

ABSTRAK

Skripsi dengan judul “Pengaruh Shared Value dan Layanan Mobile Banking Terhadap Tingkat Kepercayaan Nasabah (Studi Pada Nasabah Pengguna Mobile Banking BSI KK Tulungagung Trade Center (EKS BRISyariah))” di tulis oleh Ratih Elswati, NIM.12401173085, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Institute Agama Islam Negeri Tulungagung, dibimbing oleh Nadia Roosmalita Sari, S.Pd., M.Kom.

Latar belakang penelitian ini dengan seiring perkembangan perkembangan ilmu teknologi dan pengetahuan yang semakin cepat, mengharuskan segala aspek kehidupan dan segala bidang menggunakan teknologi. Perubahan yang besar terhadap berbagai sektor di seluruh dunia disebabkan oleh perkembangan teknologi yang semakin pesat. Sektor yang juga terdampak akibat perkembangan teknologi adalah sektor perbankan dan perekonomian, maka dari itu sektor perbankan memunculkan mobile banking agar nasabah mampu bertransaksi dimana saja dan kapanpun, tetapi dalam hal ini nasabah belum mampu menggunakan mobile banking sebagai alat bertransaksi karena kurangnya kepercayaan nasabah menggunakan mobile banking.

Metode penentuan sampelnya ialah accidental sampling, Sampel pada penelitian ini sebanyak 50 orang nasabah pengguna mobile banking. Rumusan masalah dalam penelitian ini (1) apakah shared value berpengaruh terhadap kepercayaan nasabah BSI KK Tulungagung Trade Center (2) apakah layanan mobile banking berpengaruh terhadap kepercayaan nasabah BSI KK Tulungagung trade center (3) apakah shared value dan layanan mobile banking secara simultan berpengaruh terhadap kepercayaan nasabah BSI KK tulungagung trade center. Penelitian ini bertujuan untuk mengetahui pengaruh shared value dan layanan mobile banking terhadap tingkat kepercayaan nasabah. validitas data dalam penelitian ini menggunakan diantaranya adalah uji validitas dan uji reliabilitas. Teknik analisis menggunakan uji asumsi klasik, uji koefisien determinasi, uji F, uji T, dan analisis regresi linier berganda.

Dari hasil pengujian terhadap ketiga hipotesis, dapat disimpulkan bahwa shared value berpengaruh secara signifikan terhadap kepercayaan nasabah. Layanan mobile banking tidak berpengaruh secara signifikan terhadap kepercayaan nasabah. Dan terdapat pengaruh secara simultan antara shared value, layanan mobile banking terhadap kepercayaan nasabah dengan R Square sebesar 57,3%.

Kata kunci: *Shared Value*, *Layanan Mobile Banking*, Kepercayaan Nasabah, Bank

ABSTRACT

Thesis with the title "The Effect of Shared Value and Mobile Banking Services on the Level of Customer Trust (Study on Mobile Banking Users BSI KK Tulungagung Trade Center (EKS BRISyariah))" was written by Ratih Elawati, NIM.12401173085, Department of Islamic Banking, Faculty of Economics and Islamic Business, Tulungagung State Islamic Institute, supervised by Nadia Roosmalita Sari, S.Pd., M.Kom.

The background of this research along with the development of the development of science technology and knowledge that is increasingly fast, requires all aspects of life and all fields to use technology. Major changes in various sectors around the world are caused by the increasingly rapid development of terminology. Sectors that are also affected by technological developments are the banking sector and the economy, therefore the banking sector has created mobile banking so that customers are able to transact anywhere and anytime, but in this case customers have not been able to use mobile banking as a means of transacting because of the lack of customer confidence in using mobile banking.

The method of determining the sample is accidental sampling. The sample in this study was 50 customers who were mobile banking users. The formulation of the problem in this study (1) does shared value affect customer trust in BSI KK Tulungagung Trade Center (2) does mobile banking service affect customer trust in BSI KK Tulungagung trade center (3) does shared value and mobile banking services simultaneously affect customer confidence? BSI KK tulungagung trade center customer trust. This study aims to determine the effect of shared value and mobile banking services on the level of customer trust. The validity of the data in this study uses validity and reliability tests. The analysis technique uses classical assumption test, coefficient of determination test, F test, T test, and multiple linear regression analysis.

From the results of testing the three hypotheses, it can be concluded that shared value has a significant effect on customer trust. Mobile banking services have no significant effect on customer trust. And there is a simultaneous influence between shared value, mobile banking services on customer trust with R Square of 57.3%.

Keywords: *Shared Value, Mobile Banking Services, Customer Trust, Bank*