ABSTRACT

Electronic money (e-money) is a solution to consumer who needs for micro payment instruments with a fast payment process and a very affordable cost. Specifically for e-money issuance, in the e-channel product line. BRI issues Brizzi as it functions for payment that can be used as an intermediary for goods and services transactions. The large number of Brizzi users compared to the relatively small number of transactions distribution, especially among BRI customers at the Semarang Pandanaran Branch, requires further evaluation, especially regarding brand image, perceived quality, perceived benefits, consumer confidence and customer decisions in using Brizzi. The research objective was to determine and analyze the effect of brand image, perceived quality and perceived benefits on consumer trust and the decision to use Brizzi products (Study at BRI Semarang-Pandanaran Branch Office). This research is an explanatory research and uses a survey method.

The study population was the customers of BRI Bank Semarang Pandanaran Branch. The research sample was taken using random sampling method and obtained 130 samples. The data analysis method used in this research is descriptive analysis and Structural Equation Model (SEM), where the exogenous variables consist of the Brand Image attribute (X1); Perceived Quality (X2); Perceived Benefits (X3); Endogenous variables consist of Decision (Y) and Trust (Z) as intervening variables.

The results of this study indicate that brand image has a positive effect on trust. Perceived quality has a positive effect on trust. Perceived benefits has a positive effect on trust. Trust has a positive effect on decision.

Keywords: e-money, brizzi, brand image, perceived quality, perceived benefits, decisions, trust

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