

Influential Factors Affecting Customer Loyalty among BTPN Jenius Mobile Banking User's factors



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ABSTRACT: This study aims to know the influence of customer's trust, perceived ease of use, and security perception to customer loyalty of BTPN Jenius mobile banking. This research design carried out with quantitative associative method. The population of this study is BTPN Jenius mobile banking users. Meanwhile, the technique sample uses purposive sampling with 100 people as respondents. Using SPSS version 26 as the analytical tool. Results from the study this shows that customer's trust, perceived ease of use, and security perception are influential, positive, and significant to the loyalty of jenius btpn mobile banking customers.

KEYWORDS: Customer's Trust, Perceived Ease of Use, Security Perception and Customer Loyalty

I. INTRODUCTION

This presence in Revolution Intertwined Industry 4.0 started in 2010, with manipulation intelligence and the Internet of things as backbone movement and connectivity between man and machine (Prasetyo & Trisyanti, 2018), making usage of Internet-based data technology continue growing. The growth of this data technology brings change that makes all activity wholly digital and online, no exception in the banking sector. The banking sector is an industry in the field of financial use of data technology to increase system service for its customers. Sourced from research information Association survey agency The Indonesian Internet Services Provider (APJII) reported that in 2022-2023 (Q1), internet users in Indonesia reached 78.19% so amount Internet users in Indonesia reached 215.62 million souls of the total population, as many as 275.77 million souls. That shows that more than half of residents in Indonesia have used internet technology. Development technology information and increasing internet penetration are growing in Indonesia, making Bank BTPN one of the banks that does not want to be left behind with opportunities and challenges in the digital era. So, in August 2016, Bank BTPN created a Digital Banking called "Jenius" with its tagline "Banking Reinvented". Jenius (BTPN) is one of the pioneer service applications for digital banking in Indonesia (Harefa, 2020).

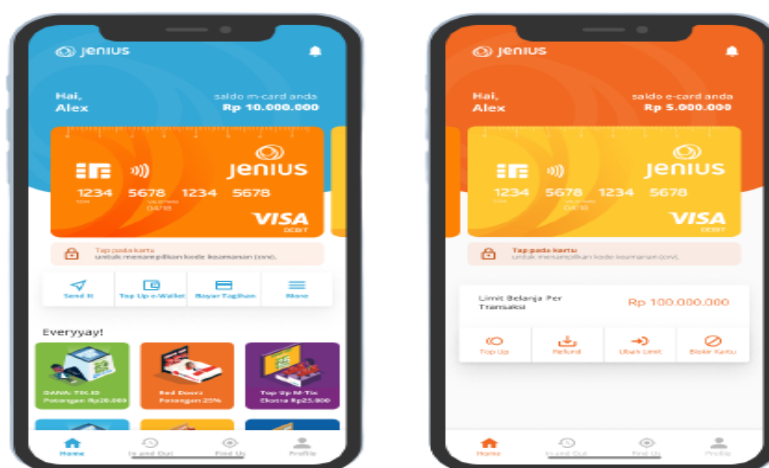


Figure 1. Jenius Application

MOBILE BANKING JENIUS

Jenius is equipped with various purposeful features to make it easier to activity its customer's finances using a smartphone. Jenius app cannot only be used inside the country but also provides debit cards that can used for payment internationally. With a simple

