

## ABSTRAK

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**Pengaruh persepsi kemudahan dan keamanan terhadap kepuasan pelanggan dengan minat menggunakan *mobile banking* BNI sebagai mediator serta tinjauannya menurut pandangan Islam (Studi Kasus Pada Nasabah BNI Cabang Kelapa Gading)**

### Uraian Abstrak

Penelitian ini dilakukan guna mengetahui pengaruh persepsi kemudahan dan keamanan terhadap minat nasabah untuk menggunakan *mobile banking* BNI dengan kepuasan pelanggan sebagai mediator serta tinjauannya menurut pandangan Islam. Teknik pengambilan sampel yang dipergunakan ialah *nonprobability sampling (purposive sampling)*. Dengan populasi nasabah BNI Cabang Kelapa Gading dengan jumlah sampel 100 responden. Penelitian dengan pendekatan asosiatif menggunakan metode *Path Analysis* dan dihitung menggunakan *software* SPSS ver.23. Hasil penelitian ini memperlihatkan di mana persepsi kemudahan berpengaruh positif terhadap minat penggunaan *mobile banking*, keamanan berpengaruh positif terhadap minat penggunaan *mobile banking*, persepsi kemudahan tidak berpengaruh terhadap kepuasan pelanggan, keamanan tidak berpengaruh terhadap kepuasan pelanggan, minat penggunaan *mobile banking* berpengaruh positif terhadap kepuasan pelanggan, serta minat penggunaan *mobile banking* tidak memediasi persepsi kemudahan dan keamanan terhadap kepuasan pelanggan. Dalam pandangan Islam, minat adalah membeli sesuatu yang sesuai dengan kebutuhan dan niat syariah, yaitu yang halal dan baik.

**Kata Kunci:** Persepsi Kemudahan, Keamanan, Kepuasan Pelanggan, Minat Penggunaan *Mobile banking*, Islam.

## **ABSTRACT**

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*The influence of perceptions of convenience and security on customer satisfaction with interest in using BNI mobile banking as a mediator and an overview according to Islamic views (Case Study on BNI Customers of Kelapa Gading Branch)*

### **Abstract Description**

*This research was conducted to determine the effect of perceptions of convenience and security on customer interest in using BNI mobile banking with customer satisfaction as a mediator as well as an overview from an Islamic point of view. The sampling technique used was nonprobability sampling (purposive sampling). With a population of BNI Kelapa Gading Branch customers with a total sample of 100 respondents. Research with an associative approach using the Path Analysis method and calculated using SPSS ver.23 software. The results of this study show that perceived convenience has a positive effect on interest in using mobile banking, security has a positive effect on interest in using mobile banking, perceived ease has no effect on customer satisfaction, security has no effect on customer satisfaction, interest in using mobile banking has a positive effect. on customer satisfaction, as well as interest in using mobile banking does not mediate perceptions of convenience and security on customer satisfaction. In the view of Islam, interest is to buy something that is in accordance with the needs and intentions of sharia, namely that which is lawful and good.*

**Keywords:** *Perceived Convenience, Security, Customer Satisfaction, Interest in Using Mobile banking, Islam.*