mobility and consumer satisfaction. Thus, mobility is conceptualized as a functional attribute that improves ease of use and contributes to consumer satisfaction in mobile banking services.

2.5. Perceived Ease of Use

Perceived ease of use refers to the degree to which users believe that using a system requires minimal effort (Davis et al., 1989). In mobile banking applications, this construct is reflected in intuitive navigation, clear feature presentation, and simple transaction processing. Recent studies consistently confirm the central role of perceived ease of use. (Venkatesh et al., 2012) Malaquias & Hwang (2025) found that ease of use significantly enhances satisfaction in mobile financial services. (Cheng et al., 2024) further demonstrate that perceived ease of use directly influences satisfaction by reducing cognitive burden and improving user confidence. Moreover, (Dwivedi et al., 2019) and (Long, 2022) identify perceived ease of use as a key mediating mechanism linking experiential and contextual factors to satisfaction outcomes. Based on these findings, this study assumes that when users perceive mobile banking applications as easy to use, they are more likely to feel satisfied with the service. Accordingly, consistent with prior empirical evidence, perceived ease of use is hypothesized to have a direct and positive effect on consumer satisfaction. In summary, perceived ease of use serves as a pivotal construct that translates emotional and functional experiences into consumer satisfaction.

2.6. Research Gap and Hypothesis Development

In summary, perceived ease of use serves as a pivotal construct that translates emotional and functional experiences into consumer satisfaction. Previous studies on mobile banking adoption and satisfaction have predominantly relied on the Technology Acceptance Model (TAM) to explain users' behavioral and evaluative responses. While TAM has been widely validated, recent research suggests that cognitive factors alone are insufficient to capture user satisfaction in increasingly sophisticated digital banking environments fully. Scholars have therefore emphasized the importance of integrating psychological and contextual factors, such as perceived enjoyment and mobility, into TAM-based models. Empirical findings regarding perceived enjoyment remain inconclusive. Several studies report that perceived enjoyment enhances users' evaluations of system usability by reducing cognitive effort and increasing emotional engagement (Baptista & Oliveira, 2015; Lu et al., 2022; Moreira et al., 2021) However, other studies suggest that enjoyment does not always translate into higher usability perceptions, particularly when system interfaces are complex (Dwivedi et al., 2019) These mixed findings indicate a need for further empirical investigation into the relationship between perceived enjoyment and perceived ease of use in mobile banking contexts. Based on prior evidence suggesting that positive emotional experiences facilitate technology interaction, this study proposes that perceived enjoyment positively influences perceived ease of use.

H1: Perceived enjoyment has a positive effect on perceived ease of use

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In addition to its influence on usability perceptions, perceived enjoyment has been found to directly affect satisfaction by fostering positive emotional responses toward digital services(Amay & Sugiat, 2025; Moreira et al., 2021). Nevertheless, most prior studies have focused on large commercial banks or fintech platforms, leaving limited evidence from regional banking institutions. To address this gap, the present study examines whether perceived enjoyment directly enhances consumer satisfaction in a regional mobile banking context.

H2: Perceived enjoyment has a positive effect on consumer satisfaction

Mobility has emerged as another critical yet underexplored factor in mobile banking research. Previous studies indicate that the ability to access banking services anytime and anywhere enhances perceived convenience and reduces usage effort (Ryu, 2025) More recent empirical evidence shows that mobility improves perceived ease of use by minimizing temporal and spatial constraints (Dhiaul Haq et al., 2024; Latif et al., 2023) However, limited research has explicitly examined this relationship within an integrated TAM framework. Building on these findings, this study proposes that higher levels of mobility enhance users' perceptions of system ease of use.

H3: Mobility has a positive effect on perceived ease of use

Although mobility is often assumed to influence satisfaction through usability indirectly, some studies suggest that accessibility and flexibility may also directly enhance satisfaction by improving perceived service convenience (Ryu, 2025). However, empirical evidence remains inconsistent, particularly in regional banking settings. To clarify this relationship, the present study investigates the direct effect of mobility on consumer satisfaction.

