

ABSTRAK

KESIAPAN NASABAH BANK OCBC NISP DALAM MENGADOPSI TEKNOLOGI PERBANKAN DIGITAL

Arindi Assari

15/391894/PEK/21340

Penelitian ini bertujuan mengukur kesiapan Nasabah Bank OCBC NISP pada penggunaan aplikasi ONE Mobile (Mobile Banking OCBC NISP) dengan mengaplikasikan konsep *Technology Readiness* (TR) yang dipadukan dengan *Technology Acceptance Model* (TAM).

Data yang telah dikumpulkan melalui kuesioner akan diuji dengan menggunakan *Structural Equation Modeling* (SEM) agar peneliti dapat menguji hubungan antara variabel yang kompleks untuk memperoleh gambaran menyeluruh mengenai keseluruhan model.

Hasil penelitian menunjukkan bahwa: 1) *Optimism* berpengaruh positif pada *perceived ease of use* dan *perceived usefulness*, 2) *Innovativeness* tidak berpengaruh terhadap *perceived ease of use* namun berpengaruh terhadap *perceived of usefulness*, 3) *Insecurity* tidak berpengaruh terhadap *perceived ease of use* dan *perceived of usefulness*, 4) *Discomfort* berpengaruh positif pada *perceived ease of use* namun berpengaruh negatif terhadap *perceived usefulness*, 5) *Perceived ease of use* berpengaruh positif terhadap *perceived of usefulness*.

Kata kunci: *Technologyg Readiness Index (TRI)*, *Technology Acceptance Model (TAM)*, Teknologi Perbankan Digital, dan *Fintech*.

ABSTRACT

OCBC NISP BANK CUSTOMER'S READINESS IN ADOPTING DIGITAL BANKING TECHNOLOGY

Arindi Assari

15/391894/PEK/21340

This study aims to measure the readiness of Bank OCBC NISP customers on the use of the ONE Mobile application (MobileBanking OCBC NISP) by applying the concept of Technology Readiness (TR) combined with the Technology Acceptance Model (TAM).

The data that has been collected through the process of quantification will be tested using Structural Equation Modeling (SEM) so that researchers can examine the relationship between the variable variables that are complex to obtain the overall depiction of the overall model.

The results showed that: 1) Optimism had a positive effect on perceived wealth ofmuse and perceived usefulness, 2) Innovativeness had no effect on perceivingmeasemofmusem but had a positive influence on perceivedmof usefulness, 3) Insecurity had no effect on perceived ease of use and perceived of usefulness, 4) Discomfort had a positive effect on perceived ease of use but had influence negative effect on perceived usefulness, 5) Perceived ease of use has a positive effect on perceived usefulness.

Keywords: Technologyg Readiness Index (TRI), Technology Acceptance Model (TAM), Digital Banking Technology, and Fintech.