ABSTRAK

Thomas Wahyudi (01619210062)

FAKTOR-FAKTOR YANG MEMPENGARUHI NIAT PENGGUNAAN LAYANAN PERBANKAN DIGITAL: LIVIN' BY MANDIRI

(xiii + 92 halaman; 5 gambar; 25 tabel)

Penelitian ini bertujuan untuk menguji dan mengetahui faktor-faktor apa saja yang bisa mempengaruhi Niat Penggunaan dari para pengguna *Digital Banking* Livin' by Mandiri. Responden dalam penelitan ini adalah para pengguna *Digital Banking* Livin' by Mandiri yang bersedia untuk mengisi kuesioner ini sebanyak 2,023 responden. Data responden dikumpulkan dengan menyebarkan kuesioner yang sudah disusun pada google form melalui Whatsapp Group maupun Direct message. Data kuesioner yang berhasil dikumpulkan kemudian diolah dengan pendekatan Partial Least Square Structural Equation Model (PLS SEM) dengan program SmartPLS 3.0. Hasil dari penelitian ini menunjukkan bahwa seluruh hipotesa diterima. Hasil ini menunjukkan bahwa *Intention to Use* dari *Digital Banking* bisa dipengaruhi oleh *Attitude Towards the Service*, *Perceived Usefulness*, *Convenience*, dan *Technology Self-Efficacy* sebagai variabel yang berpengaruh paling signifikan. Setelah itu, rasa kepercayaan dari pelanggan, persepsi resiko, serta kemudahan yang dirasakan juga dapat berpengaruh positif terhadap *Attitude Towards the Service*.

Kata Kunci*: Attitude Towards the Service, Convenience, Digital Banking, Intention to Use, Technology Self-Efficacy*

ABSTRACT

Thomas Wahyudi (01619210062)

FACTORS AFFECTING THE *INTENTION TO USE DIGITAL BANKING SERVICES: LIVIN' BY MANDIRI*

(xiii + 92 pages; 5 figures; 25 tables)

This study aims to test and find out what factors can influence the Intention to Use of Livin' by Mandiri Digital Banking users. Respondents in this research were Livin' by Mandiri Digital Banking users who were willing to fill out this questionnaire as many as 2,023 respondents. Respondent data was collected by distributing questionnaires that had been prepared on the Google form via the Whatsapp Group or Direct message. The collected questionnaire data was then processed using the Partial Least Square Structural Equation Model (PLS SEM) approach with the SmartPLS 3.0 program. The results of this study indicate that all hypotheses are accepted. These results indicate that Intention to Use from Digital Banking can be influenced by Attitude Towards the Service, Perceived Usefulness, Convenience, and Technology Self-Efficacy as the variables that have the most significant influence. After that, the customer's sense of trust, perceived risk, and perceived convenience can also have a positive effect on Attitude Towards the Service.

Keywords: Attitude Towards the Service, Convenience, Digital Banking, Intention to Use, Technology Self-Efficacy