

# Analisis Faktor-faktor Adoption Intention Sistem Registrasi Rekening Online pada Bank Konvensional/Syariah Menggunakan Model Push-Pull-Mooring = Analysis of Adoption Intention Factors Online Account Registration System at Conventional/Sharia Banks Using the Push-Pull-Mooring Model

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## Abstrak

Tren sistem registrasi rekening online semakin meningkat terutama saat pandemi Covid-19 pada bank konvensional/syariah. Perkembangan tersebut menandakan semakin tinggi intensi adopsi sistem registrasi rekening online sehingga perlu diketahui faktor-faktor yang dapat berpengaruh. Teori yang digunakan adalah Push-Pull-Mooring (PPM). Push factor terdiri dari perceived severity (PS), perceived vulnerability (PV), serta perceived inefficiency (PI). Pull factor terdiri dari perceived ease of use (PEOU), perceived usefulness (PU), serta perceived privacy and security (PPS). Mooring factor terdiri dari institution-based trust (IBT), perceived innovativeness (PIO), serta social influence (SI). Usia dan tingkat pendidikan diteliti sebagai faktor moderasi. Pendekatan menggunakan explanatory sequential mixed methods dengan kuantitatif covariance-based structural equation modelling (CB-SEM) yang dilanjutkan kualitatif. Hasil penyebaran kuesioner daring 404 responden valid dan wawancara 9 responden. Hasil analisis membuktikan bahwa faktor PS dan PV mendorong adopsi, faktor PEOU dan PU menarik adopsi, serta semua mooring factor berpengaruh terhadap adopsi. Namun, PI dan PPS tidak memengaruhi adopsi. Usia terbukti memoderasi hubungan antara PV, PU, PPS, dan IBT dengan adopsi, sedangkan tingkat pendidikan dapat moderasi antara PV, PEOU, dan SI dengan adopsi. Penelitian ini diharapkan dapat memperkaya penelitian terdahulu dan bank sebagai penyedia sistem registrasi rekening online dapat mengatur strategi bisnis yang tepat.

.....The trend of online account registration at conventional/sharia banks is increasing yearly, especially during the Covid-19 pandemic. It indicates the intention to adopt an online account registration system is increasing, so it's necessary to know the factors that influence it. This research uses Push-Pull-Mooring (PPM) theory. Push factors are perceived severity (PS), perceived vulnerability (PV), perceived inefficiency (PI). Pull factors are perceived ease of use (PEOU), perceived usefulness (PU), perceived privacy and security (PPS). Mooring factors are institution-based trust (IBT), perceived innovativeness (PIO), social influence (SI). Age and education level were investigated as moderating factors. This research was conducted using an explanatory sequential mixed methods approach with Covariance Based Structural Equation Modeling (CB-SEM) for quantitative and followed by qualitative. The results of online questionnaires were 404 valid respondents and interviews with 9 respondents. The analysis result is prove that PS and PV push the adoption, PEOU and PU pull the adoption, and all mooring factors affect the adoption. However, PI and PPS do not affect the adoption. Age is proven to moderate the relationship between PV, PU, PPS, and IBT with the adoption, while education level moderate between PV, PEOU, and SI with the adoption. This research is expected to enrich previous research and help banks to organize the proper business strategy.