

Determinan loyalitas nasabah bank syariah dalam bertransaksi menggunakan financial technology = Determinants of customer loyalty islamic banking using financial technology

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Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20476483&lokasi=lokal>

Abstrak

ABSTRAK

Sebagai negara mayoritas Muslim, sangat ironi jika melihat pangsa pasar perbankan syariah ditahun 2017 berdasarkan data OJK sekitar 5,74 . Meski begitu, masih banyak potensi dari sisi pelayanan yang belum digali secara maksimal. Perkembangan teknologi yang cepat menjadi momentum berkembangnya financial technology fintech di dunia perbankan khususnya bank syariah dengan munculnya e-banking. E-banking merupakan sarana yang dapat mempermudah nasabah dalam transaksi secara real-time, tanpa dibatasi waktu dan tempat dengan menggunakan internet banking dan mobile banking. Perkembangan fintech di perbankan syariah beberapa tahun belakangan ini membuat penelitian tentang e-banking khususnya internet banking dan mobile banking bank syariah di Indonesia masih terbatas. Penelitian ini bertujuan untuk melihat pengaruh kepatuhan syariah, kualitas layanan, persepsi manfaat penggunaan, persepsi kemudahan dalam penggunaan teknologi terhadap kepuasan dan loyalitas nasabah. Data yang digunakan dalam penelitian ini merupakan data primer yang bersumber dari para pengguna e-banking syariah. Metode survey dilakukan dengan melakukan penyebaran kuesioner menggunakan google form yang di distribusikan secara online, dan sebanyak 300 responden dilibatkan dalam penelitian ini. Data tersebut dianalisis menggunakan pendekatan SEM-PLS. Hasil penelitian menunjukkan kepatuhan syariah dan manfaat penggunaan mempunyai pengaruh positif namun tidak signifikan pengaruhnya terhadap kepuasan nasabah. Sedangkan kualitas layanan dan kemudahan dalam menggunakan teknologi berpengaruh secara positif dan signifikan terhadap kepuasan nasabah, lalu kepuasan nasabah juga mempunyai pengaruh positif dan signifikan terhadap loyalitas nasabah. Kata Kunci: Fintech, Kepatuhan syariah, Kualitas Layanan, Perceived Easy of Use Perceived Usefulness , Kepuasan Nasabah, Loyalitas Nasabah, SEM-PLS <hr />

ABSTRACT

As a country whose major population is Moslem, it is very ironic that the market share of sharia banks in 2017, according OJK only reached 5.74 . However, there are potentials in terms of service which has yet to be optimally explored. Rapid technological advance becomes a momentum to develop financial technology fintech in banking sector especially for sharia banks through the presence of e banking. E banking is a facility which eases customers in conducting real time transactions, without being restricted by time and location using internet banking and mobile banking. Fintech development in sharia banking in recent years makes the research about e banking especially internet banking and mobile banking of sharia banks in Indonesia still limited. This research aims to discover the influence of sharia compliance, service quality, perceived usefulness, and perceived ease of use for the technology against customer satisfaction and loyalty. The data used in this research is primary data from sharia e banking users. Survey method was conducted online by distributing questionnaires using Google forms and 300 respondents were involved in this research. The data was analyzed through a SEM PLS approach. The result of this research shows sharia compliance and perceived usefulness bring positive influence but they have no significant influence against

customer satisfaction. Meanwhile, service quality and perceived ease of use for the technology bring positive and significant influence to customer satisfaction. Moreover, customer satisfaction also brings positive and significant influence to customer loyalty. Keywords Fintech, Sharia Compliance, Service Quality, Perceived Ease of Use, Perceived Usefulness, Customer Satisfaction, Customer Loyalty, SEM PLS