

The Effect of Service Quality and Perceived Ease of Use on Customer Loyalty (Study on Generation X Customers at BRILink Agent Giyanto Sungai Harapan)

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Abstrak

Dinamika perubahan dunia perbankan yang terjadi, mendorong Bank BRI hadir untuk menciptakan pola layanan transaksi baru yang disebut Agen BRILink. Layanan ini ditujukan untuk mengatasi permasalahan nasabah yang membutuhkan jam layanan yang *flexible, unbankable*, serta tidak ingin terjebak dalam antrian yang panjang. Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh *service quality* dan *perceived ease of use* terhadap *customer loyalty* nasabah Generasi X di Agen BRILink Giyanto Sungai Harapan. Penelitian ini bersifat kuantitatif dengan mengambil 105 sampel pada nasabah Generasi X berumur 43 hingga 53 tahun pengguna layanan jasa di Agen Brilink Giyanto Sungai Harapan. Teknik pengambilan sampel yang digunakan adalah *non-probability sampling* dengan *purposive sampling*. Pengumpulan data dilakukan dengan menyebarkan kuesioner secara *hybrid*, baik *offline* menggunakan kuesioner kertas, dan *online* dengan bantuan google form. Data yang diperoleh kemudian dianalisis menggunakan IBM SPSS Versi 20. Hasil penelitian menunjukkan bahwa variabel *service quality* (X1) dan *perceived ease of use* (X2) memiliki pengaruh positif dan signifikan terhadap variabel *customer loyalty* (Y).

Kata kunci: Kualitas Pelayanan, Kemudahan Pengguna, Loyalitas Pelanggan, Perbankan, Agen BRILink

Abstract

The dynamics of the changing banking world have prompted Bank BRI to create a new transaction service pattern called BRILink Agent. This service is designed to address the challenges faced by customers requiring extended service hours, those needing access to banking facilities, and those looking to avoid long queues. The research aims to understand how service quality and perceived ease of use affect customer loyalty among Generation X customers at BRILink Agent Giyanto Sungai Harapan. The quantitative study inland involves Generation X customers aged 43 to 53 who use the services at BRILink Agent Giyanto Sungai Harapan. Non-probability sampling with purposive sampling was used to collect data through hybrid questionnaires distributed offline using paper and online via Google Forms. The collected data was analyzed using IBM SPSS Version 20. The research findings indicate that service quality (X1) and perceived ease of use (X2) significantly and positively influence customer loyalty (Y).

Keywords: Service Quality, Perceived Ease Of Use, Customer Loyalty, Bank, BRILink Agent.

1. Introduction

The banking industry in Indonesia, as one of the business institutions, continues to evolve in line with the era and time. One of the significant changes is the transformation of information systems and technology. This adoption has had a significant impact on improving service quality, ease of use, and transforming the way customers interact with

financial institutions (Syakarna, 2023). The presence of financial institutions such as banks, provides excellent benefits for the community in managing and carrying out various financial activities they desire. (Maghfirah et al., 2019) States that the increase in customers each year causes queuing problems, especially in busy periods such as the beginning of the month or before the holidays. This results in a significant buildup of queues, and customers have to

wait a long time to get services. This is certainly different from the expectations of customers who want a fast service without waiting in a queuing system. Limited operating hours also make visiting the bank difficult, because not all customers can follow the available service hours. They want longer visiting hours, and more flexible service times. In the midst of increasing competition, banks and other financial institutions must keep innovating to attract and retain their customers.

Bank Rakyat Indonesia (BRI) is one of the largest banks in Indonesia owned by the government. Bank BRI creates transaction patterns by empowering and involving customers to become agents who can organize and prepare financial transactions to meet the communities needs. In response, Bank BRI developed a new banking service system called BRILink Agent.

BRILink Agent is a bank working partner that provides banking services to customers using EDC (Electronic Data Capture) machines with a fee-sharing system to gain a profits. BRILink Agent aims to provide banking services to the general public who do not have access to bank services for administrative purposes (unbanked or unbankable). Through BRILink Agent, people can make bill payments and other financial transactions without visiting a physical bank office. From the customer perspective, many people view BRILink Agents as a service providers that offer convenience and significant benefits in terms of fulfilling banking needs, especially for members of Generation X (Hatuluayo, 2023).

Generation X is mentioned as a generation born between 1960 and 1980, smaller in size than the previous generation, the Baby Boomers. The following table illustrates how (Wijoyo et al., 2020) divides the different generations based on their birth year:

Table 1. Birth Year of Each Generation

Year of Birth	Generation Name
1925 - 1946	Generation Veteran
1946 - 1964	Generation Baby Boom
1965 - 1980	Generation X
1981 - 1994	Generation Y
1995 - 2010	Generation Z
2011+	Generation Alpha

Source: (Wijoyo et al., 2020)

Generation X is also described as having different characteristics from the generation before or after it. The characteristics of Generation X and other generations can be seen in the following table:

Table 2. Characteristics of Each Generation

Generation Name	Characteristics
Generation Veteran	Hard worker, has high seniority, has an authoritarian leadership style, and is strict about rules.

Generation Baby Boomers	Having a strong sense of self-worth, driven to succeed, competitive, disliking criticism.
Generation X	Prioritizing work-life balance, open in direct communication, appreciating process in work, conservative, highly committed to tasks and work, independent, tending to be selfish, skeptical, and pragmatic.
Generation Y	Ambitious, more open to change and technology, team oriented, creative, flexible.
Generation Z	Tech-savvy, easy to socialize, open-minded, prefers to work in a flexible and spacious environment, multitasking, creative, highly educated, and has an online life
Generation Alpha	Exposed to technology since birth, has a good digital understanding and technology-based education

Source: (Hamidah, 2018)

Generation X in (Hamidah, 2018) is described as a generation that prioritizes work-life balance, likes to communicate directly, and conservative. With an age range of 43 to 58, Generation X was chosen as the subject of this study because they are becoming increasingly dominant customers in the banking services (McDade, 2016).