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activation for the foreign currency balance, customers can enjoy easy cash withdrawals and transactions in various destination countries with less hustle. Among the digital banks spread across Indonesia, Jenius (BPTN) has the most significant asset that has reached IDR 183.17 trillion among 14 other digital banks recorded by OJK. Apart from that, based on data from the 2020 Bank BTPN Annual Report, it is known that by December 2020, Jenius already reached 3.1 million users and actively grew 26.92% from the year before. This thing shows that the innovative service of digital banking offered by Jenius (BPTN) is visibly own reception by the Indonesian people, of course, with several benefits provided by Jenius (BTPN) to its customers like access to all digital, a cheap administration cost until integration ecosystem with other digital companies make Jenius (BTPN) can the more growing. Quoted from CNN Indonesia, on July 22, 2021, there is a case of external override. Jenius (BTPN) went viral on social media. That is caused by cybercrime or crimes in cyberspace that can harm customers. One frequent threat is phishing fraud. The banking sector is one sector of financial resources most targeted by fraudsters. Banking must realize that loyal customers become important customers and, of course, notice three influential variables to aspect loyalty: customer's trust, perceived ease of use, and security perception. Three variables become essential for determining whether customers will keep using the banking service in the future. According to Sumarwan in Sangadji and Sopiah (2013), trust in the customer is a strength that one product's attribute specific so that trust in the customer becomes something important for a commitment or promises, and commitments can only be realized if something moment means. A results study by Syifa Amalia (2021) proves that the variable Customer Trust is influential, positive, and significant to loyal customers. However, this is compared backward with research conducted by Erwin and Tumpal (2017), who said that customer trust has no direct influence and significantly to loyalty later customers are given alternative suggestions for focusing on variables others. However, there are strengthening positive results. Research conducted by Jihad Kamilullah et al. (2018) proves that variable Customer Trust is very influential in increasing loyalty. Apart from that, research conducted by Dola Fitria et al. (2021) also shows that trust in customers and their impact is positive and significant to loyal customers. Then, perceived ease of use, according to Ni Made Ari Puspita Dewi (2016), is something from figures on technology new, up-to-date, and easily understood in its use, so there is no need for studying in depth. In a study previously conducted by Oldinia Paramita et al. (2021), perceived ease of use influenced the significance of customer loyalty so that the hypothesis can accepted and proven. However, this is different from research conducted by Puti Reinarny (2019), who said that the perceived ease of use applications significantly influence Customer Loyalty. Then, research conducted by Desti et al. (2021) shows that perceived ease of use influences and positively influences loyalty. Reni Purwitasari and Endah Budiarti (2019) also found a similar thing in their research, which showed results that the perceived ease of use has an influence positive and significant to Customer Loyalty. According to Aprilia (2018), Security perception becomes A possible perception showing confidence in customers to security from A technology. Research conducted by Dini Almaidah and Yusuf Suhardi (2020) said that variable Security perceptions are influential, positive, and significant to loyal customers. Then, research conducted by Nihan Özgüven (2011) said that perception of security is influential and positive on loyalty; he explained in his research that, in a way, overall, Customer Loyalty depends on the steps security provided.

However, Dewi Kusuma Wardani and Azka Fahlevi's (2022) research said that the Security perception variable does not influence loyal customers. However, Rosy Arveani (2020) says that variable Security perceptions are influential and positive but not significant to loyal customers and that better Security perceptions and small risks can create loyal customers. Security perception can be called probability subjective in the eyes of consumers of that information, personal or finances. No will be displayed, saved, or stolen by the party outside. Based on the analysis and description that has been explained above, loyal customers, of course, play a significant role in the continuity of company banking, especially digital banking. To maintain their customers, banking must notice essential things that give a sense of trust to customers (trust) and how Perception Convenience Its use as well as Security Perception from the service. See the importance of the variables above; there are different opinions/gaps from some research sources. So, researchers will do a study titled " Influential Factors Affecting Customer Loyalty Among BTPN Jenius Mobile Banking User's factors".

LITERATURE REVIEW AND DEVELOPMENT HYPOTHESIS

Management Theory

Marketing is a social process and management carried out by people or groups. To make ends meet and desire, they produce, offer, and exchange something of value with other parties (Kotler & Armstrong, 2017). Other theories agree with Ridwansyah (2017) that marketing is based on determining the target market before promoting a product. By recognizing its target market, the Company can develop a marketing strategy. Marketing has a very close relationship with the external party (consumer); the Company only has limited control over the party. So, marketing plays a meaningful role in strategy development.

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Marketing Theory

By terminology, some definitions are put forward by experts in knowledge management, specifically marketing. According to Afandi (2018), management is a working process in which valuable people reach an objective organization, with some functions management others, including planning, organizing, personnel management or staffing (staffing), direction and leadership (leading), as well as supervision (controlling) with use source energy. Other theories put forward by experts are the rest of the management; according to Gillyer (2016), management is a process that ensures the best method For an organization to utilize source energy in creating goods or services.

