

Pengaruh trust (dengan variabel eksogen perceived security dan perceived privacy) terhadap continuous intentions dalam penggunaan aplikasi mobile banking bagi nasabah PT. Bank Negara Indonesia, Tbk di Kota Depok = The effect of trust (with perceived security and perceived privacy as exogen variables) on continuous intentions in using mobile banking applications for customers PT. Bank Negara Indonesia, Tbk in Depok City

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Abstrak

ABSTRAK

Penelitian ini menguji pengaruh perceived security dan perceived privacy terhadap trust dan mempengaruhi perilaku continuous intentions penggunaan aplikasi mobile banking bagi nasabah PT. Bank Negara Indonesia, Tbk di kota Depok. Variabel yang akan diuji pada penelitian ini ada variabel perceived security dan, perceived privacy terhadap trust dan mempengaruhi perilaku continuous intentions. Penelitian ini menggunakan pendekatan kuantitatif, dan data penelitian dikumpulkan melalui survei dengan menyebarkan kuesioner baik melalui offline dan online kepada 137 orang responden yang merupakan masyarakat kota Depok dengan rentang usia wanita usia <20 tahun sampai >50 tahun yang pernah menggunakan aplikasi mobile banking PT. Bank Negara Indonesia, Tbk dalam periode 6 bulan terakhir dengan menggunakan metode purposive sampling. Teknik analisis yang digunakan adalah analisis Structur Equation Model-Partial Least Square (SEM-PLS). Maka dalam penelitian ini, penulis menggunakan aplikasi software adalah SmartPLS version 3.0. Hasil penelitian menunjukkan bahwa perceived security mempengaruhi trust dan trust mempengaruhi perilaku berkelanjutan pengguna aplikasi mobile banking bagi nasabah PT. Bank Negara Indonesia, Tbk di kota Depok. Namun perceived privacy tidak mempengaruhi perilaku continuous intentions bagi nasabah pengguna aplikasi mobile banking bank BNI di kota Depok.

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ABSTRACT

This study examines the effect of perceived security and perceived privacy on trust and influences continuous intentions behavior using mobile banking applications for customers of PT. Bank Negara Indonesia, Tbk in Depok city. The variables to be tested in this study are perceived security and perceived privacy of trust variables and affect continuous intentions behavior. This research uses a quantitative approach, and research data is collected through surveys by distributing questionnaires both through offline and online to 137 respondents who are residents of Depok City with the age range of women aged <20 years to> 50 years who have used PT. Bank Negara Indonesia, Tbk in the last 6 months period using the purposive sampling method. The analysis technique used is Structural Equation Model-Partial Least Square (SEM-PLS) analysis. So in this study, the author using software applications is SmartPLS version 3.0. The results showed that perceived security affected trusts and trusts affecting the ongoing behavior of users of mobile banking applications for customers of PT. Bank Negara Indonesia, Tbk in Depok city. However, perceived privacy does not affect continuous intentions behavior for customers using BNI bank mobile banking applications in Depok city.