Generation X grew in a year when information, communication, and technology continued to develop. However, not all Generation X can adapt and accept these challenges. Based on these problems and characteristics, BRILink Agent is here to assist Generation X who may have difficulty understanding in the banking system, do not have a bank account, are unfamiliar with mobile banking, or want to conduct transactions quickly and accurately. Generation X generally employed and busy with household activities, are also usually pressed for time to go to their destination bank due to limited service hours. This will undoubtedly lead to Generation X customers perception of ease of use towards using services at a BRILink Agent. Perceived ease of use indicates the extent to which banking services provided by BRILink Agent are straightforward and user-friendly. When customers find it easy, they will become loyal and continue to use the product or services even though many other options may surround it. In addition, one of the things that affects customers utilizing services at BRILink Agent is service quality.

According to Tjiptono on (Santoso, 2019), providing accurate service quality to customer expectations means meeting their demands and desires. Therefore, the purpose of this study is to determine how customer loyalty among Generation X at BRILink Agent Giyanto Sungai Harapan Batam City is impacted by perceived ease of use and service quality. Customer loyalty can arise if service providers succeed in providing optimal service quality, so that customers feel satisfied with the services they receive

(Hidayat, 2019). Generally, loyal customers tend to enthusiastically share positive feedback about the banking products they use from a BRILink Agent with others.

The majority of the BRILink Agents studied in the past were found in developing regions, such as cities or villages that were remote from the appropriate Bank BRI unit office. Furthermore, while studies have looked into the effect of perceived ease of use and service quality on customer loyalty, none of them presently expressly address the relationship between Generation X customer loyalty on the use of services at a BRILink Agent.

Therefore, to fill the gap and bridge the knowledge deficit, this research is conducted to investigate how service quality and perceived ease of use influence Generation X customer loyalty within the scope of services provided by the BRILink Agent in Giyanto Sungai Harapan, Batam City.

2. Theory and Hypothesis Development

2.1 Theory Review

Service Quality

Service quality starts with knowing and understanding customer desires and ends with a perception (Kotler & Armstrong, 2014). Customers perceptions of service quality can be weighed after they use the benefits of services or products from companies or service providers.

Service quality is defined by (Syakarna, 2023) as the performance or action that essentially does not result in any ownership and is intangible, provided by one party to another. According to Kotler & Keller in (Tilova, 2021), indicators that affect service quality include:

1. Physical Evidence (Tangible)
Tangible refers to how customers can observe and feel physical infrastructure when interacting with service providers.
2. Responsiveness
Responsiveness is an indicator that emphasizes the ability of service providers to respond to customer needs, questions, and orders.
3. Reliability
Reliability is the ability of service providers to provide service consistently, accurately, and precisely by what has been promised.
4. Assurance
Assurance is the ability of BRILink Agent to foster a sense of security and customer trust in ensuring the certainty of proper delivery until the

desired transaction reaches its destination.

5. Empathy

Empathy is the attention or care given by service providers to customers.

Perceived Ease of Use

Perceived or perception is defined as one of the factors that influence action or a response. Perception can reveal and know how changes occur in an individual. The extent to which a person thinks that using a system will be free from errors and effort is a person perception of ease. The easier a system or service is to use, the less effort the user has to exert (Annabila et al., 2022).

(Davis, 1989) defining perceived ease of use as the anticipation and level of expectation of users regarding the amount of effort required to use a system or product, or how easy they perceive the system to be used, thus being free from effort. The context of perceived ease of use in using BRILink Agent services means that customers believe that transacting and using BRILink Agent services is easy to do, use, and understand and will save time and effort. Based on this, customers will be happy to use the services of BRILink Agents if the services offered by BRILink Agents are perceived as convenient, thus creating a loyal attitude among their customers.

According to (Venkatesh & Davis, 2002), there is four indicators that can be used to measure perceived ease of use, namely:

1. Easy to use
A situation where customers think and believe that a new system is easy to use and learn.
2. Individual interactions with the system are clear and understandable
It is the clarity and ease of understanding of a system or service provided.
3. Does not require much mental effort
Indicates that the customers do not need to exert a lot of effort or extensive mental and technical knowledge to interact with the system or service.
4. Easy to operate the system according to what the individual wants to do
This indicates that the system is designed to be easy for individuals to use or achieve their goals.

Customer Loyalty

Customer Loyalty does not happen over the night. Loyalty is built and obtained based on customer experience over the time. Therefore, it is important to maintain customers so that they do not switch to using products or services from other parties (Griffin &

Lowenstein, 2001). According to (Griffin, 2005), loyal customers are those who feel satisfied with the use of a particular product or service, and therefore have the enthusiasm to introduce it to anyone they know. According to (Griffin, 2005) customer loyalty pertains to the consistent purchasing behavior of decision-making units towards the products or services of a specific company. There are four indicators to measure customer loyalty, which can be explained as follows:

1. Make purchases regularly
Customers who have used transaction services will make ongoing connections and become loyal when they are satisfied and happy with the service they receive.
2. Buying between product or service lines
Customers usually do more than buy or use one type of service. When they are familiar and like the services they receive, they will likely to explore and try other products or services that BRILink Agent may offer.
3. Recommending products to others
The best customers for a business are those who talk about the purchases they have made with others.
4. Demonstrate immunity to the pull of competitors
It is difficult for customers to switch to another product because they are confident in the product they are currently using. Customers are usually not interested and reluctant to admit that there are similar types of products that are better.

