

**THE EFFECT OF PERCEIVED USEFULNESS, PERCEIVED  
EASE OF USE IN DIGITAL BANKING SERVICES TOWARD  
CUSTOMER LOYALTY WITH USER'S TRUST AS MEDIATOR**

**THESIS**



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MAGISTER MANAJEMEN  
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JAKARTA  
2022**

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**THESIS**

**Submitted as one of the requirements to obtain a Master of Management Degree**



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## ORIGINAL STATEMENT

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I have correctly cited and referenced all sources that I have used

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**THE EFFECT OF PERCEIVED USEFULNESS, PERCEIVED  
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LOYALTY WITH USER'S TRUST AS MEDIATOR**

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**ABSTRACT**

In today's market, where every bank is striving to digitalize traditional banking products and services through digital channels, it is critical to understand what factors drive customer loyalty in digital banking. This paper aims to examine any elements that contribute to customer loyalty in Digital Banks. The data was collected through questionnaire from 250 existing customers of Digital Bank in Jakarta & greater Jakarta, Indonesia. The process of analyzing data was using Structural Equation Modeling (SEM) through Partial Least Squares (PLS). The result showed that perceived usefulness, perceived ease of use and customer trust have a positive effect on customer loyalty in the digital banking. While perceived ease of use affects customer's trust, perceived usefulness has no effect on the trust.

**Keywords:** Digital Banking, Perceived Usefulness, Perceived Ease of Use, Trust, Customer Loyalty.

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