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# The Effect of Service Quality, Perceived Convenience, and Perceived Security on Behavioral Interest Through Customer Satisfaction in Bank Indonesia's Rupiah Exchange Service

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**Abstract**

This study examines the effects of service quality, perceived convenience, and perceived security on behavioral interest, both directly and indirectly through customer satisfaction, in Bank Indonesia's Rupiah exchange service. A quantitative causal-associative design was applied to 100 users of the service. Respondents were selected through non-probability purposive sampling, and data were collected using a structured questionnaire measured on a ten-point semantic differential scale. The model was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. The measurement model met the required validity and reliability criteria: indicator loadings ranged from 0.703 to 0.864, Average Variance Extracted (AVE) values ranged from 0.560 to 0.683, Cronbach's alpha ranged from 0.827 to 0.946, and composite reliability ranged from 0.830 to 0.952. The structural model explained 49.4% of behavioral interest and 45.6% of customer satisfaction. Service quality did not have a significant direct effect on behavioral interest (beta = -0.052; p = 0.601), whereas perceived convenience, perceived security, and customer satisfaction had positive and significant effects. Service quality, perceived convenience, and perceived security also had positive and significant effects on customer satisfaction. The indirect effects of service quality (beta = 0.132; p = 0.015), perceived convenience (beta = 0.099; p = 0.004), and perceived security (beta = 0.072; p = 0.039) on behavioral interest through customer satisfaction were significant. These findings indicate that customer satisfaction is a key mechanism that converts the quality, convenience, and security of Rupiah exchange services into continued interest in using and recommending official Bank Indonesia services.

**Keywords:** service quality, perceived convenience, perceived security, customer satisfaction, behavioral interest, Rupiah exchange, PINTAR, PLS-SEM

## Introduction

Rupiah currency remains important for daily transactions even as digital payments continue to expand. During circulation, banknotes and coins may become worn, damaged, burned, wet, torn, or otherwise unfit for use, creating an ongoing public need for access to fit currency and for clear procedures to exchange damaged or unfit Rupiah. Bank Indonesia Regulation No. 21/10/PBI/2019 provides the legal basis for Bank Indonesia or appointed parties to deliver Rupiah exchange services to meet public needs (Bank Indonesia, 2019). In practice, Bank Indonesia provides counter and mobile cash services for damaged currency and, at certain periods, for fit or newly issued currency. The PINTAR platform supports appointment booking by allowing users to select a service location, exchange date and time, and the amount to be exchanged before attending the service point.

Despite the public-service mandate, the customer journey may still involve limited daily booking quotas, long queues during peak periods such as before major holidays, procedures that are perceived as complicated, and concerns about personal data, transaction safety, and the security of the service environment. These issues make the service a hybrid experience in which customers evaluate both the digital booking process and the physical exchange transaction. Service quality captures the reliability, responsiveness, assurance, empathy, and tangible aspects of the service (Parasuraman et al., 1988), while perceived convenience reflects the effort required to learn, access, and complete the service process. Perceived security concerns the user's confidence that data, transactions, and the service process are protected. Customer satisfaction represents the customer's evaluation of whether the actual service experience meets expectations, whereas behavioral interest reflects the intention to use, prefer, recommend, or further explore the service. Prior studies generally report relationships among these constructs in mobile banking, e-wallet, e-commerce, food-delivery, and other commercial settings, but findings are not always consistent (Chowdhury, 2023; Eureka et al., 2024; Rauf et al., 2025). Evidence from a central-bank public service that combines digital appointment booking with a physical cash-exchange transaction remains limited. Accordingly, this study examines the direct effects of service quality, perceived convenience, and perceived security on customer satisfaction and behavioral interest, as well as the mediating role of customer satisfaction in explaining behavioral interest.

