

ABSTRAK

Perkembangan teknologi informasi dan komunikasi di era digitalisasi menjadikan industri perbankan syariah di Indonesia bersaing dalam mengembangkan inovasi baik produk maupun layanannya. Salah satu bentuk adopsi dari sistem teknologi informasi dalam digitalisasi perbankan yakni aplikasi *mobile banking*, dengan semakin pesatnya penggunaan *mobile banking* sebagai bentuk digitalisasi perbankan saat ini, maka banyak bank yang terus berlomba meningkatkan fitur yang ada pada mereka, salah satunya BSB *Mobile Banking* yang merupakan layanan yang di sediakan oleh Bank Sumsel Babel untuk melakukan berbagai transaksi perbankan melalui berbagai fitur yang ada pada smartphone.

Berdasarkan hal tersebut maka penelitian ini ditujukan untuk mengetahui pengaruh dari *perceived credibility*, *convenience* dan *easy of use* terhadap keputusan penggunaan BSB *Mobile Banking* dengan attitude toward using sebagai variabel intervening pada mahasiswa penerima beasiswa KIP Kuliah di UIN Raden Fatah Palembang. Penelitian ini dilakukan dengan menggunakan pendekatan kuantitatif dengan data primer berupa jawaban responden yang didapat melalui penyebaran kuisioner terhadap 110 sampel yang merupakan mahasiswa penerima beasiswa KIP Kuliah di UIN Raden Fatah Palembang pengguna BSB *Mobile Banking*.

Hasil penelitian ini menunjukkan bahwasanya variabel *perceived credibility*, *convenience* dan *easy of use* tidak berpengaruh secara langsung terhadap keputusan penggunaan BSB *Mobile Banking*, variabel *attitude toward using* berpengaruh positif dan signifikan terhadap keputusan penggunaan, *perceived credibility*, *convenience* dan *easy of use* berpengaruh positif dan signifikan terhadap *attitude toward using*, serta *perceived credibility*, *convenience* dan *easy of use* juga berpengaruh positif dan signifikan terhadap keputusan penggunaan BSB *Mobile Banking* dengan dimediasi oleh variabel *attitude toward using* sebagai variabel intervening pada mahasiswa penerima beasiswa KIP Kuliah di UIN Raden Fatah Palembang pengguna BSB *Mobile Banking*.

Kata kunci : BSB *Mobile Banking*, *perceived credibility*, *perceived convenience*, *perceived easy of use*, *attitude toward using*, keputusan penggunaan

ABSTRACT

The development of information and communication technology in the era of digitalization has made the Islamic banking industry in Indonesia competitive in developing innovations in both products and services. One form of adoption of information technology systems in banking digitization is mobile banking applications. With the increasingly rapid use of mobile banking as a form of banking digitization today, many banks continue to compete to improve the features they have, one of which is BSB Mobile Banking which is a service which is provided by Bank Sumsel Babel to carry out various banking transactions through various features on smartphones.

Based on this, this research is aimed at finding out the influence of Perchived credibility, convenience and ease of use on the decision to use BSB Mobile Banking with an Atitude Towards Using as an intervening variable for students receiving KIP College scholarships at UIN Raden Fatah Palembang. This research was carried out using a quantitative approach with primary data in the form of respondents' answers obtained through distributing questionnaires to 110 samples who were students who received KIP Lecture scholarships at UIN Raden Fatah Palembang who used BSB Mobile Banking.

The results of this research show that the variables Perchived credibility, convenience and ease of use have no direct influence on the decision to use BSB Mobile Banking, the variable Atitude Towards Using has a positive and significant influence on the decision to use, Perchived credibility, convenience and ease of use have a positive and significant influence on Atitude Towards Using, as well as Perchived credibility, convenience and ease of use also have a positive and significant influence on the decision to use BSB Mobile Banking, mediated by the Atitude Towards Using variable as an intervening variable for students who receive KIP scholarships at UIN Raden Fatah Palembang who use BSB Mobile Banking.

Keywords : BSB Mobile Banking, Perchived credibility, Perchived convenience, Perchived easy of use, Atitude Towards Using, Usage Decisions