

## **ABSTRAK**

This study aimed to examine the effect of customer value, quality systems and trust to the intensity of the customer using the application infak Islamic banks via ATM Mandiri employees of the University of Muhammadiyah Yogyakarta. To support the needs of customers, the bank issued a banking products to customers to conduct banking transactions through the electronic media in the form of ATM.

This study aimed to analyze the influence of the customer value, quality systems and trust the intensity of use of applications via atm infaq standalone Islamic bank in Yogyakarta Muhammadiyah university employees. This study uses a sampling approach to analysis with as many as 71 respondents. Data was collected by questionnaire medel Likert scale questionnaire. Data was analyzed by descriptive quantitative, using multiple linear regression, hypothesis testing and using the t test and F test results showed that the three independent variables customer value no significant effect on the intensity of use of applications via ATM infaq standalone Islamic banks. While the variable quality of the trust system dab significant effect on the intensity of use of applications via ATM infaq standalone Islamic bank in Muhammadiyah University of Yogyakarta employees.

Key-words : infak Applications, UMY employee, mandiri islamic banking.

## **Abstrak**

Penelitian ini bertujuan untuk menganalisis pengaruh nilai pelanggan, kualitas sistem dan trust terhadap intensitas penggunaan aplikasi infaq via atm Bank syariah mandiri pada karyawan universitas muhammadiyah yogyakarta. Penelitian ini menggunakan pendekatan analisis dengan pengambilan sample sebanyak 71 responden. Data di kumpulkan dengan angket kuisioner medel skala likert. Data dianalisis secara deskriptif kuantitatif, dengan menggunakan regresi linier berganda, serta menggunakan uji hipotesis uji t dan uji F. Hasilnya menunjukan bahwa ketiga variabel independen nilai pelanggan, kualitas sistem secara bersama-sama berpengaruh signifikan terhadap variabel dependen intensitas penggunaan, ketiga variabel tersebut masing-masing berpengaruh secara signifikan terhadap intensitas penggunaan aplikasi infaq via ATM bank syariah mandiri pada karyawan universitas muhammadiyah yogyakarta.

Key-words : aplikasi infaq, karyawan UMY, bank syariah mandiri.