

ABSTRAC

This research aims to determine the influence of service features, perceptions of information technology and ease of use of services on customer interest in using the Muamalat Digital Islamic Network at Bank Muamalat KCP Baturaja. The data used is primary data in the form of respondents' answers from questionnaires distributed, then processed using SPSS Statistics version 25. The research sample was 80 respondents.

This research method is quantitative with multiple linear regression analysis methods. The research variables consist of: service features, perceived information technology and ease of use of the service. The research results show that service features have a positive and significant effect on consumer interest, perceived information technology does not have a positive and significant effect on consumer interest and ease of use of services has a positive and significant effect on consumer interest. The research results also show that the variables Service Features, Perception of Information Technology and Ease of Service Use simultaneously influence the decision to save

Keywords: Service Feature, Perceived Information Technology, interest, ease of use, Muamalat Digital Islamic Network

ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh *Service Feature*, *Perceived Information Technology* Dan Kemudahan Penggunaan Layanan Terhadap Minat Nasabah Menggunakan Muamalat *Digital Islamic Network* Pada Bank Muamalat KCP Baturaja. Data yang digunakan adalah data primer berupa jawaban responden dari kuesioner yang disebar, kemudian diolah dengan menggunakan SPSS Statistik version 25. Sampel penelitian sebanyak 80 responden.

Metode penelitian ini adalah kuantitatif dengan metode analisis regresi linier berganda. Variabel penelitian terdiri dari: *service feature*, *perceived information technology* dan kemudahan penggunaan layanan. Hasil penelitian menunjukkan bahwa *service feature* berpengaruh positif dan signifikan terhadap minat nasabah, *perceived information technology* tidak berpengaruh positif dan signifikan terhadap minat nasabah dan kemudahan penggunaan layanan berpengaruh positif dan signifikan terhadap minat nasabah. Hasil penelitian juga menunjukkan bahwa variabel *Service Feature*, *Perceived Information Technology* Dan Kemudahan Penggunaan Layanan secara simultan berpengaruh terhadap keputusan menabung

Kata Kunci : *Service Feature*, *Perceived Information Technology*, minat, kemudahan penggunaan, Muamalat Digital Islamic Network.