

Analisis variabel-variabel yang mempengaruhi reusage intention mobile banking (studi kasus Mobile Banking BRI) = The Analyze of variables that influencing reusage intention toward mobile banking (case study BRI Mobile Banking)

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Abstrak

Mobile banking merupakan sistem layanan dari lembaga keuangan untuk melakukan sejumlah transaksi keuangan diakses langsung melalui perangkat mobile seperti telepon seluler. Penelitian ini bertujuan untuk menguji variabel task fit, monetary value, connectivity, personal innovativeness, absorptive capacity, perceived usefulness, dan perceived ease of use terhadap reusage intention mobile banking BRI. 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 140 orang yang memiliki kriteria sebagai nasabah bank BRI yang selama 6 bulan terakhir aktif melakukan transaksi keuangan melalui bank BRI, mengakses mobile banking BRI 3 kali dalam seminggu, berdomisili di Jabodetabek dan berusia 18-58 tahun dengan menggunakan metode pengambilan sampel purposive sampling dan snowball sampling. Hasil penelitian menunjukkan bahwa variabel monetary value, connectivity, personal innovativeness, perceived usefulness dan perceived ease of use berpengaruh terhadap variabel reusage intention mobile banking BRI. Namun variabel absorptive capacity tidak berpengaruh pada variabel reusage intention dan variabel task fit tidak berpengaruh pada variabel perceived usefulness.

Mobile banking is a service system from a financial institution such as a bank to conduct a number of financial transactions that can be accessed directly by users through mobile devices such as cellular phones. The purpose of this research is to verify whether the 7 variables; task fit, monetary value, connectivity, personal innovativeness, absorptive capacity, perceived usefulness, and perceived ease of use have impact toward reusage intention of BRI mobile banking. The conclusive-descriptive research with cross-sectional method is using analysis technique of Structural Equation Modelling (SEM). The collected 140 respondents was selected by purposive sampling and snowball sampling method and the criteria of the respondent are the respondent as the customer of the BRI bank that actively using BRI mobile banking for 6 month, using BRI mobile banking at least 3 times a week, living in Jabodetabek city, and the respondent age between 18-58 years old. The result showed that monetary value, connectivity, personal innovativeness, perceived usefulness and perceived ease of use have impact toward reusage intention of BRI mobile banking. However, task fit surprisingly did not affect perceived usefulness as we expected and absorptive capacity also have insignificant relationship with reusage intention toward BRI mobile banking.