

## ABSTRAK

Penelitian ini berjudul Pengaruh Persepsi Manfaat, Kemudahan Penggunaan, Persepsi Resiko dan Kepercayaan Terhadap Minat Nasabah pada Bank Syariah Indonesia. Penelitian ini bertujuan untuk: 1) mengetahui karakteristik sosial dan ekonomi Guru Muhammadiyah Jambi, dan 2) mengetahui pengaruh persepsi manfaat, kemudahan penggunaan, persepsi resiko dan kepercayaan terhadap Minat Nasabah pada Bank Syariah Indonesia. Kemudian alat analisis yang digunakan yaitu analisis regresi linier berganda.

Hasil penelitian menunjukkan bahwa karakteristik sosial guru Muhammadiyah di Provinsi Jambi didominasi oleh laki-laki yang berada pada usia produktif 36–45 tahun, dengan masa kerja antara 1–10 tahun, serta memiliki tanggungan keluarga 1–2 orang. Dari sisi ekonomi, rata-rata pendapatan mereka sebesar Rp2.232.235 per bulan, yang mencerminkan tingkat penghasilan menengah ke bawah. Berdasarkan hasil regresi linier berganda menunjukkan bahwa Persepsi manfaat, Kemudahan penggunaan, persepsi resiko dan Kepercayaan berpengaruh positif dan signifikan terhadap minat nasabah di Bank Syariah Indonesia.

**Kata Kunci:** Persepsi Manfaat, Kemudahan Penggunaan, Persepsi Resiko, Kepercayaan, Minat Nasabah.

## **ABSTRACT**

*This study is entitled The Influence of Perceived Benefits, Ease of Use, Perceived Risk and Trust on Customer Interest in Bank Syariah Indonesia. This study aims to: 1) determine the social and economic characteristics of Muhammadiyah Jambi Teachers, and 2) determine the influence of perceived benefits, ease of use, perceived risk and trust on Customer Interest in Bank Syariah Indonesia. Then the analysis tool used is multiple linear regression analysis.*

*The results of the study show that the social characteristics of Muhammadiyah teachers in Jambi Province are dominated by men who are in the productive age of 36-45 years, with a work period of between 1-10 years, and have 1-2 family members. From an economic perspective, their average income is IDR 2,232,235 per month, which reflects a lower middle income level. Based on the results of multiple linear regression, it shows that Perceived Benefits, Ease of Use, Perceived Risk and Trust have a positive and significant effect on customer interest in Bank Syariah Indonesia.*

**Keywords:** *Perceived Benefits, Ease of Use, Perceived Risk, Trust, Customer Interest*