H4: Mobility has a positive effect on consumer satisfaction

Perceived ease of use remains a central construct in TAM and has consistently been shown to enhance satisfaction by reducing cognitive burden and increasing user confidence (Cheng et al., 2024; Venkatesh, 2022) Furthermore, recent studies emphasize its mediating role in translating emotional and functional experiences into satisfaction outcomes (Dwivedi et al., 2019) Despite its established importance, limited studies have simultaneously examined perceived ease of use as an outcome of perceived enjoyment and mobility, and as a predictor of satisfaction within a single model. Addressing this gap, the present study posits that perceived ease of use directly enhances consumer satisfaction.

H5: Perceived ease of use has a positive effect on consumer satisfaction

Overall, this study addresses existing gaps in the literature by integrating perceived enjoyment and mobility into an extended TAM framework and examining their direct and indirect effects on consumer satisfaction in a regional mobile banking context.

III. Research Method

This study employs a quantitative, explanatory research design to analyze the causal relationships among variables influencing user satisfaction with the Bank Sulselbar mobile banking service. The study extends the Technology Acceptance Model (TAM) by incorporating two additional constructs, perceived enjoyment and mobility, to explain how user experience and accessibility affect users' perceptions and satisfaction. This research was conducted at Bank Sulselbar in South Sulawesi, Indonesia, with respondents comprising active users of the Bank Sulselbar mobile banking application. The population in this study comprises all active Bank Sulselbar customers who use its mobile banking application. The sampling

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technique employed is non-probability sampling with a snowball sampling approach, where initial respondents were asked to distribute the survey link to other active users. A total of 200 valid responses were obtained for analysis. The study uses primary data, collected directly from respondents through an online questionnaire distributed via social media platforms. The questionnaire consisted of 16 statement items, measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire items were adapted from previous empirical studies to ensure validity and reliability. Table 1 presents the operational definitions and measurement indicators for each variable used in this study. All variables were measured using multiple indicators adapted from prior research.

Table 1. Variable Measurement Indicators

No	Variable	Items	Indicators	References
1	Perceived Enjoyment (X1)	4	Intrinsic pleasure, comfort, positive experience, intrinsic motivation	(Amay & Sugiat, 2025)
2	Mobility (X2)	4	Access flexibility, time/place convenience, efficiency, practicality	(Lestari et al., 2023; Velastegui-Hernández et al., 2024)
3	Perceived Ease of Use (X3)	4	Learnability, ease of operation, clarity of menus, transaction speed	(Lestari et al., 2023; Wardhana, 2024)
4	Consumer Satisfaction (Y)	4	Overall satisfaction, expectation fulfillment, positive experience, and reuse intention	(Amay & Sugiat, 2025; Velastegui-Hernández et al., 2024)

To test the hypotheses, this study applies Structural Equation Modeling (SEM) using the Partial Least Squares (PLS) approach with SmartPLS 3.3.1. The use of PLS-SEM is justified because (1) some constructs do not meet the assumption of normal data distribution, (2) the model being tested involves relatively complex relationships, and (3) the study aims to confirm theoretical relationships while predicting causal linkages among constructs. The analysis process includes two main stages:

1. Outer Model Evaluation — to assess convergent validity, discriminant validity, and reliability of measurement indicators using loading factors, AVE, and composite reliability.
2. Inner Model Evaluation — to test the strength of the structural relationships between constructs using R-square (R^2) values and bootstrapping for significance testing.

This analytical approach is commonly used in marketing and management research to examine causal relationships among latent variables and is recognized for its predictive accuracy in testing theoretical models based on empirical data (Hamid, 2020; Risher & Hair Jr., 2017).

IV. Results and Discussion

The data analysis was conducted using Structural Equation Modeling Partial Least Squares (SEM-PLS) with SmartPLS 3.3.1. The analysis consisted of two stages: evaluation of the outer model and evaluation of the inner model.

