

# Faktor-faktor penentu behavioral intention nasabah dalam menggunakan mobile banking: aplikasi technology acceptance mobile = Determinants of behavioral intention customer to use mobile banking: technology acceptance mobile model

Muhammad Ibrahim Shibaghatullah, author

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## Abstrak

Dengan kemajuan Teknologi Informasi dan Komunikasi serta munculnya layanan 3G dan 4G oleh perusahaan telekomunikasi, teknologi seluler telah menjadi bagian integral dari kehidupan sehari-hari. Layanan seluler telah diperkenalkan di berbagai sektor termasuk pemerintah, perbankan, healthcare, dan perdagangan. Bank Mandiri, sebagai salah satu entitas penyedia jasa keuangan di Indonesia, memiliki produk layanan keuangan mobile banking dengan nama mandiri online.

Penelitian ini menggunakan 115 sampel responden dan bertujuan untuk menganalisa pengaruh perceived trust, perceived ease of use, perceived, perceived usefulness, autonomous motivation dan controlled motivation terhadap behavioral intention nasabah dalam menggunakan mobile banking. Sampel penelitian ini adalah pengguna jasa keuangan Bank Mandiri selama 6 enam bulan terakhir. Data diolah dengan menggunakan analisis regresi berganda.

Hasil penelitian menunjukkan perceived trust, perceived usefulness dan controlled motivation tidak berpengaruh signifikan terhadap behavioral intention. Di sisi lain, perceived ease of use dan autonomous motivation memiliki pengaruh signifikan dan positif terhadap behavioral intention.

*With the advancement of Information and Communication Technology and the emergence of 3G and 4G services by telecom companies, mobile technology has become an integral part of our day to day life. Mobile services have been introduced in many different sectors including government, banking, healthcare, and commerce. Bank Mandiri, as one of financial service intitution in Indonesia, has lauched the product of mobile banking ldquo mandiri online rdquo.*

*This study user 115 sample respondent and aims to analyze determinants of behavioral intention such to use mobile banking such as perceived trust, perceived ease of use, perceived usefulness, autonomous motivation and controlled motivation. Data for this research were collected from Bank Mandiri consumers, specifically those who used mobile banking services in the last 6 six months. They were then analyzed using Multiple Linier Regression.*

*The result of this research shows that perceived trust, perceived usefulness adan controlled motivation does not have significant effect on behavioral intention. Meanwhile, perceived ease of use and autonomous motivation has significant and positive effect on behavioral intention.*