

Pengaruh Quality Dimensions dan Trust terhadap Actual Usage melalui Satisfaction dan Reuse Intention sebagai Variabel Mediasi pada Pengguna Aplikasi Livin' by Mandiri = The Influence of Quality Dimensions and Trust on Actual Usage through Satisfaction and Reuse Intention as Mediating Variables on Users of the Livin' by Mandiri Application

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Abstrak

Melihat pertumbuhan transaksi perbankan digital yang luar biasa di Indonesia mengakibatkan persaingan bank dalam bertransformasi digital menjadi semakin ketat. Dalam lingkungan kompetitif ini, elemen-elemen seperti kecanggihan, kelengkapan, keamanan, dan estetika fitur aplikasi perbankan digital menjadi alat utama transformasi digital bagi bank. Tujuan dari penelitian ini adalah untuk mengetahui pengaruh system quality, information quality, service quality, dan trust terhadap actual usage pada pengguna Livin' by Mandiri di DKI Jakarta melalui satisfaction dan reuse intention sebagai variabel mediasi. Menggunakan pendekatan kuantitatif, penelitian ini menyebarkan kuesioner kepada 161 responden yang merupakan pengguna aplikasi Livin' by Mandiri, berusia minimal 17 tahun, berdomisili di DKI Jakarta, dan pernah melakukan transaksi minimal 2 kali dalam 6 bulan terakhir. Peneliti menggunakan teknik penarikan sampel berupa purposive sampling. Analisis data dilakukan dengan analisis deskriptif, analisis regresi linear, uji F, dan uji T. Hasil penelitian menunjukkan bahwa terdapat pengaruh dari system quality, information quality, trust terhadap reuse intention dan satisfaction. Penelitian juga menunjukkan adanya pengaruh dari reuse intention dan satisfaction terhadap actual usage. Selain itu, hasil penelitian ini menemukan pengaruh dari satisfaction terhadap reuse intention. Kemudian, hasil juga menunjukkan adanya pengaruh quality dimensions terhadap actual usage dimediasi oleh reuse intention pada pengguna aplikasi Livin' by Mandiri di DKI Jakarta.

.....Seeing the extraordinary growth of digital banking transactions in Indonesia has resulted in competition for banks in digital transformation becoming increasingly fierce. In this competitive environment, elements such as sophistication, completeness, security and aesthetics of digital banking application features have become the main tools of digital transformation for banks. The aim of this research is to determine the influence of system quality, information quality, service quality, and trust on actual usage among Livin' by Mandiri users in DKI Jakarta through satisfaction and reuse intention as mediating variables. Using a quantitative approach, this research distributed questionnaires to 161 respondents who were users of the Livin' by Mandiri application, aged at least 17 years, domiciled in DKI Jakarta, and had made transactions at least 2 times in the last 6 months. Researchers used a sampling technique in the form of purposive sampling. Data analysis was carried out using descriptive analysis, linear regression analysis, F test, and T test. The research results showed that there was an influence of system quality, information quality, trust on reuse intention and satisfaction. Research also shows the influence of reuse intention and satisfaction on actual usage. Apart from that, the results of this study found the influence of satisfaction on reuse intention. Then, the results also show that there is an influence of quality dimensions on actual usage mediated by reuse intention among users of the Livin' by Mandiri application in DKI Jakarta.