

ABSTRACT

THE INFLUENCE OF ELECTRONIC WORD OF MOUTH (e-WOM) ON THE DECISION TO USE DIGITAL ONBOARDING SERVICES THROUGH THE myBCA APPLICATION

***(A Study of Generation Z Customers at PT Bank Central Asia Tbk Tasikmalaya
Branch Office)***

By

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This study aims to determine the condition of Electronic Word of Mouth (e-WOM), the condition of decisions to use digital onboarding services through the myBCA application, and the effect of e-WOM on the decision to use digital onboarding services among Generation Z customers of PT Bank Central Asia Tbk Tasikmalaya Branch Office. This research employed a quantitative method with descriptive and associative approaches. The population consisted of 521 Generation Z customers, while the sample comprised 84 respondents selected using the Slovin formula and purposive sampling technique. Data were collected through questionnaires. Ordinal data were transformed into interval data using the Method of Successive Interval (MSI) before being analyzed. Data processing and analysis were conducted using IBM SPSS Statistics Version 25, including validity testing, reliability testing, descriptive statistical analysis, normality testing, heteroscedasticity testing, simple linear regression analysis, t-test, and coefficient of determination analysis. The results indicate that the e-WOM variable obtained a total score of 4,966 and was categorized as good. The decision to use digital onboarding services through the myBCA application was also categorized as good. The regression analysis results show that e-WOM has a positive and significant effect on the decision to use digital onboarding services through the myBCA application, with a t-value of 11.626 and a significance value of <0.001 . The coefficient of determination (R^2) value of 0.622 indicates that e-WOM explains 62.2% of the variation in usage decisions, while the remaining 37.8% is influenced by other factors outside this study. Therefore, the better the quality of e-WOM received by customers, the higher their decision to use digital onboarding services through the myBCA application..

Keywords: Electronic Word of Mouth (e-WOM), Usage Decision, Digital Onboarding.