

ABSTRACT

The Covid-19 pandemic is not only a global health problem, but also has an impact on various sectors of the global economy, including the banking sector. One of the impacts of Covid-19 on the banking sector is a significant decrease in the number of customers. The decline was experienced by the BRI Unit Kota Tegal. BRI Unit Kota Tegal must make efforts to maintain the large number of customers. Efforts to maintain the number of customers can be done by forming customer loyalty. Customer loyalty can be built through service quality, perceived usefulness of mobile banking, and customer trust in customer loyalty through customer satisfaction. The purpose of this study was to determine the effect of service quality, perceived usefulness of mobile banking, and customer trust on customer loyalty through customer satisfaction at the Indonesian People's Bank in the Tegal city unit. The benefits of this research can be used by management as a reference in building customer loyalty in order to survive using the banking services of BRI Unit Kota Tegal.

The data collection used in this study was obtained through a questionnaire. The sample in this study were some of the customers of Bank BRI Unit Kota Tegal. The sampling criteria in this study were customers who saved at Bank BRI Unit Kota Tegal. The determination of the sample size in this study was carried out using the Rao formula because the number of population was unknown so that the sample used was 100 respondents. The data analysis technique used in this study uses the Structural Equation Model (SEM) with the help of the AMOS 24 program.

The results show that service quality affects customer satisfaction, perceived usefulness of mobile banking affects customer satisfaction, customer trust affects customer satisfaction, customer satisfaction affects customer loyalty, service quality affects customer loyalty through customer satisfaction, perceived usefulness of mobile banking affect customer loyalty through customer satisfaction, and customer trust affect customer loyalty through customer satisfaction. The results of this study can be used as consideration for BRI bank to determine strategies in order to increase customer loyalty.

KEYWORDS : *Service Quality, Perceived Usefulness Of Mobile Banking, Customer Satisfaction, Customer Trust, Customer Loyalty.*