## Literature Review

### Theoretical and Conceptual Background

Service Quality

Service quality is the degree to which delivered service performance meets or exceeds customer expectations. The SERVQUAL perspective emphasizes tangibility, reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988). In a Rupiah exchange service, these dimensions are reflected in adequate facilities, accurate handling of currency, predictable processing, prompt assistance, officer competence, clear explanations, and fair treatment. Strong service performance reduces uncertainty and supports favorable post-service evaluation. Empirical studies in banking and other service settings have likewise shown that service quality is closely associated with customer satisfaction and subsequent behavioral responses (Tran & Le, 2020; Bashir et al., 2025). In the present context, service quality is therefore expected to improve satisfaction and may also strengthen customers' willingness to use official Bank Indonesia exchange channels again.

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Perceived Convenience

Perceived convenience refers to the belief that a technology or service can be learned, accessed, and operated without excessive effort. It is closely related to ease of use because customers tend to accept a system when the process is understandable and does not require unnecessary time or complexity (Davis, 1989). In the PINTAR-assisted exchange process, convenience includes clear information, straightforward registration, accessible schedules and locations, manageable requirements, efficient queues, and ease of completing the transaction. Prior studies have linked convenience with satisfaction, adoption, and reuse behavior in digital and self-service environments (Chowdhury, 2023; Eureka et al., 2024; Rauf et al., 2025). A practical and easy process should therefore improve both immediate satisfaction and behavioral interest.

Perceived Security

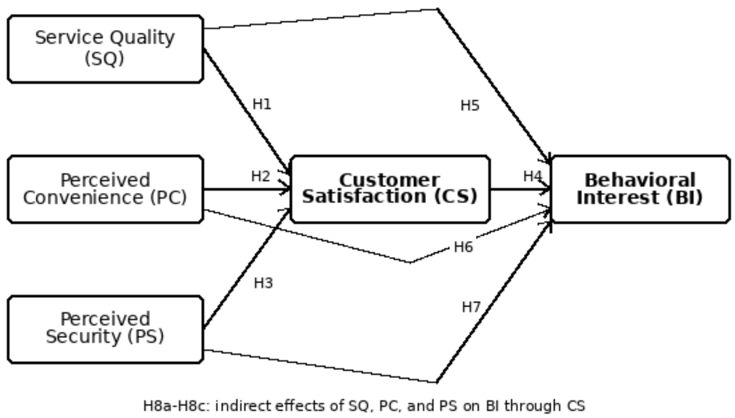
Perceived security is the user's belief that personal information, transaction records, and the service process are adequately protected against unauthorized access, misuse, fraud, manipulation, and other risks. Security in financial services is not only a technical issue; it also involves the legitimacy of the service point, transparent procedures, reliable staff identification, orderly queues, transaction controls, and accessible complaint mechanisms. When users perceive these protections as credible, their uncertainty and perceived risk decrease, which can strengthen trust in the official service. Research on digital payments and banking similarly shows that security perceptions can affect continued usage and satisfaction (Buluati et al., 2023; Hotlan et al., 2022; Ridwan & Aldina, 2025). Thus, perceived security is expected to support both customer satisfaction and behavioral interest.

**Customer Satisfaction and Behavioral Interest**

Customer satisfaction is an evaluative response that emerges when the experienced service is compared with expectations. In this study it includes expectation confirmation, the willingness to revisit, and willingness to recommend the service. Behavioral interest represents the tendency to conduct future transactions, recommend the service, prefer Bank Indonesia over alternative exchange channels, and seek further information. Conceptually, satisfaction can function as a mechanism linking service attributes to future behavior: a customer who experiences reliable service, an easy process, and a secure transaction is more likely to evaluate the experience positively, and this favorable evaluation can subsequently encourage reuse and recommendation. Studies in electronic banking and other service settings have documented the close relationship between satisfaction and behavioral intentions (Tran & Le, 2020; Rauf et al., 2025). The present model therefore positions customer satisfaction as the mediator between service quality, perceived convenience, perceived security, and behavioral interest.

