

Intensi nasabah untuk membuka rekening tabungan haji mabrur berfitur e-banking pada Bank Syariah Mandiri di Jakarta Selatan = Intention of islamic bank s-customers to open the account of tabungan haji mabrur which has e banking facilities at Bank Syariah Mandiri South Jakarta / Muhammad Jihad Akbar

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Abstrak

ABSTRAK

Penelitian ini bertujuan untuk menganalisis dan mengetahui bagaimana dan seberapa besar pengaruh variabel sikap, norma subjektif, kendali perilaku, persepsi manfaat dan persepsi kemudahan penggunaan terhadap intensi untuk membuka rekening Tabungan Haji Mabrur berfitur e-banking di Bank Syariah Mandiri. Penelitian ini menggunakan theory of planned behaviour oleh Ajzen dan teori technology acceptance model oleh Davis. Metode yang digunakan adalah metode deskriptif dengan pendekatan kuantitatif menggunakan regresi berganda. Penelitian ini memiliki batasan, antara lain batasan tempat penelitian dan sampel yang diambil,

Hasil penelitian ini menunjukkan bahwa variabel kendali perilaku dan persepsi kemudahan penggunaan berpengaruh signifikan secara parsial terhadap intensi untuk membuka rekening Tabungan Haji Mabrur berfitur e-banking di Bank Syariah Mandiri, sedangkan variabel sikap, norma subjektif, dan persepsi kemudahan tidak berpengaruh signifikan secara parsial. Penelitian ini juga menunjukkan bahwa variabel intensi dapat dijelaskan oleh kelima variabel, yaitu sikap, norma subjektif, kendali perilaku, persepsi manfaat dan persepsi kemudahan penggunaan sebesar 24,4%.

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ABSTRACT

This research aims to analyze and find out how and how much the determinants of attitude, subjective norms, perceived behavioral control, perceived usefulness and perceived ease of use influence the intention to open The Account of Tabungan Haji Mabrur at Bank Syariah Mandiri. This study is based on the theory of planned behavior by Ajzen combined with the theory of technology acceptance model by Davis. The method used on this study is a descriptive analysis with quantitative approach using multiple regressions. This study suffers from limitations, such as its location of study and its limited number of samples taken for this study.

The results indicate that perceived behavioral control and perceived ease of use significantly and partially affect the Islamic Bank's customers' intention to open The Account of Tabungan Haji Mabrur which has e-banking facilities at Bank Syariah Mandiri. Whereas attitude, subjective norms, and perceived usefulness do not significantly and partially affect the intention. Besides, the results indicate that the intention is able to explained by attitude, subjective norms, perceived behavioral control, perceived usefulness and perceived ease of use by 24,4%.