

Pengaruh general technology perception technology specific perception individual characteristic dan task characteristic terhadap usage intention mobile banking studi kasus m bca = Influences of general technology perception technology specific perception individual characteristic and task characteristic towards usage intention mobile banking case study m bca / Agita Nalsalia

Agita Nalsalia, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20387003&lokasi=lokal>

Abstrak

Skripsi ini membahas mengenai faktor-faktor yang dapat mempengaruhi intensi pengguna internet banking untuk mau mengadopsi mobile banking yang dikeluarkan oleh bank yang sama. Bank yang dijadikan objek penelitian adalah BCA dengan layanan Klik BCA dan m-BCA. Terdapat lima exogenous construct yang digunakan di dalam penelitian ini yaitu: task fit, monetary value, connectivity, personal innovativeness, dan absorptive capacity. Endogenous construct yang digunakan di dalam penelitian ini adalah perceived usefulness, perceived ease of use, serta usage intention. Hasil penelitian menunjukkan bahwa hanya perceived usefulness dan perceived ease of use sangat mempengaruhi intensi nasabah pengguna Klik BCA untuk menggunakan mobile banking. Namun, tidak terdapat hubungan yang signifikan antara absorptive capacity terhadap intensi untuk mengadopsi. Serta perceived ease of use memiliki pengaruh negatif terhadap perceived usefulness.

<hr>

The focus of this study to understand factors that influence intention of internet banking customer to use mobile technology that created by the same bank. The object of this research is BCA that create Klik BCA and m-BCA. To create a unified view, this study use five exogenous construct: task fit, monetary value, connectivity, personal innovativeness, and absorptive capacity. Also, three endogenous construct: perceived ease of use, perceived usefulness, and absorptive capacity. The result of this studies show that perceived ease of use and perceived usefulness influence consumer intention to adopt mobile banking. Moreover, task fit and monetary value can increase consumer's perceived usefulness significantly. Connectivity and personal innovativeness also influence consumer's perceived ease of use. However, absorptive capacity doesn't influence usage intention and there is negative influence of perceived ease of use to perceived usefulness.