***Conceptual Framework of the Research***

This study examines five latent constructs. Service quality, perceived convenience, and perceived security are treated as exogenous constructs. Customer satisfaction is positioned as a mediating endogenous construct, while behavioral interest is the final endogenous construct. The model tests direct paths from the three antecedents to customer satisfaction and behavioral interest, the path from customer satisfaction to behavioral interest, and the three indirect effects through customer satisfaction. The conceptual relationships are shown in Figure 1.




H8a-H8c: Indirect effects through Customer Satisfaction
**Figure 1**: Conceptual Framework; Source: Authors

Based on the framework in Figure 1 above, the following hypotheses are proposed:
H1: Service quality positively affects customer satisfaction.
H2: Perceived convenience positively affects customer satisfaction.
H3: Perceived security positively affects customer satisfaction.
H4: Customer satisfaction positively affects behavioral interest.
H5: Service quality positively affects behavioral interest.
H6: Perceived convenience positively affects behavioral interest.
H7: Perceived security positively affects behavioral interest.
H8a: Customer satisfaction mediates the effect of service quality on behavioral interest.
H8b: Customer satisfaction mediates the effect of perceived convenience on behavioral interest.
H8c: Customer satisfaction mediates the effect of perceived security on behavioral interest.

## Research and Methodology

### *Research Design and Respondents*

The study used a quantitative, explanatory, and causal-associative design. The unit of analysis was a customer of Bank Indonesia's Currency Management Department at the Jakarta head office who had experience with the Rupiah exchange service. A total of 100 respondents were included. Non-probability purposive sampling was used because respondents had to possess service experience relevant to the constructs being measured. Data were collected using a structured questionnaire. This design was selected to test the direct and indirect relationships among the five latent variables using PLS-SEM.

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*Measurement Instrument*

All constructs were measured reflectively using indicators adapted from the instruments cited in the thesis and adjusted to the Rupiah exchange context. Service quality was measured with 13 indicators covering tangibility, reliability, responsiveness, assurance, and empathy. Perceived convenience used six indicators addressing ease of learning, access, operation, and task completion. Perceived security used five indicators covering privacy and confidentiality, integrity, authentication, and availability. Customer satisfaction and behavioral interest were each represented by five indicators. Behavioral interest covered transactional, referential, preferential, and exploratory interest. Responses were recorded on a ten-point semantic differential scale, with 1 representing the least favorable evaluation and 10 representing the most favorable evaluation.

Table 1: Definition Operationalization variable

| Construct | Code | No. of items | Main measurement focus | Source used in thesis |
|---|---|---|---|---|
| Service Quality | SQ | 13 | Tangibility, reliability, responsiveness, assurance, empathy | Bago et al. (2022) |
| Perceived Convenience | PC | 6 | Ease of learning, access, operation, task completion | Rahmawati & Yuliana (2020) |
| Perceived Security | PS | 5 | Privacy/confidentiality, integrity, authentication, availability | Rahmawati & Yuliana (2020) |
| Customer Satisfaction | CS | 5 | Expectation confirmation, revisit interest, recommendation | Manis, Sonani & Fitrianti (2023) |
| Behavioral Interest | BI | 5 | Transactional, referential, preferential, exploratory interest | Hardiyanah et al. (2023) |

**Source:** Authors, 2026

## Data Analysis

The model was evaluated using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. The measurement model was assessed through indicator loadings, Average Variance Extracted (AVE), cross-loadings, the Fornell-Larcker criterion, the Heterotrait-Monotrait ratio (HTMT), Cronbach's alpha, and composite reliability. Indicator loadings above 0.70 and AVE above 0.50 were used as the principal convergent-validity criteria, while discriminant validity was assessed using cross-loadings, Fornell-Larcker, and HTMT (Fornell & Larcker, 1981; Hair et al., 2017). The structural model was evaluated using R-squared, effect size, model-fit indicators reported in the thesis, path coefficients, and indirect effects. Hypothesis testing used bootstrapping at a 5% significance level; the thesis applied a critical t-value of 1.659 for its one-tailed decision rule. Original-sample coefficients were used to interpret direction and magnitude, and p-values were used to assess statistical significance.

