

Analisis Faktor Perspektif Individu yang Memengaruhi Adopsi Aplikasi Mobile Banking = Analysis of Individual Perspective Factors Affecting Mobile Banking Application Adoption

Ridha Aulia Rahmi, author

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Abstrak

Penelitian ini bertujuan untuk menganalisis faktor perspektif individu di Indonesia untuk mengadopsi aplikasi mobile banking. Model dibangun dengan mengadopsi teori model E-Government Adoption Model dan Customer Relationship Management. Penelitian ini menggunakan pendekatan kuantitatif dengan kuesioner online yang melibatkan 444 responden pengguna aplikasi mobile banking di Indonesia. Pengolahan data dilakukan menggunakan Covariance-Based Structural Equation Modeling dengan aplikasi IBM AMOS versi 26. Hasil penelitian menunjukkan faktor Health Consciousness, Availability of Resources, Personal Innovativeness dan Perceived Information Quality memengaruhi adopsi aplikasi mobile banking di tahap statis. Selain itu, ditemukan suatu tahapan dapat memengaruhi secara positif tahapan lainnya dalam mengadopsi aplikasi mobile banking. Penemuan penelitian diharapkan dapat membantu tim pengembang aplikasi untuk mempertimbangkan pengembangan fitur yang mendukung setiap tahapan penggunaan. Selain itu, dapat mendorong regulator mempersiapkan peraturan yang mendukung pengembangan.

.....Purpose: This study aims to analyze the individual perspective factors in Indonesia to adopt mobile banking (m-banking) applications. The model was built by adopting the theory of the e-government adoption model and customer relationship management. Design/methodology/approach: This study uses a quantitative approach with an online questionnaire involving 444 respondents who use m-banking applications in Indonesia. Data are processed using covariance-based structural equation modeling. Findings: The results showed that health consciousness, availability of resources, personal innovativeness and perceived information quality factors influenced the adoption of mobile banking applications in the static stage. In addition, this study found that one adoption stage could positively impact another adoption stage in adopting mbanking applications. Research limitations/implications: The research findings are expected to help the mbanking application development team consider developing features that support each adoption stage. Originality/value: This study fills in the gap to analyse the individual perspective of behavior, culture, and organization to adopt m-banking applications in three stages, namely, static, interaction and transaction stages.