

ABSTRAK

PENGARUH PERSEPSI MANFAAT, PERSEPSI KEMUDAHAN, DAN DIFERENSIASI PRODUK TERHADAP MINAT PENGGUNAAN LAYANAN MOBILE BANKING BANK CENTRAL ASIA

Penelitian ini dilakukan untuk mengetahui adanya pengaruh persepsi manfaat, persepsi kemudahan, dan diferensiasi produk terhadap minat penggunaan layanan mobile banking dimasa covid-19 pada Bank Central Asia. Penelitian ini dilakukan terhadap mahasiswa program studi manajemen fakultas ekonomika dan bisnis Universitas Stikubank Semarang. Teknik penelitian yang digunakan adalah *purposive sampling* ialah teknik penetapan sampel dengan cara memilih sampel sesuai dengan kriteria. Jenis data yang digunakan adalah data primer. Teknik pengambilan data adalah penyebaran kuesioner melalui google form. Populasi dalam penelitian ini sebanyak 96 responden yang memiliki rekening bank BCA yang telah menggunakan layanan mobile banking maupun belum. Pengujian ini dilakukan dengan beberapa uji instrument, uji regresi berganda, dan uji hipotesis. Pada hasil penelitian ini membuktikan bahwa persepsi manfaat dan diferensiasi produk berpengaruh positif dan signifikan. Tetapi hasil pada persepsi kemudahan membuktikan tidak berpengaruh signifikan.

Kata Kunci: Persepsi Manfaat, Persepsi Kemudahan, Diferensiasi Produk dan Minat Penggunaan

ABSTRACT

THE EFFECT OF PERCEPTION OF BENEFITS, PERCEPTIONS OF EASY, AND PRODUCT DIFFERENCE ON INTEREST IN USING BANK CENTRAL ASIA MOBILE BANKING SERVICES

This study was conducted to determine the effect of perceived benefits, perceived convenience, and product differentiation on interest in using mobile banking services during the COVID-19 period at Bank Central Asia. This research was conducted on students of the management study program, Faculty of Economics and Business, Stikubank University, Semarang. The research technique used is purposive sampling, which is a sampling technique by selecting samples according to the criteria. The type of data used is primary data. The data collection technique was distributing questionnaires via google form. The population in this study as many as 96 respondents who have a BCA bank account who have used or have not used mobile banking services. This test was carried out with several instrument tests, multiple regression tests, and hypothesis testing. The results of this study prove that the perception of benefits and product differentiation has a positive and significant effect. But the results on the perception of convenience prove no significant effect.

Keywords: Perceived Benefits, Perceived Ease, Product Differentiation and Interest in Use