## Results & Discussions

*Respondents Demographic*

The 100 respondents were predominantly male (92%), and 56% were older than 36 years. Ninety-four percent were married. The largest education group held a bachelor's degree (41%), followed by senior high school (28%), a master's degree (26%), and a diploma (5%). In terms of previous use, 44% had visited the service one or two times, 24% three or four times, 4% five or six times, and 28% more than six times. The distribution therefore included both relatively new users and customers with repeated experience of Bank Indonesia's Rupiah exchange service.

**Table 2**: Respondents Demographic

| Characteristic | Category | Frequency | Percent |
|---|---|---|---|
| Gender | Male | 92 | 92.0 |
| | Female | 8 | 8.0 |
| Age | 20-25 years | 2 | 2.0 |
| | 26-30 years | 3 | 3.0 |
| | 30-35 years | 39 | 39.0 |
| | >36 years | 56 | 56.0 |
| Marital status | Married | 94 | 94.0 |
| | Not married | 6 | 6.0 |
| Education | Senior high school | 28 | 28.0 |
| | Diploma | 5 | 5.0 |
| | Bachelor's degree | 41 | 41.0 |
| | Master's degree | 26 | 26.0 |
| Number of visits | 1-2 times | 44 | 44.0 |
| | 3-4 times | 24 | 24.0 |
| | 5-6 times | 4 | 4.0 |
| | >6 times | 28 | 28.0 |

**Source:** Authors, 2026

## Structural Model Test

The form of the outer model and inner model design path diagram in this study is described as follows:

