

ABSTRAK

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ANALISIS PENGARUH *SERVICE QUALITY*, *INFORMATION QUALITY*, *SYSTEM QUALITY*, *TRUST* TERHADAP *ACTUAL USAGE* MELALUI *SATISFACTION*, *INTENTION TO USE* PADA PENGGUNA APLIKASI JENIUS DI SURABAYA

(xiv + 144 halaman; 23 gambar; 45 tabel; 12 lampiran)

Penelitian ini ditunjukkan untuk menganalisa pengaruh variabel pengaruh *service quality*, *information quality*, *system quality*, *trust* terhadap *actual usage* melalui *satisfaction* dan *intention to use* pengguna Aplikasi Jenius di Surabaya. Melalui pendekatan kuantitatif, data dikumpulkan menggunakan kuesioner daring yang disebarakan kepada 100 responden, yang merupakan pengguna Jenius di Surabaya. Teknik analisis data dilakukan dengan menggunakan SPSS versi 22.0. Hasil penelitian menunjukkan bahwa *Service Quality* dan *Information Quality* berpengaruh signifikan terhadap *Intention to Use*, yang kemudian berdampak pada *Actual Usage*. Penelitian ini memberikan implikasi bagi strategi pemasaran dan manajerial, yang menunjukkan bahwa pemahaman lebih lanjut terhadap faktor-faktor ini dapat membantu Aplikasi Jenius dalam meningkatkan pengalaman pengguna serta memperkuat loyalitas nasabah di era digital.

Kata kunci: *Service Quality*, *Information Quality*, *System Quality*, *Trust*, *Actual Usage*, *Satisfaction*, *Intention To Use*.

Referensi: 163 (2018-2024)

ABSTRACT

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ANALYSIS OF THE EFFECT OF SERVICE QUALITY, INFORMATION QUALITY, SYSTEM QUALITY, TRUST ON ACTUAL USAGE THROUGH SATISFACTION, INTENTION TO USE ON JENIUS APPLICATION USERS IN SURABAYA.

(xiv + 144 pages; 23 figures; 45 tables; 12 appendices)

This research is intended to analyze the influence of service quality, information quality, system quality, trust on actual usage through satisfaction and intention to use Jenius application users in Surabaya. Through a quantitative approach, data was collected using an online questionnaire distributed to 100 respondents, who are Jenius users in Surabaya. The data analysis technique was carried out using SPSS version 22.0. The results showed that Service Quality and Information Quality have a significant effect on Intention to Use, which then has an impact on Actual Usage. This research provides implications for marketing and managerial strategies, indicating that further understanding of these factors can help the Jenius App in improving user experience and strengthening customer loyalty in the digital era.

Keyword: *Service Quality, Information Quality, System Quality, Trust, Actual Usage, Satisfaction, Intention To Use.*

References: 163 (2018-2024)