

Analisis Faktor Yang Memengaruhi Adopsi Bank Digital Di Indonesia = Analysis of Factors Influencing the Adoption of Digital Banks in Indonesia

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Abstrak

Penelitian ini bertujuan untuk menganalisis faktor yang memengaruhi adopsi bank digital di Indonesia dengan menggunakan pendekatan Unified Theory of Acceptance and Usage of Technology (UTAUT) yang terdiri dari variabel Performance Expectancy, Effort Expectancy, Social Influence, dan penambahan variabel Perceived Risk, dan Initial Trust, dan Financial Literacy sebagai variabel moderasi. Penelitian ini menggunakan model penelitian Partial Least Square – Structural Equation Model (PLS-SEM) dengan menggunakan sampel sebanyak 250 individu (N=250) dengan kriteria belum memiliki akun bank digital dan sudah memiliki akun bank konvensional sebelumnya. Hasil dari penelitian menunjukkan bahwa terdapat pengaruh yang positif dan signifikan dari Performance Expectancy, Effort Expectancy, Social Influence, Initial Trust terhadap adopsi bank digital di Indonesia dan financial literacy tidak dapat memoderasi pengaruh antara Effort Expectancy dan Performance Expectancy terhadap adopsi bank digital di Indonesia.This study aims to examine the effect of Performance Expectancy, Effort Expectancy, Social Influence, Perceived Risk and Initial Trust toward Adoption Intention of digital banks in Indonesia with Financial Literacy as moderating variable. This study was conducted using PLS-SEM method to test the hypotheses and using Unified Theory of Acceptance and Usage of Technology (UTAUT) to address the adoption intention of digital bank in Indonesia. This study was conducted to 250 samples (n=250) of those who already have traditional bank account and never use digital bank before. The findings of this study is that there is a positive and significant effect from Performance Expectancy, Effort Expectancy, Social Influence, Perceived Risk and Initial Trust toward Adoption Intention of digital banks in Indonesia, but there are no moderating effects from financial literacy for Effort Expectancy and Performance Expectancy to Intention to Adopt Digital Bank in Indonesia.