

THE INFLUENCE OF APPLICATION FEATURES AND SECURITY THROUGH TRUST ON BRImo CUSTOMER LOYALTY IN BANYUWANGI

Yoki Hendra Sugiarto¹, Deasy Wulandari², Mochammad Farid Afandi³

^{1,2,3}(Fakultas Ekonomi dan Bisnis, Universitas Jember, Indonesia)

ABSTRACT : This research objective is to determine the influence of application features and security through trust on BRImo customer loyalty in Banyuwangi. This research used the Explanatory Research type. The population used in this research is all customers who use the BRImo application as of the end of December 2022 at the BRI Banyuwangi office, totaling 89,333 customers. The sampling technique in this research used a multistage random sampling technique (multi stage sampling). In this study, the criteria used were customers who happened to use the BRImo application and were financially registered, totaling 100 respondents. The data analysis method used Structural Equation Modeling (SEM) with the SmarPLS application. The research results showed that Application Features influence BRImo Trust in Banyuwangi Regency. Security influenced BRImo's trust in Banyuwangi Regency. Application features influenced BRImo customer loyalty in Banyuwangi Regency. Security influenced BRImo Customer Loyalty in Banyuwangi Regency. Trust influenced BRImo Customer Loyalty in Banyuwangi Regency. Trust mediated the influence of Application Features on BRImo Customer Loyalty in Banyuwangi Regency. Trust mediated the influence of Security on BRImo Customer Loyalty in Banyuwangi Regency.

KEYWORDS : *Application feature, security, trust, loyalty.*

I. INTRODUCTION

BRImo or BRI Mobile is a Bank Rakyat Indonesia service facility to facilitate transactions and reduce banking workload and improve the quality of technology and information-based services. BRImo offers good quality service features to provide convenience and comfort in financial transactions. The features of BRImo services are information services, transaction services and communication services (Maulidya& Afifah, 2021). However, despite this convenience, it is felt that there are still many complaints from customers about the service features. Based on reviews on Google Playstore and Appstore, there are many responses from users to the BRImo application. The BRImo application received a rating of 4.9 out of 5 stars given by users. Users also respond positively or negatively. Negative responses in the form of complaints given by users regarding the features of the BRImo service such as transaction failure and transaction failure but the balance is still debited as well as other complaints. It can also be proven from the bad feedback given by users. The difference in responses from each user showed that each person has a different readiness in responding to a technology (Uopmabin& Supriyadi, 2023).

Security is one of the most important aspects of information technology. Digital wallet security is how to prevent fraud or at least detect fraud in an information-based system, where the information has no physical meaning. The importance of the value of information means that certain people often cannot get the desired information. Basically, a digital wallet is a transaction instrument that has been supervised by the government through the Financial Services Authority (OJK). The BRImo application has a layered security system. Usually, users must enter an identification number (PIN) or password when registering an account or logging in to the BRImo application. Security has a direct effect on customer loyalty (Setiawan, 2016).

Trust is concentrated in various settings and disciplines, for example psychology, sociology, economics, and marketing (Matute et al., 2016). Trust is a dynamic and multifaceted concept (Amin et al., 2013). Trust is the result of the reliability and integrity provided (Handi et al., 2018). Trust encourages buyer-seller exchange and respect is the basis for maintaining relational behavior. Previous investigations have examined trustworthiness in various identified transaction situations, utilization of statistical surveys, distribution channels, and buyer relationship mechanics. Rotter (1967), a personality psychologist, views beliefs as individual characteristics and understands them as hopes, expectations, or feelings that are rooted in

personality and originate from the individual's early psychological development, referred to as a belief disposition (Setiawan, 2016).

Customer loyalty is loyalty. This loyalty is taken without any coercion, but arises from one's own awareness of the past. According to Tjiptono in (Ambitan et al., 2021) Consumer loyalty is a customer's commitment to a brand, shop or supplier based on very positive characteristics in long-term purchases. With customer loyalty, convenience is one aspect that influences customer loyalty in various ways. aspect of life. According to Davis et al., (in Pratama, 2020) ease of use is the degree to which a person believes that using technology is easy and does not require much effort from the user. An important factor that can influence online buying and selling transactions is security.

For BRI customers, BRImo comes as a very useful option because it allows them to carry out banking transactions whenever and wherever they like. Users can benefit from using BRImo due to its convenience by reducing the time and effort required to visit a physical bank. However, BRImo's effectiveness as a digital banking application is influenced by various other elements as well as its ease of use (Kamilullah et al., 2018). BRI Banyuwangi is currently the foundation for the BRI Malang Regional Office to exceed targets every year due to the regional potential and business prospects which are very supportive for distributing BRI products.

