

Faktor yang Mempengaruhi Adopsi Mobile Banking di Indonesia = Factors Affecting Mobile Banking Adoption in Indonesia

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Abstrak

Penelitian ini bertujuan untuk menganalisa faktor-faktor yang mempengaruhi adopsi mobile banking di Indonesia. Model konseptual yang digunakan ada replikasi dari penelitian sebelumnya, menggabungkan model Task Technology Fit (TTF) dan Unified Theory of Acceptance and Use of Technology (UTAUT). Untuk menguji korelasi dari variabel yang digunakan, penelitian ini menggunakan partial least square structural equation modelling (PLS-SEM). Ada delapan variabel yang digunakan dalam penelitian ini: Task Characteristics, Technology Characteristics, Task Technology Fit, Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, dan User Adoption. Data yang diperoleh oleh online survei sebanyak 301 respon. Responden dipilih berdasarkan pengalaman mereka dalam menggunakan mobile banking. Hasil penelitian menunjukkan bahwa Task Characteristics, Technology Characteristics, Task Technology Fit, Performance Expectancy, Effort Expectancy, Social Influence, dan Facilitating Conditions memiliki pengaruh positif dalam adopsi mobile banking di Indonesia

.....This research aims to analyse the factors that are affecting the adoption of mobile banking in Indonesia. The conceptual model is replicated from previous research, combining the Task Technology Fit (TTF) and Unified Theory of Acceptance and Use of Technology (UTAUT) model. To test the correlation of the variables used, this research is using partial least square structural equation modelling (PLS-SEM). There are eight variables used in this research: Task Characteristics, Technology Characteristics, Task Technology Fit, Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, and User Adoption. There are 301 responses collected for the data analysis using online surveys. The respondents are selected based on their previous experience in using mobile banking. The result of the research revealed that Task Characteristics, Technology Characteristics, Task Technology Fit, Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions have a positive effect towards mobile banking adoption in Indonesia.