2.2 Hypothesis Development

Service Quality Has a Positive Effect on Customer Loyalty

Service quality is one of factor determining the dominance of a financial services company or other services. Customers are likely to break off business relationships if financial service companies cannot serve and provide a good service quality (Ismulyaty et al., 2022).

The research results (Tilova, 2021) customer loyalty is positively and significantly impacted by service quality. This is further supported by the studies of (Fida et al., 2020), (Annabila et al., 2022), (Fauzi et al., 2022), provide more evidence for the notion that service quality has a positive and significant impact on customer loyalty. Based on the results and theory of previous research, this underlies the researcher to make the first hypothesis (H1), namely:

H1: Service quality has a positive effect on customer loyalty.

Perceived Ease of Use Has a Positive Effect on Customer Loyalty

One of the critical elements in growing customer loyalty is perceived ease of use. Customers always want easy things, be it a system, information, or a services. If a system or service makes it easy for them, customers will remain loyal to the product or service from the company they have used (Munfaqiroh & Dea, 2022).

The research results from (Hikaru et al., 2021) suggests that perceived ease of use positively and significantly affects customer loyalty. This agrees with research (Wilson et al., 2021), (Dirnaeni et al., 2021), and (Rianto & Hapsari, 2022), which state the same thing. The theory and results of previous research underlie researchers in formulating the second hypothesis (H2), namely:

H2: Perceived ease of use has a positive effect on customer loyalty.

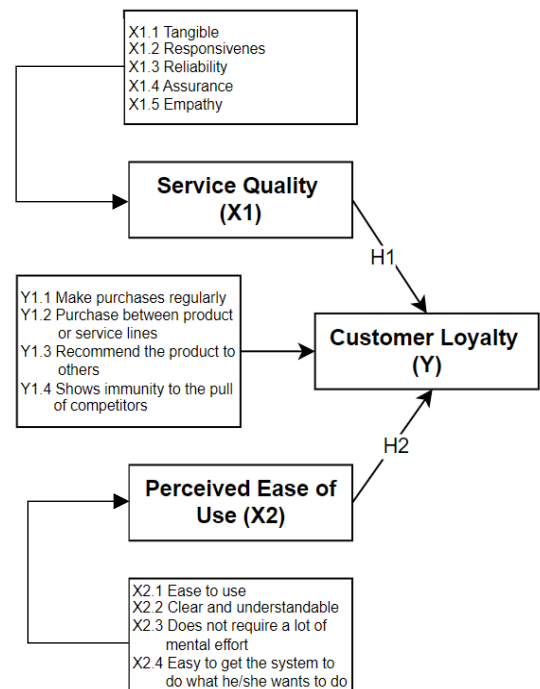


Image 1. Research Model

Source: Processed by Researcher, 2023

3. Research Methods

This research uses a quantitative research approach. Researchers chose this type of quantitative research because it emphasizes measurement and examines the causal relationship between the variables used (Hardani et al., 2020). Quantitative research is used to determine and observe whether there is a relationship between service quality variables and perceived ease of use on customer loyalty and how significant the relationship is between these variables.

Operational Variables

The operational variables in this study are as follows:

Table 1. Operational Variables

Variable : Service Quality (X1)	
Indicator	Item
1. Physical Evidence	1. Strategic office location 2. Parking facilities 3. Office cleanliness and tidiness 4. Amenities
2. Responsiveness	1. Understanding customer needs 2. Ability to handle complaints 3. Responsive communication
3. Reliability	1. Timeliness of service 2. Satisfactory service 3. Speed of service
4. Assurance	1. Assurance of safety 2. Trustworthiness 3. Freedom from risk or doubt
5. Empathy	1. Customer attentiveness 2. Non-discrimination against customers 3. Friendliness
Variable: Perceived Ease of Use (X2)	
Indicator	Item
1. Easy to use	1. Longer and flexible operating hours 2. Easy to use and learn 3. Quick to learn
2. Individual interactions with the system are clear and understandable	1. Providing evidence that the transaction has been carried out correctly and clearly 2. No confusion experienced 3. Easy-to-understand instructions
3. Does not require much mental effort	1. Quick and does not take much time 2. No need to queue 3. No need much effort
4. Easy to operate the system according to what the individual wants to do	1. Transactions according to customer demand 2. Helping to complete transactions 3. Easy to control or monitor
Variable: Customer Loyalty (Y)	
Indicator	Item
1. Make purchases regularly	1. Routine and continuous purchases 2. Frequently making purchases 3. Suitable for the services provided
2. Buying between product or service lines	1. Not only doing one type of transaction 2. Confident and trusting in the products or services offered 3. Using other provided services
3. Recommending products to others	1. Recommending services that have been used 2. Saying good or positive things about

	related services 3. Encouraging friends or relatives to use the services
4. Demonstrate immunity to the pull of competitors	1. Not affected by prices, discounts, or offers elsewhere 2. Always choosing and using the related services and not interested in services elsewhere 3. Having a close relationship with the related services

Source: Processed by Researcher, 2023

This operationalization is intended to bridge the gap between theoretical and empirical variables observed and directly perceived through the senses.

Types and Sources of Data

The primary data collection process involves researcher direct interaction with relevant subjects or data sources, which ensures a high level of novelty. This study uses primary data derived from the responses or answers of Generation X customers at BRILink Agent Giyanto Sungai Harapan.

Research Instruments

The source of the instrument in this research used a questionnaire adapted from several researchers. This research instrument is used to observe and ask questions to respondents with the aim of obtaining relevant data. The questionnaire is distributed direct to respondents by giving an assessment weight to each questionnaire question with a 4 point likert scale by (Mulyatiningsih, 2012).

