

## **ABSTRAK**

**Elvara Ichsani, 2021.** Pengaruh Persepsi Teknologi Dan Persepsi Risiko Terhadap Kepercayaan Pengguna M-Banking BRI Konvensional. Program studi Manajemen. Fakultas Ekonomi Dan Bisnis. Universitas Muhammadiyah Metro. Pembimbing (1) Ratmono, S.E., M.M., Pembimbing (2) Nani Septiana,S.E., M.M.

Penelitian ini bertujuan Untuk mengetahui Pengaruh Persepsi Teknologi Dan Persepsi Risiko Terhadap Kepercayaan Pengguna M-Banking. Data diperoleh dari hasil observasi, dokumentasi dan hasil kuesioner kepada 85 responden yang diambil menggunakan rumus dari slovin.

Analisa data penelitian dilakukan dengan menggunakan analisis data kuantitatif dengan pengujian persyaratan instrumen, Persyaratan analisis dan hipotesis. Hasil penelitian menunjukkan bahwa persepsi teknologi dan persepsi risiko berpengaruh simultan terhadap kepercayaan penggunaan m-banking.

Kata Kunci: Persepsi Teknologi, Persepsi Risiko, Kepercayaan Pengguna.

## ABSTRACT

**Elvara Ichsani, 2021.** The Effect of Perceptions of Technology and Perceptions of Risk on M-Banking User Trust. Faculty of Economics and Business, S1 Managemet Study Program. Muhammadiyah Metro University. Advisor (1) Ratmono, S.E., M.M Advisor (2) Nani Septiana, S.E., M.M

This study aims to determine the effect of technology perceptions and risk perceptions on the trust of M-Banking users. Data obtained from the results of observations, documentation and the results of questionnaires to 85 respondents who were taken using the formula from Slovin.

Research data analysis was carried out using quantitative data analysis by testing instrument requirements, requirements analysis and hypotheses. The result showed that technology perceptions and risk perceptions had a simultaneous effect on trust in the use of M-banking.

Keywords : Perception of Technology, Perception of Risk, User Trust.