

ABSTRACT

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ANALYSIS ON FACTORS AFFECTING PRIVATE CUSTOMER'S INTENTION IN ADOPTING MOBILE BANKING IN INDONESIA

(v, 111 pages; 18 tables; 3 figures; 12 appendices)

This study aims to understand the factors that influence the adoption of mobile banking in Indonesia. The phenomenon problem of this study is to understand the reason for the gap between the awareness and usage of mobile banking in Indonesia using the factors in the Diffusion of Innovation Theory by E.M Rogers. The hypothesis of this study is whether or not those factors positively or negatively impact the adoption of Mobile Banking. The respondents of this study are individuals that own a bank account. This study used Smart PLS 3.3.3 for the measurements. This study's outer model consists of validity and reliability measurements, while the inner model consists of measurements of multicollinearity, R-square, T-statistics, and P- value tests. Structural equation modelling was also performed in order to test the relationship constructed in the theoretical framework of the study. The result of this study shows that perceived risk and complexity is insignificant towards the adoption of mobile banking while compatibility, observability and relative advantage has an influence towards the adoption of mobile banking.

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

References: 31 sources (1976 - 2019)