

ABSTRAK

Anna Hafidz, 220105020102. Pengaruh Pengalaman Nasabah dan Keamanan Bertransaksi Terhadap Loyalitas Nasabah Bank Muamalat Kantor Cabang Banjarmasin Melalui Layanan *Mobile Banking*. Program S1 Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Pembimbing 1: Muhammad Saleh, IP ,SH, MA. Pembimbing II : Annisa Mahfuzah, S.E.I.,M.H.

Kata Kunci: *Pengalaman Nasabah, Keamanan Bertransaksi, Loyalitas Nasabah, Mobile Banking, Bank Muamalat*

Transformasi digital perbankan mendorong nasabah untuk beralih ke layanan *mobile banking*. Bank Muamalat KC Banjarmasin sebagai bank syariah pertama di Indonesia mengembangkan aplikasi Muamalat DIN, namun kajian akademik mengenai pengaruh pengalaman nasabah dan keamanan bertransaksi terhadap loyalitas nasabah di cabang ini masih terbatas. Penelitian ini bertujuan untuk mengetahui pengaruh pengalaman nasabah dan keamanan bertransaksi terhadap loyalitas nasabah Bank Muamalat KC Banjarmasin melalui layanan *mobile banking*, baik secara parsial maupun simultan.

Penelitian ini merupakan penelitian lapangan dengan pendekatan kuantitatif. Sampel penelitian berjumlah 95 responden nasabah aktif pengguna *mobile banking* Bank Muamalat Banjarmasin yang dipilih menggunakan teknik quota sampling dengan rumus Slovin. Data dikumpulkan melalui kuesioner skala Likert lima poin dan dianalisis menggunakan regresi linier berganda dengan bantuan SPSS.

Hasil penelitian menunjukkan bahwa: (1) pengalaman nasabah berpengaruh positif dan signifikan terhadap loyalitas nasabah ($t = 3,293$; $\text{sig} = 0,001$); (2) keamanan bertransaksi berpengaruh positif dan signifikan terhadap loyalitas nasabah ($t = 5,424$; $\text{sig} < 0,001$); dan (3) secara simultan keduanya berpengaruh signifikan terhadap loyalitas nasabah ($F = 51,146$; $\text{sig} < 0,001$) dengan kontribusi sebesar 52,6% ($R^2 = 0,526$).

ABSTRACT

Anna Hafidz, 220105020102. *The Influence of Customer Experience and Transaction Security on Customer Loyalty at Bank Muamalat Banjarmasin Branch Office Through Mobile Banking Services. Undergraduate Program in Islamic Banking, Faculty of Islamic Economics and Business, Supervisor 1: Muhammad Saleh, IP, SH, MA. Supervisor 2: Annisa Mahfuzah, S.E.I., M.H.*

Keywords: *Customer Experience, Transaction Security, Customer Loyalty, Mobile Banking, Bank Muamalat*

The digital transformation of banking is encouraging customers to switch to mobile banking services. Bank Muamalat Banjarmasin Branch Office, as the first Islamic bank in Indonesia, developed the Muamalat DIN application. However, academic studies on the influence of customer experience and transaction security on customer loyalty at this branch office are still limited. This study aims to determine the influence of customer experience and transaction security on customer loyalty at Bank Muamalat Banjarmasin Branch Office through mobile banking services, both partially and simultaneously.

This research is a field study with a quantitative approach. The sample consisted of 95 active mobile banking customers of Bank Muamalat Banjarmasin, selected using quota sampling with the Slovin formula. Data were collected using a five-point Likert-scale questionnaire and analyzed using multiple linear regression with SPSS.

The results showed that: (1) customer experience had a positive and significant effect on customer loyalty ($t = 3.293$; $\text{sig} = 0.001$); (2) transaction security had a positive and significant effect on customer loyalty ($t = 5.424$; $\text{sig} < 0.001$); and (3) both simultaneously had a significant effect on customer loyalty ($F = 51.146$; $\text{sig} < 0.001$) with a contribution of 52.6% ($R^2 = 0.526$).