II. THEORITICAL REVIEW

2.1 Application feature

BRImo is the newest BRI Bank Digital Financial Application based on internet data which makes it easy for BRI customers and non-customers to be able to make transactions with the latest User Interface and User Experience, facial recognition login features, fingerprint login, Gopay top up, QR payments and other interesting features Alternatively, with the Source of Fund option, each transaction can use a Current/Savings account.

2.2 Security

Security is something that can show the level of confidence a person has in the security of a technology. So that someone believes in using technology that has a guaranteed level of security. Casalo et al., in Zahid et al., (2015) stated that security is the ability to protect information and consumer data from stealing and frauding in banking service by online.

2.3 Trust

Customer trust has a huge influence on the sustainability of a bank, because if a bank's product is no longer trusted by customers, it will be difficult for that product to develop in the market. However, on the other hand, if the bank's products are trusted by customers, then the company's products will continue to grow in the market. This trust must always be obtained by the company, the more customers trust it, the company will continue to have a good relationship with its customers (Mamang, 2013: 197)

2.4 Loyalty

According to Khamdani (2019), the word "custom", which means making something a habit, is the origin of the term "user". Users develop buying habits over time due to interactions and repeat purchases. Loyal users are obedient, which means persistent and steadfast, or obedient, which means obedient.

2.5 Previous Research

Maria Loki Kristianti and Rilo Pambudi (2017), Johandri Iqbal (2021) and Livia Hening Pratiwi and Jeanne Ellyawati (2023) stated that application features have a significant effect on customer trust. Maria Loki Kristianti and Rilo Pambudi (2017) stated that security factors have a significant effect on customer trust. Livia Hening Pratiwi and Jeanne Ellyawati (2023) stated that application features have a significant effect on customer loyalty. Museera Afroze et al., (2021) and Desi Wahyuningsi and Lia Nirawati (2022) stated that security has a significant effect on customer loyalty. Rahmat Madjid (2013), Heri Setiawan (2016), Jihad Kamilullah et al., (2018), Edi Purwanto et al (2020), and Livia Hening Pratiwi and Jeanne Ellyawati (2023) stated that customer trust has a significant effect on customer loyalty.

III. METHOD

This research used the Explanatory Research type. The population used in this research is all customers who use the BRImo application as of the end of December 2022 at the BRI Banyuwangi office, totaling 89,333 customers. The sampling technique in this research used a multistage random sampling technique (multi stage sampling). In this study, the criteria used were customers who happened to use the BRImo application and were financially registered, totaling 100 respondents. The data analysis method used Structural Equation Modeling (SEM) with the SmarptPLS application.

IV. DISCUSSION

4.1 The Influence of Perceived Usefulness on Customer Satisfaction

The results of the hypothesis test showed that Application Features have an effect on Trust by looking at the significance level, which is 0.000. The influence shown by the regression coefficient is positive, meaning that the better the Application Features, the more Trust will increase (H1 is accepted). BRImo is the Latest BRI Bank Digital Financial Application based on internet data which makes it easy for BRI customers and non-customers to be able to make transactions using the User Interface and The latest User Experience, facial recognition login feature, fingerprint login, Gopay top up, QR payment and other interesting features, with the choice of Source of Fund for each transaction, you can use a Current/Savings account. The aim of developing the latest version of the BRI Mobile BRImo application is to prepare a new business model in the future, shifting the habits of customers who previously made transactions through BRI work units, then shifting to ATMs and SMS Banking, it is hoped that in the future all customers will start making transactions via internet banking. The results of this research In line with research conducted by Maria Loki Kristianti and Rilo Pambudi (2017), Johandri Iqbal (2021) and Livia Hening Pratiwi and Jeanne Ellyawati (2023) stated that application features have a significant effect on customer trust.

4.2 The Effect of Security on Trust

The results of the hypothesis test showed that Security has an effect on Trust by looking at the significance level, which is 0.000. The influence shown by the regression coefficient is positive, meaning that the better the security, the more trust will increase (H2 is accepted). Security is something that can show the level of confidence a person has in the security of a technology. So that someone believes in using technology that has a guaranteed level of security. Casalo et al., in Zahid et al., (2015) stated that security is the ability to protect consumer information and data from theft and fraud in online banking services, whereas according to (Kartika, 2018) perception of security is an individual's belief in privacy and the security of their personal information. The results of this research are in line with research conducted by Maria Loki Kristianti and Rilo Pambudi (2017) which stated that security factors have a significant effect on customer trust.

