

ABSTRACT

This study aims to analyze the determinants of customer loyalty in the use of the BSI Mobile application in Semarang City. The research problem arises from customer complaints regarding the performance of the BSI Mobile application, such as difficulties in facial verification and frequent system errors, which have led to inconsistencies in the relationships among MB Service Quality, MB User Interface, MB Security, MB System Quality, and Trust toward Customer Loyalty.

This study employs a quantitative approach by distributing questionnaires online through Google Forms to customers of Bank Syariah Indonesia who have used the BSI Mobile application. The sampling technique used is purposive sampling, while data analysis is carried out using the Structural Equation Model (SEM) method.

The results show that the Security variable has a positive and significant effect on Service Quality in using BSI Mobile. The Service Quality variable has a positive and significant effect on Customer Loyalty. The System Quality variable positively and significantly affects both Security and Service Quality. The User Interface variable has a positive and significant effect on Security and System Quality, but a negative and insignificant effect on Service Quality. Furthermore, the Trust variable has a positive and significant moderating effect on the relationship between Service Quality and Customer Loyalty in using BSI Mobile.

Keyword: *Service Quality, User Interface, Security, System Quality, Trust.*