Marketing Management Theory

According to Kotler & Armstrong (2018), management marketing is a branch of the knowledge used To choose a target market and develop a profitable relationship with customers, so it has a significant role in planning something new and capable product. To determine appropriate market share with a needed customer. Therefore, management marketing is a series of processes for creating something that benefits, from getting ideas and planning something product to determining appropriate market share to help achieve the organization's or Company's objective.

Customer Loyalty Theory

Loyalty to the customer is faithfulness in the customer in the use of A product or service in a way repeated, so trust is one size that links the customer to something product or service available and explains the possibility or not the customer can switch from one brand to brand. Kotler and Keller (2016) explained that loyalty is a commitment To buy or return a product or service in the future. However, there is the influence of situational and action or effort marketing For switch. So, a loyal customer is committed to something product or visible service from a Very positive attitude and presence behavior purchases made in regular or repeated actions carried out by customers who play a role in the existing Company.

Customer's Trust Theory

According to Mowen & Minor (2017), Customer's Trust is the knowledge possessed by customers as well as the whole perception that exists in the mind of consumers about an object, attributes, and utility of something, product, or service. Next, Kotler & Keller (2016) stated that trust in customers is something from willingness to industry For depend on a partner business depends on some aspects of interpersonal as well as inter-organizational, such as competence, integrity, honesty, virtue experienced in industry until willingness to accept risk from the other party is based on trust. As for indicators, Customer's Trust, according to Kotler & Keller (2016), are sincerity (benevolence), ability (ability), integrity (integrity), and willingness (willingness to depend). We can conclude that trusting the customer is something ready a party to face risk from the other party based on confidence and hope that the other party will act as expected. Although the second split parties do not yet know each other, the trust of the key is a must obtained by all companies To maintain their existence.

Perceived Ease of Use Theory

According to Davis et al. (2018), the perceived ease of use is how somebody trusts that a system is easy to learn or does not need challenging effort. So, perceived ease of use is something designed system can easily use and not difficult to use, so minimal effort is expended.

According to Davis et al. (2018), some aspects can measure perception convenience using a system or technology. Among them are quickly learned (easy to learn), controllable, flexible, easy to use, and straightforward and easily understood (clear and understandable). Based on the description above, perception convenience influences customers' behavior, so If more perception convenience somebody to something system will increase the use of technology.

Security Perception Theory

Security Perception is a perception that shows the beliefs we have about technology. A system believes in safety and the risk of loss and theft of data or very little information as well as all related matters with information personal from user service technology that guarantees its confidentiality. According to Aprilia (2018), Security Perception is the possible perception level of the belief that you have somebody to security technology. Security Perception is interpreted as trusting a customer's consumer that information will be seen by other parties because information they have Already saved or not can manipulated by parties. Following some aspects of system security, according to Irawan (2017), validity sender (authentication), data confidentiality (confidentiality), data authenticity (integrity), and anti-repudiation (Non-Repudiation).

In a mobile banking application, of course, Security Perception becomes the foundation of customers in doing transactions digitally, and then the Company gives A guarantee of security from a transaction. So, the perception of security is one necessary factor influencing customers to use mobile banking. The level of security will increase the level of trust in consumers, which can increase interest in using mobile banking

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Framework Study

This research has three variables: Customer's Trust, Perceived Ease of Use, Security Perception as independent variable, and Customer Loyalty as dependent variable. Based on the above, the model proposed in the research is:

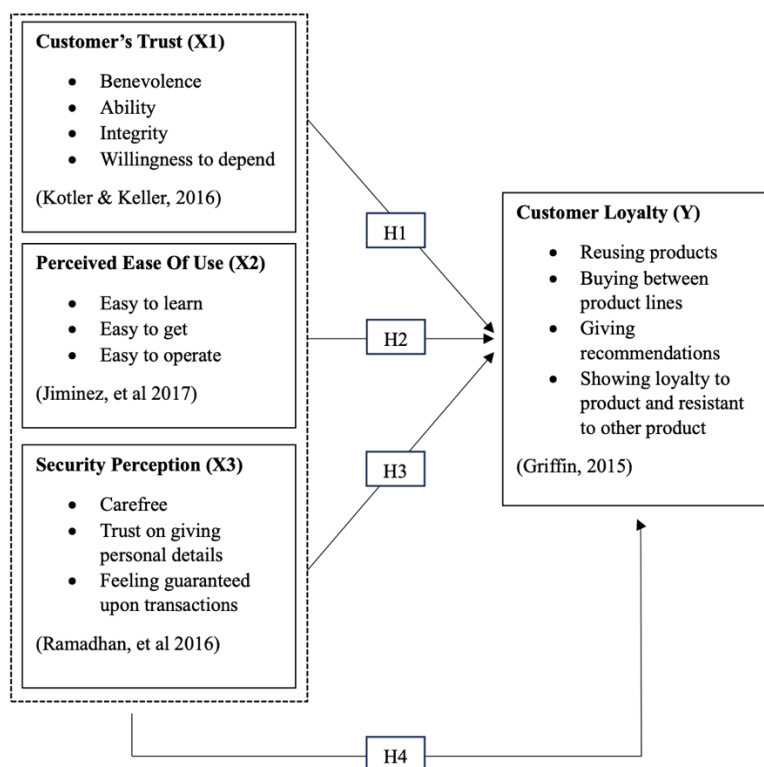


Figure 2. Framework Study

HYPOTHESIS STUDY

a. The Influence of Customer's Trust to Customer Loyalty BTPN Jenius Mobile Banking

Rousseau (2017) said that customer trust is a psychological area that is attention to accept what exists or is willing based on hope to behavior from party other. A results study by Syifa Amalia (2021) proves that variable Customer's Trust are influential, positive, and significant to loyal customers. However, this is compared backward with research conducted by Erwin and Tumpal (2017), who said that Customer's Trust have no proven influence directly strong and significant to loyal customers. With an understanding of the connection between trust and loyalty of customers, Mobile Banking BTPN Jenius can develop effective strategies to increase the trust and loyalty of customers and strengthen their position in the highly competitive digital banking market.

H1 : There is a positive and significant influence between Customer's Trust and Customer Loyalty.

b. The Influence of Perceived Ease of Use to Customer Loyalty BTPN Jenius Mobile Banking

Davis (2018) said that the perceived ease of use is the level where somebody believes that using something system is easy to understand or does not need meaningful effort from the user. A previous study by Oldinia Paramita et al. (2021) said that the perceived ease of use is influential and significant to loyal Customers, so that that hypothesis can be accepted and proven. However, it differs from research conducted by Puti Reinarny (2019), who stated that the Perception Convenience Use application only significantly influences loyal customers. In the context of BTPN Jenius Mobile Banking, perceived ease of use covers appearance, Intuitive interface, easy navigation, and fast and simple transaction process. If customers feel that BTPN Jenius Mobile Banking is easily used, they will keep going with the service and be loyal customers.

H2: There are positive and significant between the Perceived Ease of Use by Customer Loyalty.

c. The Influence of Security Peception to Customer Loyalty BTPN Jenius Mobile Banking

Aprilia (2018) Security Peception is a perception that shows the level of belief held by somebody to security technology. Research conducted by Dini Almaidah and Yusuf Suhardi (2020) said that variable Security Peception is influential, positive, and significant to loyal customers. Next, research by Rosy Arveani (2020) said that variable Security Peception is influential and positive but Insignificant to loyal customers and that better Security Peception and more negligible risk can create loyal customers. Security Peception is critical to influencing customers' decisions for mobile banking services. To build a hypothesis about the influence of Security Peception on loyalty BTPN Jenius Mobile Banking customers, we need to consider How Security Peception influence other

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related factors with Customer Loyalty. With an understanding of the connection between Security Perception and Customer Loyalty, Mobile Banking BTPN Jenius can develop effective strategies To increase Security Perception and Customer Loyalty to strengthen their position in the highly competitive digital banking market.

H3: There are positive and significant influences between the Security Perception and Customer Loyalty.

