

ABSTRACT

***THE INFLUENCE OF BRAND TRUST ON CUSTOMER CONFIDENCE IN
WONDR BY BNI AT PT. BANK NEGARA INDONESIA (PERSERO) Tbk.
(A Case Study on Active Students of D-3 Banking and Finance Department,
Faculty of Economics and Business, Universitas Siliwangi Class of 2024)***

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This study aims to analyze the influence of Brand Trust on Customer Confidence in the Wondr by BNI application at PT. Bank Negara Indonesia (Persero) Tbk. The research employed a quantitative method with data collected through questionnaires. The sample consisted of 115 active students from the 2024 cohort selected using purposive sampling technique. Data were analyzed using simple linear regression. The results showed that Brand Trust has a significant positive influence on Customer Confidence, with a regression coefficient of 0.706 and a significance value of $p < 0.001$. The R Square value of 0.757 indicates that 75.7% of the variation in Customer Confidence can be explained by Brand Trust. Descriptively, both Brand Trust and Customer Confidence fall into the “very good” category. It is recommended that BNI improve the speed and transparency of complaint handling and strengthen communication regarding the integrity of the application system. Future research is suggested to examine other factors beyond Brand Trust that influence Customer Confidence.

Keywords: Brand Trust, Customer Confidence, Wondr by BNI, Mobile Banking.

ABSTRAK
PENGARUH *BRAND TRUST* TERHADAP *CUSTOMER*
***CONFIDENCE* PADA *WONDR BY* BNI DI PT. BANK NEGARA**
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Penelitian ini bertujuan untuk menganalisis pengaruh *Brand Trust* terhadap *Customer Confidence* pada aplikasi *Wondr by* BNI di PT. Bank Negara Indonesia (Persero) Tbk. Metode penelitian yang digunakan adalah kuantitatif dengan pengumpulan data melalui kuesioner. Sampel penelitian berjumlah 115 responden mahasiswa aktif angkatan 2024 yang dipilih menggunakan teknik purposive sampling. Data dianalisis dengan regresi linier sederhana. Hasil penelitian menunjukkan bahwa *Brand Trust* berpengaruh signifikan terhadap *Customer Confidence* dengan koefisien regresi 0,706 dan signifikansi $p < 0,001$. Nilai R Square sebesar 0,757 mengindikasikan bahwa 75,7% variasi *Customer Confidence* dapat dijelaskan oleh *Brand Trust*. Secara deskriptif, *Brand Trust* dan *Customer Confidence* berada dalam kategori sangat baik. Disarankan agar BNI meningkatkan penanganan keluhan secara cepat dan transparan serta memperkuat komunikasi integritas sistem aplikasi. Penelitian selanjutnya disarankan untuk mengkaji faktor lain di luar *Brand Trust* yang memengaruhi *Customer Confidence*.

Kata Kunci: *Brand Trust*, *Customer Confidence*, *Wondr by* BNI, *Mobile Banking*.