INTISARI

Penelitian ini bertujuan untuk mengetahui pengaruh persepsi kemudahan *(perceived ease of use)* dan persepsi kegunaan *(perceived usefulness)* terhadap minat menggunakan *(intention to use)* aplikasi BSI Mobile dengan menggunakan pendekatan *Technology Acceptance Model* (TAM). Penelitian ini menggunakan pendekatan kuantitatif dengan menyebarkan angket / kuesioner dengan skala likert. Metode pengambilan sampel menggunakan *Non-Probability Sampling* dengan teknik *purpossive sampling* dengan jumlah 100 responden yang merupakan nasabah Bank Syariah Indonesia yang belum pernah menggunakan BSI Mobile dengan menggunakan metode analisis data regresi linear berganda.

Penelitian menunjukkan hasil *perceived ease of use* berpengaruh positif dan signifikan terhadap *intention to use* aplikasi BSI Mobile dengan nilai t_{hitung} 3,081 > t_{tabel} 1,984 dan nilai Sig. sebesar 0,003 < 0,05. *Perceived usefulness* berpengaruh positif dan signifikan terhadap *intention to use* aplikasi BSI Mobile dengan nilai t_{hitung} 6,829 > t_{tabel} 1,984 dan nilai Sig. sebesar 0,000 < 0,05. Penelitian ini menunjukkan bahwa persepsi kemudahan *(perceived ease of use)* dan persepsi kegunaan *(perceived usefulness)* berpengaruh positif dan signifikan terhadap minat menggunakan *(intention to use)* aplikasi BSI Mobile.

Kata Kunci: *Perceived Ease of Use, Perceived Usefulness, Intention to Use, Technology Acceptance Model, BSI Mobile.*

ABSTRACT

This study aims to determine the influence of perceived ease of use and perceived usefulness on intention to use the BSI Mobile application using the Technology Acceptance Model (TAM) approach. This research uses a quantitative approach by distributing questionnaires with a Likert scale. The sampling method uses Non-Probability Sampling with a purposive sampling technique with a total of 100 respondents who are Bank Syariah Indonesia customers who have never used BSI Mobile using the multiple linear regression data analysis method

The results of this study shows that perceived ease of use have a positive and significant effect on intention to use the BSI Mobile application with a calculated t value of 3.081 > t table 1.984 and a Sig value. equal to 0.003 < 0.05. Perceived usefulness has a positive and significant effect on intention to use the BSI Mobile application with a calculated t value of 6.829 > t table 1.984 and a Sig. equal to 0.000 < 0.05. This study shows that perceived ease of use and perceived usefulness have a positive and significant effect on intention to use the BSI Mobile application.

Keywods: *Perceived Ease of Use, Perceived Usefulness, Intention to Use, Technology Acceptance Model, BSI Mobile.*