

ABSTRACT

THE INFLUENCE OF USER EXPERIENCE OF THE BRIMO APPLICATION ON CUSTOMER LOYALTY (STUDY ON SIMPEDES SAVINGS CUSTOMERS OF BRI UNIT CIKURUBUK)

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This study aims to determine the effect of the BRImo application User Experience (User Experience/UEX) on the loyalty of Simpedes Savings customers at BRI Unit Cikurubuk. User Experience is measured using four dimensions from Guo (2012): Value, Adoptability, Desirability, and Usability. While customer loyalty is measured based on Griffin indicators (in Riono, 2020). This study uses a quantitative method with an explanatory survey approach, with data collected through questionnaires from 100 respondents selected using purposive sampling. The analysis techniques used are descriptive analysis and simple linear regression. Based on the results of descriptive analysis of data that has been transformed using MSI, User Experience has a positive and significant influence on the loyalty of Simpedes Savings customers at BRI Unit Cikurubuk. This is indicated by the regression equation $Y = 4.891 + 0.683X$, the calculated t value of 12.919 which is greater than the t table of 1.984, and the significance value of 0.000 which is less than 0.05. The coefficient of determination (R^2) of 0.630 indicates that User Experience is able to explain 63.0% of the variation in customer loyalty, while the remaining 37.0% is influenced by other factors outside the study. Thus, the research hypothesis is accepted, namely that User Experience has a positive and significant effect on customer loyalty at BRI Cikurubuk Unit Simpedes Savings.

Keywords: BRImo, User Experience, Customer Loyalty, Mobile Banking, BRI Unit Cikurubuk.

ABSTRAK

PENGARUH PENGALAMAN PENGGUNA (*USER EXPERIENCE*) AP- LIKASI BRIMO TERHADAP LOYALITAS NASABAH (STUDI PADA NASABAH TABUNGAN SIMPEDES BRI UNIT CIKURUBUK)

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Penelitian ini bertujuan untuk mengetahui pengaruh Pengalaman Pengguna (*User Experience/UEX*) aplikasi BRImo terhadap loyalitas nasabah Tabungan Simpedes pada BRI Unit Cikurubuk. *User Experience* diukur menggunakan empat dimensi dari Guo (2012) *Value, Adoptability, Desirability*, dan *Usability*. Sedangkan loyalitas nasabah diukur berdasarkan indikator Griffin (dalam Riono, 2020). Penelitian ini menggunakan metode kuantitatif dengan pendekatan *explanatory survey*, dengan data dikumpulkan melalui kuesioner terhadap 100 responden yang dipilih menggunakan *purposive sampling*. Teknik analisis yang digunakan adalah analisis deskriptif dan regresi linear sederhana. Berdasarkan hasil analisis deskriptif terhadap data yang telah ditransformasi menggunakan MSI, *User Experience* memiliki pengaruh positif dan signifikan terhadap loyalitas nasabah Tabungan Simpedes BRI Unit Cikurubuk. Hal ini ditunjukkan oleh persamaan regresi $Y = 4,891 + 0,683X$, nilai *t* hitung sebesar 12,919 yang lebih besar dari *t* tabel sebesar 1,984, serta nilai signifikansi 0,000 yang lebih kecil dari 0,05. Koefisien determinasi (R^2) sebesar 0,630 menunjukkan bahwa *User Experience* mampu menjelaskan sebesar 63,0% variasi loyalitas nasabah, sedangkan sisanya sebesar 37,0% dipengaruhi oleh faktor lain di luar penelitian. Dengan demikian, hipotesis penelitian diterima, yaitu *User Experience* berpengaruh positif dan signifikan terhadap loyalitas nasabah Tabungan Simpedes BRI Unit Cikurubuk.

Kata Kunci: BRImo, *User Experience*, Loyalitas Nasabah, Mobile Banking, BRI Unit Cikurubuk.