

ABSTRACT

This study aims to examine the influence of trust, information quality, and electronic service quality on user loyalty of the Wondr by BNI application, with user satisfaction as an intervening variable. The background of this research is based on the low user loyalty toward the Wondr application, as seen from the results of a preliminary survey and the suboptimal application rating. In today's highly competitive digital era, the development of responsive, informative, and reliable mobile banking services is key to retaining customers and enhancing their loyalty.

The research method used is quantitative with a descriptive and verificative approach. Data were collected through the distribution of questionnaires to 100 users of the Wondr by BNI application. Data analysis was conducted using Structural Equation Modeling (SEM) with a Partial Least Squares (PLS) approach. The results show that trust and electronic service quality have a positive and significant effect on user satisfaction, while information quality does not have a significant effect. User satisfaction itself is proven to have a strong influence on user loyalty.

The findings indicate that trust and electronic service quality directly affect user satisfaction, whereas information quality does not. In addition, trust and electronic service quality indirectly influence user loyalty through user satisfaction, while information quality does not show a significant indirect effect on loyalty. Therefore, the current state of information quality needs to be re-evaluated to ensure that it is more relevant, clear, and aligned with user needs.

Keywords: Trust, Information Quality, Electronic Service Quality, User Satisfaction, User Loyalty.