

ABSTRAK

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ANALISIS VARIABEL-VARIABEL YANG MEMPENGARUHI *MOBILE BANKING ADOPTION* DAN PADA AKHIRNYA *CUSTOMER LOYALTY* PADA PENGGUNA APLIKASI BCA *MOBILE* DI MANADO

(xvii+285 halaman: 28 gambar, 74 tabel, 4 lampiran)

Perkembangan dari penggunaan *mobile banking* di Indonesia terus meningkat setiap tahunnya. Hal ini juga turut memberikan dampak dimana persaingan dalam *mobile banking* di Indonesia menjadi semakin ketat setiap tahunnya. Dengan meningkatnya persaingan ini maka perusahaan yang bergerak dalam industri perbankan khususnya pengelola aplikasi *Mobile banking* haruslah menjaga serta mempertahankan perilaku penggunaan baik bagi para pelanggan baru maupun pelanggan lama.

Penelitian ini merupakan penelitian yang bersifat kausal dengan menggunakan metode kuantitatif dan diolah dengan bantuan program statistik yaitu SPSS versi 22.0. Pengumpulan data dilakukan dengan penyebaran kuesioner kepada 200 responden dengan karakteristik responden yang telah ditentukan.

Dalam penelitian ini terdapat 13 hipotesis diantaranya sembilan hipotesis diterima dan empat hipotesis ditolak. Hipotesis yang diterima adalah *Perceived Awareness* berpengaruh signifikan terhadap *Mobile Banking Adoption*, *Perceived Image* berpengaruh signifikan terhadap *Mobile Banking Adoption*, *Perceived Ability to Use* berpengaruh signifikan terhadap *Mobile Banking Adoption*, *Perceived Information Quality* berpengaruh signifikan terhadap *Mobile Banking Adoption*, *Perceived Functional Benefit* berpengaruh signifikan terhadap *Mobile Banking Adoption*, *Perceived Security* berpengaruh signifikan terhadap *Mobile Banking Adoption*, *Perceived Security* berpengaruh signifikan terhadap *Perceived Trust*, *Perceived Uncertainty* berpengaruh signifikan terhadap *Perceived Trust*, dan *Mobile Banking Adoption* berpengaruh signifikan terhadap *Customer Loyalty*. Hipotesis yang ditolak adalah *Availability of Resource* berpengaruh signifikan terhadap *Mobile Banking Adoption*, *Mobile Computing Self-Efficacy* berpengaruh signifikan terhadap *Mobile Banking Adoption*, *Multilingual Option* berpengaruh signifikan terhadap *Mobile Banking Adoption*, dan *Perceived Trust* berpengaruh signifikan terhadap *Mobile Banking Adoption*.

Kata Kunci: *Perceived Awareness, Availability of Resource, Mobile Computing Self-Efficacy, Perceived Image, Perceived Ability to Use, Perceived Information Quality, Perceived Functional Benefit, Multilingual Option, Perceived Trust, Perceived Security, Perceived Uncertainty, Mobile Banking Adoption, Customer Loyalty.*

ABSTRACT

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ANALYSIS OF THE VARIABLES AFFECTING MOBILE BANKING ADOPTION AND CUSTOMER LOYALTY ON BCA MOBILE APPLICATION USERS IN MANADO

(xvii+285 halaman: 28 gambar, 74 tabel, 4 lampiran)

The development of the use of mobile banking in Indonesia continues to increase every year. This also has an impact where competition in mobile banking in Indonesia is becoming increasingly stringent every year. With this increasing competition, companies engaged in the banking industry, especially those managing mobile banking applications, must maintain and maintain usage behavior for both new customers and old customers.

This research is causal research using quantitative methods and processed with the help of a statistical program, SPSS version 22.0. Data collection was carried out by distributing questionnaires to 200 respondents with predetermined characteristics of the respondents.

In this study there are 13 hypotheses including nine hypotheses accepted and four hypotheses rejected. The accepted hypothesis is that Perceived Awareness has a significant effect on Mobile Banking Adoption, Perceived Image has a significant effect on Mobile Banking Adoption, Perceived Ability to Use has a significant effect on Mobile Banking Adoption, Perceived Information Quality has a significant effect on Mobile Banking Adoption, Perceived Functional Benefit has a significant effect on Mobile Banking Adoption, Perceived Security has a significant effect on Mobile Banking Adoption, Perceived Security has a significant effect on Perceived Trust, Perceived Uncertainty has a significant effect on Perceived Trust, and Mobile Banking Adoption has a significant effect on Customer Loyalty. The rejected hypothesis is Availability of Resource has a significant effect on Mobile Banking Adoption, Mobile Computing Self-Efficacy has a significant effect on Mobile Banking Adoption, Multilingual Option has a significant effect on Mobile Banking Adoption, and Perceived Trust has a significant effect on Mobile Banking Adoption

Keywords: *Perceived Awareness, Availability of Resource, Mobile Computing Self-Efficacy, Perceived Image, Perceived Ability to Use, Perceived Information Quality, Perceived Functional Benefit, Multilingual Option, Perceived Trust, Perceived Security, Perceived Uncertainty, Mobile Banking Adoption, Customer Loyalty.*