4.3 The Influence of Application Features on Customer Loyalty

The results of the hypothesis test showed that Application Features have an effect on Customer Loyalty by looking at the significance level, which is 0.018. The influence shown by the regression coefficient is positive, meaning that the better the application features, the more customer loyalty will increase (H4 is accepted). Application features can be interpreted the same as service features because application features are created to provide services for users or customers. For example, in the BRImo application there is an application feature in the form of interbank transfers which is a service for customers to be able to make interbank transfers. How to register for BRImo and activate the latest BRImo (Mobile Banking) BRI application is very easy, it can be done directly through the BRImo application. Downloading the latest BRI mobile banking and internet banking from Bank BRI Indonesia is also easy, the BRImo application is available and can be downloaded via Google Play Store or App Store. The results of this research are in line with research conducted by Livia Hening Pratiwi and Jeanne Ellyawati (2023) which stated that application features have a significant effect on customer loyalty.

4.4 The Influence of Security on Customer Loyalty

The results of the hypothesis test show that security has an effect on customer loyalty by looking at the significance level, which is 0.006. The influence shown by the regression coefficient is positive, meaning that the better the security, the more customer loyalty will increase (H4 is accepted). In an individual's view, technology is considered safe if they believe that their personal information can only be accessed by themselves, and is stored securely and cannot be manipulated by others. Security assurance plays an important role in establishing trust by reducing consumer concerns about misuse of personal data and corruptible data transactions. When the level of security guarantee is acceptable and meets consumer expectations, consumers may be willing to disclose their personal information and will purchase or decide to use the application with a feeling of security (Prena& Dewi, 2023). The results of this research are in line with research conducted by Museera Afroze et al., (2021) and Desi Wahyuningsi and Lia Nirawati (2022) stated that security has a significant effect on customer loyalty.

4.5 The Influence of Trust on Customer Loyalty

The results of the hypothesis test show that Trust has an effect on Customer Loyalty by looking at the significance level, which is 0.001. The influence shown by the regression coefficient is positive, meaning that the better the Trust, the more Customer Loyalty will increase (H5 is accepted). Customer trust has a huge influence on the sustainability of a bank, because if a bank's product is no longer trusted by customers, it will be

difficult for that product to develop in the market. However, on the other hand, if the bank's products are trusted by customers, then the company's products will continue to grow in the market. This trust must always be obtained by the company, the more customers trust it, the company will continue to have good relationships with its customers (Mamang,2013:197). The results of this research are in line with research conducted by Rahmat Madjid (2013), Heri Setiawan (2016), Jihad Kamilullah et al., (2018), Edi Purwanto et al (2020), and Livia Hening Pratiwi and Jeanne Ellyawati (2023) stated that customer trust has a significant effect on customer loyalty.

4.2 Conceptual Framework

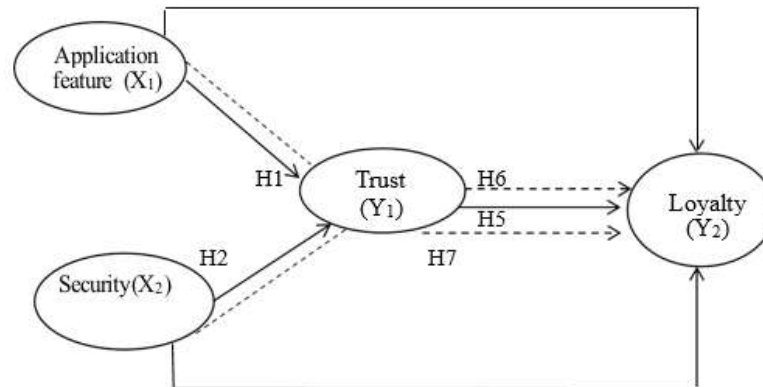


Figure 1. Conceptual Framework

Information:

- > : Direct Influence
 - - - - -> : Indirect Influence

V. CONCLUSION

Based on the research results, it showed that 1) Application features had an influence on BRIMo Trust in Banyuwangi Regency. 2) Security influenced BRIMo Trust in Banyuwangi Regency. 3) Application features influenced BRIMo customer loyalty in Banyuwangi Regency. 4) Security influenced BRIMo Customer Loyalty in Banyuwangi Regency. 5) Trust influenced BRIMo Customer Loyalty in Banyuwangi Regency. 6) Trust mediated the influence of Application Features on BRIMo Customer Loyalty in Banyuwangi Regency. 7) Trust mediated the influence of Security on BRIMo Customer Loyalty in Banyuwangi Regency.

