

ABSTRACT

The OJK Financial Literacy and Inclusion Survey shows that the level of financial literacy and financial inclusion is still below expectations. Therefore, Officeless Financial Services (Laku Pandai) is organized by the OJK in collaboration with banks. The goal is to deliver banking services to the public that have not been reached by financial services, supported by technology. As one of these service providers, Bank Jateng still faces obstacles in the application of Ambassador Agents, agent education and training, as well as transaction improvement programs. The purpose of this study is to investigate the effects of perceived ease of use, perceived credibility and perceived utility' effects on customer satisfaction and reuse Intention among Laku Pandai Bank Jateng consumers in Semarang City. The researcher collected 116 samples. The researcher employed a quantitative approach with SEM PLS 4.0. The study's test results indicate that customer satisfaction is positively influenced by perceived ease, perceived usefulness, perceived credibility, and reuse intention. Additionally, perceived ease, perceived usefulness, and perceived credibility each have a significant and positive direct impact on reuse intention.

Keyword: Reuse Intention, Perceived Ease, Perceived Usefulness, Perceived Credibility, Consumer Satisfaction