

ABSTRAK

Customer decision sangat penting bagi sebuah perbankan, artinya suatu perbankan harus menjaga reputasi yang baik agar bisa menciptakan suatu persepsi positif bagi masyarakat dan nasabah. *Mobile banking* merupakan salah satu layanan yang disediakan oleh perusahaan perbankan guna mempermudah nasabah dalam melakukan transaksi. Dalam menggunakan *mobile banking*, tentu didasari dari persepsi nasabah tentang suatu layanan tersebut, oleh karena itu ada beberapa hal yang diukur dalam menentukan *customer decision* yaitu *perceived credibility*, *perceived usefulness*, *perceived convenience*.

Penelitian ini bertujuan untuk mengetahui pengaruh *perceived credibility*, *perceived usefulness*, *perceived convenience* terhadap *customer decision* dalam menggunakan BSI *Mobile*. Pengumpulan kuesioner nasabah yang diukur menggunakan skala likert merupakan suatu metode pengumpulan data dalam penelitian ini. Populasi nasabah pengguna BSI *Mobile* dalam penelitian ini sebanyak 6.701 orang dengan karakteristik nasabah aktif dan menggunakan BSI *Mobile* dalam transaksi sehari-hari, dan jumlah sampel pada penelitian ini sebanyak 100 orang yang ditentukan dari teknik pengambilan sampel yaitu *purposive sampling*.

Hasil penelitian yang didapat menggunakan uji t (parsial) menunjukkan bahwa *perceived credibility* tidak berpengaruh terhadap *customer decision* dalam menggunakan BSI *Mobile*, sedangkan *perceived usefulness* dan *perceived convenience* berpengaruh positif dan signifikan terhadap *customer decision* dalam menggunakan BSI *Mobile*. Dan berdasarkan hasil uji f (simultan) menunjukkan bahwa *perceived credibility*, *perceived usefulness*, *perceived convenience* secara simultan berpengaruh terhadap *customer decision* dalam menggunakan BSI *Mobile*.

Kata Kunci: *Perceived Credibility*, *Perceived Usefulness*, *Perceived Convenience*, *Customer Decision*

ABSTRACT

Customer decisions are very important for a bank, meaning that a bank must maintain a good reputation in order to create a positive perception for society and customers. Mobile banking is one of the services provided by banking companies to make it easier for customers to make transactions. In using mobile banking, of course it is based on the customer's perception of a service, therefore there are several things that are measured in determining the customer decision, namely perceived credibility, perceived usefulness, perceived convenience.

This study aims to determine the effect of perceived credibility, perceived usefulness, perceived convenience on customer decisions in using BSI Mobile. Collection of customer questionnaires measured using a Likert scale is a data collection method in this study. The population of customers who use BSI Mobile in this study is 6,701 people with the characteristics of active customers who use BSI Mobile in their daily transactions, and the number of samples in this study is 100 people who are determined from the sampling technique, namely purposive sampling.

The results obtained using the t test (partial) show that perceived credibility has no effect on customer decisions in using BSI Mobile, while perceived usefulness and perceived convenience have a positive and significant effect on customer decisions in using BSI Mobile. And based on the results of the f (simultaneous) test, it shows that perceived credibility, perceived usefulness, perceived convenience simultaneously influence customer decisions in using BSI Mobile.

Keyword: *Perceived Credibility, Perceived Usefulness, Perceived Convenience, Customer Decision*