

ABSTRAK

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PENGARUH *PERCEIVED USEFULNESS*, *PERCEIVED EASE OF USE*, *PERCEIVED SECURITY* TERHADAP *LOYALITAS* MELALUI *USER SATISFACTION* DAN *TRUST* KEPADA PENGGUNA APLIKASI *BLU BY BCA* DI KOTA SURABAYA

(xv + 117 Halaman; 9 Gambar; 33 Tabel; 5 Lampiran)

Penelitian ini bertujuan untuk menganalisis pengaruh *Perceived Usefulness*, *Perceived Ease of Use*, dan *Perceived Security* terhadap *Loyalitas* melalui *User Satisfaction* dan *Trust* pada pengguna aplikasi Blu by BCA di Surabaya. Dengan menggunakan metode kuantitatif dan pengolahan data menggunakan Smart PLS 3, data dikumpulkan melalui kuesioner yang disebarakan kepada 125 pengguna Blu by BCA di Surabaya. Hasil analisis menunjukkan bahwa semua variabel independen memiliki pengaruh signifikan terhadap loyalitas, baik secara langsung maupun melalui variabel perantara kepuasan pengguna dan kepercayaan. Hal ini menunjukkan bahwa persepsi terhadap kegunaan, kemudahan penggunaan, dan keamanan aplikasi Blu by BCA berperan penting dalam membangun kepuasan, kepercayaan, dan loyalitas pengguna. Penelitian ini memberikan wawasan bagi pengembang aplikasi untuk meningkatkan fitur dan keamanan guna meningkatkan loyalitas pengguna. Hasil penelitian ini dapat menjadi dasar bagi pengembang aplikasi untuk meningkatkan kualitas aplikasi dengan fokus pada aspek-aspek tersebut guna menciptakan pengalaman pengguna yang lebih baik dan membangun kepercayaan yang lebih kuat di pasar.

Kata Kunci: *Perceived Usefulness, Perceived Ease of Use, Perceived Security, User Satisfaction, Trust, Loyalitas, Blu by BCA*

Referensi : 32 (1994 – 2024)

ABSTRACT

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PENGARUH *PERCEIVED USEFULNESS*, *PERCEIVED EASE OF USE*, *PERCEIVED SECURITY* TERHADAP *LOYALITAS* MELALUI *USER SATISFACTION* DAN *TRUST* KEPADA PENGGUNA APLIKASI *BLU BY BCA* DI KOTA SURABAYA

(xv + 117 Pages; 9 Figures; 33 Tables; 5 Appendices)

This research aims to analyze the influence of *Perceived Usefulness*, *Perceived Ease of Use*, and *Perceived Security* on *Loyalty* through *User Satisfaction* and *Trust* among Blu by BCA users in Surabaya. Using a quantitative method with data processing with Smart PLS 3, data were collected through questionnaires distributed to 125 Blu by BCA users in Surabaya. The analysis results show that all independent variables have a significant impact on loyalty, both directly and through the mediating variables of user satisfaction and trust. This indicates that perceptions of usefulness, ease of use, and security of the Blu by BCA app play a crucial role in fostering user satisfaction, trust, and loyalty. This study provides insights for app developers to enhance features and security to improve user loyalty. The results of this study can be a basis for application developers to improve the quality of applications by focusing on these aspects to create a better user experience and build stronger trust in the market.

Keywords: *Perceived Usefulness, Perceived Ease of Use, Perceived Security, User Satisfaction, Trust, Loyalty, Blu by BCA*

References: 32 (1994-2024)