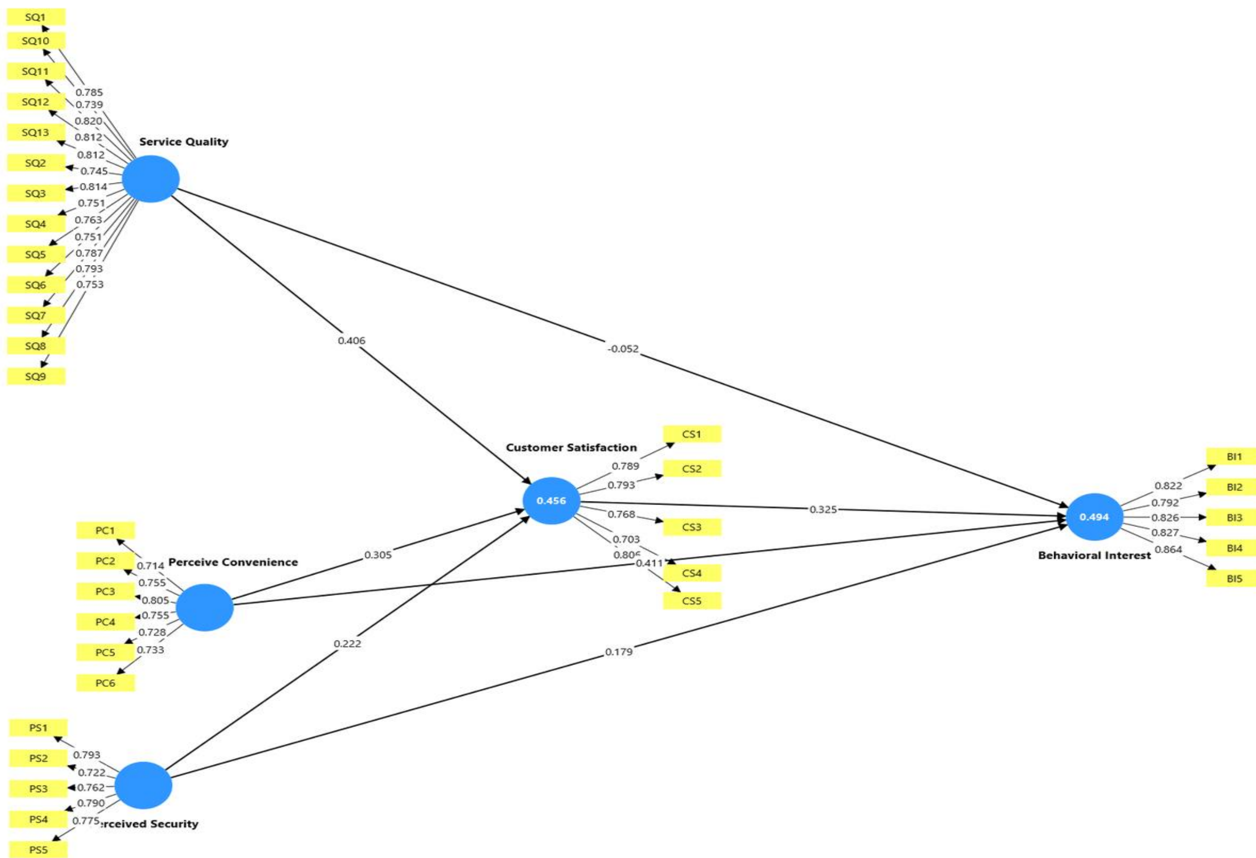


**Figure 2:** Test Results; Source: Processed Primary Data, 2026

Figure 2 illustrates the final PLS-SEM model used in the thesis. The model specifies direct effects from service quality, perceived convenience, and perceived security to customer satisfaction and behavioral interest, together with the effect of customer satisfaction on behavioral interest. The figure also presents the indicator loadings and R-squared values for the two endogenous constructs.

*Measurement Model*

All indicators satisfied the thesis loading criterion of greater than 0.70. Service-quality loadings ranged from 0.739 to 0.820; perceived-convenience loadings ranged from 0.714 to 0.805; perceived-security loadings ranged from 0.722 to 0.793; customer-satisfaction loadings ranged from 0.703 to 0.806; and behavioral-interest loadings ranged from 0.792 to 0.864. AVE values were above 0.50 for all constructs. Cronbach's alpha ranged from 0.827 to 0.946 and composite reliability ranged from 0.830 to 0.952, indicating acceptable internal consistency. The

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measurement model therefore met the convergent-validity and reliability criteria adopted in the thesis.

**Table 3**: Measurement-model reliability and convergent validity

| Construct | Items | Loading range | Cronbach's alpha | Composite reliability | AVE |
|---|---|---|---|---|---|
| Service Quality | 13 | 0.739-0.820 | 0.884 | 0.884 | 0.683 |
| Perceived Convenience | 6 | 0.714-0.805 | 0.843 | 0.847 | 0.560 |
| Perceived Security | 5 | 0.722-0.793 | 0.831 | 0.835 | 0.597 |
| Customer Satisfaction | 5 | 0.703-0.806 | 0.827 | 0.830 | 0.591 |
| Behavioral Interest | 5 | 0.792-0.864 | 0.946 | 0.952 | 0.607 |

**Source:** Primary processed data, 2026

Discriminant validity was also supported. Under the Fornell-Larcker criterion, the square root of each construct's AVE was greater than its correlations with other constructs. HTMT values ranged from 0.258 to 0.692, remaining below the 0.90 threshold used in the thesis. Cross-loading results likewise showed that each indicator loaded more strongly on its intended construct than on the other constructs. Taken together, these results indicate that the five constructs were empirically distinguishable.

Table 4: Fornell-Larcker criterion

| Construct | BI | CS | PC | PS | SQ |
|---|---|---|---|---|---|
| Behavioral Interest (BI) | 0.826 | | | | |
| Customer Satisfaction (CS) | 0.565 | 0.773 | | | |
| Perceived Convenience (PC) | 0.604 | 0.464 | 0.749 | | |
| Perceived Security (PS) | 0.427 | 0.430 | 0.299 | 0.769 | |
| Service Quality (SQ) | 0.269 | 0.540 | 0.229 | 0.286 | 0.779 |

