

INTISARI

Pengembangan *mobile banking* menjadi solusi bagi Bank Syariah Indonesia (BSI) Tbk untuk memperluas pangsa pasar di tengah pesatnya pertumbuhan teknologi sekaligus meminimalkan kontak langsung di tengah penyebaran COVID-19 di Indonesia. Penelitian ini mengkaji faktor-faktor yang mempengaruhi sikap dan perilaku nasabah dalam menggunakan *mobile banking* melalui penggunaan Health Belief Model (HBM) dan Technology Acceptance Model. Menggunakan data yang diperoleh dari 155 responden yang merupakan nasabah pengguna *mobile banking* dan belum pernah terpapar COVID-19, penelitian ini menggunakan analisis regresi linier menggunakan SPSS. Ditemukan bahwa persepsi kerentanan dan efikasi diri, dan persepsi kemudahan penggunaan berpengaruh positif terhadap sikap terhadap *mobile banking*. Namun, penelitian ini tidak menemukan korelasi yang signifikan antara persepsi manfaat dan risiko yang dirasakan terhadap sikap terhadap *mobile banking*. Selanjutnya, sikap terhadap *mobile banking* berpengaruh signifikan terhadap perilaku nasabah dalam menggunakan *mobile banking*.

Kata Kunci: Health Belief Model (HBM), Technology Acceptance Model (TAM), Mobile Banking.

ABSTRACT

The development of mobile banking is a solution for Bank Syariah Indonesia (BSI) Tbk to expand market share amid rapid technological growth whilst minimizing direct contacts amid the spread of COVID-19 in Indonesia. This study examines factors influencing customer attitude and behavior in the use of mobile banking in through the use of Health Belief Model (HBM) and Technology Acceptance Model. Using data obtained from 152 respondents who are customers whom use mobile banking and never been exposed to COVID-19, this study uses linear regression analysis using SPSS. It is found that perceived vulnerability and self-efficacy, and perceived ease of use have positive effect on attitudes towards using mobile banking. However, this study found no significant correlation between perceived usefulness and perceived risk to attitude towards using mobile banking. Further, attitude towards using mobile banking significantly influence customers' behavior in the use of mobile banking.

Keywords: *Health Belief Model (HBM), Technology Acceptance Model (TAM), Mobile Banking.*