# ABSTRAK

Skripsi dengan judul "Pengaruh Kepercayaan, Keamanan, dan Kemudahan Akses terhadap Keputusan Berinvestasi E-Emas Melalui Aplikasi Byond By BSI (Studi Pada Nasabah Bank Syariah Indonesia KCP Tulungagung Sudirman)" ini ditulis oleh Nadia Qoirun Nisa', NIM. 1860401222055, Program Studi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung dengan pembimbing Yunessia Pramesthi, M. Pd.

**Kata kunci:** Kepercayaan, Keamanan, Kemudahan Akses, Keputusan Berinvestasi

Penelitian ini dilatarbelakangi oleh pentingnya pemahaman tentang faktor-faktor yang mempengaruhi keputusan investasi e-emas melalui aplikasi byond pada nasabah. Seiring dengan perkembangan teknologi digital di sektor perbankan, layanan investasi berbasis aplikasi semakin banyak digunakan. Terdapat beberapa faktor yang mempengaruhi keputusan nasabah dalam berinvestasi yaitu diantaranya kepercayaan, keamanan, dan kemudahan akses. Perbankan sebagai penyedia layanan keuangan, perlu menganalisis pengaruh dari faktor-faktor tersebut untuk meningkatkan keinginan pengambilan keputusan berinvestasi nasabah.

Tujuan penelitian ini unutk 1) menguji pengaruh kepercayaan terhadap keputusan nasabah dalam berinvestasi e-emas melalui aplikasi Byond by BSI. 2) menguji pengaruh keamanan terhadap keputusan nasabah dalam berinvestasi e-emas melalui aplikasi Byond by BSI. 3) menguji pengaruh kemudahan akses terhadap keputusan nasabah dalam berinvestasi e-emas melalui aplikasi Byond by BSI. 4) menguji pengaruh kepercayaan, keamanan, dan kemudahan akses terhadap keputusan nasabah dalam berinvestasi e-emas melalui aplikasi Byond by BSI.

Metode penelitian dengan menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Dalam penelitian ini data diperoleh dari hasil kuesioner yang ditujukan kepada nasabah penggguna investasi e-emas pada aplikasi byond yang berjumlah 97 responden. Data yang diperoleh dianalisis menggunakan regresi linier berganda dengan pengujian hipotesis uji parsial (t) dan uji simultan(f).

Hasil penelitian ini menunjukkan bahwa 1) variabel kepercayaan berpengaruh positif dan signifikan terhadap keputusan berinvestasi e-emas melalui aplikasi byond, 2) variabel keamanan berpengaruh positif dan signifikan terhadap keputusan berinvestasi e-emas melalui aplikasi byond, 3) variabel kemudahan akses berpengaruh positif dan signifikan terhadap keputusan berinvestasi e-emas melalui aplikasi byond, 4) variabel kepercayaan, keamanan, dan kemudahan akses berpengaruh positif dan signifikan terhadap keputusan berinvestasi e-emas melalui aplikasi byond.

# ABSTRACT

The thesis entitled "*The Influence of Trust, Security, and Ease of Acces on E-Gold Invesment Decisions Through the Byond by BSI Application (A Study on Customers of Bank Syariah Indonesia KCP Tulungagung Sudirman)*" was written by Nadia Qoirun Nisa', NIM. 1860401222055, Departement of Sharia Banking, Faculty of Islamic Economics and Business, UIN Sayyid Ali Rahmatullah Tulungagung with supervisor Yunessia Pramesthi, M. Pd.

Keywords: Trust, Security, Ease of Acces, Invesment Decision

This study is motivated by the importance of understanding the factors influencing customers' decisions to invest in e-gold through the Byond application. Along with the rapid development of digital technology in the banking sector, application-based investment services are increasingly utilized. Several factors influence customers' investment decisions, including trust, security, and ease of access. As a financial service provider, the banking sector needs to analyze the influence of these factors in order to enhance customers' willingness to make investment decisions.

The objectives of this study are: (1) to determine the effect of trust on customers' decisions to invest in e-gold through the Byond by BSI application; (2) to determine the effect of security on customers' investment decisions; (3) to determine the effect of ease of access on customers' investment decisions; and (4) to determine the simultaneous effect of trust, security, and ease of access on customers' decisions to invest in e-gold through the Byond by BSI application.
This research employs a quantitative approach with an associative research design. The data were collected through questionnaires distributed to 97 customers who use the e-gold investment feature in the Byond application. The data were analyzed using multiple linear regression, with hypothesis testing conducted through partial tests (t-test) and simultaneous tests (F-test).

The results of this study indicate that: (1) trust has a positive and significant effect on e-gold investment decisions through the Byond application; (2) security has a positive and significant effect on investment decisions; (3) ease of access has a positive and significant effect on investment decisions; and (4) trust, security, and ease of access simultaneously have a positive and significant effect on e-gold investment decisions through the Byond application.