

ABSTRAK

Adinda Salsabila, 2023. Pengaruh Motivasi, Kualitas Pelayanan dan Religiusitas Terhadap Minat Nasabah dalam Berinfaq Sedekah Online (Studi Pada pengguna BSI Mobile di Kota Tasikmalaya). Skripsi. Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Siliwangi

Minat nasabah dalam berinfaq sedekah secara online melalui BSI Mobile masih cenderung kurang pelaksanaannya padahal dalam menyalurkan infaq sedekah online saat ini sangat mudah dilakukan. Dengan adanya fitur tersebut mayoritas dari nasabah sebagai responden kuesioner masih ada yang belum pernah menyalurkan infaq sedekah secara online. Maka tujuan dari penelitian ini adalah mengetahui pengaruh motivasi, kualitas pelayanan dan religiusitas terhadap minat nasabah dalam berinfaq sedekah online melalui BSI *Mobile*.

Penelitian ini menggunakan metode kuantitatif dan teknik pengumpulan data berupa kuesioner *google form*. Jumlah sampel dalam penelitian ini adalah berjumlah 100 dan teknik pengambilan sampel menggunakan teknik sampel *purposive sampling*.

Hasil penelitian ini menunjukkan bahwa variabel Motivasi (X_1) memiliki pengaruh positif terhadap minat, berdasarkan hasil uji regresi linear sederhana diperoleh persamaan $Y = 8,019 + 0,903X_1$, uji koefisien korelasi sederhana X_1 sebesar 0,577, koefisien determinasi sebesar 33,3%, dan uji t diperoleh t hitung sebesar 6,999. Kualitas Pelayanan (X_2) memiliki pengaruh positif terhadap minat, hasil uji regresi linear sederhana diperoleh persamaan $Y = 15,130 + 0,324X_2$, uji koefisien korelasi sederhana X_2 sebesar 0,746, koefisien determinasi sebesar 55,6%, dan uji t diperoleh t hitung sebesar 11,076. Religiusitas (X_3) memiliki pengaruh positif terhadap minat, hasil uji regresi linear sederhana diperoleh persamaan $Y = 8,811 + 0,507X_3$, uji koefisien korelasi sederhana sebesar 0,662, koefisien determinasi sebesar 43,9%, dan uji t diperoleh t hitung sebesar 8,751. Variabel Motivasi (X_1), Kualitas Pelayanan (X_2), dan Religiusitas (X_3) secara bersama-sama berpengaruh terhadap minat, berdasarkan regresi linear berganda sebesar $Y = 2,983 + 0,300X_1 + 0,196X_2 + 0,228X_3$, uji koefisien korelasi berganda sebesar 0,803, koefisiensi determinasi sebesar 63,4%, dan uji F diperoleh F hitung sebesar 58,053.

Maka dapat disimpulkan bahwa motivasi, kualitas pelayanan dan religiusitas berpengaruh positif terhadap minat nasabah dalam berinfaq sedekah online pada pengguna BSI Mobile di Kota Tasikmalaya.

Kata Kunci: Motivasi, Kualitas Pelayanan, Religiusitas, Minat

ABSTRACT

Adinda Salsabila, 2023. *The Influence of Motivation, Service Quality, and Religiosity on Customer Interest in Online Alms Giving (Study on BSI Mobile Users in Tasikmalaya City)*. Thesis. Sharia Economics Study Program, Faculty of Islamic Religion, Siliwangi University

Customers' interest in giving alms online through BSI Mobile still tends to be lacking in implementation, even though distributing alms online is currently very easy to do. With this feature, the majority of customers as questionnaire respondents still have never distributed alms infaq online. Therefore, the goal of this study is to ascertain how consumer interest in making an online alms donation using BSI Mobile is influenced by motivation, service quality, and religion.

This study employs quantitative methodologies and uses a Google Form questionnaire as a means of collecting data. In this study, there were 100 samples total, and purposive sampling was employed in the selection process.

The results of this study indicate that the variable Motivation (X1) has a positive influence on interest, based on the results of the simple linear regression test the equation $Y = 8.019 + 0.903X1$, the simple correlation coefficient test X1 is 0.577, the coefficient of determination is 33.3%, and the t test obtained t count of 6.999. Quality of Service (X2) has a positive influence on interest, the results of a simple linear regression test obtained the equation $Y = 15.130 + 0.324X2$, the simple correlation coefficient test X2 was 0.746, the coefficient of determination was 55.6%, and the t test obtained t count was 11.076. Religiosity (X3) has a positive influence on interest, the results of the simple linear regression test obtained the equation $Y = 8.811 + 0.507X3$, the simple correlation coefficient test was 0.662, the coefficient of determination was 43.9%, and the t test obtained t count was 8.751. Variables Motivation (X1), Service Quality (X2), and Religiosity (X3) jointly affect interest, based on multiple linear regression of $Y = 2.983 + 0.300X1 + 0.196X2 + 0.228X3$, multiple correlation coefficient test of 0.803, coefficient of determination of 63.4%, and the F test obtained F count of 58.053.

Therefore, it can be stated that customers' desire to offer alms online to BSI Mobile users in Tasikmalaya City is positively influenced by motivation, service quality, and religiosity.

Keywords: *Motivation, Service Quality, Religiosity, Interest*