**Source:** Primary processed data, 2026

**Table 5**: Heterotrait-Monotrait ratio (HTMT)

| Construct | BI | CS | PC | PS |
|---|---|---|---|---|
| Behavioral Interest (BI) | | | | |
| Customer Satisfaction (CS) | 0.656 | | | |
| Perceived Convenience (PC) | 0.692 | 0.551 | | |
| Perceived Security (PS) | 0.494 | 0.512 | 0.362 | |
| Service Quality (SQ) | 0.290 | 0.582 | 0.258 | 0.323 |

**Source:** Primary processed data, 2026

The structural model showed moderate explanatory power. Service quality, perceived convenience, perceived security, and customer satisfaction explained 49.4% of the variance in behavioral interest (adjusted R-squared = 0.473). Service quality, perceived convenience, and perceived security explained 45.6% of the variance in customer satisfaction (adjusted R-squared = 0.439). The thesis reported an SRMR of approximately 0.082, an NFI of 0.539, and an RMS theta of 0.216. These fit indicators are mixed: SRMR is around the commonly referenced boundary, whereas NFI and RMS theta indicate that model fit should be interpreted cautiously and together with the measurement quality, explanatory power, effect sizes, and predictive evidence rather than as a single decisive criterion.

**Table 6**: Structural-model explanatory

| Endogenous construct | R-squared | Adjusted R-squared | Interpretation |
|---|---|---|---|
| Behavioral Interest | 0.494 | 0.473 | Moderate explanatory power |
| Customer Satisfaction | 0.456 | 0.439 | Moderate explanatory power |

**SRMR = 0.082; NFI = 0.539; RMS theta = 0.216.**

**Source:** Primary processed data, 2026

## Discussions

### *Direct Effects*

Six of the seven direct relationships were statistically significant. Service quality had a positive and significant effect on customer satisfaction (beta = 0.406; $p < 0.001$), perceived convenience had a positive and significant effect on customer satisfaction (beta = 0.305; $p < 0.001$), and perceived security also had a positive and significant effect on customer satisfaction (beta = 0.222; $p = 0.035$). Customer satisfaction positively affected behavioral interest (beta = 0.325; $p = 0.001$). For the direct antecedents of behavioral interest, perceived convenience had the largest coefficient (beta = 0.411; $p < 0.001$), followed by perceived security (beta = 0.179; $p = 0.035$). Service quality, however, had a small negative and statistically non-significant direct effect on behavioral interest (beta = -0.052; $p = 0.601$).

**Table 7***:* Direct-effect hypothesis testing

| Hypothesis | Relationship | Path coefficient | Reported p-value | Decision |
|---|---|---|---|---|
| H1 | Service Quality -> Customer Satisfaction | 0.406 | <0.001 | Supported |
| H2 | Perceived Convenience -> Customer Satisfaction | 0.305 | <0.001 | Supported |
| H3 | Perceived Security -> Customer Satisfaction | 0.222 | 0.035 | Supported |
| H4 | Customer Satisfaction -> Behavioral Interest | 0.325 | 0.001 | Supported |
| H5 | Service Quality -> Behavioral Interest | -0.052 | 0.601 | Not supported |
| H6 | Perceived Convenience -> Behavioral Interest | 0.411 | <0.001 | Supported |
| H7 | Perceived Security -> Behavioral Interest | 0.179 | 0.035 | Supported |

***Source:*** *Primary processed data, 2026*

*Indirect Effects*

The mediation results indicate that customer satisfaction significantly transmitted the effects of all three antecedent variables to behavioral interest. The indirect effect of service quality on behavioral interest through customer satisfaction was positive and significant (beta = 0.132; p = 0.015). The indirect effect of perceived convenience was also significant (beta = 0.099; p = 0.004), as was the indirect effect of perceived security (beta = 0.072; p = 0.039). Because the direct path from service quality to behavioral interest was not significant while its indirect path through satisfaction was significant, customer satisfaction functions as an indirect-only or full mediation mechanism for service quality. For perceived convenience and perceived security, both direct and indirect paths were significant, indicating partial mediation.

