

ABSTRAK

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Pengaruh Efisiensi, Keamanan Dan Kemudahan Terhadap Minat Nasabah Bertransaksi Menggunakan *mobile banking* (Studi Pada Nasabah Bank Negara Indonesia Cabang Tanjung Pinang)
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Penelitian ini bertujuan untuk menelusuri lebih lanjut pengaruh efisiensi, keamanan dan kemudahan terhadap minat nasabah bertransaksi menggunakan *mobile banking* dengan mengadopsi *theory planned of behaviour* serta perspektif *technology acceptance model*, dikarenakan masih sedikit penelitian yang mengadopsi teori dan perspektif tersebut serta meninjau lebih lanjut peran efisiensi dalam meningkatkan minat nasabah bertransaksi. Studi dilakukan pada nasabah Bank Negara Indonesia Cabang Tanjungpinang. Penelitian didasarkan pandangan *Theory of Planned Behavior* dan perspektif *Technology Acceptance Model (TAM)* dengan pengujian secara empiris. Populasi penelitian ini masyarakat Kota Tanjungpinang dan pengambilan *sampling* menggunakan sampel *purposive* sejumlah 400 responden dan sebagai nasabah yang menggunakan *mobile banking* Bank BNI 46. Pendekatan penelitian ini menggunakan kuantitatif. Data primer berasal dari kuesioner yang disebar langsung. Proses pengujian menggunakan SPSS 26. Berdasarkan uji hipotesis pendekatan statistik regresi linear berganda, nilai paling berpengaruh didapat pada variabel efisiensi terhadap minat ditandai dengan nilai $\beta_{\text{efisiensi}}$ 0,220. Variabel efisiensi, keamanan dan kemudahan berpengaruh signifikan terhadap minat ditandai nilai probabilitas keseluruhan uji parsial dan uji simultan $\leq 0,05$. Hasil uji R^2 variabel minat sejumlah 70%. Sedangkan nilai 30% dipengaruhi faktor yang tidak diteliti dalam penelitian ini.

Kata Kunci: *Efisiensi, keamanan, kemudahan, minat, layanan mobile banking*

ABSTRACT

Rama Wahyu Pratama, 2023: *The Impact of Efficiency, Security and Ease on Customer Interest in Transactions Using mobile banking (A study of customers of Bank Negara Indonesia Tanjung Pinang Branch)*
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This research aims to further explore the effect of efficiency, security and convenience on customer interest in transacting using mobile banking by adopting the planned theory of behaviour and the technology acceptance model perspective, because there are still few studies that adopt these theories and perspectives and further review the role of efficiency in increasing customer interest in transactions. The study was conducted on customers of Bank Negara Indonesia Tanjungpinang Branch. The research is based on the Theory of Planned Behavior view and the Technology Acceptance Model (TAM) perspective with empirical testing. The population of this study is the people of Tanjungpinang City and sampling using purposive sampling of 400 respondents and as customers who use Bank BNI 46 mobile banking. This research approach uses quantitative. Primary data comes from questionnaires that are distributed directly. Based on the hypothesis testing multiple linear regression statistical approach, the most influential value is obtained in the efficiency variable on interest characterized by a $\beta_{\text{efficiency}}$ value of 0.220. Efficiency, security and convenience variables have a significant effect on interest characterized by the overall probability value of partial tests and simultaneous tests ≤ 0.05 . The results of the R2 test of the interest variable amounted to 70%. While the 30% value is influenced by factors not examined in this research.

Keywords: *Efficiency, security, convenience, interest, mobile banking service.*