ABSTRAK

Penelitian ini bertujuan untuk mengukur pengaruh *Perceived Quality* dan *Word Of Mouth* Terhadap Keputusan Nasabah Menggunakan Layanan BSI Mobile pada Mahasiswa FEBI UIN Raden Fatah Palembang. Penelitian ini menggunakan metode kuantitatif dengan mengumpulkan data primer yang diperoleh melalui kuesioner. Populasi dalam penelitian ini adalah Mahasiswa FEBI UIN Raden Fatah Palembang yang menggunakan layanan BSI Mobile. Teknik pengambilan sampel menggunakan teknik *non-probability sampling* dengan sampel berjumlah 100 responden. Teknik analisis data pada penelitian ini menggunakan uji validitas, uji realibilitas, uji asumsi klasik, regresi linear sederhana, dan uji hipotesis dengan menggunakan analisis statistik IBM SPSS versi 25. Berdasarkan hasil analisis penelitian diketahui *Perceived Quality* dan *Word Of Mouth* berpengaruh positif dan signifikan terhadap Keputusan Nasabah. Variabel *Perceived Quality* secara parsial berpengaruh positif signifikan terhadap Keputusan Nasabah dengan nilai t_{hitung} sebesar 3,154, maka nilai $t_{hitung} > t_{tabel}$ (3,154 > 1,661) dengan signifikansi 0,002 < 0,05. Variabel *Word Of Mouth* secara parsial berpengaruh positif signifikan terhadap Keputusan Nasabah dengan nilai t_{hitung} sebesar 5,471, maka nilai $t_{hitung} > t_{tabel}$ (5,471 > 1,661) dengan signifikansi 0,001 < 0,05.

Kata Kunci: *Perceived Quality*, *Word Of Mouth*, Keputusan Nasabah

ABSTRACT

This research aims to measure the influence of Perceived Quality and Word of Mouth on Customer Decisions to Use BSI Mobile Services among FEBI UIN Raden Fatah Palembang Students. This research uses quantitative methods by collecting primary data obtained through questionnaires. The population in this study were FEBI UIN Raden Fatah Palembang students who used BSI Mobile services. The sampling technique used non-probability sampling technique with a sample of 100 respondents. Data analysis techniques in this research use validity tests, reliability tests, classical assumption tests, simple linear regression, and hypothesis testing using IBM SPSS version 25 statistical analysis. Based on the results of the research analysis, it is known that Perceived Quality and Word of Mouth have a positive and significant effect on decisions. Customer. The Perceived Quality variable partially has a significant positive effect on Customer Decisions with a t_{count} value of 3.154, so the $t_{count} > t_{table}$ (3.154 > 1.661) with a significance of 0.002 < 0.05. The Word of Mouth variable partially has a significant positive effect on Customer Decisions with a t_{count} value of 5.471, so the $t_{count} > t_{table}$ value (5.471 > 1.661) with a significance of 0.001 < 0.05.

Keywords: *Perceived Quality, Word Of Mouth, Customer Decision*