

ABSTRAK

PENGARUH PERCEIVED TRUST, PERCEIVED USEFULNESS, DAN PERCEIVED CONVENIENCE TERHADAP CUSTOMER LOYALTY MELALUI CUSTOMER SATISFACTION SEBAGAI VARIABEL MEDIASI PADA NASABAH PENGGUNA APLIKASI MYBCA

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Penelitian ini bertujuan untuk mengetahui: (1) pengaruh langsung *perceived trust* terhadap *customer loyalty*, (2) pengaruh langsung *perceived usefulness* terhadap *customer loyalty*, (3) pengaruh langsung *perceived convenience* terhadap *customer loyalty*, dan (4) pengaruh langsung *customer satisfaction* terhadap *customer loyalty*; (5) pengaruh tidak langsung *perceived trust* terhadap *customer loyalty* melalui mediasi *customer satisfaction*, (6) pengaruh tidak langsung *perceived usefulness* terhadap *customer loyalty* melalui mediasi *customer satisfaction*, dan (7) pengaruh tidak langsung *perceived convenience* terhadap *customer loyalty* melalui mediasi *customer satisfaction*. Teknik pengambilan sampel menggunakan *nonprobability sampling*. Penelitian ini menggunakan 418 responden sebagai sampel yang diperoleh melalui penyebaran kuesioner *online* dalam bentuk Google Form kepada nasabah pengguna aplikasi myBCA di Yogyakarta yang menggunakan aplikasi minimal satu kali dalam sebulan (*monthly active user/MAU*). Analisis data dilakukan menggunakan *Partial Least Square (PLS)* dengan bantuan software SmartPLS 4.1.1.6. Hasil penelitian menunjukkan bahwa: (1) *perceived trust* berpengaruh terhadap *customer loyalty*, (2) *perceived usefulness* berpengaruh terhadap *customer loyalty*, (3) *perceived convenience* tidak berpengaruh terhadap *customer loyalty*, dan (4) *customer satisfaction* berpengaruh terhadap *customer loyalty*. Selanjutnya, (5) *customer satisfaction* memediasi pengaruh *perceived trust* terhadap *customer loyalty* dengan kategori *complementary mediation*, (6) *customer satisfaction* memediasi pengaruh *perceived usefulness* terhadap *customer loyalty* dengan kategori *complementary mediation*, dan (7) *customer satisfaction* memediasi pengaruh *perceived convenience* terhadap *customer loyalty* dengan kategori *full mediation*.

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

ABSTRACT

**THE INFLUENCE OF PERCEIVED TRUST, PERCEIVED USEFULNESS,
AND PERCEIVED CONVENIENCE ON CUSTOMER LOYALTY
THROUGH CUSTOMER SATISFACTION AS A MEDIATING VARIABLE
AMONG USERS OF THE MYBCA APPLICATION**

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This study aims to determine: (1) the direct influence of perceived trust on customer loyalty, (2) the direct influence of perceived usefulness on customer loyalty, (3) the direct influence of perceived convenience on customer loyalty, and (4) the direct influence of customer satisfaction on customer loyalty; (5) the indirect influence of perceived trust on customer loyalty through the mediation of customer satisfaction; (6) the indirect influence of perceived usefulness on customer loyalty through the mediation of customer satisfaction; and (7) the indirect influence of perceived convenience on customer loyalty through the mediation of customer satisfaction. The sampling technique used was nonprobability sampling. This study used a sample of 418 respondents obtained through an online questionnaire in the form of a Google Form to monthly active users (MAU) of myBCA in Yogyakarta who use the application at least once a month. Data analysis was performed using Partial Least Squares (PLS) with the help of SmartPLS 4.1.1.6 software. The results showed that: (1) perceived trust influenced customer loyalty, (2) perceived usefulness influenced customer loyalty, (3) perceived convenience did not influence customer loyalty, and (4) customer satisfaction influenced customer loyalty. Furthermore, (5) customer satisfaction mediated the influence of perceived trust on customer loyalty with a complementary mediation, (6) customer satisfaction mediated the influence of perceived usefulness on customer loyalty with a complementary mediation, and (7) customer satisfaction mediated the influence of perceived convenience on customer loyalty with a full mediation.

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