

## ABSTRAK

Skripsi dengan judul “Pengaruh Efisiensi, Keamanan, dan Kemudahan *Mobile Banking* Terhadap Perilaku Konsumtif Mahasiswa Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung Angkatan 2019” ini ditulis oleh Giska Ayu Nugraheni, NIM 12401193177, Pembimbing Citra Mulya Sari, M.E.

Penelitian ini dilatarbelakai oleh semakin berkembangnya teknologi informasi dalam bidang perbankan, salah satunya *mobile banking*. Kemajuan teknologi dalam bidang ini nampaknya tidak hanya berdampak positif, namun juga berdampak negatif terhadap perilaku penggunaannya ke arah konsumtif. Kemudahan dalam berbelanja serta didukung pembayarannya yang mudah pula melalui *mobile banking* mendorong terciptanya perilaku konsumtif tersebut, terutama dikalangan mahasiswa sebagai generasi milenial yang melek teknologi. Perilaku konsumtif dikalangan mahasiswa ini dipengaruhi oleh keunggulan-keunggulan yang diberikan *mobile banking*, seperti tingkat efisiensinya, seperti apa kemamanannya, dan bagaimana kemudahannya.

Rumusan masalah dalam penelitian ini adalah: 1) Apakah efisiensi, keamanan, dan kemudahan *mobile banking* berpengaruh signifikan terhadap perilaku konsumtif mahasiswa? 2) Apakah efisiensi *mobile banking* berpengaruh signifikan terhadap perilaku konsumtif mahasiswa? 3) Apakah keamanan *mobile banking* berpengaruh signifikan terhadap perilaku konsumtif mahasiswa? 4) Apakah kemudahan *mobile banking* berpengaruh signifikan terhadap perilaku konsumtif mahasiswa?

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Pengambilan sampel menggunakan *probability sampling* dan cara pengambilan sampel dengan *proportional random sampling*. Jumlah sampel penelitian ini sebanyak 95 responden dari mahasiswa Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung angkatan 2019. Data yang digunakan berupa data primer yang dianalisis menggunakan regresi linier berganda.

Hasil penelitian ini menunjukkan: 1) Efisiensi, keamanan, dan kemudahan *mobile banking* memberikan pengaruh positif dan signifikan terhadap perilaku konsumtif mahasiswa; 2) Efisiensi *mobile banking* memberikan pengaruh positif dan signifikan terhadap perilaku konsumtif mahasiswa; 3) Keamanan *mobile banking* memberikan pengaruh positif dan signifikan terhadap perilaku konsumtif mahasiswa; 4) Kemudahan *mobile banking* berpengaruh positif dan signifikan terhadap perilaku konsumtif mahasiswa

**Kata kunci:** Efisiensi, Keamanan, Kemudahan, Konsumsi

## **ABSTRACT**

*The thesis with titled “The Influence of Efficiency, Security, and, Ease of Mobile Banking on Consumptive Behavior of Faculty Islamic Economic and Business Students at Sayyid Ali Rahmatullah State Islamic University Tulungagung Class of 2019” was written by Giska Ayu Nugraheni, NIM 12401193177, advisor Citra Mulya Sari, M.E.*

*This research is motivated by the development of information technology in the banking sector, one of which is mobile banking. Technological advances in this field seems not only to have a positive impact, but also have a negative impact on consumer behavior. Ease of shopping and also supported by ease of payments through mobile banking encourages the creation of this consumptive behavior, especially among students as the millennial generation who are literate in technology. Consumptive behavior among students is influenced by advantages provided by mobile banking, such as the level of efficiency, how secure it is, and how easy it is.*

*The formulation of the problem in this research is: 1) Does efficiency, security, and ease of mobile banking have a significant effect on the students consumptive behavior? 2) Does mobile banking efficiency have a significant effect on the students consumptive behavior? 3) Does mobile banking security have a significant effect on the students consumptive behavior? 4) Does the ease of mobile banking have a significant effect on the students consumptive behavior?*

*This research uses a quantitative approach and associative research of type. Sampling with probability sampling technique and sampling method with proportional random sampling. Total sample in this research were 95 respondents from students of the Faculty of Economics and Business Sayyid Ali Rahmatullah State Islamic University, Tulungagung class of 2019. The data used is primary data which was analyzed using multiple linear regression.*

*The result of this research showed: 1) Efficiency of mobile banking has a positive and significant effect on consumptive behavior students; 2) Mobile banking security has a positive and significant effect on consumptive behavior students; 3) Ease of mobile banking has a positive and significant effect on consumptive behavior students; 4) Efficiency, security, and ease of mobile banking has a positive and significant effect on consumptive behavior students.*

**Keywords:** *Efficiency, Security, Ease, and Consumption*