

ABSTRACT

FARADILA RIZQI FAUZIYAH, 2024, THE INFLUENCE OF PERCEPTIONS OF EASE OF USE, RISKS, CREDIBILITY AND SERVICE QUALITY ON CUSTOMER LOYALTY IN USING BSI MOBILE BANKING. Thesis. Sharia Economics Study Program, Faculty of Islamic Religion

Digitalization of banking which provides mobile applications, such as the BSI Mobile Banking application which can support customer loyalty. Mobile banking makes things easier for people, provides security, is credible and provides good quality service. The aim of this research is to determine the influence of perceived ease of use, risk, credibility and service quality on customer loyalty by used BSI mobile banking.

This research used quantitative methods with a correlational research approach. The objects of this research are customers who used BSI mobile banking at BSI KCP Cilacap Diponegoro. The data source that used is primary data with data collection techniques in the form of distributing questionnaires. The analysis techniques that used are data description and hypothesis testing by used correlation tests, regression analysis, t tests and f tests.

Partial research results showed that in the T test risk has a significant negative effect on customer loyalty by used BSI Mobile Banking. This is proven by the tcount value of -4.041. Meanwhile, perceived ease of use, credibility and service quality have a significant effect on customer loyalty by used BSI Mobile Banking. This is proven by the calculated value of perceived ease of use of 9.254, credibility of 9.663, and service quality of 11.383.

Based on the research results above, it can be concluded that perceptions of ease of use, risk, credibility and service quality, both partially and simultaneously, have a significant effect on customer loyalty by used BSI mobile banking as evidenced by the results of the F test which showed an fcount of 48.025.

Keywords: *Perceived Ease of Use, Risk, Credibility, Service Quality, and Customer Loyalty*