

## ABSTRAK

**ANALISIS PERCEIVED USEFULNESS, PERCEIVED CONVENIENCE,  
DAN PERCEIVED TRUST TERHADAP CUSTOMER LOYALTY  
DENGAN CUSTOMER SATISFACTION  
SEBAGAI VARIABEL MEDIASI  
Studi Pada Pengguna BCA Mobile**

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Penelitian ini bertujuan untuk mengetahui: (1) pengaruh langsung *perceived usefulness* terhadap *customer loyalty*, (2) pengaruh langsung *perceived convenience* terhadap *customer loyalty*, dan (3) pengaruh langsung *perceived trust* terhadap *customer loyalty*; (4) pengaruh tidak langsung *perceived usefulness* terhadap *customer loyalty* melalui *customer satisfaction* sebagai variabel mediasi, (5) pengaruh *perceived convenience* terhadap *customer loyalty* melalui *customer satisfaction* sebagai variabel mediasi, (6) *perceived trust* terhadap *customer loyalty* melalui *customer satisfaction* sebagai variabel mediasi. Teknik pengambilan sampel menggunakan *nonprobability sampling*. Penelitian ini menggunakan 120 responden sebagai sampel yang datanya diperoleh melalui sebaran kuesioner *online* dalam bentuk *Google Form* kepada pengguna aktif *BCA Mobile* dan menggunakan fitur layanannya minimal dua kali dalam tiga bulan terakhir, untuk analisis data menggunakan *Partial Least Square (PLS)* dengan *software SmartPLS 4.1.0.1*. Hasil penelitian menunjukkan bahwa: (1) *Perceived usefulness* tidak berpengaruh terhadap *customer loyalty*. (2) *Perceived convenience* tidak berpengaruh terhadap *customer loyalty*. (3) *Perceived trust* berpengaruh terhadap *customer loyalty*. (4) *Customer satisfaction* tidak memediasi *perceived usefulness* terhadap *customer loyalty*. (5) *Customer satisfaction* tidak memediasi *perceived convenience* terhadap *customer loyalty*. (6) *Customer satisfaction* memediasi *perceived trust* terhadap *customer loyalty*.

Kata kunci: *Perceived Usefulness, Perceived Convenience, Perceived Trust, Customer Loyalty, dan Customer Satisfaction.*

**ABSTRACT**

**ANALYSIS OF PERCEIVED USEFULNESS, PERCEIVED  
CONVENIENCE, AND PERCEIVED TRUST ON  
CUSTOMER LOYALTY WITH CUSTOMER  
SATISFACTION AS A MEDIATING  
VARIABLE**

Study On BCA Mobile Users

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*This study aims to determine: (1) the direct influence of perceived usefulness on customer loyalty, (2) the direct influence of perceived convenience on customer loyalty, and (3) the direct influence of perceived trust on customer loyalty; (4) the indirect influence of perceived usefulness on customer loyalty through customer satisfaction as a mediating variable, (5) the indirect influence of perceived convenience on customer loyalty through customer satisfaction as a mediating variable; (6) the indirect influence of perceived trust on customer loyalty through customer satisfaction as a mediating variable. The sampling technique used nonprobability sampling. This study used 120 respondents as a sample whose data was obtained through distributing online questionnaires in the form of Google Forms to active BCA Mobile users and using its service features at least twice in the last three months, for data analysis using Partial Least Square (PLS) with SmartPLS 4.1.0.1 software. The results showed that: (1) Perceived usefulness did not influence customer loyalty. (2) Perceived convenience did not influence customer loyalty. (3) Perceived trust influenced customer loyalty. (4) Customer satisfaction did not mediate the influence of perceived usefulness on customer loyalty. (5) Customer satisfaction did not mediate the influence perceived convenience on customer loyalty. (6) Customer satisfaction mediated the influenced of perceived trust on customer loyalty.*

*Keywords: Perceived Usefulness, Perceived Convenience, Perceived Trust, Customer Loyalty, and Customer Satisfaction.*