

ABSTRACT

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ANALYSIS OF FACTORS INFLUENCING MOBILE BANKING ADOPTION IN JAKARTA, INDONESIA: A CASE STUDY OF BANK CENTRAL ASIA (BCA)

(v, pages: 20 tables, 4 figures; 13 appendices)

The aim of this study is to analyse and understand the factors that are influencing the adoption of mobile banking in Indonesia. The methodology for this study is quantitative research, and the data was gathered via distributing surveys via Google forms. The participants in this study are those college students in Universitas Pelita Harapan that have bank accounts focusing on BCA Mobile banking app. For the measurements in this investigation, Smart PLS 3.3.3 was employed. Measures of validity and reliability make up the outer model of this study, while measurements of multicollinearity, R-square, T-statistics, and P-value tests make up the inner model. To test the relationship built in the study's theoretical framework, structural equation modelling was also done. According to the study's findings, compatibility, observability, and relative advantage are more important for influencing the adoption of mobile banking than perceived danger and complexity.

Keywords: *Service Quality; Mobile Banking Adoption, Diffusion Innovation Theory, Compatibility, Complexity, Relative Advantage, Perceived Risk, Observability.*

References: 48 sources (1975 - 2022)