

# Analisis Pengaruh Faktor Kepercayaan dan Motivasi Intrinsik terhadap Adopsi Branchless Bank di Indonesia = Analysis of the Influence of Trust and Intrinsic Motivation Factors on Branchless Bank Adoption in Indonesia

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## Abstrak

Perkembangan teknologi terjadi di sektor perbankan dimana aktivitas transaksi perbankan cukup dilakukan melalui ponsel pintar. Perkembangan tersebut memunculkan jenis bank baru yaitu branchless bank yang tidak memiliki kantor layanan atau cabang. Penelitian ini mencoba meneliti faktor-faktor yang mempengaruhi motivasi intrinsik dan kepercayaan seseorang terhadap branchless bank, lalu bagaimana motivasi intrinsik dan kepercayaan mempengaruhi adopsi dan kepuasan pengguna branchless bank, serta dampak yang dirasakan pengguna branchless bank dan orang-orang di sekitarnya. Penelitian ini mengungkap model yang diadaptasi dari DeLone & McLean IS Success model. Responden terdiri dari 343 pengguna layanan branchless bank (dari berbagai merek). Analisis dilakukan dengan metode Partial Least Square Structural Equation Modelling (PLS-SEM) menggunakan aplikasi SmartPLS version 3.0 sebagai alat bantu. Penelitian ini menemukan bahwa perceived reputation, trust in the internet, dan perceived security berpengaruh terhadap trust. Selain itu perceived enjoyment, curiosity, dan familiarity ditemukan berpengaruh secara signifikan terhadap intrinsic motivation. Selanjutnya trust, intrinsic motivation ditemukan mendorong penggunaan dan perasaan puas terhadap branchless bank. Penggunaan sendiri juga ditemukan memengaruhi kepuasan pengguna branchless bank. Lebih lanjut penggunaan dan kepuasan pengguna branchless bank memengaruhi time savings, intention to recommend, continuance intention, dan individual performance secara signifikan. Diharapkan penelitian ini mampu memperkaya pengetahuan, memberikan perspektif baru terkait, serta meningkatkan adopsi penggunaan branchless bank khususnya di Indonesia. Selain itu penelitian ini juga dapat digunakan untuk membantu penelitian tentang branchless bank atau bidang-bidang terkait di masa mendatang.

.....Technological developments occur in the banking sector where banking transaction activities are sufficiently carried out via smart phones. This development gave rise to a new type of bank, namely a branchless bank that does not have service offices or branches. This study attempts to examine the factors that influence intrinsic motivation and one's trust in branchless banks, then how does intrinsic motivation and trust affect adoption and user satisfaction of branchless banks, as well as the impact felt by branchless bank users and the people around them. This study uses a model adapted from the DeLone & McLean IS Success model. Respondents consisted of 343 users of branchless bank services (from various brands). The analysis was carried out using the Partial Least Square Structural Equation Modeling (PLS-SEM) method using the SmartPLS version 3.0 application as a tool. This study found that perceived reputation, trust in the internet, and perceived security have an effect on trust. Besides that, perceived enjoyment, curiosity, and familiarity were found to have a significant effect on intrinsic motivation. Furthermore, trust, intrinsic motivation was found to encourage use and feelings of satisfaction with branchless banks. Self-use was also found to affect branchless bank user satisfaction. Furthermore, the use and satisfaction of branchless bank users significantly affect time savings, intention to recommend, continuance intention, and individual

performance. It is hoped that this research will be able to enrich knowledge, provide new related perspectives, and increase the adoption of the use of branchless banks, especially in Indonesia. In addition, this research can also be used to assist research on branchless banks or related fields in the future.