

## **ABSTRACT**

*This study aims to analyze the effect of perceived benefits on interest in use, analyze the effect of perceived risk and interest in use, analyze the effect of trust on interest in use, analyze the effect of perceived benefits on customer value perceptions, analyze the effect of perceived risk on customer value perceptions, analyze the effect of trust on customer value. perceived customer value, analyzing the effect of perceived customer value on interest in use.*

*The sampling technique for respondents was random (accidental sampling). The sample that will be used in this study is 150 respondents with a focus on employees who work in banks in the city of Semarang. The analysis technique used is regression analysis with SEM AMOS.*

*The results of the research and analysis that has been carried out will be concluded based on the following research hypotheses: (1) Perception of benefits has a significant effect on interest in use. From data processing, it is known the value of CR (Critical Ratio) and P (Probability) for the influence of the perceived usefulness variable on interest in use. These two values indicate satisfactory results. Thus it can be said that hypothesis 1 of this study is accepted. (2) Perceived benefits have a significant effect on perceived customer value. Thus it can be said that this research hypothesis 2 can be accepted. (3) Perception of risk has a significant effect on interest in use. Thus it can be said that the research hypothesis 3 is accepted. (4) Perception of risk has a significant effect on perceived customer value. From data processing, it is known that the value of CR (Critical Ratio) and P (Probability) for the influence of risk perception variables on customer value perceptions. Thus it can be said that this research hypothesis 4 can be accepted. (5) Trust has a significant effect on interest in use. Thus it can be said that this research hypothesis 5 is accepted. (6) Trust has a significant effect on customer value perceptions. Thus it can be said that this research hypothesis 6 can be accepted. (7) Perception of customer value has a significant effect on interest in use. Thus it can be said that the research hypothesis 7 is accepted.*

**Keywords:** *perceived benefits, perceived customer value, perceived risk, trustworthiness, interest in use.*