

ANALISIS FAKTOR PENENTU KEPUTUSAN NASABAH BANK SYARIAH MENGUNAKAN E-BANKING

(Studi Kasus Pada Bank Syariah Mandiri Kantor Kas UMY)

ABSTRAK

Penelitian ini bertujuan Untuk mengetahui Persepsi Manfaat, Persepsi Kualitas Layanan, Persepsi Biaya, Persepsi Kemudahan, Persepsi Kepercayaan dan Persepsi Risiko berpengaruh terhadap keputusan nasabah menggunakan layanan e-banking secara persial dan simultan serta untuk mengetahui variabel manakah yang paling berpengaruh terhadap keputusan nasabah menggunakan layanan e-banking. Penelitian ini menggunakan pendekatan kuantitatif dengan sampling purposive, data dikumpulkan dengan penyebaran kuisisioner atau angket. Jumlah sampel sebanyak 100 responden. Uji Validitas dan Uji Reliabelitas dengan tehnik Analisis Data Yaitu Analisis Regresi Berganda serta Uji Asumsi Klasik yaitu Uji Multicollonearity, Uji Heteroscedasticity, Uji Normalitas Dan Uji Linearity. Uji Kecocokan Model yaitu Uji T Tes (Uji Secara Parsial), Uji F Tes (Uji Secara Simultan) Dan Kofisien Determinansi (Uji R²).

Hasil penelitian ini menunjukkan bahwa variabel persepsi manfaat dan persepsi kemudahn berpengaruh positif dan signifikan terhadap keputusan nasabah dalam menggunakan layanan e-banking secara parsial Variabel persepsi risiko berpengaruh negatif dan signifikan terhadap keputusan nasabah menggunakan layanan e-banking. persepsi Kualitas layanan, persepsi biaya dan persepsi kepercayaan berpengaruh positif dan tidak signifikan terhadap keputusan nasabah menggunakan layanan e-banking secara parsial. secara simultan F hitung = 10.790 dengan nilai signifikan $0,000 < 0,05$, maka H_0 ditolak H_a diterima. Koefisien Determinansi (Adjusted R Square) sebesar 0.735 atau 73,5% yang artinya variabel persepsi manfaat, persepsi kualitas layanan, persepsi biaya, persepsi kemudahan, persepsi kepercayaan dan persepsi risiko berpengaruh terhadap keputusan nasabah menggunakan e-banking BSM sebesar 37,2% dan sisannya 62,8% di pengaruhi oleh faktor lain. kemudian variabel persepsi yang paling berpengaruh adalah variable persepsi kemudahan.

Kata Kunci : persepsi Manfaat, persepsi Kaulitas Layanan, persepsi Biaya, persepsi Kemudahan, persepsi Kepercayaan, persepsi Risiko, keputusan, E-Banking, BSM.

AN ANALYSIS OF THE INFLUENCING FACTORS OF SHARIA BANK CUSTOMERS DECISION-MAKING TO USE E-BANKING

(Case Study at Mandiri Sharia Bank Cash Office UMY)

ABSTRACT

This research aims to identify how the perceived benefits, perceived service quality, perceived costs, perceived ease of use, perceived trust, and perceived risk influence customer decision-making to use e-banking partially or simultaneously. It also aims to identify which variable gives the dominant influence on customer decision-making to use e-banking. This research used quantitative approach with purposive sampling technique. Data was compiled through questionnaire. The sample consisted of 100 respondents. Validity test and reliability test were done using multiple regression analysis and classical assumption tests of Multicollinearity Test, Heteroscedasticity Test, Normality Test and Linearity Test. The compatibility tests conducted were T test (partial test), F test (simultaneous test) and coefficient of determination (R² test).

The result showed that the variables of perceived benefits and perceived ease of use partially gave positive and significant influence on customer decision-making to use e-banking service. The variable of perceived risk gave negative and significant influence on customer decision-making to use e-banking service. The variables of perceived service quality, perceived costs and perceived trust partially gave positive and insignificant influence on customer decision-making to use e-banking service. Simultaneously, F-count = 10.790 with a significance value of $0.000 < 0.05$, thus H_0 was rejected while H_a was accepted. Coefficient of determination (Adjusted R square) was at the amount of 0.735 or 73.5% which implied that variables of perceived benefits, perceived service quality, perceived costs, perceived ease of use, perceived trust and perceive risk gave influence on customer decision-making to use BSM e-banking in as much as 37.2%; and the rest 62.8% was influenced by other factors. The most dominant influencing factors among the variables was the variable of perceived ease of use.

Keywords: *perceived benefits, perceived service quality, perceived costs, perceived ease of use, perceived trust, perceived risk, decision, BSM e-banking.*