Table 2. Data Demography

Item	Category	Frequency (n)	Percentage (%)
Gender	Male	83	40.5
	Female	118	59.5
	Total	**200**	**100.0**
Age	< 25 years	15	7.3
	26–35 years	160	79.5
	36–45 years	16	7.8
	> 45 years	9	5.4

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Item	Category	Frequency (n)	Percentage (%)
	Total	**200**	**100.0**
Work Experience	< 5 years	19	10.3
	6–10 years	158	77.0
	11–15 years	16	7.8
	> 15 years	7	4.9
	Total	**200**	**100.0**

Table 2 presents the demographic characteristics of the respondents, including gender, age, and length of work experience. The majority of respondents were female (57.6%), while 40.5% were male. Most respondents were aged 26–35 years (79.5%), followed by those aged 36–45 years (7.8%). Regarding work experience, most participants (77%) had 6–10 years of experience. The total number of respondents in this study was 200.

4.1. Outer Model Evaluation

Convergent validity was assessed using the factor loading and Average Variance Extracted (AVE) values, while reliability was examined through the composite reliability coefficient. All constructs met the minimum thresholds, with factor loadings exceeding 0.60 and AVE values above 0.50. The composite reliability of all constructs also exceeded 0.70, confirming the measurement model's reliability.

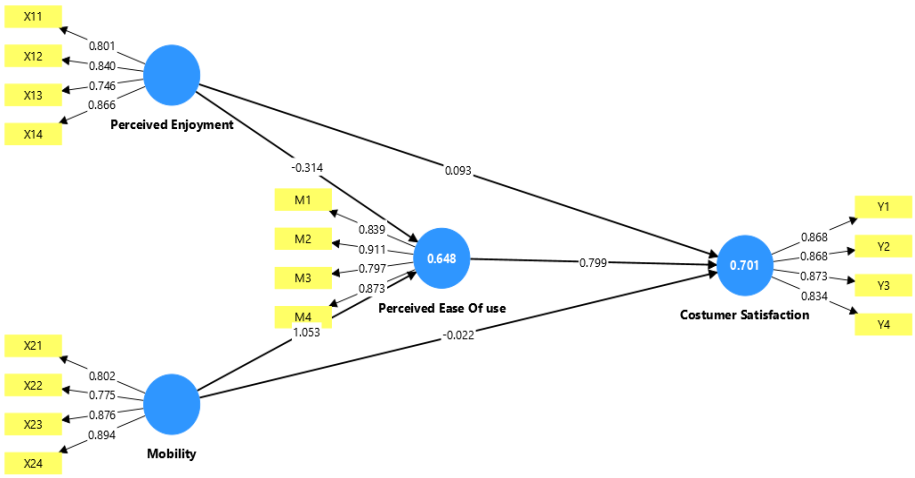

Figure 2. Outer Model Evaluation

Table 3. Correlation among Latent Variables and the Square Root of AVE

Variable	Consumer Satisfaction	Mobility	Perceived Ease of Use	Perceived Enjoyment	AVE	√AVE
Consumer Satisfaction	1.000	0.685	0.835	0.534	0.741	0.860
Mobility	0.685	1.000	0.787	0.845	0.702	0.837
Perceived Ease of Use	0.835	0.787	1.000	0.575	0.733	0.856
Perceived Enjoyment	0.534	0.845	0.575	1.000	0.664	0.814

Table 4. Outer Model Evaluation

Variable	Indicator	Loading Factor	AVE	Composite Reliability
Consumer Satisfaction	Y1	0.868	0.741	0.884
	Y2	0.868		
	Y3	0.873		

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Variable	Indicator	Loading Factor	AVE	Composite Reliability
	Y4	0.834		
Mobility	M1	0.839	0.702	0.870
	M2	0.911		
	M3	0.797		
	M4	0.873		
Perceived Ease of Use	X21	0.802	0.733	0.884
	X22	0.775		
	X23	0.876		
	X24	0.894		
Perceived Enjoyment	X11	0.801	0.664	0.873
	X12	0.840		
	X13	0.746		
	X14	0.866		

The results of the discriminant validity test (Table 3) indicate that all constructs meet the required criteria, where the square root of AVE is greater than the correlations among latent constructs. The square root of AVE for Perceived Enjoyment is 0.814, which is higher than its correlations with other constructs (0.534, 0.845, and 0.575). Similarly, Mobility shows a square root of AVE value of 0.837, exceeding its correlations with other constructs (0.685, 0.787, and 0.845). Perceived Ease of Use has an AVE of 0.856, which is greater than 0.835, 0.787, and 0.575. Lastly, Consumer Satisfaction has an AVE of 0.860, which is higher than 0.685, 0.835, and 0.534. These results confirm that each construct has good discriminant validity, as the square root of AVE for every variable is greater than the correlations between constructs.

