

ABSTRAK

Skripsi dengan judul “Pengaruh *Perceived Usefulness*, *Trust*, dan Kelengkapan Fitur Terhadap Minat Penabung Menggunakan *Mobile Banking* Sebagai Alat Transaksi (Studi Kasus Pada Bank Muamalat Kantor Cabang Utama Kediri)” ditulis oleh Maya Khusniyah, NIM 17401163345, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, IAIN Tulungagung, pembimbing Hj. Amalia Nuril Hidayati, M. Sy.

Internet merupakan suatu inovasi yang cukup memberikan peluang untuk meningkatkan layanan perbankan yang berbasis teknologi. Salah satu layanan perbankan yang berbasis teknologi adalah *mobile banking*. Saat ini *mobile banking* menjadi perhatian utama dan senjata revolusioner strategis operasional bank untuk alat persaingan antar bank. Dalam memenangkan persaingan ini perbankan memerlukan suatu strategi agar mampu menarik minat nasabah menggunakan *mobile banking* guna untuk meningkatkan profitabilitas perbankan. Dalam penelitian ini minat nasabah dalam menggunakan *mobile banking* diukur dari variabel *Perceived Usefulness*, *Trust* dan Kelengkapan Fitur. Tujuan penelitian ini adalah untuk mengetahui pengaruh *Perceived Usefulness*, *Trust* dan Kelengkapan Fitur Terhadap Minat Penabung Menggunakan *Mobile Banking*. Metode yang digunakan adalah analisis deskriptif dan Analisis regresi linier berganda teknik analisis data menggunakan uji validitas, uji reliabilitas, uji asumsi klasik dan uji hipotesis (uji t dan uji F). Jumlah sampel yang digunakan dalam penelitian ini sebanyak 100 nasabah di Bank Muamalat KCU Kediri. Data diolah melalui SPSS 16 dan Eviews 9. Hasil penelitian ini menunjukkan bahwa secara parsial *perceived usefulness*, *trust*, kelengkapan fitur berpengaruh positif dan signifikan terhadap minat menggunakan *mobile banking* dan secara simultan berpengaruh positif dan signifikan terhadap minat menggunakan *mobile banking*.

Kata Kunci: *Perceived Usefulness*, *Trust*, dan kelengkapan fitur dan Minat menggunakan *mobile banking*

ABSTRACT

This paper is entitled "The Effect of Perceived Usefulness, Trust, and Completeness of Features on Savers Interest in Using Mobile Banking as a Transaction Tool (Case Study at Muamalat Bank, Kediri Main Branch Office)". It is written by Maya Khusniyah, NIM 17401163345, Faculty of Economics and Islamic Business, Department of Islamic Banking, IAIN Tulungagung. This paper is supervised by Hj. Amalia Nuril Hidayati, M. Sy.

Internet is an innovation that provides enough opportunities to improve technology-based banking services. One of the technology-based banking services is mobile banking. Currently mobile banking is a major concern and a strategic revolutionary weapon in bank operations for interbank competition tools. In winning this competition, banks need a strategy to be able to attract customers to use mobile banking in order to increase bank profitability. In this study customer interest in using mobile banking is measured by the variable Perceived Usefulness, Trust and Completeness of Features. The purpose of this study was to determine the effect of Perceived Usefulness, Trust and Completeness of Features on Savers Interest in Using Mobile Banking. The method used is descriptive analysis and multiple linear regression analysis of data analysis techniques using validity test, reliability test, classic assumption test and hypothesis test (t test and F test). The number of samples used in this study were 100 customers at Bank Muamalat KCU Kediri. Data is processed through SPSS 16 and Eviews 9. The results of this study indicate that partially perceived usefulness, trust, completeness of features have a positive and significant effect on interest in using mobile banking and simultaneously have a positive and significant effect on interest in using mobile banking.

Keywords: Perceived Usefulness, Trust, feature completeness, and interest using mobile banking.