

ABSTRACT

Desta Maharani, 2026, The Influence of Perceived Ease, Perceived Benefits and Service Quality on the Loyalty of M-Banking Users Beyond BSI with Satisfaction as an Intervening Variable (Study of BSI Customers in Tasikmalaya City): Sharia Economics Study Program, Faculty of Islamic Studies, Siliwangi University.

The development of digitalization has encouraged banks to utilize digital services to maintain customer loyalty. Sharia banks are leveraging this digitalization by launching Beyond by BSI to facilitate transactions. However, based on a study of Beyond users in Tasikmalaya, some customers still use other mobile banking platforms, and complaints persist due to downtime. This study aims to determine the influence of perceived ease of use, perceived usefulness, and service quality on Beyond By BSI mobile banking user loyalty, with satisfaction as an intervening variable.

This research employed a quantitative method, with the population comprising Bank Syariah Indonesia (BSI) customers in Tasikmalaya City. Sampling was conducted using the Hair formula, resulting in a sample size of 200 BSI customers, both branch offices and branch offices, who use Beyond. Data analysis was performed using Structural Equation Modeling Partial Least Squares (SEM-PLS) with SmartPLS 4.0 software.

The results of the study stated that perceived ease (X_1), perceived benefits (X_2) and service quality (X_3) did not influence loyalty (Y), while perceived ease (X_1), perceived benefits (X_2) and service quality (X_3) had a significant influence on satisfaction (Z), satisfaction (Z) had a significant influence on loyalty (Y), and satisfaction (Z) acted as an intervening variable in the relationship between perceived ease (X_1), perceived benefits (X_2) and service quality on loyalty (Y).

This study concludes that it is necessary to improve convenience, benefits, and service quality, which are important factors in increasing customer loyalty to Beyond mobile banking. These findings confirm that satisfaction is a significant factor influencing loyalty.

Keywords: Perceived Ease, Perceived Benefits, Service Quality, Customer Satisfaction, Loyalty