

ABSTRAK

Annisa Aulia, 220105020098, *Pengaruh Keamanan, Kepercayaan Dan Kemudahan Terhadap Keputusan Penggunaan Aplikasi Byond By Bsi Generasi Z Di Kota Banjarmasin*. Skripsi, Program Studi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam. Pembimbing: Faqih El Wafa, SHI., MSI. dan Yusuf Asyabri, S.E., M.E

Kata Kunci : Keamanan, Kepercayaan, Kemudahan, Keputusan Penggunaan, BYOND by BSI.

Perkembangan teknologi digital mendorong perbankan syariah untuk menghadirkan layanan yang lebih praktis melalui aplikasi mobile banking. Salah satu inovasi yang dikembangkan Bank Syariah Indonesia adalah aplikasi BYOND by BSI. Namun, masih terdapat permasalahan terkait keamanan, kepercayaan, dan kemudahan penggunaan yang diduga memengaruhi keputusan nasabah dalam menggunakan aplikasi tersebut, khususnya Generasi Z di Kota Banjarmasin.

Penelitian ini bertujuan menganalisis pengaruh keamanan, kepercayaan, dan kemudahan terhadap keputusan penggunaan aplikasi BYOND by BSI secara parsial dan simultan. Penelitian menggunakan metode kuantitatif dengan jenis penelitian lapangan. Sampel berjumlah 96 responden yang dipilih menggunakan teknik purposive sampling. Data dianalisis menggunakan regresi linier berganda, uji t, uji F, dan koefisien determinasi dengan bantuan SPSS.

Hasil penelitian menunjukkan bahwa keamanan, kepercayaan, dan kemudahan secara parsial berpengaruh positif dan signifikan terhadap keputusan penggunaan aplikasi BYOND by BSI. Secara simultan, ketiga variabel tersebut juga berpengaruh signifikan dengan nilai $F_{hitung} 96,220 > F_{tabel} 3,09$ dan signifikansi $0,000 < 0,05$. Nilai R^2 sebesar 0,758 menunjukkan bahwa 75,8% keputusan penggunaan dapat dijelaskan oleh ketiga variabel tersebut.

ABSTRACT

Annisa Aulia, 220105020098, *The Influence of Security, Trust, and Ease of Use on the Decision to Use the BYOND by BSI Application among Generation Z in Banjarmasin City*. Undergraduate Thesis, Islamic Banking Study Program, Faculty of Islamic Economics and Business. Advisors: Faqih El Wafa, S.H.I., M.S.I. and Yusuf Asyahr, S.E., M.E.

Keywords: Security, Trust, Ease of Use, Usage Decision, BYOND by BSI.

The rapid development of digital technology has encouraged Islamic banking institutions to provide more practical services through mobile banking applications. One of the innovations introduced by Bank Syariah Indonesia is the BYOND by BSI application. However, issues related to security, trust, and ease of use are still encountered and are assumed to influence customers' decisions to use the application, particularly among Generation Z in Banjarmasin City.

This study aims to analyze the influence of security, trust, and ease of use on the decision to use the BYOND by BSI application, both partially and simultaneously. This research employed a quantitative approach with a field research design. The sample consisted of 96 respondents selected using a purposive sampling technique. Data were analyzed using multiple linear regression, t-test, F-test, and coefficient of determination analysis with the assistance of SPSS software.

The results indicate that security, trust, and ease of use partially have a positive and significant influence on the decision to use the BYOND by BSI application. Simultaneously, these three variables also have a significant effect, with an F-value of $96.220 > 3.09$ and a significance value of $0.000 < 0.05$. The coefficient of determination (R^2) of 0.758 shows that 75.8% of the usage decision can be explained by these three variables.