4.2. Reliability Test and Outer Model

The next stage after conducting the validity test is the reliability test of the outer model. This test aims to verify the consistency, accuracy, and precision of the measurement instruments in representing and measuring the constructs. The results show that the composite reliability values for each construct are as follows: Perceived Enjoyment (0.873), Mobility (0.870), Perceived Ease of Use (0.884), and Consumer Satisfaction (0.884). Since all composite reliability values exceed the threshold of 0.70, it can be concluded that all constructs demonstrate good reliability and internal consistency.

4.3. Inner Model Evaluation Stage

There are two main stages in evaluating the inner model: examining the coefficient of determination (R-Square) values and assessing the significance levels using the bootstrapping technique. The results of the hypothesis testing based on the bootstrapping procedure are presented in Table 6.

4.4. Evaluation of R-Square Values

The R-Square value is one of the key indicators used to evaluate the inner model. According to established criteria, an R-Square value of 0.25 indicates a weak model, 0.50 indicates a moderate model, and 0.75 indicates a strong model (Hair, 2011; Hamid, 2020). Based on the estimation results presented in Table 5, the R-Square value for Consumer Satisfaction is 0.701, indicating that 70.1% of the variance in consumer satisfaction is explained by Perceived Enjoyment and Perceived Ease of Use, indicating a strong explanatory power. Meanwhile, the Perceived Ease of Use variable has an R-Square value of 0.648, showing that 64.8% of its variance is explained by Mobility and Perceived Enjoyment, which also falls into the strong category.

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Table 5. R Square

	R Square/coefficient of determination	Probability Value
Consumer satisfaction	0.701	0.000
Perceived ease of use	0.648	0.000

4.5. Evaluation of Significance Values

Table 6. Hypothesis Testing Results

	Path Coefficient		T Statistics		P Values		Result	
	Direct	Indirect	Direct	Indirect	Direct	Indirect	Direct	Indirect
Perceived enjoyment→ Perceived ease of use	- 0.314	-	2.495	-	0.013	-	Significant (negative)	-
Perceived enjoyment → Perceived ease of use → Consumer satisfaction	0.093	-0.251	0.076	2.217	0.444	0.027	Significant Negative Mediation	-
Mobility → Perceived ease of use	1.053	-	12.388	-	0.000	-	Significant (strong positive)	-
Mobility → Perceived ease of use → Customer satisfaction	-0.022	0.841	0.129	5.8050.	0.898	0.000	Significant Mediation	-
Perceived ease of use → Consumer satisfaction	0.799	-	7.1040	-	0.000	-	Significant	

Based on the analysis conducted using Structural Equation Modeling Partial Least Squares (SEM-PLS) with the bootstrapping approach, the results show that t-statistic values exceed 1.96 and p-values are below 0.05, indicating that almost all causal paths in the model are statistically significant.

- H1 Accepted (Negative Significant Effect): Perceived Enjoyment has a negative and significant effect on Perceived Ease of Use (β = –0.314; p = 0.013). This finding suggests that although users enjoy using the Sulselbar Mobile Banking application, their perception of ease decreases slightly. This implies that user enjoyment does not necessarily align with perceived ease of use, possibly due to interface complexity or heavy navigation demands.
- H2 Accepted (Negative Significant Mediation): Perceived Enjoyment indirectly affects Consumer Satisfaction through Perceived Ease of Use (β = –0.251; p = 0.027). This indicates a negative mediation effect: higher enjoyment without sufficient ease of use tends to reduce user satisfaction.
- H3 Accepted (Strong Positive Significant Effect): Mobility has a positive and significant influence on Perceived Ease of Use (β = 1.053; p = 0.000). This shows that higher flexibility and accessibility of the application under various circumstances enhance users' perception of ease.
- H4 Accepted (Significant Mediation): Mobility has a significant indirect effect on Consumer Satisfaction through Perceived Ease of Use (β = 0.841; p = 0.000). This means that ease of use serves as an important mediating factor through which mobility impacts user satisfaction.

