



INTISARI

Tujuan penelitian yaitu untuk mengembangkan sebuah aplikasi KPR yang memudahkan nasabah mencari rumah, mencari kontraktor untuk merenovasi rumah hingga proses pengajuan pembiayaan KPR. Penelitian ini menggunakan dua metode yaitu kualitatif dan kuantitatif dengan sumber data sekunder dan primer. Metode kuantitatif dilakukan dengan penyebaran kuesioner untuk pengujian pasar dengan menggunakan teori *Technology Acceptance Model* (TAM). Jumlah sampel yang digunakan adalah sebanyak 100 responden dengan menggunakan *accidental sampling*. Teknik analisis data yang digunakan adalah *Metode Partial Least Square (PLS)*. Hasil penelitian menunjukkan bahwa *perceived usefulness*, *perceived ease of use*, berpengaruh positif terhadap minat menggunakan aplikasi KPR kemudian memberikan hasil 85% responden setuju jika terdapat Aplikasi KPR. Metode kualitatif dalam penelitian ini menghasilkan analisis *Porter's 5 Forces*, pengembangan fitur-fitur utama dan unggulan, bank yang berpotensi akan ditawarkan Aplikasi, pengembangan *mockup design*, pengembangan *Business Model Canvas*, *SWOT Analysis*, dan strategi pemasaran.

Kata Kunci : Pengembangan Produk, Kredit Pemilikan Rumah, *Technology Acceptance model*, *perceived usefulness*, *perceived ease of use*, minat menggunakan.



ABSTRACT

The research objective is to develop a mortgage application that makes it easier for customers to find homes, find contractors to renovate homes to the process of applying for mortgage financing. The research uses two methods, qualitative and quantitative with secondary and primary data sources. The quantitative method is carried out by distributing questionnaires for market testing using the Technology Acceptance Model (TAM) theory. The number of samples used were 100 respondents using accidental sampling. The data analysis technique used is the Partial Least Square (PLS) method. The results showed that perceived usefulness, perceived ease of use, had a positive effect on interest in using the mortgage application and then 85% of respondents agreed if there was a mortgage application. The qualitative method in this research resulted in Porter's 5 Force Analysis, main and superior features development, the bank that might be analyzed as an application, the development of the mockup design, the development of the Business Model Canvas, SWOT analysis, and marketing strategy.

Keywords: Product Development, Home Ownership Loans, Technology Acceptance Model, Perceived Usefulness, Perceived Ease Of Use, Interest In Use.