VI. ACKNOWLEDGEMENTS

This paper was written to fulfill my requirements for completing a master's program, I would like to thank the individuals and organizations dedicated to helping me during this phase. This achievement would not have been possible without their support and assistance. I would like to thank the Faculty of Economics and Business, Jember University for accepting me into the master's program. I would also like to thank Dr. Deasy Wulandari, S.E., M.Sc. and Dr. Mochammad Farid Afandi, S.E., M.Si for encouragement, inspiring ideas, suggestions, critical comments and professional guidance.

REFERENCES

- [1]. Abrilia, N. D., & Sudarwanto, T. (2022). Pengaruh Persepsi Kemudahan Dan Fitur Layanan terhadap Minat Menggunakan E-Wallet Pada Aplikasi Dana Di Surabaya. *Pendidikan Tata Niaga*, 8(3), 1006–1012.
- [2]. Adi, P., & Permana, G. (2018). *Penerapan Metode TAM (Technology Acceptance Model)*. 10(1), 1–7.
- [3]. Afroze, M., Abid, G., Rehman, S., & Elahi, N. S. (2021). Impact Of Privacy And Security On E-Banking Loyalty: Mediating Role Of Customer Satisfaction And Moderation Of Reliability. <http://journal.unilak.ac.id/index.php/JIEB/article/view/3845%0Ahttp://dspace.uc.ac.id/handle/123456789/1288>
- [4]. Apriliya, D. (2021). Bab ii kajian pustaka bab ii kajian pustaka 2.1. *Bab Ii Kajian Pustaka 2.1*, 12(2004), 6–25.
- [5]. Ardila, Y. (2015). Hubungan Kualitas Layanan Service Sepeda Motor Dengan Loyalitas Pelanggan Di Bengkel Resmi Honda Ahass. *Skripsi, Juli*, 10–28. <http://repository.uma.ac.id/handle/123456789/428>
- [6]. ARTAMEVIAH, R. (2022). Bab ii kajian pustaka bab ii kajian pustaka 2.1. *Bab Ii Kajian Pustaka 2.1*, 12(2004), 6–25.