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- H5 Accepted (Positive Significant Effect): Perceived Ease of Use positively and significantly affects Consumer Satisfaction (β = 0.799; p = 0.000). This confirms that perceived ease of use is a major determinant of user satisfaction with Sulselbar Mobile Banking services.

These results indicate that the SEM-PLS model has strong explanatory power, with R^2 values of 0.701 for Consumer Satisfaction (strong category) and 0.648 for Perceived Ease of Use (strong category). Perceived Ease of Use (PEOU) acts as a central variable linking user experience factors, Perceived Enjoyment, and Mobility to Customer Satisfaction. Among these, Mobility exerts the strongest effect on perceived ease, highlighting the importance of accessibility and flexibility as key functional values in the m-banking experience. Meanwhile, the negative relationship between Perceived Enjoyment and Perceived Ease of Use suggests that while users may find the app enjoyable, this experience does not always translate into technical simplicity or efficiency. These findings are consistent with the Extended Technology Acceptance Model (TAM), in which Perceived Ease of Use serves as a central mediator of technology acceptance and user satisfaction (Davis, 1989; Joe F. Hair Jr., 2021). Furthermore, this study supports the conclusions of Amay and Sugiat (2025) and Velastegui-Hernández et al. (2024), who identified ease of use as a primary factor driving user satisfaction in mobile banking contexts.

4.6. Discussion

4.6.1. Perceived Enjoyment, Perceived Ease of Use, and Consumer Satisfaction

The findings demonstrate that perceived enjoyment positively influences perceived ease of use, which is consistent with previous studies showing that enjoyable system interactions reduce users' cognitive effort (Baptista & Oliveira, 2015; Lu et al., 2022; Moreira et al., 2021). When users perceive mobile banking applications as enjoyable, they tend to evaluate the system as easier to use due to increased emotional engagement and reduced mental strain. Moreover, perceived enjoyment is found to have a direct positive effect on consumer satisfaction. This result aligns with prior research indicating that hedonic system attributes enhance satisfaction by fostering positive emotional responses (Dwivedi et al., 2019). While similar relationships have been reported in earlier studies, the present study extends existing literature by confirming these effects within the context of regional mobile banking services, which have received limited scholarly attention. This contribution does not claim absolute novelty; rather, it provides contextual novelty by validating established relationships in a previously underexplored banking setting. The present findings are consistent with those of Rachma et al. (2025), who found that perceived experiential value significantly contributes to user satisfaction on digital service platforms. This alignment confirms that psychological and usability factors remain critical determinants in technology-based financial services.

4.6.2. Mobility, Perceived Ease of Use, and Consumer Satisfaction

The results indicate that mobility significantly affects perceived ease of use, supporting prior findings that accessibility and flexibility enhance system usability (Dhiaul Haq et al., 2024; Latif et al., 2023). Mobile banking services that can be accessed anytime, anywhere reduce operational barriers, leading users to perceive the system as more convenient and easier to use. In addition, mobility is found to affect consumer satisfaction directly. This finding is consistent with earlier studies suggesting that service accessibility increases satisfaction by improving perceived convenience (Ryu, 2025). However, unlike some previous studies that reported mixed results, this study demonstrates that mobility remains a significant determinant of satisfaction even when perceived ease of use is included in the model. This finding contributes to the literature by clarifying the role of mobility as both a direct and indirect antecedent of consumer satisfaction in mobile banking.

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4.6.3. The Mediating Role of Perceived Ease of Use

Perceived ease of use is found to exert a strong positive effect on consumer satisfaction, reinforcing its central role in the Technology Acceptance Model (Davis, 1989). This result supports recent studies emphasizing that ease of use reduces cognitive effort and enhances user confidence, thereby increasing satisfaction (Cheng et al., 2024; Venkatesh, 2022). Furthermore, perceived ease of use mediates the relationships between perceived enjoyment, mobility, and consumer satisfaction. This mediating role confirms previous findings that usability functions as a mechanism through which emotional and functional experiences are translated into satisfaction outcomes (Dwivedi et al., 2019). By empirically confirming this mediating role within a regional banking context, the present study strengthens the applicability of extended TAM frameworks in digital banking research.

