

Pengaruh Faktor-Faktor Teknologi, Sosial, dan Individu terhadap Security dan Privacy Bank Digital = Influence of Technological, Social, and Individual Factors on Security and Privacy Take-up of Digital Banking

Ayasha Nadira Widyadhana, author

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Abstrak

Bank digital memiliki potensi pasar yang cukup besar, mengingat penetrasi bank yang belum menyeluruh di Indonesia. Namun, potensi tersebut juga disertai dengan potensi masalah, terutama masalah keamanan dan privasi. Penelitian ini menggunakan konsep communication privacy management theory dan expectation-confirmation theory untuk meneliti pengaruh faktor-faktor teknologi, sosial, dan individu terhadap persepsi security dan privacy pengguna serta meneliti pengaruh persepsi security dan privacy tersebut terhadap niat keberlanjutan penggunaan aplikasi bank digital. Penelitian ini menggunakan Covariance-based structural equation modelling dan berhasil mengumpulkan 421 data responden valid dari tahap pengumpulan data yang dilakukan selama 22 hari sejak 17 September 2021 hingga 8 Oktober 2021. Hasil penelitian ini menunjukkan bahwa perceived mobile transaction security memengaruhi perceived mobile app security dan perceived mobile app security memengaruhi digital banking app continuance intention. Selain itu, perceived effectiveness of privacy policy, social influence, dan perceived privacy awareness memengaruhi perceived privacy risk. Hasil penelitian memberikan insight untuk pengguna aplikasi bank digital dan diharapkan dapat berkontribusi terhadap penelitian bank digital, khususnya di Indonesia. Hasil penelitian ini juga dapat digunakan oleh bank atau pengembang aplikasi bank digital untuk meningkatkan keamanan aplikasi dan mengambil tindakan lebih lanjut untuk meminimalisir risiko privasi pengguna.

.....Digital bank applications have significant market potential in Indonesia given that bank penetration has not been comprehensive in Indonesia. However, this also comes with potential issues, especially data security and privacy issues. This study uses communication privacy theory and expectation-confirmation theory to examine the influence of technological, social, and individual factors on user perceptions of security and privacy and examines the effect of security and privacy perceptions on the intention to continue using digital banking applications. The authors used a Covariance-based structural equation modeling and got 421 valid respondent data from the data collection phase that were conducted for 22 days from September 17, 2021 and ending on October 8, 2021. The outcome indicates that perceived mobile transaction security affects perceived mobile app security and perceived mobile app security affects the intention to continue using digital banking apps. In addition, the perceived effectiveness of privacy policy, social influences, and perceived privacy awareness affect the perceived privacy risk. The results of this study provide insights for users of digital bank applications and are expected to contribute to digital bank research, especially in Indonesia. The results may also be used by bank and digital bank app developers to improve app security and take further measures to minimize user privacy risks.