ABSTRACT

THE EFFECT OF TAPLUS MUDA PRODUCT DIFFERENTIATION ON CUSTOMER TRUST IN PT BANK NEGARA INDONESIA (PERSERO) Tbk.
(Case Study of Active D-3 Banking and Finance Students, Faculty of Economics and Business, Siliwangi University, Class of 2023-2025)

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Product Differentiation Strategy is one of the methods used by banks to gain customer trust amidst increasingly fierce competition. This study aims to determine the magnitude of the influence of Taplus Muda product differentiation on the level of customer trust at PT Bank Negara Indonesia (Persero) Tbk. The method used in this study is a quantitative method with a saturated sampling technique consisting of 52 active students from the D-3 Banking and Finance Department, Faculty of Economics and Business, Siliwangi University, class of 2023–2025 who are users of Taplus Muda products and samples in this study. Data collection was carried out through questionnaires, then the results obtained were processed using the Method of Successive Interval (MSI) before being analyzed using simple linear regression, t-test, correlation coefficient, and coefficient of determination. The results of the hypothesis test obtained a calculated T value of 13.802 with a significance value of <0.000 which is smaller than 0.05 so that H_0 is rejected and H_1 is accepted. This indicates that Taplus Muda product differentiation has a positive and significant effect on customer trust. The relationship between these two variables is quite strong, with product differentiation contributing 79.2% to the formation of customer trust, while the remainder is influenced by other factors outside of this research.

Keywords: Product Differentiation, Customer Trust, Taplus Muda