

ABSTRAK

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ANALISIS PENGARUH *HABIT*, *PERCEIVED ENJOYMENT*, *PERCEIVED RISK* DAN *BEHAVIORAL DECISION* TERHADAP *RECOMMENDATION TO USE* (STUDI PADA MOBILE BANKING PT BANK NEGARA INDONESIA (PERSERO) TBK)”

(xiii + 93 halaman; 9 gambar; 17 tabel; 2 lampiran)

PT Bank Negara Indonesia (Persero) Tbk merupakan bank milik pemerintah yang termasuk ke dalam bank buku IV dengan modal inti di atas 30 Triliun. Salah satu layanan bagi nasabah adalah fitur *mobile banking*. Dalam perkembangannya, PT Bank Negara Indonesia memiliki tujuan untuk meningkatkan jumlah pengguna *mobile banking* PT Bank Negara Indonesia. Penelitian menggunakan pendekatan *structural equation modeling* dengan menggunakan *software Smart PLS (Partial Least Square)* versi 4.0. Data dikumpulkan dengan metode survei dengan 255 responden yang telah memiliki fasilitas *mobile banking*. Teknik sampling yang digunakan pada penelitian ini adalah *non-probability sampling*. Hasil dari penelitian ini menunjukkan *habit* berpengaruh positif terhadap *behavioral decision*, *perceived enjoyment* berpengaruh positif terhadap *behavioral decision*, *perceived risk* berpengaruh positif terhadap *behavioral decision* serta *behavioral decision* berpengaruh positif terhadap *recommendation to use*. Implikasi manajerial yang dapat membantu PT Bank Negara Indonesia dalam menemukan strategi yang dapat meningkatkan *recommendation to use mobile banking* PT Bank Negara Indonesia antara lain menambah variabel lain yang mempengaruhi variabel dependen untuk mendapatkan hasil yang lebih akurat, menggunakan *Covariance-Based Structural Equation Modelling* (CB-SEM) agar mendapatkan hasil yang lebih kuat dalam validitas konstruk dan uji model serta melihat kondisi pasar mengenai preferensi nasabah dan situasi global dalam strategi menambah jumlah pengguna *mobile banking* PT Bank Negara Indonesia.

Kata kunci:: *habit, perceived enjoyment, perceived risk, recommendation to use, behavioral decision, mobile banking.*

Referensi: 44 (1998-2024)

ABSTRACT

Aditya (01619220070)

ANALYSIS THE IMPACT OF HABIT, PERCEIVED ENJOYMENT, PERCEIVED RISK AND BEHAVIORAL DECISION TO RECOMMENDATION TO USE (STUDY ON MOBILE BANKING PT BANK NEGARA INDONESIA)

(xiii + 93 pages; 9 pictures; 17 tabels; 2 attachments)

PT Bank Negara Indonesia (Persero) Tbk is a government-owned bank included in book IV bank with core capital above 30 Trillion. One of the services for customers is the mobile banking feature. In its development, PT Bank Negara Indonesia has a goal to increase the number of PT Bank Negara Indonesia mobile banking users. The study used a structural equation modelling approach using Smart PLS (Partial Least Square) software version 4.0. Data was collected using a survey method with 255 respondents who already have mobile banking facilities. The technique used in this research is non-probability sampling. The results of this study show that habit has a positive effect on behavioral decision, perceived enjoyment has a positive effect on behavioral decision, perceived risk has a positive effect on behavioral decision and behavioral decision has a positive effect on recommendation to use. Managerial implications that can help PT Bank Negara Indonesia in finding strategies that can increase the recommendation to use PT Bank Negara Indonesia mobile banking include adding other variables that influence the dependent variable to get more accurate results, using Covariance-Based Structural Equation Modeling (CB-SEM) to get stronger results in construct validity and model testing and looking at market conditions regarding customer preferences and the global situation in the strategy to increase the number of PT Bank Negara Indonesia mobile banking users.

Keyword: *habit, perceived enjoyment, perceived risk, recommendation to use to use, behavioral decision, mobile banking.*

References: 44 (1998-2024)