

**PENGARUH PERSEPSI NASABAH BANK SUMSEL BABEL SYARIAH
KCP UIN RADEN FATAH PALEMBANG TERHADAP *CYBER CRIME*
DALAM PENGGUNAAN *MOBILE BANKING* DAN ASPEK-ASPEK
PERLINDUNGAN NASABAH**

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ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis secara empiris pengaruh persepsi nasabah bank sumsel babel syariah KCP UIN Raden Fatah Palembang terhadap *cyber crime* dalam Penggunaan *mobile banking* dan aspek-aspek perlindungan nasabah.

Teknik pengumpulan data dilakukan dengan metode pengumpulan data kuisisioner menggunakan skala likert. Populasi dalam penelitian ini adalah nasabah pengguna *mobile banking* bank Sumsel Babel syariah KCP UIN Raden Fatah Palembang. Sampel sebanyak 96 responden yang ditentukan menggunakan rumus lameshow. Teknik analisis data yang digunakan yaitu *structural equation modeling* (SEM) dengan pendekatan *partial least square* (PLS).

Hasil penelitian menunjukkan bahwa: (1) tidak terdapat pengaruh positif dan signifikan Penggunaan *mobile Banking* terhadap *cyber crime*, (2) tidak terdapat pengaruh positif dan signifikan *client charter* terhadap *cyber crime*, (3) terdapat pengaruh positif dan signifikan kerahasiaan data nasabah terhadap *cyber crime*, (4) tidak terdapat pengaruh negatif dan signifikan *test and trial drive* terhadap *cyber crime*, (5) terdapat pengaruh positif dan signifikan *customer support service* terhadap *cyber crime*.

Kata Kunci: *Mobile Banking, Client Charter, Kerahasiaan Data Nasabah, Test and Trial Drive, Customer Support Service, Cyber Crime*

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ABSTRACT

This study aims to test and analyze empirically the influence of the perception of bank sumsel babel sharia KCP UIN Raden Fatah Palembang customers on cyber crime in the use of mobile banking and aspects of customer protection.

The data collection technique was carried out with a questionnaire data collection method using a Likert scale. The population in this study were customers of mobile banking users of Bank Sumsel Babel Syariah KCP UIN Raden Fatah Palembang. The sample was 96 respondents who were determined using the lameshow formula. The data analysis technique used is structural equation modeling (SEM) with a partial least square (PLS) approach.

The results showed that: (1) there is no positive and significant effect of mobile banking usage on cyber crime, (2) there is no positive and significant effect of client charter on cyber crime, (3) there is a positive and significant effect of customer data confidentiality on cyber crime, (4) there is no negative and significant effect of test and trial drive on cyber crime, (5) there is a positive and significant effect of customer support service on cyber crime.

Keyword: *Mobile Banking, Client Charter, Kerahasiaan Data Nasabah, Test and Trial Drive, Customer Support Service, Cyber Crime*