

ABSTRAK

Mariatul Fadila. 2026. “*Pengaruh Pengetahuan Keuangan dan Sikap Terhadap Keputusan Menggunakan BYOND by BSI Pada Generasi Z di Banjarmasin, dengan Kepercayaan Sebagai Variabel Moderasi*”. Skripsi Program Studi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam. Pembimbing: Dr. Yulia Hafizah, SHI, MEI. dan Ansharullah, S.Ag, M.Fil.I.

Kata Kunci: Pengetahuan Keuangan, Sikap, Keputusan, Kepercayaan, *BYOND by BSI*, Generasi Z.

Penelitian kuantitatif jenis *field research* ini bertujuan menganalisis pengaruh pengetahuan keuangan dan sikap terhadap keputusan Generasi Z di Kota Banjarmasin dalam menggunakan aplikasi BYOND by BSI, serta menguji peran kepercayaan sebagai variabel moderasi. Menggunakan teknik *purposive sampling*, sampel yang dikumpulkan berjumlah 100 responden. Data penelitian diperoleh melalui penyebaran kuesioner dan dianalisis menggunakan metode *Partial Least Square-Structural Equation Modeling* (PLS-SEM) melalui aplikasi SmartPLS 4.

Hasil analisis data menunjukkan bahwa pengetahuan keuangan berpengaruh positif dan signifikan terhadap keputusan penggunaan aplikasi dengan nilai koefisien jalur 0,219, *T-statistics* 2,570, dan *P-values* 0,010. Variabel sikap juga terbukti berpengaruh positif dan signifikan secara kuat terhadap keputusan penggunaan dengan nilai koefisien jalur 0,531, *T-statistics* 5,522, dan *P-values* 0,000. Namun, variabel kepercayaan ditemukan tidak mampu memoderasi pengaruh pengetahuan keuangan (*T-statistics* 0,305, *P-values* 0,760) maupun pengaruh sikap (*T-statistics* 0,346, *P-values* 0,729) terhadap keputusan penggunaan. Nilai *R-Square* sebesar 0,771 mengindikasikan bahwa variabel pengetahuan keuangan, sikap, dan kepercayaan berkontribusi menjelaskan keputusan menggunakan aplikasi *BYOND by BSI* sebesar 77,1%. Sementara itu, sisanya sebesar 22,9% dipengaruhi oleh variabel lain yang tidak diteliti dalam model penelitian ini.

ABSTRACT

Mariatul Fadila. 2026. *"The Influence of Financial Knowledge and Attitudes on the Decision to Use BYOND by BSI Among Generation Z in Banjarmasin, with Trust as a Moderating Variable."* Thesis, Islamic Banking Study Program, Faculty of Islamic Economics and Business. Advisors: Dr. Yulia Hafizah, SHI, MEI. and Ansharullah, S.Ag, M.Fil.I.

Keywords: Financial Knowledge, Attitude, Decision, Trust, BYOND by BSI, Generation Z.

This quantitative field research aims to analyze the influence of financial knowledge and attitude on the decisions of Generation Z in Banjarmasin City regarding the use of the BYOND by BSI application, as well as to examine the role of trust as a moderating variable. Using a purposive sampling technique, a sample of 100 respondents was collected. Research data were obtained through questionnaires and analyzed using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method via the SmartPLS 4 application.

The data analysis results indicate that financial knowledge has a positive and significant influence on the decision to use the application, with a path coefficient of 0.219, a T-statistic of 2.570, and a P-value of 0.010. The attitude variable was also found to have a strong, positive, and significant influence on the usage decision, with a path coefficient of 0.531, a T-statistic of 5.522, and a P-value of 0.000. However, the trust variable was found not to moderate the influence of either financial knowledge (T-statistic 0.305, P-value 0.760) or attitude (T-statistic 0.346, P-value 0.729) on the usage decision. An R-Square value of 0.771 indicates that the variables of financial knowledge, attitude, and trust collectively explain 77.1% of the decision to use the BYOND by BSI application. Meanwhile, the remaining 22.9% is influenced by other variables not examined in this research model.