

# FAKTOR YANG MEMENGARUHI PENGGUNAAN MOBILE BANKING BANK CENTRAL ASIA DI INDONESIA

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## ABSTRAK

Seiring dengan pesatnya kemajuan teknologi informasi dengan hadirnya internet menyebabkan setiap pelaku usaha perlu beradaptasi dengan menyediakan layanan secara *online* kepada pelanggannya. Di sektor perbankan, mulai tersedia fasilitas *mobile banking* yang disediakan oleh pihak bank yang memungkinkan nasabah melakukan transaksi perbankan secara *online* sehingga nasabah tidak perlu datang ke bank tersebut. Penelitian ini bertujuan untuk mengetahui faktor yang mempengaruhi penggunaan *mobile banking* Bank Central Asia. Penelitian ini menggunakan pendekatan kuantitatif yaitu menggunakan kuesioner online yang diisi oleh nasabah Bank Central Asia di Indonesia dengan responden berjumlah 300 orang. Data dianalisis dengan teknik *Structural Equation Model* (SEM) menggunakan software AMOS. Hasil dari penelitian ini menunjukkan bahwa *performance expectancy*, *effort expectancy*, *social influence*, *facilitating condition*, *habit*, *hedonic motivation*, *perceived value*, dan *trust* berpengaruh positif terhadap *adoption intention*. Kemudian *adoption intention* berpengaruh positif terhadap *usage behavior*. Namun *perceived risk* tidak memiliki pengaruh terhadap *adoption intention*.

Kata kunci: *Adoption Intention*, Bank Central Asia, *Mobile Banking*

*FACTORS AFFECTING THE USE OF MOBILE BANKING AT  
BANK CENTRAL ASIA IN INDONESIA*

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*ABSTRACT*

*Along with the rapid advancement of information technology with the presence of the internet, it is necessary for every business actor to adapt by providing online services to his customers. In the banking sector, mobile banking facilities have been provided by banks that allow customers to conduct online banking transactions so that customers do not need to come to the bank. This study aims to determine the factors that influence the use of Bank Central Asia's mobile banking. This study uses a quantitative approach that uses an online questionnaire filled out by Bank Central Asia customers in Indonesia with 300 respondents. The data were analyzed using the Structural Equation Model (SEM) technique using AMOS software. The results of this study indicate that performance expectancy, effort expectancy, social influence, facilitating conditions, habit, hedonic motivation, perceived value, and trust have a positive effect on adoption intention. Then adoption intention has a positive effect on usage behavior. However, perceived risk have no effect on adoption intention.*

Keywords: *Adoption Intention, Bank Central Asia, Mobile Banking*