D. the Influence of Customer's Trust, Perceived Ease of Use, and Security Perception on Customer Loyalty BTPN Jenius Mobile Banking

Research conducted by Chusnul Hajijah Murni (2020) proves that Customer's Trust significantly affects Customer Loyalty. Then, research conducted by Shely Pramudita (2020) regarding the factors that influence Customer Loyalty can conclude that Perceived Ease of Use positively affects loyalty from customers. Furthermore, research conducted by Fitri Sintya Dewi (2021) also said that Perceived Security has a significant effect on Customer Loyalty.

H4: Customer trust, perceived ease of use, and Security Perception have a positive and significant influence on customer loyalty.

Table 1. Operations Variable

Variables / Concepts	Indicator	Scale
1. Customer's Trust is Form willingness to accept risk from other parties based on beliefs . (Kotler & Keller, 2016)	<ul style="list-style-type: none"> • Confidence consumers are responsible answer company • Confidence consumers on quality mobile banking services • Confidence in the company in fulfil need consumer • Ability company in give security transaction • Ability company fulfil hope • Ability company give service • Value of integrity company in serve consumer • Have integrity For serve with responsive complaint consumer . • Willingness accept risk or consequence possible negative happen 	Likert
2. Perceived Ease of Use is level Where somebody believes that use to something system is things that don't difficult For understood (Davis, 2018)	<ul style="list-style-type: none"> • BTPN's Jenius is easy For used • BTPN Jenius has convenient features customer in its use . • BTPN's Jenius is easy obtained in various system operation • BTPN's Jenius makes it easy in the verification process user . • BTPN's Jenius has easy features used • BTPN's Jenius is not need more effort moment operation 	Likert
3. Security Perception is possible perception show level the beliefs you have somebody to security technology that . (Aprilia, 2018)	<ul style="list-style-type: none"> • Confidence customer on a sense of security related information provided • Confidence customer of security in bank account data • Customer's Trust on a sense of security to information stored by the company • Customer's Trust security from possible risks arise • Confidence customer on security from transaction money transfers made • Confidence customer on security from saved savings • Confidence customer on the benefits obtained If use BTPN Jenius 	Likert
4. Customer Loyalty is a commitment period length done customers (Priansa , 2017)	<ul style="list-style-type: none"> • By routine using Jenius BTPN mobile banking • Cost transaction affordable • Convenience in make a fund transfer • Use fund transfer feature • Use feature save Flexi Saver, Dream Saver or Maxi Saver from BTPN Jenius • Do payment or top up digital money from BTPN Jenius • Talking about superiority BTPN's Jenius to others • Recommend others to use BTPN Jenius • Provide an honest review to BTPN Jenius • Not interested with products / features provided by other banks • Reluctant For use product from other banks • Reluctant For stop become customers BTPN Jenius 	Likert

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RESULTS

Table 2. Profile Respondent

Category		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Man	46	46	46	46
	Woman	54	54	54	100
	Total	100	100	100	
Age	17 - 21	8	8	8	8
	22 - 26	76	76	76	84
	27 - 31	9	9	9	93
	32 - 41	7	7	7	100
	Total	100	100	100	
Work	Employee Private	54	54	54	54
	Civil Servant	4	4	4	58
	Student / Student	20	20	20	78
	Other	22	22	22	100
	Total	100	100	100	
Education	SMA/SMK/ Equivalent	16	16	16	16
	Diploma	30	30	30	46
	Bachelor	52	52	52	98
	Postgraduate	2	2	2	100
	Total	100	100	100	
Domicile	Jakarta	37	37	37	37
	Bogor	13	13	13	50
	Depok	21	21	21	71
	Tangerang	19	19	19	90
	Bekasi	10	10	10	100
	Total	100	100	100	
Income Per month	< IDR 1,000,000	7	7	7	7
	IDR 1,000,000 - IDR 3,500,000	19	19	19	26
	IDR 3,500,000 - IDR 7,000,000	50	50	50	76
	>Rp 7,000,000	24	24	24	100
	Total	100	100	100	

