ABSTRAK

Skripsi dengan judul "Pengaruh Effort Expectancy, Social Influence, dan Hedonic Motivation terhadap Penggunaan Layanan Mobile Banking Bank Syariah pada Mahasiswa UIN Sayyid Ali Rahmatullah Tulungagung" ini ditulis oleh Ilhami Vikry Haikal, NIM. 126401213114, Program Studi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, dengan pembimbing Risdiana Himmati, M.Si.

Kata kunci: effort expectancy, social influence, hedonic motivation, mobile banking, bank syariah, mahasiswa

Penelitian ini membahas pengaruh effort expectancy, social influence, dan hedonic motivation terhadap penggunaan layanan mobile banking bank syariah pada mahasiswa UIN Sayyid Ali Rahmatullah Tulungagung. Latar belakang penelitian ini adalah pesatnya perkembangan teknologi digital yang mendorong perubahan perilaku masyarakat, termasuk mahasiswa, dalam mengakses layanan keuangan. Namun, tingkat adopsi mobile banking bank syariah di kalangan mahasiswa masih relatif rendah dibandingkan layanan konvensional. Oleh karena itu, penelitian ini penting untuk mengetahui faktor-faktor yang memengaruhi keputusan mahasiswa dalam menggunakan mobile banking bank Syariah.

Metode yang digunakan adalah kuantitatif dengan survei, melibatkan mahasiswa aktif pengguna mobile banking bank syariah sebagai responden. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan regresi linier berganda.

Hasil penelitian menunjukkan bahwa effort expectancy berpengaruh positif namun tidak signifikan terhadap penggunaan mobile banking bank syariah. Sebaliknya, social influence dan hedonic motivation terbukti memiliki pengaruh positif dan signifikan. Artinya, pengaruh dari lingkungan sosial serta motivasi kesenangan dan pengalaman menyenangkan saat menggunakan aplikasi menjadi faktor utama yang mendorong mahasiswa untuk menggunakan mobile banking bank syariah. Secara simultan, ketiga variabel tersebut juga berpengaruh positif dan signifikan terhadap penggunaan mobile banking.

Penelitian ini merekomendasikan agar bank syariah lebih menekankan strategi pemasaran berbasis pengaruh sosial dan peningkatan pengalaman pengguna untuk mendorong penggunaan mobile banking di kalangan mahasiswa.

ABSTRACT

The entitled "The Influence of Effort Expectancy, Social Influence, and Hedonic Motivation on the Use of Mobile Banking Services at Sharia Banks among Students of UIN Sayyid Ali Rahmatullah Tulungagung" was written by Ilhami Vikry Haikal, student ID 126401213114, from the Sharia Banking Study Program, Faculty of Economics and Islamic Business, State Islamic University of Sayyid Ali Rahmatullah Tulungagung, supervised by Risdiana Himmati, M.Si.

Keywords: effort expectancy, social influence, hedonic motivation, mobile banking, Sharia bank, student

This study discusses the influence of effort expectancy, social influence, and hedonic motivation on the use of Islamic bank mobile banking services among students of UIN Sayyid Ali Rahmatullah Tulungagung. The background of this study is the rapid development of digital technology that drives changes in people's behavior, including students, in accessing financial services. However, the adoption rate of Islamic bank mobile banking among students is still relatively low compared to conventional services. Therefore, this study is important to determine the factors that influence students' decisions in using Islamic bank mobile banking.

The method used is quantitative with a survey, involving active students who use Islamic bank mobile banking as respondents. Data were collected through questionnaires and analyzed using multiple linear regression.

The results of the study indicate that effort expectancy has a positive but insignificant effect on the use of Islamic bank mobile banking. On the contrary, social influence and hedonic motivation are proven to have a positive and significant effect. This means that the influence of the social environment and the motivation of pleasure and pleasant experiences when using the application are the main factors that encourage students to use Islamic bank mobile banking. Simultaneously, these three variables also have a positive and significant effect on the use of mobile banking.

This study recommends that Islamic banks should place more emphasis on social influence-based marketing strategies and improving user experience to encourage mobile banking adoption among college students.