

## INTISARI

Hasil beberapa penelitian menyebutkan bahwa beberapa faktor seperti *Perceived Usefulness*, *Perceived Ease of Use*, *Perceived Convenience*, *Perceived Cost*, *Perceived Risk*, *Trust*, *Compatibility* dan *Relative Advantage* berpengaruh terhadap adopsi *mobile banking*. Penelitian ini bertujuan untuk mengetahui apakah faktor-faktor tersebut mempengaruhi pengguna *smartphone* di Indonesia dalam mengadopsi layanan *mobile banking*. Sampel pada penelitian ini adalah orang yang memiliki minimal satu rekening bank di Indonesia dan mempunyai *smartphone*, yang berjumlah sebanyak 228 orang responden. Regresi logistik dengan SPSS versi 23 digunakan untuk mengolah data kuesioner. Model yang digunakan pada penelitian ini adalah *Technology Acceptance Model* (TAM) yang dimodifikasi untuk menguji pengaruh faktor *perceived usefulness* dan *perceived ease of use* ditambah enam faktor eksternal lainnya terhadap *actual use* secara langsung. Hasil analisis menunjukkan bahwa faktor *perceived usefulness*, *perceived convenience*, *trust* dan *compatibility* memiliki pengaruh positif secara signifikan terhadap adopsi layanan *mobile banking* di Indonesia.

Kata Kunci: *Technology Acceptance Model*, Adopsi Mobile Banking, *Perceived Usefulness*, *Perceived Ease of Use*, *Perceived Convenience*, *Perceived Cost*, *Perceived Risk*, *Trust*, *Compatibility*, *Relative Advantage*

## ***ABSTRACT***

*The results of several studies suggest that factors such as Perceived Usefulness, Perceived Ease of Use, Perceived Convenience, Perceived Cost, Perceived Risk, Trust, Compatibility and Relative Advantage influence the adoption of mobile banking services. This study aims to determine whether those factors affect smartphone users in Indonesia in adopting mobile banking services. Samples are people who have at least one bank account in Indonesia and have a smartphone. Total respondent who participate in this research are 228 respondents. Logistic regression with SPSS version 23 is used to analyze the data. This research used modified Technology Acceptance Model in order to examine direct effect of perceived usefulness, perceived ease of use and other six external factors to actual use variable. The result shows that perceived usefulness, perceived convenience, trust, and compatibility have significantly positive effect to the adoption of mobile banking services.*

*Keywords: Technology Acceptance Model (TAM), Nomological Network Model, Mobile Banking Adoption, Perceived Usefulness, Perceived Ease of Use, Perceived Convenience, Perceived Cost, Perceived Risk, Trust, Compatibility, Relative Advantage*