

## ABSTRAK

Skripsi dengan judul “Pengaruh Kepercayaan, Kualitas Produk dan Kualitas Layanan Mobile Banking terhadap Minat Nasabah Bertransaksi Secara Online pada PT Bank Syariah Indonesia Kantor Kas Tulungagung Trade Center (eks BRI Syariah)” ditulis oleh Sindi Krismunita, NIM 12401173257, Pembimbing Dr. Sutopo, M.Pd.

Penelitian ini dilatarbelakangi oleh persaingan perbankan di era digital semakin ketat, sehingga untuk tetap dapat bersaing dengan perbankan lainnya dan mempertahankan serta meningkatkan nasabah untuk bertransaksi secara online, maka perlu diperhatikan terkait peningkatan kepercayaan, kualitas produk dan kualitas layanan Mobile Banking.

Tujuan dari penelitian ini yaitu 1) untuk menguji pengaruh kepercayaan terhadap minat nasabah bertransaksi secara Online, 2) Untuk menguji pengaruh kualitas produk terhadap minat nasabah bertransaksi secara Online, 3) Untuk menguji pengaruh kualitas layanan Mobile Banking terhadap minat nasabah bertransaksi secara Online, dan 4) untuk menguji pengaruh kepercayaan, kualitas produk dan kualitas layanan Mobile Banking terhadap minat nasabah bertransaksi secara Online.

Metode yang digunakan dalam penelitian ini adalah kuantitatif dengan jenis penelitian asosiatif. Teknik pengambilan sampel yang digunakan dalam penelitian ini adalah *Purposive sampling*. Jumlah sampel yang digunakan dalam penelitian ini sebanyak 99 responden yaitu nasabah yang pernah bertransaksi secara Online pada BRI Syariah Kantor Kas Tulungagung. Tahap selanjutnya, data diuji dengan program SPSS versi 16. Model pengujian meliputi : uji validitas, uji reliabilitas, uji asumsi klasik, uji regresi linier berganda, Uji hipotesis dan Uji koefisien determinasi.

Hasil penelitian ini menunjukkan bahwa, 1) Kepercayaan berpengaruh positif dan signifikan terhadap minat nasabah bertransaksi secara Online, 2) Kualitas produk berpengaruh positif dan signifikan terhadap minat nasabah bertransaksi secara Online, 3) Kualitas layanan Mobile Banking berpengaruh positif dan signifikan terhadap minat nasabah bertransaksi secara Online, dan 4) Kepercayaan, kualitas produk dan kualitas layanan Mobile Banking secara bersama-sama berpengaruh positif dan signifikan terhadap minat nasabah bertransaksi secara Online.

**Kata kunci :** kepercayaan, kualitas produk, kualitas layanan, dan minat nasabah bertransaksi secara Online.

## **ABSTRACT**

*The thesis titled "The Influence of Trust, Product Quality and Quality of Mobile Banking Services on Customer Interests Transacting Online at PT Bank Syariah Indonesia Kas Tulungagung Trade Center Office (ex BRI Syariah)" was written by Sindi Krismunita, NIM 12401173257, Supervisor Dr. Sutopo, M.Pd.*

*This research is motivated by increasingly tight banking competition in the digital era, so that to still be able to compete with other banks and maintain and increase customers to transact online, it is necessary to pay attention to the increase in trust, product quality and quality of Mobile Banking services.*

*The purpose of this study is 1) to test the influence of trust on the interests of customers transacting online, 2) To test the influence of product quality on customer interest in transacting online, 3) To test the influence of the quality of Mobile Banking services on the interests of customers transacting online, and 4) to test the influence of trust, product quality and quality of Mobile Banking services on the interests of customers transacting online.*

*The method used in this study is quantitative with this type of associative research. The sampling technique used in this study is Purposive sampling. The number of samples used in this study as many as 99 respondents are customers who have transacted online at BRI Syariah Tulungagung Cash Office. The next stage, the data is tested with spss program version 16. Test models include: validity test, reliability test, classic assumption test, multiple linear regression test, Hypothesis test and determination coefficient test.*

*The results of this study show that, 1) Trust has a positive and significant effect on the interests of customers transacting online, 2) Product quality has a positive and significant effect on the interests of customers transacting online, 3) The quality of Mobile Banking services has a positive and significant effect on the interests of customers transacting online, and 4) Trust, product quality and quality of Mobile Banking services together have a positive and significant effect on the interests of customers transacting online, and 4) Trust, product quality and quality of Mobile Banking services together have a positive and significant effect on the interests of customers transacting online, and 4) Trust, product quality and quality of Mobile Banking services together have a positive and significant effect on the interests of customers transacting online.*

**Keywords:** trust, product quality, quality of service, and customer interests transact online.