ABSTRAK

Skripsi dengan judul "Pengaruh *Fintech* Keuangan Syariah dalam *Digital Banking* dengan Menggunakan Model TAM Terhadap Kepuasan Nasabah (Studi Kasus Mahasiswa Fakultas Ekonomi Dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung Angkatan 2021-2024)", yang ditulis oleh Kartika Retna Pembayun, NIM 126401212054, Program Studi Perbankan Syariah, Jurusan Ekonomi, Fakultas Ekonomi dan Bisnis Islam, dibimbing oleh Dr. Muhamad Aqim Adlan, S.Ag., S.Pd., M.E.I.

Kata kunci: *Fintech*, *Digital Banking*, *Perceived Usefulness*, *Perceived Ease Of Use*, *Trust*, *Security*, dan Kepuasan Nasabah.

Penelitian ini dilatarbelakangi oleh pesatnya perkembangan *fintech* keuangan syariah dan meningkatnya penggunaan layanan *digital banking*, terutama setelah pandemi COVID-19 yang mendorong perubahan perilaku masyarakat menuju transaksi keuangan berbasis *digital*. Kondisi ini menuntut perbankan syariah untuk menyediakan layanan *digital* yang tidak hanya efisien, tetapi juga mudah digunakan, aman, dan mampu membangun kepercayaan nasabah.

Penelitian ini bertujuan untuk memahami faktor-faktor yang memengaruhi kepuasan pengguna, penelitian ini menggunakan pendekatan *Technology Acceptance Model* (TAM) melalui empat variabel utama, yaitu *perceived usefulness*, *perceived ease of use*, *trust*, dan *security*. Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan penyebaran kuesioner kepada Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung Angkatan 2021-2024 yang merupakan pengguna *digital banking* syariah. Data dianalisis menggunakan regresi linier berganda untuk menguji pengaruh masing-masing variabel dengan menggunakan *software* SPSS dan *Microsoft Excel*. Data juga dianalisis dengan menggunakan pengujian asumsi klasik yang meliputi uji normalitas, multikolinearitas, dan heteroskedastisitas.

Hasil penelitian menunjukkan bahwa *perceived usefulness*, *perceived ease of use*, *trust*, dan *security* berpengaruh positif dan signifikan terhadap kepuasan nasabah. Temuan ini mengindikasikan bahwa *perceived usefulness*, *perceived ease of use*, *trust*, dan *security* menjadi determinan utama dalam membentuk kepuasan nasabah pada layanan *digital banking* syariah. Penelitian ini memberikan implikasi bagi lembaga keuangan syariah untuk terus meningkatkan kualitas teknologi, keamanan, serta transparansi layanan guna memperkuat pengalaman dan loyalitas nasabah.

ABSTRACT

Thesis titled "The Influence of Sharia Finance Fintech in Digital Banking Using the TAM Model on Customer Satisfaction (Case Study of Students of the Faculty of Economics and Islamic Business, UIN Sayyid Ali Rahmatullah Tulungagung, Class of 2021-2024)", written by Kartika Retna Pembayun, Student ID 126401212054, Islamic Banking Study Program, Department of Economics, Faculty of Economics and Islamic Business, supervised by Dr. Muhamad Aqim Adlan, S.Ag., S.Pd., M.E.I.

Keywords: *Fintech, Digital Banking, Perceived Usefulness, Perceived Ease Of Use, Trust, Security,* and Customer Satisfaction.

This research is motivated by the rapid development of Islamic finance fintech and the increasing use of digital banking services, especially after the COVID-19 pandemic, which has driven changes in people's behavior towards digital-based financial transactions. This condition requires Islamic banking to provide digital services that are not only efficient but also easy to use, secure, and capable of building customer trust.

This study aims to understand the factors that influence user satisfaction. It uses the Technology Acceptance Model (TAM) approach through four main variables, namely perceived usefulness, perceived ease of use, trust, and security. The research method used is a quantitative approach by distributing questionnaires to students of the Faculty of Economics and Islamic Business at UIN Sayyid Ali Rahmatullah Tulungagung, class of 2021-2024, who are users of sharia digital banking. The data is analyzed using multiple linear regression to test the influence of each variable using SPSS and Microsoft Excel software. The data was also analyzed using classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests.

The results of the study indicate that perceived usefulness, perceived ease of use, trust, and security have a positive and significant effect on customer satisfaction. These findings indicate that perceived usefulness, perceived ease of use, trust, and security are the main determinants in shaping customer satisfaction with Islamic digital banking services. This study has implications for Islamic financial institutions to continue improving the quality of technology, security, and service transparency in order to strengthen customer experience and loyalty.