

**PENGARUH PERSEPSI MANFAAT DAN PERSEPSI KEMUDAHAN  
TERHADAP NIAT MENGGUNAKAN BLU BY BCA DIGITAL DI KOTA  
SINGARAJA**

**Oleh**

**Ni Luh Putu Cintya Karmayani, NIM 2217041086**

**Jurusan Manajemen, Fakultas Ekonomi**

**ABSTRAK**

Perkembangan teknologi digital telah mendorong industri perbankan untuk bertransformasi melalui layanan bank digital guna memenuhi kebutuhan masyarakat yang menginginkan kemudahan, kecepatan, dan efisiensi dalam bertransaksi. Salah satu bank digital yang berkembang di Indonesia adalah Blu by BCA, namun tingkat pemanfaatannya di Kota Singaraja masih tergolong relatif rendah. Kondisi tersebut mengindikasikan adanya faktor-faktor yang memengaruhi niat nasabah dalam menggunakan layanan tersebut. Penelitian ini bertujuan untuk menganalisis pengaruh persepsi manfaat dan persepsi kemudahan terhadap niat menggunakan Blu by BCA digital pada nasabah Bank BCA di Kota Singaraja. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif kausal. Data dikumpulkan melalui penyebaran kuesioner kepada 140 responden yang dipilih menggunakan teknik *purposive sampling*. Instrumen penelitian diuji menggunakan uji validitas dan reliabilitas, sedangkan analisis data dilakukan dengan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa persepsi manfaat berpengaruh positif dan signifikan terhadap niat menggunakan Blu by BCA digital. Persepsi kemudahan juga berpengaruh positif dan signifikan terhadap niat menggunakan. Secara simultan, persepsi manfaat dan persepsi kemudahan berpengaruh positif dan signifikan terhadap niat menggunakan Blu by BCA digital. Temuan ini mengindikasikan bahwa semakin tinggi manfaat dan kemudahan yang dirasakan nasabah, maka semakin besar pula niat mereka untuk menggunakan layanan Blu by BCA. Penelitian ini diharapkan dapat menjadi bahan pertimbangan bagi pihak manajemen dalam merumuskan strategi pengembangan layanan bank digital yang lebih sesuai dengan kebutuhan dan persepsi pengguna.

**Kata Kunci:** Bank Digital, Blu by BCA, Niat Menggunakan, Persepsi Kemudahan, Persepsi Manfaat

**THE INFLUENCE OF PERCEIVED USEFULNESS AND PERCEIVED  
EASE OF USE ON USERS' INTENTION TO USE BLU BY BCA DIGITAL IN  
SINGARAJA CITY**

**By**

**Ni Luh Putu Cintya Karmayani, NIM 2217041086**

**Department of Management**

**ABSTRACT**

*The rapid development of digital technology has encouraged the banking industry to transform through digital banking services in order to meet public demands for convenience, speed, and efficiency in financial transactions. One of the digital banks developing in Indonesia is Blu by BCA; however, its level of utilization in Singaraja City remains relatively low. This condition indicates the presence of factors influencing customers' intention to use the service. This study aims to analyze the effect of perceived usefulness and perceived ease of use on the intention to use Blu by BCA Digital among BCA customers in Singaraja City. This research employs a quantitative approach with a causal associative research design. Data were collected through questionnaires distributed to 140 respondents selected using purposive sampling techniques. The research instruments were tested using validity and reliability tests, while data analysis was conducted using multiple linear regression analysis. The results show that perceived usefulness has a positive and significant effect on the intention to use Blu by BCA Digital. Perceived ease of use also has a positive and significant effect on the intention to use Blu by BCA Digital. Simultaneously, perceived usefulness and perceived ease of use have a positive and significant effect on the intention to use Blu by BCA Digital. These findings indicate that the higher the benefits and ease perceived by customers, the stronger their intention to use Blu by BCA Digital services. This study is expected to provide valuable insights for management in formulating strategies to enhance digital banking services that better align with user needs and perceptions.*

**Keywords:** *Blu By BCA, Digital Bank, Intention To Use, Perceived Ease Of Use, Perceived Usefulness*