Sample Determination Technique

(Hair et al., 2019) states that "researchers generally would not factor analyze a sample of fewer than 50 observations, In terms of the ratio of observations to variables, the general rule is to have a minimum of five times as many observations as the number of variables to be analyzed". According to research (Fatma et al., 2021), the sample size is taken using the formula (Hair et al., 2019) since it is unclear how big the population is.

(Hair et al., 2019) states that the number of samples that can be analyzed and observed should be at least 50, and it is advised that the number of samples used be 100 to 200 respondents. Researchers do not know how many Generation X customer in Sungai Harapan were born between 1965 and 1980 with an age range of 43-58 years according to theory (Wijoyo et al., 2020) and use BRI Bank or have transacted at Brilink Agent Giyanto. As a result, the Hair method was used by the researchers, which suggests that the sample size is 5 to 10 times the indicator variable. Thus, the samples used in this study are as follows:

Total Sample = Number of Indicators x 8

This study uses 13 indicators, which are a combination of 3 variables (service quality, perceived ease of use, and customer loyalty), so the calculation is as follows:

$$13 \times 8 = 104 \text{ Samples}$$

Based on the calculation of the formula, the minimum number of samples that must be used in this study is 104, which the researchers then rounded up to 105 samples. The total sample of 105 respondents is eligible for use in this research because it has been representative and greater than the minimum sample limit according to the (Hair et al., 2019) formula.

Sampling and Data Collection Techniques

This research employed a non-probability sampling method, and the samples were selected purposefully with specific objectives according to predetermined characteristics or considerations.

This study uses survey techniques to collect data, with the criteria for respondents set by the researcher as follows:

1. According to theory (Wijoyo et al., 2020), respondents must belong to Generation X, namely the generation with an age range of 43 to 58 or those born between 1965 and 1980.
2. Respondents are customers who have used services at BRILink Agent Giyanto Sungai Harapan Batam City.
3. Have used the service at the BRILink Agent Giyanto at least 3 times or more.

Researchers distributed questionnaires in a hybrid method that could be completed in 5-10 minutes. The first distribution used an offline questionnaire on paper that could be filled in manually. The use of paper questionnaires directly is expected to help respondents fill out questions because the target of this research is Generation X customers with an age range of 43-58.

The second questionnaire was distributed online or digitally as a Google form through the WhatsApp application to reach a wider range of Generation X respondents.

Screening questions will be carried out both offline and online when distributing questionnaires, so that researchers can obtain respondents according to predetermined criteria. Respondents who are younger or older than the predetermined criteria cannot continue to fill out the questionnaire.

Data Processing Technique

The primary data collected was processed using Microsoft Excel. Subsequently, the data is processed and analyzed again using SPSS software. The following is the flow of the data processing

process carried out by the researcher:

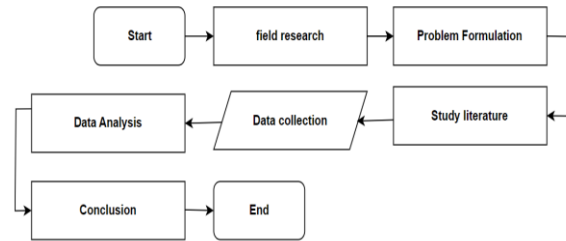


Image 2. Flowchart of Data Processing Techniques

Source: Processed by Researcher, 2023

Data Analysis Technique

The writers employ descriptive analysis to explain or illustrate the data obtained without trying to make generalisations or conclusions that apply to the entire population in order to determine the findings of the problem under consideration. To make sure the instruments are reliable and legitimate as research measuring tools, validity and reliability tests are included in the research instrument testing process. Researchers also use the heteroscedasticity, multicollinearity, and normalcy tests to satisfy the classic statistic assumption test and obtain objective results. In this study, researchers also employed multiple linear regression tests to examine the partial and simultaneous influence of perceived ease of use and service quality factors on customer loyalty variables. The researchers next employed the t-test, f-test, and r-square test (coefficient of determination) to ascertain whether or not the previously developed hypothesis was accepted.

4. Results and Discussion

4.1 Characteristics of Respondents

Based on data from questionnaires that have been distributed to Generation X customers at BRILink Agent Giyanto, it can be seen that the characteristics of each customer who makes the transaction are as follows:

1. Characteristics of Respondents Based on Gender

Table 4. Description of Respondent Gender

Gender	Amount	Presentation
Male	46	46%
Female	59	59%

Source: Primary Data Processed by Researcher, 2024

Based on the table above, it can be interpreted that the questionnaires distributed to Generation X customers with characteristics aged 43 to 53 years at BRILink Agent Giyanto

were filled out by 46 male respondents with a percentage of 46%, and 59 female respondents with a percentage of 59% of the total 105 questionnaires considered valid based on sample calculations.

The data indicates that most of Generation X customer conducting transactions at the BRILink Agent Giyanto Sungai Harapan are women. Several reasons contribute to the higher frequency of female participation in banking services, one such reason is the significant role women play in managing household finances leading to frequent use of banking services for daily financial activities (Erline, 2023).

2. Characteristics of Respondents Based on Their Last Education

Table 5. Description of Respondent Last Education

Last Education	Amount	Presentation
SD	13	12,80%
SMP	31	29,52%
SMA	34	32,38%
S1	17	16,19%
S2	6	5,71%
S3	4	3,81%

Source: Primary Data Processed by Researcher, 2024

Based on the table above, it can be interpreted that the questionnaire distributed to Generation X customers with characteristics aged 43 to 58 years at BRILink Agent Giyanto was filled out by 105 respondents with different educational backgrounds. 13 respondents, with a percentage of 12.80%, stated that they were elementary school graduates (SD). 31 respondents with a percentage of 29.52% are junior high school graduates (SMP). 34 respondents with a percentage of 32.38% are high school graduates (SMA). 17 respondents with a percentage of 16.19% are S1 graduates. 6 respondents with a percentage of 5.71%, are S2 graduates, and 4 respondents, with a percentage of 3.81%, are S3 graduates.

