

# Konseptualisasi Pengalaman Pengguna Terhadap Intensi Penggunaan Fitur Hasil Kolaborasi Bank Jago dan Gojek: Penerapan Diffusion of Innovation Theory dan Brand Alliances = Conceptualization Of User Experience on Intention to Use Collaboration Features of Bank Jago and Gojek: An Application of the Diffusion of Innovation Theory and Brand Alliances

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## Abstrak

Perkembangan teknologi memberikan dampak positif terutama dalam industri keuangan, terbukti transaksi keuangan semakin bergeser ke arah digital. Banyak perusahaan menciptakan dompet digital atau bank digital sebagai solusi keuangan. Dengan kondisi 48% masyarakat Indonesia tidak memiliki rekening bank padahal tingkat penetrasi pengguna smartphone sudah di angka 67,88% menjadi peluang kolaborasi bagi Bank Jago dan Gojek untuk meningkatkan inklusi keuangan di Indonesia. Penelitian ini dilakukan untuk mengetahui pengalaman pengguna terhadap intensi penggunaan dari fitur hasil kolaborasi Bank Jago dan Gojek yang ditinjau dengan diffusion of innovation theory dan brand alliances. Penelitian dilakukan menggunakan mixed-method, pendekatan kualitatif dengan grounded theory dan pendekatan kuantitatif dengan PLS-SEM pada 431 responden. Pengalaman pengguna yang berhasil diidentifikasi pada tahap kualitatif adalah integration, design, flexibility, efficiency, dan financial benefit. Pada tahap kuantitatif diperoleh intention to use dipengaruhi perceived compatibility, perceived relative advantages, attitude toward alliances, dan brand trust. Adapun perceived compatibility dipengaruhi efficiency dan financial benefit, sedangkan perceived relative advantages dipengaruhi integration, flexibility, efficiency, dan financial benefit. Penelitian ini dapat menambah pengetahuan terkait inovasi kolaborasi produk digital dan dapat dikembangkan pada penelitian selanjutnya. Penelitian ini bermanfaat bagi pengembang produk digital terutama yang bergerak di bidang financial technology, masyarakat, dan pemerintah Indonesia dalam menciptakan ekosistem keuangan yang lebih baik.

.....Technological advancements have had a positive impact, particularly in the financial industry, as evidenced by the increasing shift towards digital financial transactions. Many companies are racing to create digital wallets or digital banks as financial solutions. With 48% of the Indonesian population not having a bank account, despite a smartphone user penetration rate of 67.88%, this situation presents a collaboration opportunity for Bank Jago and Gojek to enhance financial inclusion in Indonesia. This research was conducted to understand user experiences and intentions regarding the collaborative features of Bank Jago and Gojek, using the diffusion of innovation theory and brand alliances as frameworks. The study employed a mixed-method approach, with qualitative analysis using grounded theory and quantitative analysis using PLS-SEM on 431 respondents. User experiences identified in the qualitative phase included integration, design, flexibility, efficiency, and financial benefits. In the quantitative phase, it was found that intention to use is influenced by perceived compatibility, perceived relative advantages, attitude toward alliances, and brand trust. Perceived compatibility is influenced by efficiency and financial benefits, while perceived relative advantages are influenced by integration, flexibility, efficiency, and financial benefits. This research contributes to the understanding of collaborative innovation in digital product development and can be

further expanded in future studies. Moreover, it provides valuable insights for digital product developers, Indonesian society and government in creating a better financial ecosystem.