- [7]. Badaruddin, & Risma. (2021). Pengaruh Fitur Layanan Dan Kemudahan Terhadap Minat Menggunakan Mobile Banking (Studi Pada Masyarakat Desa Rantau Rasau Kecamatan Berbak). *Telanaipura Jambi*, 1(1), 36122.
- [8]. Iqbal, J., Heriyani, H., & Urrahmah, I. (2021). Pengaruh Kemudahan dan Ketersediaan Fitur terhadap Penggunaan Mobile Banking. *Global Financial Accounting Journal*, 5(2), 25. <https://doi.org/10.37253/gfa.v5i2.6001>
- [9]. Kamilullah, J., Kusyanti, A., & Aryadita, H. (2018). Analisis Pengaruh Kepercayaan, Kepuasan, dan Reputasi Terhadap Loyalitas Konsumen Online Shop Dalam Pembelian Produk di Toko XYZ. *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer (J-PTIHK) Universitas Brawijaya*, 2(7), 2660–2669.
- [10]. Kristianti, M. L., & Pambudi, R. (2017). Analisis Pengaruh Persepsi Kemudahan, Persepsi Kemanfaatan, Persepsi Tingkat Keamanan, Dan Fitur Layanan Terhadap Penggunaan Mobile Banking Pada Mahasiswa Di Dki Jakarta. *Jurnal Akuntansi*, 11(1), 50–67. <https://doi.org/10.25170/jara.v11i1.52>
- [11]. Madjid, R. (2013). Customer Trust as Relationship Mediation Between Customer Satisfaction and Loyalty At Bank Rakyat Indonesia (BRI) Southeast Sulawesi. *The International Journal Of Engineering And Science*, 2(5), 48–60.
- [12]. Mardianti, E. (2019). Perilaku Konsumen. *Gastronomia Ecuatoriana y Turismo Local.*, 1(69), 5–24.
- [13]. Maros, H., & Juniar, S. (2016). *Pengaruh sosial media marketing terhadap kinerja bisnis usaha mikro, kecil, dan menengah (UMKM)*. 1–23.
- [14]. Maryamah, N., Widowati, M., & Fajria, R. N. (2023). Analisis Pengaruh Relationship Marketing, Kualitas Layanan, dan Penggunaan M-Banking Terhadap Loyalitas Nasabah PT Bank Syariah Indonesia (Studi Kasus pada Masyarakat di Kota Semarang). *Keunis*, 11(1), 58. <https://doi.org/10.32497/keunis.v11i1.3788>
- [15]. Maulidya, G. P., & Afifah, N. (2021). Perbankan Dalam Era Baru Digital: Menuju Bank 4 . 0. *Proceeding Seminar Bisnis Seri V*, 278–288.
- [16]. Nancy, N. (2020). *Pengaruh Kepercayaan dan Kepuasan terhadap Loyalitas Nasabah pada PT Bank Central Asia Tbk di Kota Batam (Studi Kasus: Kantor Kas Nagoya Hill)*. [http://repository.upbatam.ac.id/2150/%0Ahttp://repository.upbatam.ac.id/2150/1/cover.s.d bab III.pdf](http://repository.upbatam.ac.id/2150/%0Ahttp://repository.upbatam.ac.id/2150/1/cover.s.d%20bab%20III.pdf)
- [17]. Prasetyaningrum, G., Finda Nurmayanti, & Fallya Azahra. (2022). Faktor-Faktor Yang Mempengaruhi Etika Sistem Informasi: Moral, Isu Sosial Dan Etika Masyarakat (Literature Review Sim). *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, 3(2), 520–529. <https://doi.org/10.38035/jmpis.v3i2.1115>
- [18]. Pratiwi, L. H., & Ellyawati, J. (2023). Layanan M-Banking Dan Pengaruhnya Pada Kepuasan Dan Loyalitas: Studi Empiris Bank Bni. *Modus*, 35(2), 212–226. <https://doi.org/10.24002/modus.v35i2.7567>
- [19]. Prena, G. Das, & Dewi, N. K. S. G. (2023). Pengaruh Kemudahan Penggunaan, Gaya Hidup, Persepsi Keamanan Dan Kepercayaan Terhadap Minat Menggunakan Shopeepay. *WACANA EKONOMI (Jurnal Ekonomi, Bisnis Dan Akuntansi)*, 22(2), 142–155. <https://doi.org/10.22225/we.22.2.2023.142-155>
- [20]. Purwanto, E., Deviny, J., & Mutahar, A. M. (2020). The Mediating Role of Trust in the Relationship between Corporate Image, Security, Word of Mouth and Loyalty in M-Banking Using among the Millennial Generation in Indonesia. *Management and Marketing*, 15(2), 255–274. <https://doi.org/10.2478/mmcks-2020-0016>
- [21]. Ro'azah Afidatur. (2021). Bab ii kajian pustaka bab ii kajian pustaka 2.1. *Bab Ii Kajian Pustaka 2.1*, 12(2004), 6–25.
- [22]. S Muawanah. (2020). Pengaruh Kualitas Pelayanan, Harga Dan Fasilitas Terhadap Kepuasan Pelanggan Dan Kepercayaan Pengguna Jasa Pengiriman Paket PT. Jalur Nugraha Ekakurir (JNE) Jakarta. *Skripsi*, 2015, 1–34. <http://repository.stei.ac.id/1220/>
- [23]. Setiawan, H. (2016). Kepercayaan Terhadap Kepuasan Dan Loyalitas. *Jurnal Keuangan Dan Perbankan*, 20(3), 518–528.
- [24]. Uopmabin, R. R., & Supriyadi, M. (2023). Analisis Pengaruh Fitur-Fitur Pada Layanan BRIMobile Terhadap Kepuasan Nasabah (Studi Pada Pengguna Brimo Di Daerah Istimewa Yogyakarta). *E B B A N K Vol. 13, No. 1, Juli 2023 Halaman : 007 – 014* ©, 7–14.
- [25]. Viera Valencia, L. F., & Garcia Giraldo, D. (2019). 濟無No Title No Title No Title. *Angewandte Chemie International Edition*, 6(11), 951–952., 2, 22–47.
- [26]. Wicaksono, S. (2020). *Pengaruh Program Pelatihan; Dan Kompensasi Langsung Dan Tidak Langsung Terhadap Kinerja Karyawan Pada Pt Prudential Life Assurance Surabaya*. 71–86.

- [27]. Yoon, C. (2014). 濟無No Title No Title No Title. *Paper Knowledge . Toward a Media History of Documents*, 21–33.