Based on the data analysis, it can be concluded that the majority of Generation X respondents have completed their education up to the high school level (SMA), followed by a significant number of respondents with junior high school education (SMP). This result aligns with a survey conducted by the Badan Pusat Statistik (BPS) Indonesia and (Santika, 2023), which states that high school (SMA) and junior high school (SMP) are among the

most completed education levels by Generation X.

Generation X born between 1965 and 1980 grew up during the new order era (era orde baru) when higher education was not a primary priority for the majority of the population. During that time, opportunities to pursue higher education were not as abundant as they are now, and many individuals from Generation X chose to enter the workforce directly after completing their education whether it was junior (SMP) or senior high school (SMA) (Haranti, 2021). Factors influencing the education level of Generation X include family economic situations, economic turmoil in the country, limited access to higher education, the evolving dynamics of education during the new order era (era orde baru), student conflicts at that time, social conditions, social expectations, and the widespread use of high school diplomas as a job application requirement at that time (Safei, 2020).

3. Characteristics of Respondents Based on Their Income

Table 6. Description of Respondent Income

Income	Amount	Presentation
Below Rp 3.500.000	28	26,67%
Rp 3.500.001 – Rp 6.500.000	37	35,24%
Rp 6.500.001 – Rp 8.500.000	28	26,67%
Above Rp 8.500.001	12	11,43%

Source: Primary Data Processed by Researcher, 2024

Based on the table above, it can be interpreted that the questionnaire distributed to Generation X customers with characteristics aged 43 to 58 years at BRILink Agent Giyanto was filled out by 105 respondents with different nominal incomes. 28 respondents, with a percentage of 26.67%, stated that they had an income below Rp.3.500.000. 37 respondents, with a percentage of 35.24%, earned an income between Rp.3.500.001 - Rp 6.500.000. 28 respondents with a percentage of 26.67% stated that they had an income between Rp.6.500.001 - Rp 8.500.000, and 12 respondents with a percentage of 11.43% stated that they had an income above Rp 8.500001.

From the data, it is evident that the majority of Generation X respondents have a middle income, around the amount of UMK in the city of Batam, while Generation X individuals with high income (above Rp 8,500,001) are less

dominant in utilizing services at the BRILink Agent Giyanto Sungai Harapan.

Descriptive Analysis

Table 7. Descriptive Analysis

	N	Min	Max	Mean	Std. Deviation
Total X1	105	48	63	56,56	3,467
Total X2	105	36	47	42,62	2,729
Total Y	105	36	48	42,11	2,853

Source: Processed by Researcher, 2024

The first variable is service quality (X1), with a minimum value of 48, a maximum value of 63, an average value of 56.56, and a standard deviation of 3.467 as indicated by the descriptive analysis of the service quality (X1) variable. Perceived ease of use (X2) is the second variable measured. Its values range from minimum 36 to maximum 47, with a mean of 42.62 and a data distribution or standard deviation level of 2.729. The data distribution or standard deviation for variable (Y) customer loyalty, is 2.853, with a mean of 42.11, a maximum value of 48, and a minimum value of 36.

Table 8. Descriptive Analysis of Each Variable

Variable : Service Quality (X1)						
Indicator	Question	4	3	2	1	Average
1. Physical Evidence	1	61	38	6	0	370,00
	2	43	49	13	0	345,00
	3	59	46	0	0	374,00
	4	55	50	0	0	370,00
2. Responsiveness	5	59	46	0	0	374,00
	6	59	46	0	0	374,00
	7	52	53	0	0	367,00
3. Reliability	8	65	40	0	0	380,00
	9	68	37	0	0	383,00
	10	49	56	0	0	364,00
4. Assurance	11	60	45	0	0	375,00
	12	64	41	0	0	379,00
	13	49	56	0	0	364,00
5. Empathy	14	62	43	0	0	377,00
	15	53	52	0	0	368,00
	16	60	45	0	0	375,00
Variable : Perceived Ease of Use (X2)						
Indicator	Question	4	3	2	1	Average
1. Easy to use	1	48	57	0	0	363,00

	2	53	52	0	0	368,00
	3	52	53	0	0	367,00
2. Individual interactions with the system are clear and understandable	4	66	32	4	3	371,00
	5	58	47	0	0	373,00
	6	63	42	0	0	378,00
3. Does not require much mental effort	7	61	44	0	0	376,00
	8	56	49	0	0	371,00
	9	62	43	0	0	377,00
4. Easy to operate the system according to what the individual wants to do	10	68	37	0	0	383,00
	11	55	50	0	0	370,00
	Q12	63	42	0	0	378,00
Variable : Customer Loyalty (Y)						
Indicator	Question	4	3	2	1	Average
1. Make purchases regularly	1	62	43	0	0	377,00
	2	58	47	0	0	373,00
	3	56	49	0	0	371,00
2. Buying between product or service lines	4	57	48	0	0	372,00
	5	63	42	0	0	378,00
	6	54	51	0	0	369,00
3. Recommending products to others	7	62	33	8	2	365,00
	8	42	57	6	0	351,00
	9	53	51	1	0	367,00
4. Demonstrate immunity to the pull of competitors	10	46	55	4	0	357,00
	11	63	35	7	0	371,00
	12	56	49	0	0	371,00

Source: Processed by Researcher, 2024

The table represents a descriptive analysis of three variables: Service Quality (X1), Perceived Ease of Use (X2), and Customer Loyalty (Y). featuring various indicators and questions alongside their respective average scores. This analysis aims to identify the most influential indicators and questions for each variable.

