

ABSTRACT

THE EFFECT OF THE QUALITY OF THE BRIMO APP'S ELECTRONIC SERVICES ON PERCEIVED EASE OF USE (A Study of Housewife Customers at the Singaparna Branch of PT Bank Rakyat Indonesia (Persero) Tbk)

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This study aims to analyze the impact of Electronic Service Quality on the Perceived Ease of Use of the BRImo app among housewife customers at the Singaparna Branch of PT Bank Rakyat Indonesia (Persero) Tbk. This study employed a quantitative method by distributing questionnaires to 80 respondents. Data analysis was performed using SPSS software, including descriptive statistics, classical assumption, simple linear regression, a partial test (t-test), and the coefficient of determination. The results of the descriptive analysis indicate that the ratings for the variables Electronic Service Quality and Perceived Ease of Use fall into the “very good” category. The results of the hypothesis testing indicate that Electronic Service Quality has a positive and significant influence on Perceived Ease of Use, as evidenced by the calculated t-value (11.975) > table t-value (1.991) and a significance level of $0.000 < 0.05$. Furthermore, the coefficient of determination test indicates that electronic service quality contributes 64.8% of the variation, while the remaining 35.2% is explained by other factors outside the scope of this study. In conclusion, the reliability and efficiency of the BRImo application system are crucial in shaping customers' perceptions of transaction ease.

Keywords: The BRImo App, Quality of Electronic Services, Perceived Ease of Use.

ABSTRAK

PENGARUH KUALITAS LAYANAN ELEKTRONIK APLIKASI BRIMO TERHADAP PERSEPSI KEMUDAHAN PENGGUNAAN (Studi pada Nasabah Ibu Rumah Tangga PT Bank Rakyat Indonesia (Persero) Tbk Kantor Cabang Singaparna)

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Penelitian ini bertujuan untuk menganalisis dampak Kualitas Layanan Elektronik terhadap Persepsi Kemudahan Penggunaan aplikasi BRImo di kalangan nasabah ibu rumah tangga di PT Bank Rakyat Indonesia (Persero) Tbk Kantor Cabang Singaparna. Penelitian ini menerapkan metode kuantitatif dengan menyebarkan kuesioner kepada 80 responden. Teknik analisis data dilakukan menggunakan program SPSS, yang mencakup uji statistik deskriptif, uji asumsi klasik, regresi linear sederhana, uji parsial (uji t), dan koefisien determinasi. Hasil analisis deskriptif menunjukkan bahwa penilaian terhadap variabel Kualitas Layanan Elektronik dan Persepsi Kemudahan Penggunaan berada pada kategori sangat baik. Hasil pengujian hipotesis menunjukkan bahwa Kualitas Layanan Elektronik memiliki pengaruh positif dan signifikan terhadap Persepsi Kemudahan Penggunaan, yang dibuktikan dengan nilai t hitung (11,975) > t tabel (1,991) dan nilai signifikansi $0,000 < 0,05$. Selanjutnya, uji koefisien determinasi menunjukkan bahwa kualitas layanan elektronik memberikan kontribusi pengaruh sebesar 64,8%, sedangkan 35,2% sisanya dijelaskan oleh faktor lain di luar penelitian ini. Kesimpulannya, keandalan dan efisiensi sistem aplikasi BRImo sangat penting dalam membentuk persepsi kemudahan transaksi bagi nasabah.

Kata Kunci: Aplikasi BRImo, Kualitas Layanan Elektronik, Persepsi Kemudahan Penggunaan.