

ABSTRACT

The objective of this research is to test and to know whether several sets of post-adoption drivers significantly influence the post-adoption attitude of BRImo Mobile Banking users and in turn to know whether post-adoption attitude significantly influences the behaviors of BRImo Mobile Banking users in the post-adoption phase. The data collection method used in this research is through a survey with 856 respondents. Respondents criteria are BRImo mobile banking users in Indonesia. Structural Equation Modeling analysis were utilized to the test the hypothesis in this research. The result of shows that Receiving Word of Mouth, Affective Commitment, Perceived Usefulness, and Customization has a positively significant effect to Attitude Toward Using BRImo Mobile Banking. Attitude Toward Using has positive influence to Continuance Intention and Sending Word of Mouth. Continuance Intention positively influences Actual Usage. Receiving Word of Mouth positively influences Sending Word of Mouth. There is positive significant influence of affective commitment on Continuance Intention and sending word of mouth. Receiving word of mouth on Continuance Intention and actual usage is fully mediated by attitude toward using. Perceived Usefulness on Continuance Intention, Actual usage, and Sending word of mouth are fully mediated by attitude toward using.

Key Words: Perceived Usefulness, Customization, Affective Commitment, Receiving WOM, Sending WOM, Continuance Intention, Actual Usage, and Attitude Toward Using.

INTISARI

Penelitian ini bertujuan untuk menguji apakah faktor-faktor pendorong pasca-adopsi memengaruhi secara signifikan sikap pasca-adopsi dan yang selanjutnya memengaruhi tingkah laku pasca-adopsi para pengguna *BRImo Mobile Banking*. Metode pengumpulan data yang digunakan adalah survei dengan jumlah responden 856 responden yang merupakan pengguna *BRImo Mobile Banking*. Metode analisis menggunakan *Structural Equation Modeling*. Hasil penelitian ini menunjukkan bahwa *Receiving Word of Mouth*, *Affective Commitment*, *Perceived Usefulness*, dan *Customization* mempunyai efek positif terhadap *Attitude Toward Using BRImo Mobile Banking*. Ada pengaruh positif dari *Attitude Toward Using* ke *Continuance Intention* dan *Sending Word of Mouth*. *Continuance Intention* memengaruhi secara positif *Actual Usage*. *Receiving Word of Mouth* memengaruhi secara positif *Sending Word of Mouth*. Ada pengaruh positif dari *affective commitment* terhadap *Continuance Intention* dan *Sending Word of Mouth*. Pengaruh *Receiving Word of Mouth* terhadap *Continuance Intention* and *actual usage* sepenuhnya dimediasi oleh *Attitude Toward Using*. Pengaruh *Perceived Usefulness* terhadap *Continuance Intention*, *Actual usage*, dan *Sending word of mouth* sepenuhnya dimediasi oleh *Attitude Toward Using*.

Kata Kunci: *Perceived Usefulness*, *Customization*, *Affective Commitment*, *Receiving WOM*, *Sending WOM*, *Continuance Intention*, *Actual Usage*, and *Attitude Toward Using*.