For the variable Service Quality (X1), the indicator reliability appears to be the most impactful indicator, with questions number 8 about timeliness in providing services, and question number 9 about the confidence that Agent BRILink

Giyanto always providing satisfactory services obtained the highest average scores of 380.00 and 383.00, respectively.

In the case of the variable Perceived Ease of Use (X2), the indicator of easy to operate the system according to what the individual wants to do, stands out as a most impactful indicator. With question number 10 about the Agent BRILink Giyanto always provide services according to customer requests obtaining the highest average score of 383.00.

As for the variable Customer Loyalty (Y), the indicator of buying between product or service lines is notable and become most impactful indicator in the variabel of customer loyalty, with question number 5 about trust in using Agent BRILink Giyanto services receiving the highest average score of 378.00.

Validity Test

To test the validity of the instrument, researchers first looked for the critical r table value. With a sample of 105 respondents ($n = 105$) and $df = n - 2 = 103$, at 5% significance level, the r table value is found to be 0.1918. For the instrument to be considered valid, the calculated r value should be equal to or greater than the r table value at a 5% significance level. Conversely, the instrument is deemed invalid if the calculated r value is less than the r table value. Additionally, in terms of significance, the instrument is considered valid if the significance value (sig.) is less than 0.05. The researchers have obtained the following results from the validity test.

Table 9. Validity Test of Service Quality Variables (X1)

Item	r hitung	r tabel	sig.	Ket.
SQ 1	0,335	0,1918	0	Valid
SQ 2	0,222	0,1918	0,023	Valid
SQ 3	0,339	0,1918	0	Valid
SQ 4	0,454	0,1918	0	Valid
SQ 5	0,455	0,1918	0	Valid
SQ 6	0,405	0,1918	0	Valid
SQ 7	0,336	0,1918	0	Valid
SQ 8	0,531	0,1918	0	Valid
SQ 9	0,305	0,1918	0,002	Valid
SQ 10	0,434	0,1918	0	Valid
SQ 11	0,431	0,1918	0	Valid

Item	r hitung	r tabel	sig.	Ket.
SQ 12	0,543	0,1918	0	Valid
SQ 13	0,512	0,1918	0	Valid
SQ 14	0,63	0,1918	0	Valid
SQ 15	0,465	0,1918	0	Valid
SQ 16	0,431	0,1918	0	Valid

Source: Processed by Researcher, 2024

All of the question items for the service quality variable (X1) have a value of r count $>$ r table and a significance value $<$ 0.05, according to the SPSS calculation findings. As a result, all the service quality question items are considered valid and can be utilized as research instruments.

Table 10. Validity Test of Perceived Ease of Use (X2)

Item	r hitung	r tabel	sig.	Ket.
PEOU 1	0,276	0,192	0,004	Valid
PEOU 2	0,471	0,192	0,000	Valid
PEOU 3	0,483	0,192	0,000	Valid
PEOU 4	0,544	0,192	0,000	Valid
PEOU 5	0,388	0,192	0,000	Valid
PEOU 6	0,451	0,192	0,000	Valid
PEOU 7	0,464	0,192	0,000	Valid
PEOU 8	0,382	0,192	0,000	Valid
PEOU 9	0,475	0,192	0,000	Valid
PEOU 10	0,542	0,192	0,000	Valid
PEOU 11	0,449	0,192	0,000	Valid
PEOU 12	0,344	0,192	0,000	Valid

Source: Processed by Researcher, 2024

Based on the calculation results, it is known that all question items of the perceived ease of use variable (X2) have a value of r count $>$ r table and a significance value $<$ 0.05. All perceived ease-of-use question items are valid and can be used as research instruments.

Table 11. Validity Test of Customer Loyalty (Y)

Item	r hitung	r tabel	sig.	Ket.
CL 1	0,490	0,192	0,000	Valid
CL 2	0,549	0,192	0,000	Valid
CL 3	0,212	0,192	0,030	Valid
CL 4	0,501	0,192	0,000	Valid
CL 5	0,457	0,192	0,000	Valid
CL 6	0,448	0,192	0,000	Valid
CL 7	0,422	0,192	0,000	Valid
CL 8	0,339	0,192	0,000	Valid
CL 9	0,383	0,192	0,000	Valid
CL 10	0,453	0,192	0,000	Valid

Item	r hitung	r tabel	sig.	Ket.
CL 11	0,448	0,192	0,000	Valid
CL 12	0,589	0,192	0,000	Valid

Source: Processed by Researcher, 2024

The customer loyalty variable (Y) question items all have a value of r count > r table and a significance value < 0.05, as determined by the SPSS calculation findings. Every item in the customer loyalty survey is alid, legitimate, and suitable for use as a research tool.

Reliability Test

The reliability of the research questionnaire instrument was assessed using Cronbach's Alpha (α). If the Cronbach's Alpha (α) result is greater than 0.60, the questionnaire is considered reliable. If it falls below 0.60, the questionnaire is deemed unreliable. The table will determine the questionnaire's reliability status based on the reliability test results.

Table 12. Reliability Test Results

Variable	Cronbach's Alpha	Standard Realibilitas	Keterangan
SQ (X1)	0,687	0,6	Reliable
PEOU (X2)	0,62	0,6	Reliable
CL (Y)	0,611	0,6	Reliable

Source: Processed by Researcher, 2024

According to the reliability test results, the Cronbach's Alpha (α) value for the service quality variable (X1) is 0.687, for the perceived ease of use variable (X2) is 0.620, and for the customer loyalty variable (Y) is 0.611. Since all these values are greater than 0.60, it can be concluded that the questionnaires in this study are reliable and consistent, and can be used as research instruments.

