

ABSTRACT

This study aims to analyze the factors that influence customer trust in using the BRImo mobile banking application at Bank Rakyat Indonesia (BRI). Referring to the Technology Acceptance Model (TAM) model, this study identifies three main variables: security, convenience, and benefits offered by BRImo, and their influence on customer satisfaction and trust of BRImo application users in Semarang City and Jepara Regency. Through a quantitative approach, this study uses samples from BRI customers at the Semarang Pattimura and Jepara Branch Offices, with a purposive sampling method to respond to specific criteria for customers who have used BRImo for at least six months, with a sample size of 200 respondents. The data used are primary data, data collection techniques using questionnaires. Data analysis techniques Structural Equation Modeling (SEM) with SmartPLS analysis tools. The results of the study showed that security, convenience, and benefits partially have a positive and significant effect on customer satisfaction. The next result was that security, convenience, benefits, and customer satisfaction partially have a positive and significant effect on customer trust of BRImo users. The results of the mediation test show that customer satisfaction can mediate the effect of security on customer trust, customer satisfaction can mediate the effect of convenience on customer trust, and customer satisfaction can mediate the effect of benefits on customer trust.

Keywords: *Technology Acceptance Model (TAM), Security, Convenience, Benefits, Customer Satisfaction, and Customer Trust*