

ABSTRAK

Skripsi dengan judul “Pengaruh Kemudahan, Efisiensi, dan Risiko Keamanan Terhadap Minat Menggunakan Fitur Layanan *Cardless Withdrawal* BSI *Mobile* (Studi Kasus Mahasiswa Perbankan Syariah UIN Sayyid Ali Rahmatullah Tulungagung).” ini ditulis oleh Diah Astin Yulvivid, NIM. 126401212077, dengan pembimbing Dr. Amalia Nuril Hidayati, M.Sy.

Kata Kunci: Kemudahan, Efisiensi, Risiko Keamanan, *Cardless Withdrawal*

Penelitian ini dilatarbelakangi oleh perkembangan digitalisasi perbankan yang sangat pesat, seperti adanya fitur *cardless withdrawal* pada BSI *Mobile*. Adanya fitur *cardless withdrawal* pada BSI *Mobile* tentunya akan memudahkan para nasabah dalam bertransaksi khususnya pada mahasiswa. Mahasiswa perbankan syariah memiliki pengetahuan lebih dan informasi terbaru mengenai perbankan serta berpartisipasi menggunakan aplikasi perbankan. Adanya kemudahan dan efisiensi dalam penggunaan *cardless withdrawal* pada BSI *Mobile*, serta minimnya risiko keamanan akan menunjang minat dalam penggunaan.

Penelitian ini bertujuan untuk menguji pengaruh kemudahan, efisiensi dan risiko keamanan terhadap minat mahasiswa perbankan syariah dalam menggunakan fitur *cardless withdrawal* pada BSI *Mobile*. Selain itu juga menguji pengaruh kemudahan terhadap minat mahasiswa perbankan syariah dalam menggunakan fitur *cardless withdrawal* pada BSI *Mobile*, menguji pengaruh efisiensi terhadap minat mahasiswa perbankan syariah dalam menggunakan fitur *cardless withdrawal* pada BSI *Mobile* dan menguji pengaruh risiko keamanan terhadap minat mahasiswa perbankan syariah dalam menggunakan fitur *cardless withdrawal* pada BSI *Mobile*.

Penelitian ini menggunakan pendekatan kuantitatif. Dengan jumlah sampel sebanyak 72 responden dari mahasiswa perbankan syariah UIN Sayyid Ali Rahmatullah Tulungagung Angkatan tahun 2021-2022. Kemudian, hasil kuesioner dianalisis menggunakan uji instrumen data yaitu uji validitas dan uji reliabilitas, uji asumsi klasik yaitu uji normalitas, uji multikolinieritas dan uji heteroskedastisitas, serta menggunakan uji regresi linier berganda dan uji hipotesis yaitu uji t, uji f serta uji koefisien determinasi (R^2).

Hasil pengujian menunjukkan bahwa secara simultan variabel kemudahan, efisiensi dan risiko keamanan berpengaruh positif dan signifikan terhadap minat mahasiswa perbankan syariah UIN Sayyid Ali Rahmatullah Tulungagung dalam menggunakan fitur *cardless withdrawal* pada BSI *Mobile*. Sedangkan secara parsial variabel kemudahan berpengaruh positif dan signifikan terhadap minat mahasiswa perbankan syariah dalam menggunakan fitur *cardless withdrawal* pada BSI *Mobile*. Secara parsial variabel efisiensi berpengaruh positif dan signifikan terhadap minat mahasiswa perbankan syariah dalam menggunakan fitur *cardless withdrawal* pada BSI *Mobile*. Secara parsial variabel risiko keamanan berpengaruh positif dan signifikan terhadap minat mahasiswa perbankan syariah dalam menggunakan fitur *cardless withdrawal* pada BSI *Mobile*.

ABSTRACT

Thesis entitled "The Influence of Convenience, Efficiency, and Security Risk on Interest in Using BSI Mobile Cardless Withdrawal Service Feature (Case Study of Islamic Banking Students of UIN Sayyid Ali Rahmatullah Tulungagung)." written by Diah Astin Yulvivid, NIM. 126401212077. Department of Economics. Islamic Banking Study Program. Faculty of Islamic Economics and Business UIN Sayyid Ali Rahmatullah Tulungagung, Supervisor Dr. Amalia Nuril Hidayati, M.Sy.

Keywords: Convenience, Efficiency, Security Risk, Cardless Withdrawal

This research is motivated by the rapid development of banking digitalization, such as the cardless withdrawal feature on BSI Mobile. The cardless withdrawal feature on BSI Mobile will certainly make it easier for customers to make transactions, especially for students. Islamic banking students as a group who have more knowledge, and have the latest information about banking are expected to support the development of banking by participating in using banking applications. The ease and efficiency in using cardless withdrawal on BSI Mobile, as well as minimal security risks will support interest in use.

This study aims to test the influence of convenience, efficiency and security risks on the interest of Islamic banking students in using the cardless withdrawal feature on BSI Mobile, convenience on the interest of Islamic banking students in using the cardless withdrawal feature on BSI Mobile, efficiency on the interest of Islamic banking students in using the cardless withdrawal feature on BSI Mobile, security risks on the interest of Islamic banking students in using the cardless withdrawal feature on BSI Mobile.

This study uses a quantitative approach. With a sample size of 72 respondents from Islamic banking students of UIN Sayyid Ali Rahmatullah Tulungagung Class of 2021-2022. Then, the results of the questionnaire were analyzed using data instrument tests, namely validity tests and reliability tests, classical assumption tests, namely normality tests, multicollinearity tests and heteroscedasticity tests, and using multiple linear regression tests and hypothesis tests, namely t-tests, f-tests and determination coefficient tests (R^2).

The test results show that simultaneously the variables of convenience, efficiency and security risk have a positive and significant effect on the interest of Islamic banking students of UIN Sayyid Ali Rahmatullah Tulungagung in using the cardless withdrawal feature on BSI Mobile. While partially the convenience variable has a positive and significant effect on the interest of Islamic banking students in using the cardless withdrawal feature on BSI Mobile. While partially the efficiency variable has a positive and significant effect on the interest of Islamic banking students in using the cardless withdrawal feature on BSI Mobile. While partially the security risk variable has a positive and significant effect on the interest of Islamic banking students in using the cardless withdrawal feature on BSI Mobile.