Multicollinearity Test

The multicollinearity test evaluates the regression model tolerance value and Variance Inflation Factor (VIF). A regression model is free of multicollinearity if its VIF value is less than 10 and its Tolerance value is more than 0.1.

Table 13: Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance VIF
(Constant)	8,520	3,636		2,343	,021	
Total X1	,242	,080	,295	3,020	,003	,555 1,802
Total X2	,466	,102	,446	4,574	,000	,555 1,802

Source: Processed by Researcher, 2024

The results of the multicollinearity test show that the service quality and perceived ease of use variables have a VIF value less than 10 and a Tolerance value greater than 0.1, indicating that the regression model is free of multicollinearity.

Normality Test

1. Normality Test with Histogram Graph

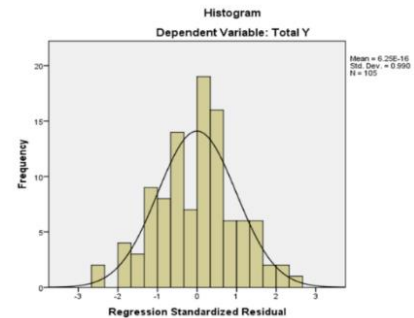
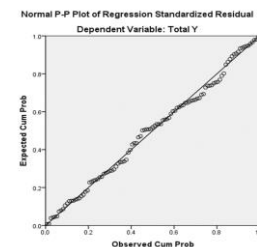


Image 3. Histogram Graph

Source: Processed by Researcher, 2024

There is no left or right skew visible in the bell-shaped distribution displayed in the histogram graph above. As a result, a normal distribution of the data can be assumed.

2. Normality Test with P-Plot



Gambar 4. P-Plot Graph

Source: Processed by Researcher, 2024

Based on the results of the normality test and the p-plot depicted in the above image, it is reasonable to infer that the data in this study conforms to a normal distribution. The data distribution closely aligns with the diagonal line in the plot.

3. Normality Test with Kolmogorov-Smirnov

Table 14. Kolmogorov-Smirnov

		Unstandardized Residual
N		105
Normal Parameters ^b	Mean	,0000000
	Std. Deviation	2,09412954
Most Extreme Differences	Absolute	,054
	Positive	,050
	Negative	-,054
Kolmogorov-Smirnov Z		,553
Asymp. Sig. (2-tailed)		,919

Source: Processed by Researcher, 2024

Based on the findings of the aforementioned Kolmogorov-Smirnov normality test, the Asymp value indicates significance. With a 2-tailed significance value of 0.919 which is exceed 0.05, it can be inferred that the data follows a normal distribution.

Heteroscedasticity Test

The Glejser test, which is a regression of the absolute residual value based on the independent variance is the heteroscedasticity test employed in this investigation. Heterscedasticity is not present in the data at a significance level greater than 0.05. The table below displays the findings of the heteroscedasticity test for this study:

Table 15. Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	-1,814	2,193		-,827	,410
SQ X1	,031	,048	,085	,644	,521
PEOU X2	,040	,062	,085	,649	,518

Source: Processed by Researcher, 2024

The service quality variable has a significant value of 0.521 (>0.05) and the perceived ease of use variable has a significant value of 0.518 (>0.05). Based on the results of the heteroscedasticity test through the Glejser test above, this suggests that the research findings do not exhibit heteroscedasticity.

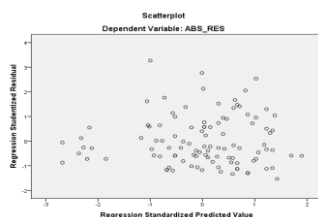


Image 5. Scatterplots Graph

Source: Processed by Researcher, 2024

Apart from the significance value, scatterplot graphs can also be used to indicate symptoms of heteroscedasticity. According to the above scatterplot graph, heteroscedasticity does not occur because the resulting image pattern is not symmetrical or irregular, with points scattered along the Y axis above and below the number 0.

Multiple Linear Regression Test

Table 16. Multiple Linear Regression Table

Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance VIF
(Constant)	8,520	3,636		2,343	,021	
SQ X1	,242	,080	,295	3,020	,003	,555 1,802
PEOU X2	,466	,102	,446	4,574	,000	,555 1,802

Source: Processed by Researcher, 2024

The following equation is created using the multiple regression test results shown in the previous table:

$$Y = 8.520 + 0.242X1 + 0.466X2$$

$$Y = \text{Customer Loyalty}$$

$$X1 = \text{Service Quality}$$

$$X2 = \text{Perceived Ease of Use}$$

From this equation, It is evident that:

1. The derived constant value (a) of 8.520 implies that when the independent variables, service quality (X1) and perceived ease of use (X2), remain unchanged (0), the customer loyalty variable (Y) is expected to be 8.520.
2. The value of the service quality regression coefficient (X1) is 0.242, which is positive. This indicates if all other independent factors remain constant, a 1% improvement in the service quality variable will result in a 0.242 rise in the customer loyalty variable. A positive influence (unidirectional) between the independent and dependent variables is shown by the positive sign.
3. Perceived ease of use (X2) has a positive regression coefficient value of 0.466. This indicates if the other independent variables remain constant, if the Perceived Ease of Use variable rises by 1%, the Customer Loyalty variable will rise by 0.466 as well. A positive influence (unidirectional) between the independent and dependent variables is shown by the positive sign.

