

Analisis pengaruh innovation attributes dan knowledge-based trust terhadap behavioral intention untuk menggunakan mobile banking : studi kasus Bank Mandiri di Jabodetabek = The effect of innovation attributes and knowledge based trust on behavioral intention about using mobile banking : case study Bank Mandiri in Jabodetabek

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Abstrak

Kemajuan pesat di bidang teknologi mobile dan devices telah membuat mobile banking menjadi sangat penting dalam mobile commerce dan jasa finansial di Indonesia. Menggunakan innovation diffusion theory dan knowledge-based trust, penelitian ini mengembangkan sebuah model penelitian untuk menganalisis pengaruh dari innovation attributes (perceived relative advantage, ease of use dan compatibility) dan knowledge-based trust (perceived competence, benevolence dan integrity) terhadap attitude dan behavioral intention untuk menggunakan mobile banking. Berdasarkan survei dari 150 orang responden, penelitian ini menggunakan pendekatan Structural Equation Modeling (SEM) untuk menginvestigasi model penelitian. Hasil pengolahan data mengindikasikan jika perceived compatibility, competence, benevolence and integrity secara signifikan mempengaruhi attitude, dimana secara langsung mempengaruhi behavioral intention untuk menggunakan mobile banking.

Rapid advances in mobile technologies and devices have made mobile banking increasingly important in mobile commerce and financial services in Indonesia. Using innovation diffusion theory and knowledge-based trust literature, this study develops a research model to examine the effect of innovation attributes (perceived relative advantage, ease of use and compatibility) and knowledge-based trust (perceived competence, benevolence and integrity) on attitude and behavioral intention about using (or continuing to use) mobile banking across customers. Based on a survey of 150 participants, this study uses a structural equation modeling approach to investigate the research model. The results indicate that perceived compatibility, competence, benevolence and integrity significantly influence attitude, which in turn lead to behavioral intention to using (or continue-to-use) mobile banking.