

Analisis Pengaruh Faktor-Faktor Theory Of Planned Behavior Dan Users' Informational Based Readiness Terhadap Behavioral Intention Nasabah Untuk Mengadopsi Layanan Internet Banking Di Jakarta = Analysis Of Factors Of Theory Of Planned Behavior And Users' Informational-Based Readiness Influencing Customer's Behavioral Intention To Adopt Internet Banking Services In Jakarta

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Abstrak

Tujuan penelitian ini adalah untuk mempelajari faktor-faktor pengaruh yang potensial terhadap behavioral intention untuk mengadopsi layanan internet banking. Penelitian menggunakan self-administered survey dengan sampel non-probabilitas dari 212 nasabah bank di Jakarta sebagai responden. Metode pengolahan dan analisis data menggunakan Structural Equation Model (SEM). Hasilnya menunjukkan bahwa secara keseluruhan faktor yang mempengaruhi intensi nasabah untuk mengadopsi layanan internet banking termasuk diantaranya Users' Informational-Based Readiness, Attitude, Perceived Behavioural Control. Tetapi, adopsi layanan internet banking masihlah sangat rendah.

.....The purpose of this study was to examine the potential prominent factors relating to the adoption and use of the financial services of Internet banking. The study was carried out using a self-administered survey involving a convenience sample of 212 bank customers as respondents in Jakarta. The data analysis method was using the Structural Equation Model (SEM). The survey revealed that the overall prominent predictors include Users' Informational-Based Readiness, Attitude, Perceived Behavioral Control. Yet, the adoption of IB financial service is still relatively low.