

ABSTRACT

ANALYSIS OF TECHNOLOGY READINESS TOWARD TECHNOLOGY ACCEPTANCE TO EVALUATE BNI FLEKSI eFORM

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The banking industry in Indonesia is undergoing a significant transformation driven by technology. According Corporate Strategy of BNI for 2015-2020, BNI starting to become Digital Banking in which act open and collaborate with third parties to build financial ecosystem (e.g. Fintech Company, etc). BNI invest in technology transformation by launched “BNI Fleksi eForm” as a digital personal loan banking platform in which still some manual process in the scoring system and has a high-risk appetite.

This research tries to determine the technology acceptance level of “eForm BNI Fleksi” refers to Technology Acceptance Model (TAM) and technology readiness level of “BNI Fleksi eForm” refers to Technology/Systems Innovation Readiness Scale (IOITRS).

Based on the results of the Analysis of Technology Acceptance and Assimilation (TAM) Analysis and Organizational Information Technology Readiness Scale (OITIRS), there was a large gap between the customer expectations (important attribute) in applying for credit compared to technology readiness through BNI Fleksi eForm. Technology Readiness level model of BNI Fleksi eForm that has been analyzed is "Not Ready".

Some recommendations that might be proposed are BNI must be able to adapt well to the changing business environment due to peer-to peer lending’s potential disruption by collaborating with fintech (peer-to peer lending) to overcome the gap of technology-market readiness and the potential risk regarding peer-to-peer lending’s emergence.

Keywords: *Technology Acceptance Model, Technology Readiness, Organizational Innovation Readiness, Banking, Fintech, Peer to Peer Lending*

ABSTRAK

ANALISIS KESIAPAN TEKNOLOGI TERHADAP PENERIMAAN TEKNOLOGI UNTUK MENGEVALUASI BNI FLEKSI eFORM

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Industri perbankan di Indonesia sedang mengalami transformasi signifikan yang didorong oleh teknologi. Menurut Corporate Strategy BNI untuk 2015-2020, BNI mulai menjadi Digital Banking di mana bertindak terbuka dan berkolaborasi dengan pihak ketiga untuk membangun ekosistem keuangan (mis. Perusahaan Fintech, dll). BNI berinvestasi dalam transformasi teknologi dengan meluncurkan "BNI Fleksi eForm" sebagai platform perbankan pinjaman pribadi digital di mana masih ada proses manual dalam sistem penilaian dan memiliki selera risiko tinggi.

Penelitian ini mencoba untuk menentukan tingkat penerimaan teknologi "eForm BNI Fleksi" mengacu pada *Technology Acceptance Model* (TAM) dan tingkat kesiapan teknologi " BNI Fleksi eForm" mengacu pada Skala Kesiapan Inovasi Teknologi / Sistem (IOITRS).

Berdasarkan hasil Analisis *Technology Acceptance Model* (TAM) Analisis dan *Organizational Innovation Readiness* (OITIRS), terdapat kesenjangan besar antara harapan pelanggan (atribut penting) dalam mengajukan kredit dibandingkan kesiapan teknologi melalui BNI Fleksi eForm. Model tingkat Kesiapan Teknologi BNI Fleksi eForm yang telah dianalisis adalah "Tidak Siap".

Salah satu rekomendasi yang diusulkan adalah BNI harus mampu beradaptasi dengan baik terhadap lingkungan bisnis yaitu berkolaborasi dengan fintech (per-to-peer lending) untuk mengatasi kesenjangan teknologi-pasar dan potensi risiko terkait munculnya pinjaman peer-to-peer.

Kata kunci: *Technology Acceptance Model, Technology Readiness, Organizational Innovation Readiness, Perbankan, Fintech, Peer to Peer Lending*