

## INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh *perceived usefulness* dan *perceived ease of use* terhadap kepuasan dan kepercayaan yang mempengaruhi loyalitas nasabah pengguna QRIS BTN melalui aplikasi Bale by BTN. Metode penelitian yang digunakan adalah kuantitatif dengan sumber data primer dan sekunder. Data primer diperoleh dari penyebaran kuesioner menggunakan *google form*, sedang data sekunder dari buku, jurnal, data statistik, dan internet. Populasi dalam penelitian ini merupakan nasabah pengguna Bale by BTN di seluruh Indonesia. Metode yang diterapkan dalam menentukan jumlah sampel yaitu jenis *non-probability sampling* melalui teknik *purposive sampling*. Jumlah sampel yang digunakan sebanyak 230 responden pengguna Bale by BTN. Seluruh data yang dianalisis dalam penelitian ini diolah menggunakan metode PLS-SEM menggunakan aplikasi SmartPLS 4.0.9.9. Berdasarkan hasil yang diperoleh menunjukkan bahwa *perceived usefulness* dan *perceived ease of use* berpengaruh positif dan signifikan terhadap kepuasan dan kepercayaan nasabah dalam menggunakan QRIS BTN. Kepuasan dan kepercayaan ditemukan berpengaruh positif dan signifikan terhadap loyalitas nasabah, dan juga dapat memediasi *perceived usefulness* dan *perceived ease of use* terhadap loyalitas nasabah. Namun, *perceived usefulness* dan *perceived ease of use* ditemukan pengaruh negatif terhadap loyalitas nasabah. Oleh karena itu, saran yang diberikan bagi pihak BTN yaitu dapat mengoptimalkan kegunaan dan kemudahan layanan agar nasabah tetap merasa tertarik untuk terus menggunakan layanan QRIS BTN secara berkelanjutan.

**Kata Kunci:** Perceived Usefulness, Perceived Ease of Use, Kepuasan, Kepercayaan, Loyalitas Nasabah, QRIS

## ABSTRAK

*This study aims to analyze the influence of perceived usefulness and perceived ease of use on satisfaction and trust that influence customer loyalty of BTN QRIS users through the Bale by BTN application. The research employed a quantitative method using both primary and secondary data sources. Primary data were collected through questionnaires distributed via google forms, while secondary data were obtained from books, journals, statistic data, and online sources. The population of this study consists of users of the Bale by BTN application across Indonesia. The sampling method used was non-probability sampling with a purposive sampling technique, resulting in a total of 230 respondents. The data were analyzed using the PLS-SEM method with the SmartPLS 4.0.9.9 application. The results indicate the perceived usefulness and perceived ease of use have a positive and significant effect on customer satisfaction and trust in using QRIS BTN. Satisfaction and trust also show a positive and significant effect on customer loyalty, and both mediate the relationship between perceived usefulness, perceived ease of use on customer loyalty. However, perceived usefulness and perceived ease of use were found to have a negative effect on customer loyalty. Therefore, it is recommended that BTN optimize the usefulness and ease of use of the service to maintain customer interest and encourage continued use of QRIS BTN.*

**Keywords:** *Perceived Usefulness, Perceived Ease of Use, Satisfaction, Trust, Customer Loyalty, QRIS*