THE EFFECT OF SERVICE QUALITY AND TRUST ON THE DECISION TO USE MANDIRI M-BANKING IN SOUTH JAKARTA

By **Muhammad Bagas Wicaksono**

Abstract

This research uses a quantitative descriptive method that is carried out on the decision to use Mandiri mobile banking in South Jakarta. The purpose of this research is to identify the effect of confidence and service quality on Bank Mandiri's decision to use mobile banking. The illustration in this research is that of Bank Mandiri's mobile banking users in South Jakarta. The illustration dimension is 50 respondents. The sampling method is non-probability sampling and the sampling method is purposive sampling. This research uses information collected from the distribution of questionnaires. Analysis of the information in this research is the partial least square (PLS) analysis procedure with the support of the SmartPLS 3.0 application. The results show that the confidence variable influences and is significant to the usage decision with a road coefficient value of 0,204. On the other hand, the quality of service has an influence as well as significant to the decision of use with a road coefficient value of 0,730. R-square of the decision to use is 78,3%, which means that the contribution of trust and service quality to the decision to use is 78,3% and the remaining 21,7% is influenced by other variables, namely perception. benefits, ease of use, and price.

Keywords: *Trust, Service Quality and Usage Decisions.*

PENGARUH KUALITAS LAYANAN DAN KEPERCAYAAN TERHADAP KEPUTUSAN PENGGUNAAN M-*BANKING* MANDIRI DI JAKARTA SELATAN

Oleh Muhammad Bagas Wicaksono

Abstrak

Riset ini memakai tata cara deskriptif kuantitatif yang dilakukan pada keputusan pemakaian mobile banking Mandiri di Jakarta Selatan. Bertujuan agar mengenali pengaruh keyakinan serta mutu layanan terhadap keputusan pemakaian *mobile banking* Bank Mandiri. Dimensi ilustrasi ialah 50 responden. Tata cara pengambilan sampel ialah *non probability sampling* dan *purposive sampling*. Riset ini memakai kuesioner. Analisis informasi pada riset ini *Partial Least Square* (PLS) dengan *Smart*PLS 3.0. Hasil riset menampilkan jika variabel keyakinan mempengaruhi serta signifikan terhadap keputusan pemakaian dengan nilai koefisien jalan sebesar 0,204. Sebaliknya mutu layanan mempunyai pengaruh serta signifikan terhadap keputusan pemakaian dengan nilai koefisien jalan sebesar 0,730. R-square keputusan pemakaian merupakan 78,3% yang artiya kontribusi kepercayaan serta mutu layanan terhadap keputusan pemakaian merupakan sebesar 78,3% serta sisanya 21,7% dipengaruhi variabel lain ialah persepsi manfaat, kemudahan pemakaian, serta harga.

Kata Kunci : Kepercayaan, Kualitas Layanan dan Keputusan Penggunaan.