**Table 8***:* Indirect-effect hypothesis testing

| Hypothesis | Indirect relationship | Indirect coefficient | Reported p-value | Decision |
|---|---|---|---|---|
| H8a | Service Quality -> Customer Satisfaction -> Behavioral Interest | 0.132 | 0.015 | Supported |
| H8b | Perceived Convenience -> Customer Satisfaction -> Behavioral Interest | 0.099 | 0.004 | Supported |
| H8c | Perceived Security -> Customer Satisfaction -> Behavioral Interest | 0.072 | 0.039 | Supported |

***Source:*** *Primary processed data, 2026*

Service quality significantly increased customer satisfaction but did not directly increase behavioral interest. This pattern suggests that customers do not necessarily decide to return or recommend the exchange service simply because individual service attributes are judged positively. Instead, reliable and responsive service must first be translated into a satisfactory overall experience. The significant indirect effect through customer satisfaction supports this interpretation. For Bank Indonesia, the result means that operational quality should be managed as an end-to-end experience: accurate exchange transactions, competent and courteous officers, clear requirements, predictable processing, and adequate service facilities need to create a coherent sense of satisfaction before they influence future behavioral interest. This finding is consistent with the broader view that service quality is strongly related to satisfaction even when its direct relationship with future intention varies across settings (Tran & Le, 2020; Bashir et al., 2025).

Perceived convenience was the strongest direct antecedent of behavioral interest and also had a significant indirect effect through customer satisfaction. Easy registration, clear quota and schedule information, understandable exchange requirements, accessible locations, and reduced waiting time lower the effort needed to use the service and directly encourage continued use. At the same time, reduced effort improves satisfaction, which further strengthens behavioral interest. Perceived security showed a similar complementary pattern: it significantly improved customer satisfaction and behavioral interest, and it also produced a significant indirect effect through satisfaction. For a currency service, security extends from data protection to the legitimacy of the service point, officer identification, orderly transaction control, protection against fraud, and clear complaint channels. Finally, the significant customer-satisfaction path confirms that favorable evaluation of the current experience is an important driver of future use and recommendation. The practical implication is that digital convenience, operational quality, and visible security should not be managed as separate initiatives. They should jointly create satisfaction, because satisfaction is the mechanism through which the service experience is converted into sustainable behavioral interest.

## Conclusions

This study concludes that customer satisfaction is a central mechanism in the relationship between service quality, perceived convenience, perceived security, and behavioral interest in Bank Indonesia's Rupiah exchange service. Service quality, perceived convenience, and perceived security significantly increased customer satisfaction, while customer satisfaction significantly increased behavioral interest. Perceived convenience and perceived security also had significant direct effects on behavioral interest, whereas service quality did not. All three antecedents nevertheless produced significant indirect effects on behavioral interest through customer satisfaction. Customer satisfaction therefore fully mediates the service-quality relationship and partially mediates the relationships of perceived convenience and perceived security with behavioral interest.

Bank Indonesia should strengthen service accuracy, officer competence, responsiveness, empathy, and clarity of requirements so that operational quality consistently produces customer satisfaction. Convenience improvements should focus on simplifying the PINTAR registration sequence, displaying quota and schedule information clearly, reducing repeated steps, improving guidance for damaged-currency exchange, and managing waiting time. Security should be communicated visibly through transparent data-protection information, clear identification of official service links and officers, orderly service points, transaction controls, and accessible complaint and fraud-reporting channels. Satisfaction should be monitored regularly because it is the principal bridge between service attributes and behavioral interest. The study is limited by purposive sampling, a cross-sectional self-report design, a sample of 100 respondents, and a setting concentrated on the Jakarta head-office service. Future studies should use larger and more geographically diverse samples, compare counter and mobile cash services, apply longitudinal designs, and include actual behavioral measures such as repeat visits, cancellations, waiting time, and complaints. Additional constructs such as trust, perceived usefulness, digital literacy, queue fairness, accessibility, and public-service image may also improve the model.

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