

# Analisis Faktor yang Mendorong Adopsi Aplikasi Bank Digital di Indonesia: Perspektif Trust Transfer, Teori Innovation Diffusion, dan Teori Valence = Analysis Factor that Driving Adoption of Digital Banking Application in Indonesia: Perspective Trust Transfer, Innovation Diffusion Theory, and Valence Theory

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## Abstrak

Perkembangan smartphone dan internet menghasilkan perubahan besar pada kebiasaan dan preferensi konsumen, yaitu dengan menggunakan media digital untuk berbagi informasi, berkomunikasi, berbelanja online dan menggunakan layanan baru berbasis internet. Bank Digital adalah model terbaru dari dunia perbankan yang tidak memiliki kantor cabang/fisik dimanapun dan dirancang untuk memberikan layanan perbankan melalui platform elektronik, sedangkan bank konvensional adalah sistem perbankan lama yang layanannya masih diberikan secara tatap muka melalui kantor cabang terdekat. Bank digital memiliki banyak manfaat dibandingkan dengan bank konvensional seperti: pendaftaran yang lebih mudah, 24 jam akses layanan, dll. Trust transfer theory digunakan dalam penelitian ini untuk mengukur proses perpindahan trust dari dua objek yang saling berhubungan yaitu bank konvensional dan bank digital. Penelitian ini juga menggunakan valence framework dan innovation diffusion theory untuk mengetahui faktor-faktor yang mempengaruhi intensi pengguna dalam menggunakan aplikasi bank digital. Secara keseluruhan, model penelitian ini terdiri dari 13 variabel: relative advantages, compatibility, observability, perceived ease of use, behavioral intention, perceived risk, activation cost, monetary cost, initial trust of digital banking, offline banking trust, reputation, consumer disposition to trust, dan trust to internet. Penelitian ini dianalisis menggunakan metode covariance-based structural equation model (CB-SEM) dengan tools AMOS 22.0 menggunakan 370 data responden yang valid. Hasil analisis telah membuktikan bahwa offline banking trust mempengaruhi secara positif terhadap reputation; offline banking trust dan reputation memepengaruhi secara positif terhadap intial trust of digital banking; faktor trust to internet memoderasi hubungan antara offline banking trust dan initial trust of digital banking; initial trust of digital banking mempengaruhi secara negatif terhadap perceived risk; initial trust of digital banking mempengaruhi secara positif terhadap relative advantages; initial trust of digital banking, relative advantages, observability, dan compatibility mempengaruhi secara positif terhadap behavioral intention pengguna. Penelitian ini diharapkan dapat mengisi kekosongan penelitian terdahulu terkait konteks kepercayaan pada bank digital. Penelitian ini juga diharapkan dapat berkontribusi dan memberikan manfaat kepada industri perbankan di Indonesia dalam meningkatkan fitur yang kurang dan mengatur strategi sesuai dengan tujuan bisnis.

.....The development of smartphones and the internet has resulted in major changes in consumer habits and preferences, namely by using digital media to share information, communicate, shop online and use new internet-based services. Digital bank is the latest model of the banking world that doesn't have any branch or physical office, which is designed to provide banking services through an electronic platform. Whereas, conventional banking is old banking system where services are provided face-to-face through the nearest branch office. Digital bank has many benefits compared to conventional bank such as easier registration, 24-hours services access, etc. Trust transfer theory is used in this research in order to measure the process of

transferring trust between two interrelated objects, conventional banks and digital banks. This research also uses the valence framework and innovation diffusion theory to determine the factors that influence user intentions in using digital banking applications. Overall, this research model consists of 13 variables such as relative advantages, compatibility, observability, perceived ease of use, behavioral intention, perceived risk, activation cost, monetary cost, initial trust of digital banking, offline banking trust, reputation, consumer disposition to trust, and trust to the internet. This research was analyzed using the covariance- based structural equation model (CB SEM) method with AMOS 22.0 using 370 valid respondent data. The results of the analysis proven that offline banking trust has a positive effect on reputation; offline banking trust and reputation positively affect the initial trust of digital banking; the factor of trust to internet moderates the relationship between offline banking trust and initial trust of digital banking; initial trust of digital banking negatively affects perceived risk; initial trust of digital banking positively affects the relative advantages; initial trust of digital banking, relative advantages, observability, and compatibility positively affect the behavioral intention of users. This research is expected to fill the void or gap from the previous research related to the context of trust in the digital bank. Last but not least, this research is expected to contribute and provide benefits to the banking industry in Indonesia aim to improve the features that are still lacking and make strategies according to the business goals.