

# Pengaruh Relationship-Marketing dan Knowledge Sharing terhadap Penggunaan Mobile Banking Secara Berkelanjutan = Relationship-Marketing and Knowledge Sharing Effects on the Continuous Usage of Mobile Banking

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## Abstrak

Mobile banking (m-banking) menjadi layanan perbankan melalui media elektronik yang paling populer dikarenakan adanya peningkatan penggunaan telepon seluler di masa kini. Namun, pengembangan infrastruktur m-banking melibatkan investasi yang cukup besar sehingga penggunaan m-banking oleh nasabah secara berkelanjutan menjadi poin penting bagi bank untuk mendapatkan profitable return on investments dan mempertahankan kelangsungan jangka panjang sistem teknologi perbankan. Tujuan dari penelitian ini adalah untuk meneliti pengaruh dari relationship-marketing dan knowledge sharing terhadap penggunaan m-banking secara berkelanjutan dengan peran mediasi customer's intrinsic motivation. Penelitian ini menggunakan metode Structural Equation Modelling (SEM) dengan two-step procedural approach untuk menguji hipotesis dengan menggunakan 411 sampel nasabah pada sembilan perbankan dengan pengguna aktif m-banking terbanyak di Indonesia. Hasil studi ini menunjukkan bahwa relationship-marketing berpengaruh secara positif dan signifikan terhadap customer's intrinsic motivation yang dapat mengarahkan pada penggunaan m-banking secara berkelanjutan. Lain halnya dengan knowledge sharing, meskipun berpengaruh secara positif, hasil studi menunjukkan bahwa knowledge-sharing tidak berpengaruh secara signifikan terhadap customer's intrinsic motivation sehingga tidak memiliki pengaruh secara tidak langsung terhadap penggunaan m-banking secara berkelanjutan.

.....Mobile banking (m-banking) has become the most popular banking service through electronic media due to the increasing use of cellular phones today. However, the development of m-banking infrastructure involves a large investment so that the continuous usage of m-banking by customers is an important point for banks to obtain profitable returns on investments and maintain the long-term viability of the banking technology system. The purpose of this study was to examine the effect of relationship-marketing and knowledge sharing on the continuous use of m-banking with the mediating role of customer's intrinsic motivation. This study uses the Structural Equation Modeling (SEM) method with a two-step procedural approach to test the hypothesis by using a sample of 411 customers in nine banks with the most active m-banking users in Indonesia. The results of this study indicate that relationship-marketing has a positive and significant effect on customer's intrinsic motivation which can lead to the sustainable use of m-banking. Meanwhile, knowledge sharing, although it has a positive effect, the results of the study show that knowledge sharing does not have a significant effect on customer's intrinsic motivation so that it does not have an indirect influence on the continuous usage of m-banking.