

## ABSTRAK

Dilla Awalia Haerani (02011210062)

### **ANALISIS PENGARUH *RELATIVE ADVANTAGE*, *COMPATIBILITY*, *LOW COMPLEXITY*, *OBSERVABILITY*, *TRIALABILITY* TERHADAP *INTENTION TO RECOMMEND* MELALUI *SATISFACTION* DAN *INTENTION TO USE* PADA PENGGUNA APLIKASI SEABANK DI SURABAYA**

(xvi + 187 halaman; 16 gambar; 28 tabel; 4 lampiran)

Penelitian ini bertujuan untuk menguji pengaruh *relative advantage*, *compatibility*, *low complexity*, *observability*, dan *trialability* terhadap *intention to recommend* melalui *Satisfaction* dan *intention to use* pada pengguna aplikasi Seabank di Surabaya. Dengan mengadopsi metode penelitian kuantitatif, penelitian ini memanfaatkan komponen teori *Diffusion of Innovation* (DOI) untuk menyelidiki pola dan kecenderungan penggunaan responden dalam merekomendasikan platform digital tersebut. Pengumpulan data dilakukan melalui distribusi kuesioner selama tiga bulan, dari Agustus hingga Oktober 2024. Analisis data dilakukan secara numerik dan statistik untuk menguji hipotesis yang telah dirumuskan sebelumnya. Penelitian ini dikategorikan sebagai penelitian kausal yang bertujuan mengembangkan model penelitian berdasarkan tinjauan pustaka. Model penelitian ini dirancang untuk menjelaskan hubungan antar variabel dan mengidentifikasi faktor-faktor yang mempengaruhi niat untuk menggunakan aplikasi Seabank. Dengan pendekatan yang sistematis, penelitian ini berupaya memberikan kontribusi teoritis dan praktis untuk memahami dinamika adopsi teknologi digital dalam konteks mobile banking.

**Kata Kunci:** *Relative Advantage*, *Compatibility*, *Low Complexity*, *Observability*, *Trialability*, *Intention to Use*, *Satisfaction*, *Intention to Recommend*

Referensi: 51 (2020-2024)

## **ABSTRACT**

Dilla Awalia Haerani (02011210062)

***THE INFLUENCE ANALYSIS OF RELATIVE ADVANTAGE, COMPATIBILITY, LOW COMPLEXITY, OBSERVABILITY, AND TRIALABILITY ON INTENTION TO RECOMMEND THROUGH SATISFACTION AND INTENTION TO USE AMONG SEABANK APPLICATION USERS IN SURABAYA***

(xvi + 187 pages; 16 figures; 28 tables; 4 appendices)

*This study aims to examine the impact of relative advantage, compatibility, low complexity, observability, and trialability on intention to recommend through satisfaction and intention to use among Seabank application users in Surabaya. Adopting a quantitative research method, this study utilizes components of the Diffusion of Innovation (DOI) theory to explore usage patterns and tendencies of respondents in recommending the digital platform. Data collection was carried out through a questionnaire distributed over three months, from August to October 2024. Data analysis was performed numerically and statistically to test the hypotheses formulated. This research is categorized as causal research, aiming to develop a research model based on a literature review. The research model is designed to explain the relationships between variables and identify factors influencing the intention to use the Seabank application. With a systematic approach, this study seeks to contribute both theoretically and practically to the understanding of digital technology adoption dynamics in the context of mobile banking.*

**Keywords:** *Relative Advantage, Compatibility, Low Complexity, Observability, Trialability, Intention to Use, Satisfaction, Intention to Recommend.*

**References:** 51 (2020-2024)