

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis kemudahan layanan *mobile banking*, persepsi risiko *fraud* digital, dan kepercayaan nasabah, serta menguji pengaruh kemudahan layanan *mobile banking* dan persepsi risiko *fraud* digital terhadap kepercayaan nasabah pada perbankan. Penelitian dilakukan pada nasabah Bank Mandiri pengguna aplikasi *Livin' by Mandiri* di Kota Bandung.

Metode penelitian yang digunakan adalah metode kuantitatif dengan pendekatan deskriptif dan verifikatif. Teknik pengambilan sampel menggunakan *nonprobability sampling* dengan pendekatan *purposive sampling*. Data penelitian diperoleh melalui penyebaran kuesioner kepada 150 responden yang memenuhi kriteria penelitian. Analisis data dilakukan menggunakan *Partial Least Squares Structural Equation Modeling* (PLS-SEM) dengan bantuan perangkat lunak SmartPLS 4.

Hasil analisis deskriptif menunjukkan bahwa kemudahan layanan *mobile banking* berada dalam kategori mudah dengan nilai rata-rata 3,44, persepsi risiko *fraud* digital berada dalam kategori sedang dengan nilai rata-rata 3,22, dan kepercayaan nasabah berada dalam kategori tinggi dengan nilai rata-rata 3,41. Hasil pengujian hipotesis menunjukkan bahwa kemudahan layanan *mobile banking* berpengaruh positif dan signifikan terhadap kepercayaan nasabah dengan nilai *path coefficient* sebesar 0,555, *t-statistic* sebesar 10,987, dan *p-value* < 0,001. Sementara itu, persepsi risiko *fraud* digital berpengaruh negatif dan signifikan terhadap kepercayaan nasabah dengan nilai *path coefficient* sebesar -0,366, *t-statistic* sebesar 6,532, dan *p-value* < 0,001. Nilai R^2 sebesar 0,528 menunjukkan bahwa kemudahan layanan *mobile banking* dan persepsi risiko *fraud* digital secara bersama-sama mampu menjelaskan 52,8% variasi kepercayaan nasabah. Dengan demikian, semakin tinggi kemudahan layanan yang dirasakan nasabah, semakin tinggi kepercayaan nasabah, sedangkan semakin tinggi persepsi risiko *fraud* digital, semakin rendah kepercayaan nasabah terhadap Bank Mandiri dalam penggunaan *Livin' by Mandiri*.

Kata kunci: Kemudahan Layanan *Mobile Banking*, Persepsi Risiko *Fraud* Digital, Kepercayaan Nasabah, *Livin' by Mandiri*, PLS-SEM

ABSTRACT

This study aims to determine and analyze the ease of mobile banking services, perceived digital fraud risk, and customer trust, as well as to examine the effects of mobile banking service ease and perceived digital fraud risk on customer trust in banking. The study was conducted among Bank Mandiri customers using the Livin' by Mandiri application in Bandung City.

This study employed a quantitative method with descriptive and verification approaches. The sampling technique used was non-probability sampling with a purposive sampling approach. The research data were collected through questionnaires distributed to 150 respondents who met the predetermined research criteria. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software.

The descriptive analysis results indicate that the ease of mobile banking services was categorized as easy, with an average score of 3.44; perceived digital fraud risk was categorized as moderate, with an average score of 3.22; and customer trust was categorized as moderate, with a high score of 3.41. The hypothesis testing results show that the ease of mobile banking services has a positive and significant effect on customer trust, with a path coefficient of 0.555, a t-statistic of 10.987, and a p-value < 0.001. Meanwhile, perceived digital fraud risk has a negative and significant effect on customer trust, with a path coefficient of -0.366, a t-statistic of 6.532, and a p-value < 0.001. The R² value of 0.528 indicates that the ease of mobile banking services and perceived digital fraud risk jointly explain 52.8% of the variance in customer trust. Therefore, greater perceived ease of service increases customer trust, whereas higher perceived digital fraud risk decreases customer trust in Bank Mandiri in the context of using Livin' by Mandiri.

Keywords: Mobile Banking Service Ease, Perceived Digital Fraud Risk, Customer Trust, Livin' by Mandiri, PLS-SEM