ABSTRACT

PT Bank Syariah Indonesia Tbk (BSI) has become one of the victims of ransomware cybercrime that resulted in the leakage of personal data belonging to customers characterized by service disruptions. The hacker attack on BSI not only caused concern for customers, but also caused financial and reputational losses for the bank. This study aims to analyze the effect of customer data leakage and several other factors on BSI customer loyalty.

This research is a quantitative study using data collection methods in the form of questionnaires. The research population is BSI customers who live in the Central Java area with a sample of 100 people. The data obtained will be processed using the Structural Equation Modeling-Partial Least Square (SEM-PLS) analysis method with SmartPLS 4 software.

The results of this study indicate that the variables of customer data leakage has a negative and significant effect on customer loyalty, service quality and trust have a positive and significant effect on BSI customer loyalty, while the security and brand image variables do not have a significant effect on BSI customer loyalty. This proves that data leaks that occur at BSI can reduce customer loyalty because it results in a significant decrease in trust which has an impact on loyalty.

Keywords: Customer Data Leakage, BSI, Customer Loyalty.