

Analisis Faktor-Faktor Yang Memengaruhi Loyalitas Nasabah Bank Digital: Perspektif User Satisfaction Dan Personal Innovativeness = Analysis Of Factors Influencing Customer Loyalty Of Digital Banks: The Perspective Of User Satisfaction And Personal Innovativene

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Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=9999920552040&lokasi=lokal>

Abstrak

Teknologi keuangan saat ini berpengaruh terhadap banyak aspek yang mencakup peluang dan tantangan bagi individu, bisnis, dan lembaga keuangan itu sendiri. Dalam bisnis perbankan, penggunaan bank digital terus meningkat seperti yang tercatat pada laba/rugi bersih bank digital di Indonesia pada semester I-2023 terlihat bahwa mayoritas emiten bank digital di Indonesia mengalami pertumbuhan yang positif. Layanan teknologi informasi dalam dunia fintech (financial technology) ini cukup baru sehingga studi terkait bank digital masih sangat terbatas terutama pembahasan terkait keberlanjutan penggunaannya. Oleh karena itu, penulis melakukan penelitian ini dengan harapan agar dapat menambah wawasan baru mengenai fintech post adoption. Penelitian ini menggunakan pendekatan mixed-method untuk memperoleh pemahaman mendalam terkait loyalitas yang merangkum keinginan untuk terus menggunakan dan penggunaan nyata bank digital. Data identifikasi variabel penelitian dikumpulkan melalui wawancara dengan 13 narasumber pengguna bank digital dan dianalisis menggunakan thematic analysis. Hasil analisis digunakan untuk membuat model survei yang diisi secara valid oleh 491 responden dan data diolah menggunakan covariance-based structural equation modelling (CB-SEM). Data konfirmasi dikumpulkan melalui wawancara dengan 11 narasumber yang diambil dari responden survei dan dianalisis dengan content analysis. Penelitian ini menggunakan dua perspektif utama yaitu user satisfaction dengan faktor-faktor eksternal (perceived ease of use, perceived usefulness, perceived security, convenience value, economic benefits, integration, perceived aesthetics) dan personal innovativeness. Hasil penelitian menunjukkan bahwa (1) perceived aesthetics memiliki pengaruh signifikan terhadap perceived ease of use penggunaan bank digital, (2) perceived aesthetics dan perceived ease of use memiliki pengaruh signifikan terhadap perceived usefulness penggunaan bank digital, (3) perceived usefulness, perceived ease of use, perceived security, dan integration memiliki pengaruh signifikan terhadap satisfaction penggunaan bank digital, sedangkan convenience value, economic benefits, dan perceived aesthetics tidak memiliki pengaruh signifikan terhadap satisfaction penggunaan bank digital, (4) satisfaction dan personal innovativeness memiliki pengaruh signifikan terhadap continuance intention penggunaan bank digital, dan (5) continuance intention memiliki pengaruh signifikan terhadap actual usage penggunaan bank digital. Untuk meningkatkan intensi keberlanjutan penggunaan, penyedia layanan bank digital harus fokus pada peningkatan kualitas layanan untuk meningkatkan kepuasan pengguna dan proaktif dalam mengadopsi teknologi serta fitur inovatif.

.....Financial technology currently influences many aspects that include opportunities and challenges for individuals, businesses, and financial institutions themselves. In the banking business, the use of digital banks continues to increase as recorded in the net profit/loss of digital banks in Indonesia in the first semester of 2023, where it appears that the majority of digital bank issuers in Indonesia experienced positive growth. Information technology services in this financial technology (fintech) world are relatively new, so studies related to digital banks are still very limited, especially discussions regarding the continuance of

their use. Therefore, the authors conducted this research in the hope of gaining new insights regarding fintech post-adoption. This research uses a mixed-method approach to gain an in-depth understanding of loyalty, which encapsulates the continuance intention to use and actual use of digital banks. Research variable identification data was collected through interviews with 13 digital bank user respondents and analyzed using thematic analysis. The results of the analysis were used to create a survey model that was validly filled out by 491 respondents, and the data was processed using covariance-based structural equation modeling (CB-SEM). Confirmation data was collected through interviews with 11 respondents taken from the survey respondents and analyzed using content analysis. This research uses two main perspectives, namely user satisfaction with external factors (perceived ease of use, perceived usefulness, perceived security, convenience value, economic benefits, integration, perceived aesthetics) and personal innovativeness. The research results show that (1) perceived aesthetics have a significant influence on the perceived ease of use of digital bank usage, (2) perceived aesthetics and perceived ease of use have a significant influence on the perceived usefulness of digital bank usage, (3) perceived usefulness, perceived ease of use, perceived security, and integration have a significant influence on satisfaction with digital bank usage, while convenience value, economic benefits, and perceived aesthetics do not have a significant influence on satisfaction with digital bank usage, (4) satisfaction and personal innovativeness have a significant influence on continuance intention of digital bank usage, and (5) continuance intention has a significant influence on actual usage of digital banks. To increase the intention to continue using, digital bank service providers must focus on improving service quality to increase user satisfaction and be proactive in adopting innovative technology and features.