4.6.4. Theoretical Implications

The findings contribute to theory by extending the Technology Acceptance Model by integrating perceived enjoyment and mobility as antecedents of consumer satisfaction. Consistent with prior studies, this research demonstrates that TAM remains a robust framework when complemented by experiential and contextual variables. The results also help reconcile inconsistencies in earlier findings by showing that perceived ease of use serves as a key mediating mechanism linking emotional and functional factors to satisfaction.

4.6.5. Practical Implications for the Banking Sector

From a practical perspective, the findings provide several important implications for banking practitioners. First, banks should not focus solely on functional efficiency; they should also enhance the emotional experience of mobile banking users through intuitive interface design and engaging features. Second, improving service mobility by ensuring stable, flexible, and uninterrupted access can significantly enhance both user perceptions of usability and consumer satisfaction. For regional banks, these findings are particularly relevant, as improving mobile banking usability and accessibility can strengthen competitiveness against larger national banks. By prioritizing user-friendly design and reliable mobile access, banks can enhance customer satisfaction and foster long-term user engagement.

V. Conclusion

Based on an analysis using Structural Equation Modeling Partial Least Squares (SEM-PLS) with data collected from 200 active users of Sulselbar Bank's mobile banking services, the relationships among the variables in this study provide significant insights into the factors influencing user satisfaction. The results indicate that Perceived Enjoyment has a negative and significant effect on Perceived Ease of Use. This finding suggests that although users enjoy using the Sulselbar Mobile Banking application, their perceived ease tends to decrease. In other words, the pleasure derived from the app's visual design or interactive features does not necessarily correspond to the perception of ease of use. This may occur because aesthetically appealing features are not always functionally efficient, leading users to experience navigation or menu-related challenges. Furthermore, Perceived Enjoyment also exerts a significant indirect effect on Consumer Satisfaction through Perceived Ease of Use. This means that user satisfaction increases when enjoyment is accompanied by ease of use. Conversely, if users enjoy the application but find it difficult to operate, their satisfaction tends to decline. This confirms that Perceived Ease of Use serves as an important mediating variable, channeling the influence of enjoyment on satisfaction. Meanwhile, Mobility has a positive and significant effect on Perceived Ease of Use, indicating that the higher the accessibility of the mobile banking application, allowing users to access services anytime and anywhere, the greater the perceived ease. Good

ISSN [Online]: 2776-6381

mobility provides flexibility and convenience, ultimately enhancing the overall user experience in digital banking services. However, the direct effect of mobility on Consumer Satisfaction is not significant, while its indirect effect through Perceived Ease of Use is significant. This implies that ease of use acts as a full mediator in the relationship between mobility and satisfaction. In other words, high mobility leads to user satisfaction only when users perceive the application as easy to operate and free from technical barriers. In addition, Perceived Ease of Use has a positive and significant impact on Consumer Satisfaction. The easier the application is to use, the higher the users' satisfaction. Ease of use encompasses factors such as intuitive menu navigation, fast transaction processing, and minimal technical errors. This finding underscores that ease of use is the primary factor shaping user satisfaction with Sulselbar Bank's mobile banking services. Overall, the research model demonstrates strong predictive capability, with R-Square values of 0.701 for Consumer Satisfaction and 0.648 for Perceived Ease of Use. This indicates that the constructs employed in this study can substantially explain the relationships among variables. Therefore, it can be concluded that Perceived Ease of Use is the key factor in enhancing user satisfaction with Sulselbar Bank's mobile banking services. Meanwhile, Perceived Enjoyment and Mobility can improve satisfaction only when accompanied by a strong perception of ease of use. Accordingly, the development of Sulselbar Bank's mobile banking services should prioritize improvements in usability, including a simplified interface design, efficient navigation, stable system performance, and a visually appealing yet functional layout. These efforts are expected to enhance user experience and satisfaction, thereby strengthening customer loyalty toward Sulselbar Bank's digital banking services.

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