

ABSTRACT

The digitalization advancements in the banking sector are becoming increasingly revolutionary. Mobile banking platforms are adopting numerous features that can be accessed by users. International money transfers, which were traditionally conducted through conventional means, have now become easier and can be done anytime and anywhere. Bank BRI, as one of the largest state-owned banks in Indonesia with millions of customers from various backgrounds, highly values customer loyalty. As a customer-centric company, BRI prioritizes crucial aspects such as time and cost. To support its performance and the quality of its mobile banking services, continuous updates and enhancements are made. The quality of service includes pricing and speed of transactions to retain BRI customers. Additionally, perceived usefulness and features availability contribute to customer satisfaction and help customers choose a service that addresses their daily transaction needs. This study aims to determine customer loyalty with customer satisfaction as an intervening variable. Furthermore, it aims to explore the strengths and weaknesses of each variable in mobile banking applications.

To achieve the research objectives, an empirical study was conducted using online questionnaires to collect data. The sample consisted of 100 individuals representing regular users of BRIMO's international transfer feature. The relationships among variables in the research model, which encompass customer loyalty, were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method.

The research findings indicate that perceived usefulness is the most influential variable on customer loyalty. Speed of transaction and features availability also have an impact on customer loyalty. However, the pricing variable does not significantly influence customer loyalty. The customer variable acts as a mediator for the influence of perceived usefulness, speed of transaction, and features availability, but it fails to mediate the pricing variable.

Keywords: Mobile banking, pricing, features availability, speed of transaction, perceived usefulness, customer satisfaction, Customer loyalty