

# Analisis faktor-faktor yang mempengaruhi minat penggunaan branchless banking : studi kasus pada Mandiri E-Cash = Analysis of the factors influencing usage intention toward branchless banking : study case Mandiri E-Cash

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## Abstrak

Branchless banking adalah layanan sistem perbankan terbatas yang dilakukan tidak melalui fisik kantor bank, tetapi dengan menggunakan sarana teknologi dan jasa pihak ketiga atau agen. Penelitian ini bertujuan untuk menguji apakah variabel task fit, monetary value, connectivity, personal innovativeness, absorptive capacity, perceived usefulness, dan perceived ease of use berpengaruh positif terhadap usage intention Mandiri E-cash. Desain penelitian yang dilakukan adalah konklusif deskriptif dengan metode cross-sectional dan diolah dengan teknik analisis Structural Equation Modelling (SEM). Responden yang diteliti adalah sebanyak 150 orang dengan menggunakan metode pengambilan sampel convenience sampling dan snowball sampling. Hasil penelitian menunjukkan bahwa variabel task fit, connectivity, personal innovativeness, absorptive capacity, dan perceived ease of use berpengaruh positif terhadap usage intention. Namun, variabel monetary value berpengaruh negatif dan perceived usefulness tidak berpengaruh terhadap minat untuk menggunakan Mandiri E-cash.

.....Branchless banking is simply employing technology or agent to deliver financial services for the population without the need of conventional bank branches. The purpose of this research is to verify whether the 7 variables; task fit, monetary value, connectivity, personal innovativeness, absorptive capacity, perceived usefulness, perceived ease of use have positive impact toward usage intention of Mandiri E-cash. The conclusive-descriptive research with cross-sectional method is using analysis technique of Structural Equation Modelling (SEM). The collected 150 respondents was selected by convenience sampling and snowball sampling method. The result showed that task fit, connectivity, personal innovativeness, absorptive capacity and perceived ease of use have positive impact. However, monetary value is the opposite by giving negative impact and perceived usefulness has no impact toward usage intention of Mandiri E-cash.