Hypothesis Test

T Test (Partial Test)

In adherence to the t-test criteria utilized in this study, the hypothesis is deemed to be accepted if the t-count > t-table value. Conversely if the t-count < t-table value, the hypothesis is not accepted. Furthermore, the reaserch hypothesis is accepted if the significance value is below 0.05, and rejected if it exceeds this threshold. Obtained t-table in the statistical table with $df = n - k = 105 - 3 = 102$ and 5% significance, which is 1.98350. The findings of the researcher omputation of the t-test (partial test) are shown below:

Table 17. T Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	Std. Error		Beta	t	Sig.	Tolerance	VIF
	B	Error					
(Constant)	8,520	3,636		2,343	,021		
SQ X1	,242	,080	,295	3,020	,003	,555	1,802
PEOU X2	,466	,102	,446	4,574	,000	,555	1,802

Source: Processed by Researcher, 2024

1. Effect of Service Quality (X1) on Customer Loyalty (Y)

After conducting a t-test on the service quality variable (X1), the results showed that H_a is approved and H_o is rejected: $t\text{-count} > t\text{-table}$, $3.020 > 1.98350$, and $\text{sig. } 0.003 < 0.05$. This indicates that customer loyalty (Y) is positively and significantly impacted by service quality (X1).

2. Effect of Perceived Ease of Use (X2) on Customer Loyalty (Y)

According to the results of the t-test on the perceived ease of use variable (X2), which were $t\text{-count} > t\text{-table}$ ($4.574 > 1.98350$ and $\text{sig. } 0.000 < 0.05$). Referring to the previous matter, this indicates that H_o is rejected and H_a is accepted. This suggests that customer loyalty (Y) is positively and significantly impacted by the variable perceived ease of use (X2).

F Test (Simultaneous)

According to (Sinambela, 2014) the purpose of the f-test (simultaneous) is to ascertain whether or not the independent variable has an effect on the dependent variable simultaneously. The significance level is set at $\alpha = 5\%$, and a provision is considered significant if its sig value is less than 0.05 (< 0.05). The variable is influenced by the independent variable and vice versa if $f\text{-count} > f\text{-table}$. There is no

relationship between the independent and dependent variables if $f\text{-count} < f\text{-table}$. Obtained F table in the statistical table with $df1 = k - 1 = 3 - 1 = 2$, $df2 = n - k = 105 - 3 = 102$ and 5% significance, which is 3.09. The table below contains the f-test results:

Table 18. F-Test Result

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	390,549	2	195,275	43,672	,000 ^b
	Residual	456,079	102	4,471		
	Total	846,629	104			

Source: Processed by Researcher, 2024

Considering the above table, the computed f value, $43.672 > f$ table 3.09, with a significance value (sig.) of $0.000 < 0.05$. Therefore, it can be said that the customer loyalty variable (Y) is simultaneously influenced by the perceived ease of use (X2) and service quality (X1).

R Square Test (Determination Test)

The regression model's suitability is determined by the coefficient of determination (R^2) test. According to (Ghozali, 2018) R-square test clarifies the extent to which the independent variable affects the dependent variable.

Table 19. R Square Result

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,679 ^a	,461	,451	2,115

a. Predictors: (Constant), Total X2, Total X1

b. Dependent Variable: Total Y

Source: Processed by Researcher, 2024

The obtained R Square value is 0.461 or 46.1%, according to the model summary table. This indicates that 0.461 or 46.1% of the variation in the customer loyalty (Y) variable can be explained by the service quality (X1) and perceived ease of use (X2). By contrast, other factors not covered in this research account for 53.9% of the remaining explanation.

5. Conclusions and Suggestions

Conclusions

The BRILink Agent Giyanto was established in 2016 by Mrs. Partini in collaboration with Bank BRI in the Sekupang area, Sei Harapan, Kota Batam. Up to the present time, the BRILink Agent Giyanto continues to provide services for financial transactions and other payment transactions for the community in

need. Since its establishment, many customers have felt assisted and interested in using the services provided, especially among Generation X. The BRILink Agent Giyanto provides convenient, flexible, and fast services for customers compared to when they have to visit the bank branch.

The research findings indicate that customer loyalty is positively and significantly impacted by service quality. Customer loyalty is positively and significantly impacted by perceived ease of usage as well. Customer loyalty is impacted both positively and significantly by perceived ease of use and service quality

This research also shows that the majority of Generation X individuals who use the services at the BRILink Agent Giyanto mostly have junior high school (SMP) and high school (SMA) as their latest education. Additionally, female Generation X and Generation X who those with an income ranging from Rp 3,500,001 to Rp 6,500,000 are dominant in utilizing the services at the BRILink Giyanto Agent in Sungai Harapan, Kota Batam.

The analysis of three independent variables such as service quality (X1), perceived ease of use (X2), and customer loyalty (Y) reveals significant insights into their influential indicators and top rated questions. For the variable service quality (X1), reliability emerges as pivotal indicator with questions 8 and 9 scoring highest at 380.00 and 383.00. In variable perceived ease of use (X2), the indicator easy to operate the system according to what the individual wants to do, with question number 10 focused on service alignment with customer requests achieved the top score of 383.00. Regarding the variable of customer loyalty (Y), the indicator of buying across product or service lines stands out with question 5 concerning trust in using the services, receiving the highest score at 378.00. These findings offer valuable insights for improving service quality, enhancing user experience, and developing effective customer loyalty strategies, essential for informed decision making in organizational settings.

Suggestions

This research shows that when customers are satisfied with the service quality provided and find that the use of products or services is easy (perceived ease of use), they tend to remain loyal customers. Thus, researchers advise BRILink Agents to continue to pay attention to and improve service quality and ease of use of products or services to strengthen customer loyalty.

The current research is limited to service quality and perceived ease of use variables on customer loyalty, focusing on Generation X as the research subject. Because of this, future researchers

are expected to be able to develop variables that have not previously been used with a broader range of research subjects and more significant respondents. This is intended to obtain more complete, up-to-date information and close the gap in knowledge and information regarding studies conducted on BRILink Agents.

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