ABSTRACT

In Indonesia, the use of mobile banking continues to increase every year. On average, mobile banking users are generation Y and generation Z. PT Bank Rakyat Indonesia (Persero) Tbk is one of the largest banks in Indonesia and provides mobile banking services but customer interest in using the BRI mobile banking application is still low. Interest in use is influenced by perceived usefulness and perceived ease of use. Thus this research was conducted with the aim of knowing the results of the effect of perceived usefulness and perceived ease of use on the interest in using bri mobile banking in Indonesia (case studies on generation Y and generation Z).

This research uses quantitative methods with the aim of descriptive / causal research. The sampling technique used was non-probability sampling and the sample used was 100 respondents. The data analysis technique used is descriptive technique and multiple linear regression analysis.

Based on the results of the study, it was concluded that the perceived usefulness of the BRI mobile banking application was included in the very good category, the perceived ease of use in the BRI mobile banking application was included in the good category, the interest in using the BRI mobile banking application was included in the very good category, perceived usefulness and perceived Ease of use has a significant effect both partially and simultaneously on the interest in using the BRI mobile banking application

keywords: perceived usefulness, perceived ease of use, interest in use