ABSTRAK

Skripsi dengan judul "Pengaruh Proses Layanan Transaksi, Kemudahan yang Ditawarkan, dan Aksesibilitas terhadap Switching Intention Nasabah dari Bank Konvensional ke Bank Syariah (Studi Pada Mahasiswa Perbankan Syariah Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung)" ditulis oleh Binti Maulidatul Laili, NIM. 126401211009, dengan pembimbing Amalia Nuril Hidayati, SE., M.Sy.

Kata kunci: Switching Intention, Bank Syariah, Push Pull Mooring, Proses Layanan Transaksi, Kemudahan yang ditawarkan, Aksesibilitas

Penelitian ini dilatarbelakangi oleh sebuah fenomena perpidahan layanan transaksi perbankan mahasiswa dari bank konvensional ke bank Syariah. Fenomena switching intention ini semakin meningkat seiring dengan kesadaran mahasiswa terhadap prinsip keuangan syariah. Switching intention sendiri merupakan niat seseorang untuk berpindah layanan. Perpindahan tersebut di pengaruhi oleh beberapa faktor diantaranya proses layanan transaksi, kemudahan yang ditawarkan, dan aksesibilitas. Berdasarkan teori Push Pull Mooring, perpindahan mahasiswa dari bank konvensiaonal ke bank syariah terjadi karena dorongan dari layanan lama, daya tarik layanan baru, serta faktor penentu lainnya.

Penelitian ini bertujuan untuk 1) menguji pengaruh proses layanan transaksi terhadap switching intention mahasiswa, 2) menguji pengaruh kemudahan yang ditawarkan bank syariah terhadap switching intention mahasiswa, 3) menguji pengaruh aksesibilitas terhadap switching intention mahasiswa, dan 4) menguji pengaruh secara simultan proses layanan transaksi, kemudahan yang ditawarkan, dan aksesibilitas bank syariah terhadap switching intention mahasiswa Perbankan Syariah UIN SATU Tulungagung,. Ketiga variabel tersebut dianalisis dalam kerangka teori Push Pull Mooring.

Pendekatan yang digunakan adalah penelitian kuantitatif pada Bank Syariah Indonesia dengan melakukan triangulasi data menggunakan pendekatan penelitian kuantitatif dengan metode regresi linear berganda terhadap 83 Mahasiswa Program Studi Perbankan Syariah UIN Sayyid Ali Rahmatullah Tulungagung. Data dikumpulkan melalui penyebaran kuesioner kepada mahasiswa yang dipilih secara purposive. Uji validitas, reliabilitas, dan asumsi klasik dilakukan untuk memastikan kelayakan model. Uji Glejser juga digunakan untuk mendeteksi adanya heteroskedastisitas. Visualisasi data dilakukan menggunakan scatterplot dan grafik P-Plot.

Hasil analisis penelitian ini menunjukkan bahwa ketiga variabel independen berpengaruh positif dan signifikan terhadap switching intention. Proses layanan transaksi, kemudahan yang ditawarkan, dan aksesibilitas menunjukkan hasil lebih dari taraf signifikan yang berarti memberikan pengaruh positif signifikan terhadap switching intention. Hal ini membuktikan bahwa seluruh variabel mendorong niat mahasiswa untuk beralih ke bank syariah. Faktor kemudahan merupakan variabel yang paling dominan memengaruhi switching intention. Secara keseluruhan, bank syariah perlu mengoptimalkan layanan transaksi, memberikan kemudahan layanan, dan aksesibilitas untuk menarik minat nasabah baru.

ABSTRACT

The thesis titled "The Influence of Transaction Service Processes, Offered Convenience, and Accessibility on Customers' Switching Intention from Conventional Banks to Islamic Banks (A Study on Students of Islamic Banking at UIN Sayyid Ali Rahmatullah Tulungagung)" was written by Binti Maulidatul Laili, Student ID 126401211009, under the supervision of Amalia Nuril Hidayati, SE., M.Sy.

Keywords: Switching Intention, Islamic Banks, Push Pull Mooring, Transaction Service Processes, Offered Convenience, Accessibility

This research is motivated by the phenomenon of students switching their banking transaction services from conventional banks to Islamic banks. The phenomenon of switching intention is increasing in line with students' awareness of Islamic financial principles. Switching intention itself refers to an individual's intention to change services. This transition is influenced by several factors, including transaction service processes, the convenience offered, and accessibility. Based on the Push Pull Mooring theory, the transition of students from conventional banks to Islamic banks occurs due to push factors from the old service, pull factors from the new service, and other determining factors.

This study aims to 1) examine the effect of transaction service processes on students' switching intention, 2) examine the effect of the convenience offered by Islamic banks on students' switching intention, 3) examine the effect of accessibility on students' switching intention, and 4) examine the simultaneous effect of transaction service processes, offered convenience, and accessibility of Islamic banks on the switching intention of Islamic Banking students at UIN SATU Tulungagung. These three variables are analyzed within the framework of the Push Pull Mooring theory.

The approach used is quantitative research at Bank Syariah Indonesia, employing data triangulation with a quantitative research approach using multiple linear regression on 83 students from the Islamic Banking Study Program at UIN Sayyid Ali Rahmatullah Tulungagung. Data were collected through the distribution of questionnaires to students selected purposively. Validity, reliability, and classical assumption tests were conducted to ensure the model's feasibility. The Glejser test was also used to detect heteroskedasticity. Data visualization was performed using scatter plots and P-Plot graphs.

The results of this research analysis indicate that all three independent variables have a positive and significant effect on switching intention. Transaction service processes, offered convenience, and accessibility show results above the significant level, meaning they have a significant positive influence on switching intention. This proves that all variables encourage students' intentions to switch to Islamic banks. The convenience factor is the most dominant variable affecting switching intention. Overall, Islamic banks need to optimize transaction services, provide service convenience, and enhance accessibility to attract new customers.