Respondent Data in this study is users or customers from Jenius BTPN mobile banking. The deployment process questionnaire was done by sending a questionnaire link in a Google form with 100 respondents. Based on the results of the questionnaire obtained, it can be seen that, in a way, the percentage based on type sex is men (46%) and women (54%). Based on age, it can be shown that some significant age respondents aged 22 – 26 years, amounting to 76%. The remaining 24% is outside age. Based on type data, work shows the greatest is Employee Private (54%), Students / Students (20%), whereas the rest are civil servants and others. For level, education can show that part considerable Bachelor's degree (52%), Diploma (30%), SMA/SMK equivalent (16%) and Postgraduate (2%). Whereas based on domicile, the biggest are in the DKI Jakarta area (37%), Depok (21%), Tangerang (19%), Bogor (13%) and Bekasi (10%). As for according to income, the largest per month is IDR 3,500,000 - IDR 7,000,000 (by 50%), then above IDR 7,000,000 (by 24%), the remainder as big as small from IDR 3,500,000 (by 26%)

Validity Test

Based on the table below, there's the research instrument validity test results for 4 (four) variables, namely 3 (three) independent variables and 1 (one) dependent variable.

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Table 3. Validity Test Results

Customer's Trust (X1)	No	Indicator	R-count	R-table	Sig	α5%	Information
	1	Trust 1	0.882	0.361	0,000	0.05	Valid
	2	Trust 2	0.831	0.361	0,000	0.05	Valid
	3	Trust 3	0.861	0.361	0,000	0.05	Valid
	4	Trust 4	0.803	0.361	0,000	0.05	Valid
	5	Trust 5	0.867	0.361	0,000	0.05	Valid
	6	Trust 6	0.857	0.361	0,000	0.05	Valid
	7	Trust 7	0.878	0.361	0,000	0.05	Valid
	8	Trust 8	0.840	0.361	0,000	0.05	Valid
	9	Trust 9	0.536	0.361	0.002	0.05	Valid
Perceived Ease of Use (X2)	No	Indicator	R-count	R-table	Sig	α5%	Information
	1	Perceived Ease of Use1	0.694	0.361	0,000	0.05	Valid
	2	Perceived Ease of Use2	0.830	0.361	0,000	0.05	Valid
	3	Perceived Ease of Use3	0.716	0.361	0,000	0.05	Valid
	4	Perceived Ease of Use4	0.804	0.361	0,000	0.05	Valid
	5	Perceived Ease of Use5	0.743	0.361	0,000	0.05	Valid
	6	Perceived Ease of Use6	0.801	0.361	0,000	0.05	Valid
Security Perception (X3)	No	Indicator	R-count	R-table	Sig	α5%	Information
	1	Security Perception 1	0.900	0.361	0,000	0.05	Valid
	2	Security Perception 2	0.941	0.361	0,000	0.05	Valid
	3	Security Perception 3	0.895	0.361	0,000	0.05	Valid
	4	Security Perception 4	0.917	0.361	0,000	0.05	Valid
	5	Security Perception 5	0.879	0.361	0,000	0.05	Valid
	6	Security Perception 6	0.823	0.361	0,000	0.05	Valid
Customer Loyalty (Y)	No	Indicator	R-count	R-table	Sig	α5%	Information
	1	Loyalty 1	0.799	0.361	0,000	0.05	Valid
	2	Loyalty 2	0.863	0.361	0,000	0.05	Valid
	3	Loyalty 3	0.882	0.361	0,000	0.05	Valid
	4	Loyalty 4	0.831	0.361	0,000	0.05	Valid

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	5	Loyalty 5	0.733	0.361	0,000	0.05	Valid
	6	Loyalty 6	0.847	0.361	0,000	0.05	Valid
	7	Loyalty 7	0.691	0.361	0,000	0.05	Valid
	8	Loyalty 8	0.650	0.361	0,000	0.05	Valid
	9	Loyalty 9	0.528	0.361	0,000	0.05	Valid
	10	Loyalty 10	0.786	0.361	0,000	0.05	Valid
	11	Loyalty 11	0.824	0.361	0,000	0.05	Valid
	12	Loyalty 12	0.741	0.361	0,000	0.05	Valid

