

## **Analisis faktor-faktor yang memengaruhi penerimaan mobile banking di Indonesia = Analysis of factors influencing Mobile Banking acceptance in Indonesia**

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### **Abstrak**

Perkembangan teknologi mengakibatkan munculnya satu tren terbaru dalam dunia perbankan, yakni digital banking. Salah satu model pemanfaatan digital banking adalah dengan menggunakan channel mobile, atau dikenal dengan mobile banking. Definisi mobile banking pada penelitian ini adalah layanan atau aplikasi perbankan berbasis perangkat mobile untuk menjalankan berbagai transaksi finansial. Saat ini, mobile banking telah banyak ditawarkan oleh perbankan di Indonesia sebagai salah satu layanan perbankan mereka.

Penelitian ini bertujuan untuk meneliti faktor-faktor yang memengaruhi nasabah perbankan Indonesia dalam menerima layanan mobile banking. Model penelitian dirancang dengan menggunakan beberapa teori penerimaan, yakni Technology Acceptance Model TAM, Unified Theory of Acceptance and Use of Technology UTAUT, Internet Banking Usage Model IBUM dan DeLone and McLean Information System Success Model, serta beberapa penelitian sebelumnya yang relevan.

Metode pengolahan data dilakukan dengan pendekatan Structural Equation Modeling SEM menggunakan bantuan perangkat lunak AMOS v22 sebagai. Proses pengumpulan data memperoleh responden penelitian sebanyak 441 responden, dimana data yang valid sebanyak 440 data. Berdasarkan hasil pengolahan dan analisis data, terdapat empat faktor yang secara memengaruhi niat untuk menggunakan mobile banking.

Keempat faktor tersebut adalah perceived risk, compatibility, perceived usefulness dan service quality.

The development of technology resulting in a new trend in the banking industry, digital banking. One way to utilize digital banking is by using the mobile channel, known as mobile banking. The definition of mobile banking in this research is a mobile based banking application or service that enable any financial transaction through it. Nowadays, a lot of Indonesian bank already provide mobile banking as one of their banking service.

This research purpose is to analyse the factors that influencing Indonesian banking customer to accept mobile banking service. Research model are built from several acceptance theories, the theories are Technology Acceptance Model TAM, Unified Theory of Acceptance and Use of Technology UTAUT, Internet Banking Usage Model IBUM dan DeLone and McLean Information System Success Model, also by adding the past relevant researchs.

The data processing method are conducted by using Structural Equation Modeling approach with AMOS v22 software as its tool. The data collecting process successfully collected data from 441 respondents, with the total of valid data are 400 datas. According to the result of data processing and analysis, there are four factors that influence the intention to use. The factors are perceived risk, compatibility, perceived usefulness and service quality.