

THE INFLUENCE OF PERCEIVED EASE OF USE, TRUST, AND FEATURES ON THE INTENTION TO USE THE BLU BY BCA DIGITAL BANK

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Abstract

The increasing internet penetration in Indonesia has encouraged the growth of digital banking services as a more practical, faster, and more efficient solution for financial transactions. However, shifting user preferences and varying individual needs often influence the level of interest in adopting digital banking services, including blu by BCA, which shows fluctuating search trends. Ease of use, the level of trust in the security and integrity of the service, as well as the quality of the features offered, are important factors that can shape users' intention to use digital banking. This study aims to identify, analyze, and examine the effects of perceived ease of use, trust, and features on the intention to use the blu by BCA digital bank. Using a quantitative method, the study involved 120 Generation Z respondents residing in DKI Jakarta who were aware of but had not yet used blu by BCA. The analysis was conducted using SEM-PLS. The results indicate that (1) perceived ease of use does not affect the intention to use digital banking, (2) trust affects the intention to use, and (3) features affect the intention to use. These findings emphasize that in the context of digital banking services, user intention is more strongly influenced by security assurance and the usefulness of features than by the operational simplicity of the application.

Keywords: *Perceived Ease of Use, Trust, Features, Digital Banking.*

PENGARUH PERSEPSI KEMUDAHAN, KEPERCAYAAN, DAN FITUR TERHADAP MINAT PENGGUNAAN BANK DIGITAL BLU BY BCA

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Abstrak

Peningkatan penetrasi internet di Indonesia mendorong berkembangnya layanan bank digital sebagai solusi transaksi keuangan yang lebih praktis, cepat, dan efisien. Namun, perubahan preferensi pengguna serta perbedaan kebutuhan individu sering kali memengaruhi tingkat minat dalam memanfaatkan layanan bank digital, termasuk blu by BCA yang menunjukkan tren pencarian yang fluktuatif. Kemudahan penggunaan, tingkat kepercayaan terhadap keamanan dan integritas layanan, serta kualitas fitur yang ditawarkan menjadi faktor penting yang dapat membentuk minat penggunaan.. Penelitian ini bertujuan mengetahui, menganalisis, dan membuktikan pengaruh persepsi kemudahan, kepercayaan, dan fitur terhadap minat penggunaan bank digital blu by BCA. Menggunakan metode kuantitatif, penelitian melibatkan 120 responden Generasi Z berdomisili di DKI Jakarta yang mengetahui namun belum menggunakan blu by BCA. Analisis dilakukan menggunakan SEM-PLS. Hasil penelitian menunjukkan bahwa (1) Persepsi kemudahan tidak berpengaruh terhadap minat penggunaan bank digital, (2) Kepercayaan berpengaruh terhadap minat penggunaan, dan (3) Fitur berpengaruh terhadap minat penggunaan. Temuan ini menegaskan bahwa dalam konteks layanan bank digital, minat pengguna lebih banyak dipengaruhi oleh rasa aman dan kebermanfaatan fitur dibandingkan kemudahan operasional aplikasi.

Kata Kunci: Persepsi Kemudahan, Kepercayaan, Fitur, Bank Digital.