Validity test results above 9 (Nine) points statements on Variables Customer's Trust (X1) shows that item statement that has been tested own R- calculated value > R- table namely 0.361 and level significance < 0.05. This thing means all statement items declared Valid. Validity test results above 6 (Six) points statements on Variables Perceived Ease of Use(X2) shows that item statement that has been tested own R- calculated value > R- table namely 0.361 and level significance < 0.05. This thing means all statement items declared Valid. Validity test results on 7 (Seven) items statements on Variables Security Peception (X3) shows that item statement that has been tested own R- calculated value > R- table namely 0.361 and level significance < 0.05. This thing means all statement items declared Valid. Validity test results above 12 (twelve) items statement Variable Loyalty (Y) shows that item statement that has been tested own R- calculated value > R- table namely 0.361 and level significance < 0.05. This thing means all statement items declared Valid.

Reliability Test

Following This explained reliability test results in study this, that is as following :

Table 4. Reliability Test Results

No	Variable	Amount Item	Cronbach Alpha	Information
1	Customer's Trust (X1)	9	0.786	Reliable
2	Perceived Ease of Use (X2)	6	0.789	Reliable
3	Security Perception (X3)	7	0.804	Reliable
4	Customer Loyalty (Y)	12	0.774	Reliable

Multiple Linear Regression Test

Partial Test

Following analysis test results regression multiple using IBM SPSS 26 Software:

Table 5. Multiple Linear Regression Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.705	4.154		1.133	.260
	Customer's Trust	.408	.151	.305	2.700	.008
	Perceived Ease of Use	.584	.195	.265	2.998	.003
	Security Perception	.437	.164	.274	2.661	.009

a. Dependent Variable: Customer Loyalty

Customer's Trust (X1) has a significant effect on Customer Loyalty (Y). This can be seen based on the Sig value. of 0.008 which means Sig. < 0.05 so Ha is accepted and Ho is rejected.

Perceived Ease of Use (X2) has a significant effect on Customer Loyalty (Y). This can be seen based on the Sig value. of 0.003 which means Sig. < 0.05 so Ha is accepted and Ho is rejected.

Security Perception (X3) has a significant effect on Customer Loyalty (Y). This can be seen based on the Sig value. of 0.009 which means Sig. < 0.05 so Ha is accepted and Ho is rejected.

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Simultaneous Test (F-Test)

Following Simultaneous F Test results using SPSS 26 software:

Table 6. F Test Results (Simultaneous)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3724.348	3	1241.449	35.926	.000 ^b
	Residual	3317.362	96	34.556		
	Total	7041.710	99			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Security Perception, Perceived Ease of Use, Customer's Trust

Based on F Test results, known Sig value. of 0,000 which means Sig. < 0.05 so Ha is accepted and Ho is rejected . So you can concluded that Customer's Trust (X1), Perceived Ease of Use (X2), and Security Peception (X3) together influential significant to Customer Loyalty (Y).

Coefficient Test Determination (R2)

Following Coefficient Test results Determination using IBM SPSS 26 Software:

Table 7. Coefficient Test Results Determination

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.727 ^a	.529	.514	5.878
a. Predictors: (Constant), Security Perception, Perceived Ease of Use, Customer's Trust				
b. Dependent Variable: Customer Loyalty				

Based on the table above, The R Square (R2) value is 0.529 or 52.9%. That value indicated that amounting to 52.9% variable Customer Loyalty, predicted or explained by variables Customer's Trust, Perceived Ease Of Use, and Security Peception. Whereas the rest, amounting to 47.1%, is influenced by other variables not in research.

