

ABSTRACT

Fadhil Wicaksono. 2026. *The Influence of Security, Privacy, and Bank Reputation on Trust and Continuous Usage of BRImo among the Civitas of the National Research and Innovation Agency (BRIN). Supervised by Dr. Susilo Toto Raharjo, S.E., M.T.*

Digital transformation in the banking sector has encouraged the increasing use of mobile banking services as a fast, convenient, and efficient transaction medium. However, the sustainability of mobile banking usage is highly influenced by users' trust, which is shaped by their perceptions of security, privacy, and bank reputation. This study aims to analyze the influence of perceived security, perceived privacy, and bank reputation on trust and their implications for the continuous usage intention of the BRImo application among the civitas of the National Research and Innovation Agency (BRIN).

This study employed a mixed methods approach with a sequential explanatory design. The quantitative phase was conducted through a survey of 100 BRImo users within BRIN selected using purposive sampling. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Subsequently, the qualitative phase was carried out through in-depth interviews with 15 informants to strengthen and explain the quantitative findings.

The results indicate that perceived security, perceived privacy, and bank reputation have positive and significant effects on trust. Among these variables, perceived privacy has the strongest influence on users' trust in BRImo. Furthermore, trust has a positive and significant effect on continuous usage intention. In addition, perceived security and bank reputation also have positive and significant effects on continuous usage intention, whereas perceived privacy does not have a direct effect on continuous usage intention. The qualitative findings confirm that transaction security, personal data protection, and the reputation of Bank BRI as a trustworthy banking institution are the main factors that encourage trust and the continued use of BRImo.

This study contributes theoretically to the development of a trust-based digital banking user behavior model and provides practical implications for Bank BRI in improving security quality, privacy protection, and reputation enhancement to encourage the continued use of BRImo services.

Keywords: *bank reputation, continuous usage intention, perceived security, perceived privacy, trust.*