

ABSTRACT

Nowadays, banking services are a necessity for society and banking transactions are a 'must'. To facilitate transactions, banks have started to develop mobile facilities by providing convenience and simplicity of mechanisms for customers known as mobile banking (m-banking). Bank BJB released DIGItal services in the form of mobile banking application DIGI by bank BJB which is directly connected to android and ios-based smartphones. When viewed from the number of users, the performance of DIGI By BJB users is very behind other banks. This condition raises questions, whether the e-service quality provided is not good, or the ease of mobile banking technology is less attractive, or from the lack of security factors that make customers less confident in DIGI By BJB services so that it affects their usage decisions. This research was conducted to determine the effect of e-service quality, convenience and customer trust on the decision to use DIGI by bjb.

This research uses quantitative methods with descriptive-causality research types. The data used is data obtained from the results of the questionnaire, the number of questionnaires was determined using non-probability sampling by purposive sampling, so that the number of research respondents was 400 respondents. The data analysis technique used is descriptive analysis, classical assumption test, and multiple linear regression.

Based on the results of simultaneous hypothesis testing, e-service quality (X1), convenience (X2), and trust (X3) have a significant effect on usage decisions (Y). Based on the results of the hypothesis test individually (t test) that the variables e-service quality, convenience, and trust have an influence on the decision to use DIGI by bjb. Based on the coefficient of determination, it is found that e-service quality, convenience, and customer trust in DIGI by bjb contribute to usage decisions by 85.2%, while the remaining 14.8% is influenced by other variables not included in this study. The author certainly advises that companies on balance continue to improve the variables of e-service quality, convenience, and trust so that the number of customers using DIGI By BJB continues to increase. And for further researchers, it is hoped that other variables will be selected.

Keywords: *E-service quality, convenience, trust, usage decisions, and m-banking.*