

ABSTRAK

Skripsi dengan judul “Pengaruh Kemudahan, Keamanan dan Fitur Terhadap Tingkat kepuasan Nasabah Pengguna *Mobile Banking* Bank Syariah” ini ditulis oleh Fathiyyatun Nuroniyah, NIM. 12401183010, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, UIN Sayyid Ali Rahmatullah Tulungagung, Pembimbing Dr. Binti Nur Asiyah, M.Si.

Penelitian ini dilatar belakangi oleh meningkatnya pengguna internet menyebabkan berbagai sektor melakukan inovasi layanan digital. Sektor ekonomi yaitu lembaga jasa keuangan khususnya Bank Syariah menyediakan layanan keuangan digital untuk memudahkan nasabah dalam melakukan transaksi agar terciptanya kepuasan nasabah. Layanan keuangan digital yang terdapat di bank salah satunya adalah *Mobile Banking*. *Mobile Banking* merupakan layanan digital yang memudahkan nasabah dalam mencari informasi maupun melakukan suatu transaksi melalui handphone, dengan begitu, diharapkan dapat meningkatkan kepuasan nasabah Bank Syariah.

Tujuan dari penelitian ini adalah (1) Menguji pengaruh signifikan antara kemudahan *mobile banking* terhadap tingkat kepuasan nasabah pengguna *mobile banking* Bank Syariah. (2) Menguji pengaruh signifikan antara keamanan *mobile banking* terhadap tingkat kepuasan nasabah pengguna *mobile banking* Bank Syariah . (3) Menguji pengaruh signifikan antara fitur *mobile banking* terhadap tingkat kepuasan nasabah pengguna *mobile banking* Bank Syariah . (4) Menguji pengaruh signifikan antara kemudahan, keamanan dan fitur tingkat kepuasan nasabah pengguna *mobile banking* Bank Syariah .

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik sampling yang digunakan adalah insidental sampling. Sampel dalam penelitian sebanyak 40 responden nasabah pengguna *mobile banking* Bank Syariah . Dengan metode pengumpulan data kuesioner yang dianalisis dengan metode regresi linear berganda.

Hasil penelitian yang dilakukan dengan SPSS 20.0 menunjukkan bahwa: (1) Kemudahan berpengaruh positif tidak signifikan terhadap kepuasan nasabah pengguna *mobile banking* Bank Syariah (2) Keamanan berpengaruh positif tidak signifikan terhadap kepuasan nasabah pengguna *mobile banking* Bank Syariah (3) Fitur berpengaruh positif signifikan terhadap kepuasan nasabah pengguna *mobile banking* Bank Syariah (4) Kemudahan, keamanan dan fitur secara simultan berpengaruh positif dan signifikan terhadap kepuasan nasabah pengguna *mobile banking* Bank Syariah .

Kata Kunci : Kemudahan, Keamanan, Fitur, Kepuasan Nasabah Pengguna *Mobile Banking*.

ABSTRACT

The thesis entitled "The Effect of Ease, Security and Features on Customer Satisfaction Levels of Islamic Bank Mobile Banking Users in Kanigoro District, Blitar Regency" was written by Fathiyyatun Nuroniyah, NIM. 12401183010, Faculty of Islamic Economics and Business, Department of Islamic Banking, UIN Sayyid Ali Rahmatullah Tulungagung, Advisor Dr. Binti Nur Asyiyah, M.Si.

This research is motivated by the increase in internet users in line with the increase in population in Indonesia causing various sectors to innovate digital services. The economic sector, namely financial service institutions, especially Islamic banks, provides digital financial services to facilitate customers in conducting transactions. One of the digital financial services available in Islamic banks is Mobile Banking. Mobile Banking is a digital service that makes it easier for customers to find information and make transactions via mobile phones. With this digital financial service, it is hoped that it can increase customer satisfaction of Sharia Banks.

The purpose of this study is (1) to examine the significant effect of mobile banking convenience on the level of customer satisfaction of Islamic Bank mobile banking users in Kanigoro District, Blitar Regency. (2) Testing the significant effect of mobile banking security on the level of customer satisfaction of Islamic Bank mobile banking. (3) Testing the significant effect of mobile banking features on the level of customer satisfaction of Islamic Bank mobile banking (4) Testing the significant effect between convenience, security and features on the level of customer satisfaction of Islamic Bank mobile banking.

This study uses a quantitative approach with the type of associative research. The sampling technique used is incidental sampling. The sample in this study was 40 respondents who were customers of Islamic Bank mobile banking users in Kanigoro District, Blitar Regency. With the questionnaire data collection method which was analyzed by multiple linear regression method.

The results of research conducted with SPSS 20.0 show that: (1) Ease has no positive and significant effect on customer satisfaction of Islamic Bank mobile banking users (2) Security has no positive and significant effect on customer satisfaction of Islamic Bank mobile banking users (3) Features have a positive effect and significant to customer satisfaction of Islamic Bank mobile banking users (4) Ease, security and features simultaneously have a positive and significant effect on customer satisfaction of Islamic Bank mobile banking users.

Keywords: Ease, Security, Features, Customer Satisfaction of Mobile Banking Users.