

## Analisis faktor penentu yang mempengaruhi minat kaum muda untuk mengadopsi layanan Mobile Banking = Determinant factors to influence young adult to adopt Mobile Banking

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### Abstrak

Mobile Banking merupakan produk perbankan yang menawarkan kemudahan bertransaksi perbankan dimanapun tanpa harus repot pergi dan mengantri pada kantor cabang atau atm, ini yang mempengaruhi minat nasabah terhadap produk tersebut. Penelitian ini bertujuan untuk mengetahui pengaruh Perceived Usefulness, Perceived ease of use, Perceived Credibility, Compatibility, Perceived Cost, Risk dan Trust terhadap behavioral intention untuk menggunakan layanan mobile banking. Jenis penelitian adalah kuantitatif dengan metode Structural Equation Model (SEM). Hasil penelitian yang telah dilakukan menunjukkan bahwa adanya pengaruh perceived usefulness dan Compatibility terhadap behavioral intention mengadopsi layanan mobile banking. Dan tidak terdapat pengaruh langsung perceived ease of use, Trust dan Credibility terhadap behavioral intention untuk mengadopsi layanan mobile banking.

*Mobile banking is a banking product that offer a way for banking customer to do transactions without actually coming to the bank, therefore customer is attracted to use the service as the easiest way to do transactions. The purpose of this research is investigate the effect of Perceived ease of use, Perceived Credibility, Compatibility, Perceived Cost, Risk dan Trust. To behavioral intention to use mobile banking service in customer. This is a quantitative research using structural equation modeling method. The result shown that there's an relationship between perceive usefulness and compatibility to behavioral intention using mobile banking service. On the other hand, there's no relationship shown between perceive of use, trust, and credibility to behavioral intention using mobile banking service.*