

ABSTRAK

Penelitian ini bertujuan untuk menguji dan mengeksplorasi lebih jauh hubungan antara variabel fitur utama *mobile banking* (*perceived ubiquity*, informatif persepsian, personalisasi persepsian) dan manfaat persepsian (kegunaan persepsian dan keterlibatan yang menyenangkan), terhadap perilaku pasca adopsi *mobile banking*, yaitu kelekatan dan getok tular. Objek pada penelitian ini adalah *mobile banking* yang dikeluarkan oleh bank – bank di Indonesia. Penelitian ini merupakan penelitian kuantitatif dengan menggunakan teknik pengambilan sampel *non-probability sampling* dengan tipe *purposive sampling*. Sampel pada penelitian ini diperoleh melalui penyebaran kuesioner daring yang mendapatkan 242 responden yang melakukan penelitian item pengukuran dengan skala interval, yaitu skala Likert 5 poin. Pengolahan data dalam penelitian ini menggunakan metode analisis *Partial Least Square* (PLS) dengan *software* SmartPLS versi 3.0.

Penelitian ini menguji enam hipotesis dengan hasil satu hipotesis tidak terdukung. Hasil penelitian ini menunjukkan bahwa *perceived ubiquity* dan informatif persepsian berpengaruh secara signifikan terhadap kegunaan persepsian sedangkan personalisasi persepsian tidak berpengaruh terhadap kegunaan persepsian. Variabel *perceived ubiquity*, informatif persepsian, dan personalisasi persepsian berpengaruh secara signifikan terhadap keterlibatan yang menyenangkan. Manfaat persepsian, yaitu kegunaan persepsian dan keterlibatan yang menyenangkan berpengaruh secara signifikan terhadap perilaku pasca mengadopsi *mobile banking*, yaitu kelekatan dan getok tular. Hasil penelitian ini juga menunjukkan adanya pengaruh signifikan antara variabel kelekatan terhadap variabel getok tular

Kata kunci: *Mobile Banking*, *Perceived Ubiquity*, Informatif Persepsian, Personalisasi Persepsian, Kegunaan Persepsian, Keterlibatan yang Menyenangkan, Kelekatan, Getok Tular

ABSTRACT

This research aims to examine and explore the effect of mobile apps features (perceived ubiquity, perceived informativeness, and perceived personalization) and perceived benefits (perceived usefulness and playful engagement) towards post adoption behaviors (stickiness and word of mouth). The object of this study is mobile banking application in Indonesia. This research is a quantitative research that use purposive sampling as one of the non probability sampling methods. The data was collected from 242 respondents through an online 5 point Likert scale questionnaire. Data processing method used in this research is Partial Least Square (PLS) analysis run by software SmartPLS version 3.0.

This reseach examine six hyphothesis and there is one rejected hyphothesis. The results show that perceived ubiquitous and perceived informativenss significantly influence perceived usefulness meanwhile perceived personalization has no significant influence on perceived usefulness. Perceived benefit (perceived usefulness and playful engagement) significantly influence post adoption behaviors (stickiness and word of mouth). The findings also show that there are significant influence between determinant variables of perceived benefit, perceived usefulness and playful engagement significantly influence post adoption behavior (stickiness and word of mouth). This results also show that stickiness significantly influence word of mouth.

Keywords : mobile banking, perceived ubiquity, perceived informativeness, perceived personalization, perceived usefulness, playful engagement, stickiness, word of mouth

