

## **ABSTRACT**

### ***THE INFLUENCE OF PERCEIVED TRUST AND PERCEIVED EASE OF USE ON THE REPEATED USAGE OF THE BYOND BY BSI APPLICATION***

***(A Study of Customers at BSI KCP Masjid Agung Tasikmalaya)***

*By:*

**Luthfi Alawiyyah**

233404015

*Guide I:* Dr. Wilman San Marino, S.E., M.M.,CFP

*Guide II:* Cindera Syaiful Nugraha, S.Hut., M.M

*This study aims to examine the effect of perceived trust and perceived ease of use on the repeated use of the BYOND by BSI application among customers of Bank Syariah Indonesia (BSI) KCP Masjid Agung Tasikmalaya. This research employed a quantitative method using a survey approach. The sample consisted of 104 respondents selected through a purposive sampling technique. Data were collected by distributing questionnaires and analyzed using multiple linear regression with IBM SPSS Statistics 25. The results showed that perceived trust and perceived ease of use had a positive and significant effect, both partially and simultaneously, on the repeated use of the BYOND by BSI application. The coefficient of determination (R Square) of 0.490 indicates that perceived trust and perceived ease of use explain 49% of the variance in repeated use, while the remaining 51% is influenced by other factors outside the research model. Therefore, it can be concluded that the higher the customers' perceived trust and perceived ease of use, the greater their tendency to repeatedly use the BYOND by BSI application.*

*Keywords: Perceived Trust, Perceived Ease of Use, Repeated Use, BYOND by BSI.*

**ABSTRAK**

**PENGARUH PERSEPSI KEPERCAYAAN, DAN  
KEMUDAHAN TERHADAP PENGGUNAAN  
BERULANG APLIKASI BYOND BY BSI**  
(Studi Pada Nasabah BSI KCP Masjid Agung Tasikmalaya)

Oleh:

**Luthfi Alawiyyah**

233404015

Pembimbing I: Dr. Wilman San Marino, S.E., M.M.,CFP

Pembimbing II: Cindera Syaiful Nugraha, S.Hut., M.M

Penelitian ini bertujuan untuk menganalisis pengaruh persepsi kepercayaan dan kemudahan terhadap penggunaan berulang aplikasi BYOND by BSI pada nasabah Bank Syariah Indonesia (BSI) KCP Masjid Agung Tasikmalaya. Penelitian ini menggunakan metode kuantitatif dengan pendekatan survei. Sampel penelitian berjumlah 104 responden yang dipilih menggunakan teknik purposive sampling. Data dikumpulkan melalui penyebaran kuesioner dan dianalisis menggunakan analisis regresi linear berganda dengan bantuan IBM SPSS *Statistics* 25. Hasil penelitian menunjukkan bahwa persepsi kepercayaan dan kemudahan berpengaruh positif dan signifikan, baik secara parsial maupun simultan, terhadap penggunaan berulang aplikasi BYOND by BSI. Nilai koefisien determinasi ( $R^2$ ) sebesar 0,490 menunjukkan bahwa persepsi kepercayaan dan kemudahan mampu menjelaskan variasi penggunaan berulang sebesar 49%, sedangkan sisanya sebesar 51% dipengaruhi oleh faktor-faktor lain di luar model penelitian. Dengan demikian, dapat disimpulkan bahwa semakin tinggi persepsi kepercayaan dan kemudahan yang dirasakan nasabah, semakin tinggi pula kecenderungan nasabah untuk menggunakan kembali aplikasi BYOND by BSI.

Kata Kunci: Persepsi Kepercayaan, Kemudahan, Penggunaan Berulang BYOND by BSI