

ABSTRAK

Perbankan digital merupakan layanan penting dalam meningkatkan loyalitas nasabah kepada bank. Peningkatan penggunaan teknologi informasi dalam peningkatan layanan kepada nasabah secara personal mengarahkan Bank dalam suatu era baru yaitu era Perbankan Digital. perbankan tradisional telah menurun selama COVID-19, dan akibatnya, peningkatan platform digital banking perlu diamati. Dengan demikian, potensi empiris untuk mengevaluasi layanan perbankan diperlukan untuk memahami perubahan perilaku nasabah (Ul Haq & Awan, 2020). Penelitian ini dalam surveynya menggunakan metode analisis SEM diolah dengan *software* Lisrel 8.8 dan *software* SPSS 23 digunakan sebagai uji validitas dan reliabilitas pada pretest dengan 30 responden dan uji hipotesis dilakukan menggunakan *software* lisrel dengan jumlah sampel 150 responden, serta kuisisioner disebarakan secara *online*. *Perceived usefulness*, *trust*, dan *attitude toward services* berpengaruh positif terhadap niat menggunakan layanan perbankan *digital* sedangkan *perceived ease of use* dan *Perceived risk* tidak memiliki pengaruh signifikan terhadap niat menggunakan *digital banking*. Manfaat yang dirasakan nasabah serta kepercayaan nasabah yang diiringi dengan sikap positif dari adanya digital banking yang menumbuhkan minat dalam penggunaan layanan perbankan berbasis digital. Hasil dari studi ini menjelaskan bahwa pengaruh manfaat serta keyakinan berperan penting dalam menentukan sikap nasabah guna menumbuhkan minat penggunaan *digital banking* yang artinya sikap positif nasabah atas faktor-faktor tersebut mampu mempengaruhi penggunaan perbankan digital untuk mempermudah segala transaksi nasabah.

Kata kunci : *perceived usefulness*, *perceived ease of use*, *perceived risk*, *trust*, *attitude towards service*.

ABSTRACT

Digital banking is an important service in increasing customer loyalty to the bank. The increasing use of information technology in improving services to customers personally leads the Bank in a new era, namely the era of Digital Banking. Traditional banking has declined during COVID-19, and as a result, an increase in digital banking platforms needs to be observed. Thus, empirical potential to develop banking services is needed to understand changes in customer behavior (Ul Haq & Awan, 2020). In this study, the survey used the SEM analysis method which was processed with Lisrel 8.8 software and SPSS 23 software was used as a test of validity and reliability in the pretest with 30 respondents and the hypothesis was carried out using Lisrel software with a sample of 150 respondents, as well as questionnaires distributed online. Perceptions of usability, trust, and attitudes towards services have a positive effect on intentions to use digital banking services, while perceptions of ease of use and perceived risk have no significant effect on intentions to use digital banking. The benefits felt by customers and customer trust are accompanied by a positive attitude from the existence of digital banking which fosters interest in the use of digital-based banking services. The results of this study explain that the influence of benefits and beliefs is important in determining customer attitudes in order to foster interest in using digital banking, which means that positive customer attitudes towards these factors can influence the use of digital banking to facilitate all customer transactions.

Keywords: *perceived usefulness, perceived ease of use, perceived risk, trust, attitude towards service.*