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ABSTRACT

This research specifically aims to determine the Perceived Usefulness, Perceived Ease Of Us, and Sharia Service Features to Behavioral Intention to Use qith Attitude Toward Using on Bank Jago Syariah Digital Services. The type of research used is field research with a quantitative approach. using accidental sampling techniques, in sampling. In this research, SEM data processing analysis using Smart-PLS software version 4.0.1.9 The results showed that perceived usefulness, perceived convenience, and sharia service features have an effect and are significant to the attitude of the use of Bank Jago Syariah digital services, and has a positive and significant effect on the interest variable through the attitude as a mediating variable. attitude has a positive and significant effect on the interest in using Bank Jago Syariah digital services. Based on the results of the research, it can be implied to refer to optimizing efforts to use a new technology. And it can be achieved by always improve the quality of its usefulness and features in digital services.

Keywords: Perceived Usefulness, Perceived Ease of Use, Sharia Service Features, Digital Bank.

ABSTRAK

Secara khusus penelitian ini bertujuan untuk mengetahui persepsi manfaat, persepsi kemudahan, dan fitur layanan syariah terhadap minat penggunaan melalui sikap pada layanan digital bank jago syariah. Jenis penelitian yang digunakan pada penelitian ini adalah field research atau penelitian lapangan dengan pendekatan kuantitatif. menggunakan teknik accidental sampling, dalam pengambilan sampel. Dalam penelitian ini pengelohan data SEM menggunakan software Smart-PLS versi 4.0.1.9. hasil penelitian menunjukkan bahwa persepsi manfaat, persepsi kemudahan, dan fitur layanan syariah berpengaruh positif dan signifikan terhadap sikap penggunaan layanan digital Bank Jago Syariah, juga berpengaruh positif dan signifikan terhadap minat melalui sikap sebagai variabel mediasi, serta sikap berpengaruh positif dan signifikan terhadap minat penggunaan layanan digital Bank Jago Syariah. Berdasarkan hasil penelitian, dapat diimplikasikan untuk mengacu pada upaya optimalisasi terhadap penggunaan suatu teknologi baru. Dan hal tersebut dapat tercapai dengan selalu meningkatkan kualitas kegunaan serta fiturnya pada layanan digital.

Kata kunci Persepsi Manfaat, Persepsi Kemudahan, Fitur Layanan Syariah, Bank Digital.

INTRODUCTION

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