

## ABSTRAK

Skripsi dengan judul “Pengaruh *Self-service Technology*, Keamanan, dan Kepercayaan Terhadap Minat Mahasiswa Menggunakan Bank Digital Pada Mahasiswa Perbankan Syariah UIN Sayyid Ali Rahmatullah Tulungagung” ini ditulis oleh Rizal Nur Mu’arif, NIM. 12401193105. Jurusan Ekonomi. Program Studi Perbankan Syariah. Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung, Pembimbing Lativa Hartiningtyas, M.Pd.

Penelitian ini dilatar belakangi oleh perkembangan dalam dunia perbankan, digitalisasi di berbagai bidang juga membuat perubahan dalam dunia perbankan dengan munculnya bank digital. Mahasiswa perbankan syariah sebagai kelompok yang memiliki pengetahuan lebih, serta memiliki informasi terbaru mengenai perbankan yang diharapkan dapat menunjang dalam perkembangan perbankan dengan ikut serta berpartisipasi menggunakan bank digital. Akan tetapi penggunaan bank digital dikalangan mahasiswa perbankan syariah masih kurang, kurangnya penggunaan bank digital ini menunjukkan bahwa kurangnya minat mahasiswa menggunakan bank digital. Minat adalah ketertarikan seseorang terhadap suatu obyek atau kegiatan tertentu, yang dipengaruhi oleh berbagai faktor.

Penelitian ini bertujuan untuk menguji pengaruh (1) *self-service technology* terhadap minat mahasiswa menggunakan bank digital pada mahasiswa perbankan syariah UIN Sayyid Ali Rahmatullah Tulungagung, (2) keamanan terhadap minat mahasiswa menggunakan bank digital pada mahasiswa perbankan UIN Sayyid Ali Rahmatullah Tulungagung, (3) kepercayaan terhadap minat mahasiswa menggunakan bank digital pada mahasiswa perbankan UIN Sayyid Ali Rahmatullah Tulungagung.

Penelitian ini menggunakan pendekatan kuantitatif, teknik pengambilan sampel menggunakan *probability sampling: stratified random sampling*. Dengan jumlah sampel sebanyak 81 responden dari mahasiswa perbankan syariah UIN Sayyid Ali Rahmatullah Tulungagung angkatan. Kemudian, hasil kuisioner dianalisis menggunakan uji instrument data yaitu uji validitas dan uji reliabilitas, uji asumsi klasik, uji regresi linier berganda, uji hipotesis yaitu uji t dan uji f serta uji koefisien determinasi ( $R^2$ )

Hasil pengujian menunjukkan bahwa secara parsial (1) variabel *self-service technology* berpengaruh positif dan signifikan terhadap terhadap minat mahasiswa menggunakan bank digital pada mahasiswa perbankan syariah, (2) variabel keamanan berpengaruh positif dan signifikan terhadap terhadap minat mahasiswa menggunakan bank digital pada mahasiswa perbankan syariah, (3) variabel kepercayaan berpengaruh positif dan signifikan terhadap terhadap minat mahasiswa menggunakan bank digital pada mahasiswa perbankan syariah UIN Sayyid Ali Rahmatullah Tulungagung. Sedangkan secara simultan dapat disimpulkan bahwa antara *self-service technology*, keamanan, dan kepercayaan berpengaruh positif dan signifikan terhadap terhadap minat mahasiswa menggunakan bank digital pada mahasiswa perbankan syariah UIN Sayyid Ali Rahmatullah Tulungagung.

**Kata Kunci: Keamanan, Kepercayaan. Minat Menggunakan Bank Digital, dan *Self-service Technology***

## **ABSTRACT**

*The thesis with the title "The Influence of Self-service Technology, Security, and Trust on Students' Interest in Using Digital Banks among Sharia Banking Students at UIN Sayyid Ali Rahmatullah Tulungagung" was written by Rizal Nur Mu'arif, NIM. 12401193105. Department of Economics. Sharia Banking Study Program. Faculty of Islamic Economics and Business UIN Sayyid Ali Rahmatullah Tulungagung, Advisor Lativa Hartiningtyas, M.Pd.*

*This research is motivated by developments in the banking world, digitalization in various fields has also made changes in the banking world with the emergence of digital banks. Sharia banking college students as a group have more knowledge, and have the latest information about banking which is expected to support banking development by participating in using digital banks. However, the use of digital banks among sharia banking students is still lacking. This lack of use of digital banks shows that there is a lack of interest among students in using digital banks. Interest is a person's interest in a particular object or activity, which is influenced by various factors.*

*This research aims to examine the influence of (1) self-service technology on college students' interest in using digital banks among sharia banking college students at UIN Sayyid Ali Rahmatullah Tulungagung, (2) security on students' interest in using digital banks among sharia banking college students at UIN Sayyid Ali Rahmatullah Tulungagung, (3) confidence in college students' interest in using digital banks among sharia banking of college students at UIN Sayyid Ali Rahmatullah Tulungagung.*

*This research uses a quantitative approach, the sampling technique uses probability sampling: stratified random sampling. With a total sample of 81 respondents from sharia banking college students at UIN Sayyid Ali Rahmatullah Tulungagung. Then, the questionnaire results were analyzed using instrument data tests, namely validity and reliability tests, classical assumption tests, multiple linear regression tests, hypothesis tests, namely t tests and f tests and the coefficient of determination (R<sup>2</sup>) test.*

*The test results show that partially (1) the self-service technology variable has a positive and significant effect on college students' interest in using digital banks among sharia banking college students, (2) the security variable has a positive and significant effect on college students' interest in using digital banks among sharia banking college students, (3) the trust variable has a positive and significant effect on college student interest in using digital banking among sharia banking college students at UIN Sayyid Ali Rahmatullah Tulungagung. Meanwhile, simultaneously it can be concluded that self-service technology, security and trust have a positive and significant influence on college student interest in using digital banking among sharia banking college students at UIN Sayyid Ali Rahmatullah Tulungagung.*

**Keywords: Interest in Using Digital Banks, Security, Self-service Technology, and Trust**