

**PENGARUH *E-TRUST* TERHADAP *E-LOYALTY***  
**(Survei pada Pengguna *BRI Mobile Banking* pada *Followers***  
**Akun Instagram @bankbri\_id)**

**SKRIPSI**

**Diajukan untuk Memenuhi Salah Satu Syarat Mendapatkan Gelar Sarjana**  
**Pendidikan pada Program Studi Pendidikan Bisnis**



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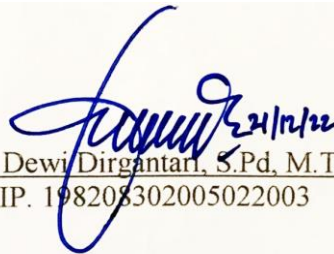
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## ABSTRAK

Novita Frisca Chaerunisa (1805534), **Pengaruh *E-Trust* terhadap *E-Loyalty* (Survei pada Pengguna BRI Mobile Banking pada Followers Akun Instagram @bankbri\_id)** di bawah bimbingan Prof. Dr. Hj. Ratih Hurriyati, M.P. dan Drs. Girang Razati, M.Si.

Penelitian ini bertujuan untuk mengetahui Pengaruh *E-trust* terhadap *E-loyalty*. Jenis penelitian yang digunakan adalah deskriptif verifikatif yaitu dengan penggambaran dan pemaparan variabel-variabel yang diteliti dan kemudian ditarik kesimpulan. Variabel dependen dalam penelitian ini adalah *e-loyalty* (Y), dan *e-trust* (X) sebagai variabel independen. Populasi dalam penelitian ini adalah pengguna BRI *Mobile Banking* pada *followers* Instagram @bankbri\_id. Pengambilan sampel dalam penelitian ini menggunakan metode *simple random sampling* (pengambilan sampel secara acak) dengan menggunakan teknik *probability sampling* terhadap 385 pengguna akun. Teknik analisis yang digunakan adalah analisis Regresi Linear Sederhana dengan alat bantu *software* komputer SPSS 26.0 for windows. Hasil temuan penelitian ini menunjukkan bahwa gambaran *e-trust* terhadap *e-loyalty* berada pada kategori cukup baik. *E-trust* memiliki pengaruh yang positif dan signifikan terhadap *e-loyalty*. Berdasarkan hasil survei tersebut, penulis merekomendasikan beberapa hal mengenai dampak *e-trust* terhadap *e-loyalty*. Variabel *e-loyalty* dengan dimensi terendah: *perceived privacy* dan variabel *e-loyalty*, dimensi terendah: *word of mouth*. Oleh karena itu, penulis memiliki rekomendasi agar perusahaan BRI *Mobile Banking* dapat memperlakukan pelanggan dengan tepat, memberikan penyelesaian masalah yang adil, menghormati perlakuan pelanggan, dan tetap menjaga loyalitas pelanggan baik di dalam atau di luar jaringan dengan memberikan layanan yang bermanfaat dan memudahkan pelanggan dalam bertransaksi.

**Kata kunci:** *E-trust, E-loyalty, Mobile Banking*

## ABSTRACT

Novita Frisca Chaerunisa (1805534), *The Effect of E-trust on E-loyalty (Survey on BRI Mobile Banking Users on followers of the Instagram account @bankbri\_id)* under the guidance of Prof. Dr. Hj. Ratih Hurriyati, M.P. dan Drs. Girang Razati, M.Si.

*This study aims to determine the Effect of E-trust on E-loyalty. The type of research used is descriptive and verifiable, namely by describing and exposing the variables studied and Sur then drawing conclusions. The dependent variables in this study are e-loyalty (Y), and e-trust (X) as independent variables. The population in this study are BRI Mobile Banking Users on followers of the Instagram account @bankbri\_id. Sampling in this study used a simple random sampling method using a probability sampling technique against 385 account users. The analysis technique used is Simple Linear Regression analysis with SPSS 26.0 for windows computer software tools. The findings of this study show that the picture of e-trust in e-loyalty is in the category of quite good. E-trusts have a positive and significant influence on e-loyalty. Based on the results of the survey, the authors recommend several things about the impact of e-trust on e-loyalty. E-loyalty variable with the lowest dimension: is perceived privacy and the e-loyalty variable, with the lowest dimension: is word of mouth. Therefore, the author has recommendations so that the BRI Mobile Banking company can treat customers appropriately, provide fair problem-solving, respect customer treatment, and still maintain customer loyalty both inside and outside the network by providing useful services and making it easier for customers to transact.*

**Keywords:** *E-trust, E-loyalty, Mobile Banking*

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