

ABSTRACT

THE INFLUENCE OF BANK RAKYAT INDONESIA'S PROMOTIONAL MIX ON CUSTOMER INTEREST IN USING THE BRIMO APP AMONG GEN-Z (Case Study of Active Diploma-3 Banking and Finance Students, Faculty of Economics and Business, Siliwangi University, Class of 2025)

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This study aims to analyze the influence of Bank Rakyat Indonesia's promotional mix on Generation Z's interest in using the BRImo application. The study used a quantitative survey method, targeting active students of the Diploma-3 Banking and Finance Study Program, Faculty of Economics and Business, Siliwangi University, intake 2023–2025. The study sample consisted of 92 respondents obtained through questionnaire distribution. Data analysis was conducted using validity, reliability, descriptive statistics, normality, heteroscedasticity, simple linear regression, coefficient of determination, and t-tests. The results showed that all items in the promotional mix and interest in using BRImo were valid and reliable. The normality test indicated a normal distribution of the data, while the heteroscedasticity test indicated no heteroscedasticity. The descriptive statistics showed that Bank Rakyat Indonesia's promotional mix and interest in using BRImo were categorized as very good. Simple linear regression analysis yielded the equation $Y = 7.175 + 0.533X$, indicating a positive relationship between the promotional mix and interest in using BRImo. The t-test results show a calculated t-value of 13.807 with a significance of $0.000 < 0.05$, so the promotional mix has a positive and significant effect on the interest in using BRImo. The coefficient of determination (R^2) value of 0.679 indicates that 67.9% of the variation in interest in using BRImo is explained by the promotional mix, while 32.1% is influenced by other factors outside the study.

Keywords: Promotion Mix, Customer Interest, Generation Z

ABSTRAK

PENGARUH BAURAN PROMOSI BANK RAKYAT INDONESIA TERHADAP MINAT NASABAH DALAM PENGGUNAAN APLIKASI BRIMO DIKALANGAN GEN-Z

**(Studi Kasus Pada Mahasiswa Aktif Jurusan D-3 Perbankan Dan Keuangan
Fakultas Ekonomi Dan Bisnis Universitas Siliwangi Angkatan 2025)**

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Penelitian ini bertujuan untuk menganalisis pengaruh bauran promosi Bank Rakyat Indonesia terhadap minat Generasi Z dalam menggunakan aplikasi BRImo. Penelitian menggunakan metode survei kuantitatif dengan populasi mahasiswa aktif Program Studi Diploma-3 Perbankan dan Keuangan Fakultas Ekonomi dan Bisnis Universitas Siliwangi angkatan 2023–2025. Sampel penelitian berjumlah 92 responden yang diperoleh melalui penyebaran kuesioner. Analisis data dilakukan menggunakan uji validitas, reliabilitas, statistik deskriptif, normalitas, heteroskedastisitas, regresi linier sederhana, koefisien determinasi, dan uji t. Hasil penelitian menunjukkan bahwa seluruh item pernyataan pada variabel bauran promosi dan minat penggunaan BRImo dinyatakan valid dan reliabel. Uji normalitas menunjukkan data berdistribusi normal, sedangkan uji heteroskedastisitas menunjukkan tidak terdapat gejala heteroskedastisitas. Hasil statistik deskriptif menunjukkan bahwa bauran promosi Bank Rakyat Indonesia dan minat penggunaan BRImo berada pada kategori sangat baik. Analisis regresi linier sederhana menghasilkan persamaan $Y = 7,175 + 0,533X$ yang menunjukkan hubungan positif antara bauran promosi dan minat penggunaan BRImo. Hasil uji t menunjukkan nilai t hitung sebesar 13,807 dengan signifikansi $0,000 < 0,05$, sehingga bauran promosi berpengaruh positif dan signifikan terhadap minat penggunaan BRImo. Nilai koefisien determinasi (R^2) sebesar 0,679 menunjukkan bahwa 67,9% variasi minat penggunaan BRImo dijelaskan oleh bauran promosi, sedangkan 32,1% dipengaruhi faktor lain di luar penelitian.

Kata Kunci: Bauran Promosi, Minat Nasabah, Generasi Z