Based on the results of research data processing and discussion, such as the results of previous research conducted by Syifa Amalia (2021), which proves that the Customer's Trust variable has a positive and significant effect on Customer Loyalty, research conducted by Oldinia Paramita et al. (2021) which proves that Perceived Ease of Use has a significant effect on Customer Loyalty, as well as research by Dini Almaidah and Yusuf Suhardi (2020) which states that the Security Perception variable has a positive and significant effect on Customer Loyalty, the following conclusions can be drawn :

- Based on the data processing results, it can be concluded that Customer's Trust (X1) positively and significantly affects Customer Loyalty (Y) of Jenius BTPN mobile banking users, so H1 is accepted.
- Based on the data processing results, it can be concluded that Perceived Ease of Use (X2) positively and significantly affects Customer Loyalty (Y) of Jenius BTPN mobile banking users, so H2 is accepted.
- Based on the data processing results, it can be concluded that Security Perception (X3) positively and significantly affects Customer Loyalty (Y) of Jenius BTPN mobile banking users, so that H3 is accepted.
- Based on the results of data processing, it can be concluded that Customer's Trust (X1), Perceived of Ease of Use (X2), and Security Perception (X3) together have a positive and significant effect on Customer Loyalty (Y) of Jenius BTPN mobile banking users, so that H4 is accepted.
- Based on the Coefficient of Determination (R2) results, the variables Customer's Trust, Perceived of Ease of Use, and Security Perception simultaneously or together explain the dependent variable, namely Customer Loyalty of 52.9%. Meanwhile, the remaining 47.1% was influenced by other variables not included in the research.

CONCLUSION

This study examines the influence of Customer's trust (X1), Perceived Ease of Use (X2), and Security Perception (X3) on Customer Loyalty (Y) among Jenius BTPN mobile banking users. The research results show that the three independent variables (X1, X2, and

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X3) positively and significantly affect customer loyalty (Y). Customer' trust is essential in increasing loyalty because customers who trust a service provider are more likely to continue using the service and recommend it to others. Perceived ease of use also plays an essential role in determining customer loyalty, because an application that is easy to use will motivate customers to continue using the service. In addition, security perception is crucial in the banking industry, where customers expect their transactions to be safe and protected. Thus, to increase customer loyalty when using Jenius BTPN mobile banking, it is necessary to pay attention to trust, ease of use, and security. Bank BTPN must strive to ensure trust, comfort, and security for its users to retain and attract more loyal customers.

LIMITATIONS

There are several limitations to the results of this research, including:

- a. Researchers only used a limited sample size, namely 100 respondents; the dimensions and indicators used as benchmarks were different, so it was not easy to generalize.
- b. This research only examines three independent variables: Customer Trust, Perceived Ease of Use, and Perceived Security. At the same time, many other independent variables can be used to influence Jenius BTPN mobile banking Customer Loyalty.

RECOMMENDATION

Based on the conclusions above, the recommendations that can be outlined in this research are as follows:

- a. About the Customer Trust variable, the statement "I am willing to accept risks that may arise" gets the lowest value. Therefore, Jenius BTPN mobile banking should convey regular messages regarding safe and comfortable digital financial transactions in order to minimize customer concerns about risks that may arise in the future.
- b. Concerning the Perceived Ease of Use variable, the statement "I feel the Jenius BTPN mobile banking application is easy and does not require more effort to operate" received the lowest score. This score is good but the most minor among the other statements on the Perceived Ease of Use variable. Therefore, Jenius BTPN should provide more information regarding application use and create short tutorials and instructions that are easy to access to help customers operate the application.
- c. Regarding the Security Perception variable, the statement "I am confident that the personal data information stored by Jenius BTPN is stored safely" received the lowest score. This value is excellent, but it is the smallest value obtained among other statements on other Security Perception variables. Therefore, Jenius BTPN can increase the level of security of customers' data in various ways, such as anticipating it by providing mitigative education, then increasing the security level of data centers, then coordinating with regulators, such as Bank Indonesia (BI). in anticipation of the payment system, and also preparing a sound supporting IT system. Customers also need to increase digital literacy regarding digital crimes that can occur, as customers must be more diligent in monitoring balances, protecting devices and accounts by changing passwords regularly, recognizing the nature of phishing and other fraud, and keeping documents out of the wrong hands in order to improve the security level of the account.
- d. Regarding the Customer Loyalty variable, "I am loyal to Jenius BTPN and reluctant to use products from other banks" received the lowest score. Therefore, Jenius BTPN can provide an easy digital transaction experience and offer more complex products, not just transactions and savings but starting from investment wealth management to insurance, and provide more economical and competitive administration costs. Compared to similar banks.

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