

## Analisis faktor perspektif individu yang memengaruhi adopsi aplikasi mobile banking = Analysis of individual perspective factors affecting mobile banking application adoption

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### Abstrak

Penelitian ini bertujuan untuk menganalisis faktor perspektif individu di Indonesia untuk mengadopsi aplikasi mobile banking. Model dibangun dengan mengadopsi teori model E-Government Adoption Model dan Customer Relationship Management. Penelitian dilakukan menggunakan pendekatan kuantitatif didukung oleh kuesioner penelitian yang disusun dengan indikator untuk setiap faktor yang terlibat dalam skala likert dan dilengkapi dengan pertanyaan seputar demografi. Survei dilakukan kepada 444 responden pengguna aplikasi mobile banking di Indonesia. Pengolahan data dilakukan menggunakan Covariance-Based Structural Equation Modeling dengan aplikasi IBM® SPSS® AMOS versi 26. Hasil penelitian menunjukkan faktor Health Consciousness, Availability of Resources, Personal Innovativeness dan Perceived Information Quality memengaruhi adopsi aplikasi mobile banking di tahap statis. Selain itu, ditemukan suatu tahapan dapat memengaruhi secara positif tahapan lainnya dalam mengadopsi aplikasi mobile banking. Penemuan penelitian diharapkan dapat membantu tim pengembang aplikasi untuk mempertimbangkan pengembangan fitur yang mendukung setiap tahapan penggunaan. Selain itu, dapat mendorong regulator mempersiapkan peraturan yang mendukung pengembangan.

.....This study aims to analyze the individual perspective factors in Indonesia to adopt mobile banking applications. The model is built by adopting the E-Government Adoption Model and Customer Relationship Management Model. The research was conducted using a quantitative approach supported with a research questionnaire which consists of indicators for each factor involved in a likert scale and supplemented with demographic questions. The survey was conducted on 444 respondents who use mobile banking applications in Indonesia. Data processing was carried out with Covariance-Based Structural Equation Modeling method using IBM® SPSS® AMOS versi 26. The results show that the factors of Health Consciousness, Availability of Resources, Personal Innovativeness and Perceived Information Quality influenced the adoption of mobile banking adoption at static stage. In addition, it was found that one stage could positively influence other stage in adopting mobile banking applications. The research findings are expected to help the application development team to consider developing features that support each stage of usage. Furthermore, it can encourage regulators to prepare regulations that support development.