

ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh persepsi kegunaan, persepsi kemudahan, persepsi kepercayaan dan persepsi kenyamanan terhadap minat penggunaan Mobile Banking pada Nasabah BPD Sumsel Babel Cabang Syariah. Variabel-variabel yang digunakan adalah Pengaruh persepsi kemudahan, persepsi kepercayaan dan persepsi kenyamanan yang dihipotesiskan berpengaruh terhadap Minat penggunaan. Dengan menggunakan metode non probability sampling maka diperoleh sampel sebanyak 100 responden. Berdasarkan hasil penelitian secara parsial persepsi kemudahan berpengaruh positif namun tidak signifikan terhadap minat penggunaan mobile banking pada nasabah BPD Sumsel Babel Cabang Syariah dan persepsi Kepercayaan dan kenyamanan berpengaruh positif dan signifikan terhadap minat penggunaan mobile banking pada BPD Sumsel Babel Cabang Syariah. Dari hasil uji F diperoleh variabel pengaruh persepsi kegunaan, persepsi kemudahan, persepsi kepercayaan dan persepsi kenyamanan secara simultan berpengaruh terhadap minat penggunaan mobile banking pada BPD Sumsel Babel Cabang Syariah . Berdasarkan nilai R square sebesar 0.637 artinya persentase pengaruh variabel persepsi kemudahan, persepsi kepercayaan dan persepsi kenyamanan terhadap minat penggunaan Mobile Banking pada BPD Sumsel Babel Cabang Syariah sebesar 63,7%. Sedangkan sisanya 27,3% dipengaruhi oleh variabel lain yang tidak dimasukkan dalam model regresi.

Kata Kunci : Persepsi Kemudahan, Persepsi Kepercayaan, dan Persepsi Kenyamanan, Minat Penggunaan

ABSTRACT

This study aims to determine the effect of perceived usefulness, perceived convenience, perceived trust and perceived comfort on the interest in using Mobile Banking at BPD Sumsel Babel Syariah. The variables used are the influence of perceived Ease, perceived Trust, and perceived comfort which are hypothesized to influence interest in use. By using the non-probability sampling method, a sample of 100 respondents was obtained. Based on the results of the study partially perceived usefulness, perceived convenience and perceived comfort have a positive and significant effect on the interest in using mobile banking at Bank Aceh Syariah. Meanwhile, the perception of trust has a negative and significant effect on the use of mobile banking at BPD Sumsel Babel Syariah. From the results of the F test, it was obtained that the variables influencing, perceived convenience, perceived trust and perceived comfort simultaneously influenced the interest in using mobile banking at BPD Sumsel Babel Syariah. Based on the R square value of 0.637, it means that the percentage of influence of the variable perceived usefulness, perceived convenience, perceived trust and perceived comfort on the interest in using Mobile Banking at Bank Aceh Syariah is 63.7%. While the remaining 27.3% is influenced by other variables not included in the regression model.

Keywords : Perception of Ease, Perception of Trust, Perception of Comfort, Interest in Use