

ABSTRAK

PENGARUH PENILAIAN MERCHANT ATAS ELEMEN INOVASI PADA REKOMENDASI PRODUK YAP! PT BANK NEGARA INDONESIA TBK (PERSERO)

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YAP! BNI merupakan salah satu produk inovasi berupa instrumen pembayaran non tunai (*cashless*) melalui media elektronik. Penelitian ini bertujuan untuk mengetahui dan menganalisis *brand awareness*, *relative advantages*, *compatibility*, *complexity*, *trialability*, *observability*, dan pengaruhnya terhadap rekomendasi produk inovasi, serta perbedaan rekomendasi produk inovasi YAP! BNI pada *merchant* di perkotaan dan di desa. Desain penelitian adalah penelitian kuantitatif. Populasi penelitian adalah *merchant* BNI di Kabupaten Klaten. Jumlah sampel 60 *merchant* yang diambil secara acak. Teknik pengumpulan data menggunakan kuesioner. Teknik analisis data menggunakan Analisis Regresi berganda dan uji beda Mann Whitney. Hasil penelitian menyimpulkan bahwa; (1) *Brand awareness* tidak berpengaruh terhadap rekomendasi produk inovasi; (2) Keunggulan relatif berpengaruh positif terhadap rekomendasi produk inovasi; (3) Kompatibilitas berpengaruh positif terhadap rekomendasi produk inovasi; (4) Kerumitan tidak berpengaruh terhadap rekomendasi produk inovasi; (5) Kemampuan diujicoba berpengaruh positif terhadap rekomendasi produk inovasi; (6) Kemampuan diamati berpengaruh positif terhadap rekomendasi produk inovasi; (7) Secara simultan *brand awareness*, keunggulan relatif, kompatibilitas, kerumitan, kemampuan diujicoba, dan kemampuan diamati berpengaruh terhadap rekomendasi produk inovasi; (8) Tidak terdapat perbedaan rekomendasi produk inovasi antara *merchant* yang berdomisili di kota dan di desa.

Kata kunci: *brand awareness*, *relative advantages*, *compatibility*, *complexity*, *trialability*, *observability*, dan rekomendasi produk inovasi YAP! BNI

ABSTRACT

THE EFFECT OF MERCHANT VALUATION ON ELEMENT OF INNOVATION ON PRODUCT RECOMMENDATIONS OF YAP! BNI OF PT BANK NEGARA INDONESIA TBK (PERSERO)

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YAP! BNI is a product of innovation in the form of a cashless payment instrument through electronic media. This study aims to find out and analyze brand awareness, relative advantages, compatibility, complexity, trialability, observability, and its influence on innovation product recommendations, as well as differences of recommendation on the YAP! BNI innovation product between merchants living in cities and in villages. Research design is quantitative research. The research population is BNI merchants in Klaten Regency. The number of samples are 60 merchants taken randomly. The technique of collecting data using a questionnaire. Data analysis techniques using multiple linear regression and Mann Whitney U-test. The results of the study show that: (1) Brand awareness does not have effect on innovation product recommendations; (2) Relative advantages have a positive effect on innovation product recommendations; (3) Compatibility has a positive effect on the recommendations of innovation products; (4) Complexity does not have effect on the recommendations of innovation products; (5) The ability to be tested has a positive effect on the recommendations of innovation products; (6) The ability to observe has a positive effect on the recommendations of innovation products; (7) Taken simultaneous brand awareness, relative superiority, compatibility, complexity, ability to be tested, and observed abilities influence the recommendations of innovation products; (8) There are no differences in innovation product recommendations between merchants domiciled in the city and in the village.

Keywords: brand awareness, relative advantages, compatibility, complexity, trialability, observability, and innovation product recommendations
YAP! BNI