ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh keamanan, persepsi risiko, kualitas sistem, dan tekanan digital terhadap keputusan nasabah dalam penggunaan aplikasi BYOND by BSI di Kota Lhokseumawe. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data primer diperoleh melalui penyebaran kuesioner kepada nasabah pengguna aplikasi BYOND by BSI di Kota Lhokseumawe. Analisis data dilakukan menggunakan regresi linier berganda dengan bantuan program SPSS melalui uji validitas, uji reliabilitas, uji asumsi klasik, uji t, uji F, serta koefisien determinasi (R^2). Hasil penelitian menunjukkan bahwa keamanan berpengaruh positif dan signifikan terhadap keputusan nasabah dalam penggunaan aplikasi BYOND by BSI. Kualitas sistem juga berpengaruh positif dan signifikan terhadap keputusan nasabah. Sementara itu, persepsi risiko dan tekanan digital tidak berpengaruh signifikan terhadap keputusan nasabah dalam penggunaan aplikasi BYOND by BSI. Secara simultan, keamanan, persepsi risiko, kualitas sistem, dan tekanan digital berpengaruh signifikan terhadap keputusan nasabah dalam penggunaan aplikasi BYOND by BSI di Kota Lhokseumawe. Temuan ini menunjukkan bahwa keputusan penggunaan layanan perbankan digital syariah lebih dipengaruhi oleh tingkat keamanan dan kualitas sistem yang dirasakan nasabah dibandingkan persepsi risiko maupun tekanan digital yang mereka alami.

Kata Kunci: Keamanan, Persepsi Risiko, Kualitas Sistem, Tekanan Digital, Keputusan Nasabah, BYOND by BSI.

ABSTRACT

This study aims to analyze the influence of security, risk perception, system quality, and digital pressure on customers' decisions regarding the use of the BYOND by BSI app in Lhokseumawe. This study employs a quantitative approach with an associative research design. Primary data were collected through the distribution of questionnaires to customers who use the BYOND by BSI app in Lhokseumawe. Data analysis was conducted using multiple linear regression with the SPSS program, including validity tests, reliability tests, classical assumption tests, t-tests, F-tests, and the coefficient of determination (R^2). The results of the study indicate that security has a positive and significant effect on customers' decisions to use the BYOND by BSI app. System quality also has a positive and significant effect on customers' decisions. Meanwhile, risk perception and digital pressure do not have a significant effect on customers' decisions regarding the use of the BYOND by BSI app. At the same time, security, risk perception, system quality, and digital pressure have a significant effect on customers' decisions regarding the use of the BYOND by BSI app in Lhokseumawe. Simultaneously, security, risk perception, system quality, and digital pressure significantly influence customers' decisions regarding the use of the BYOND by BSI app in Lhokseumawe. These findings indicate that decisions to use sharia digital banking services are more influenced by customers' perceived levels of security and system quality than by their risk perceptions or the digital pressure they experience.

Keywords: *Security, Risk Perception, System Quality, Digital Pressure, Customer Decisions, BYOND by BSI*