DIMENSIONS OF INTEREST IN USE MOBILE BANKING LIVIN BY MANDIRI MODERATED RISK PERCEPTION

ABSTRACT

The development of information technology occurs very quickly, especially in the field of digital technology. One of the digital technologies is Financial Technology or fintech. An example is Mobile Banking. The purpose of this study was to determine, test, and analyze the dimensions of interest using livin by Mandiri mobile banking moderated by risk perception. The dimensions of interest in using consist of benefits, convenience, and trust.

This research method is associated with a quantitative approach. The type of data used is primary data. The analytical method used is multiple linear regression analysis with the MRA test (Moderate Regression Analysis). The test phases carried out are validity test, reliability test, classic assumption test including normality, heteroscedasticity and multicollinearity tests, multiple linear regression analysis tests, t tests, f tests, and tests of the coefficient of determination (R^2). The instrument used in this study was a questionnaire instrument and valid data which was concluded by as many as 110 respondents with an initial sample test of 30 respondents. The sampling method in this study is non probability sampling with technique purposive sampling. The testing tool used is SPSS version 25.

The results of the study show that the dimensions of interest in using have an effect on Mobile Banking Livin by Mandiri moderated risk perception. The dimensions of interest in using consist of benefits, convenience, and trust. Perceived risk has no relationship as a moderating variable strengthening the benefit variable on interest in using it Mobile Banking Livin by Mandiri, but the perception of risk can moderate and strengthen the relationship on the variable convenience, trust in the interest in using Mobile Banking Livin by Mandiri.

Keywords: Benefits, Convenience, Trust, Interest in Using, Risk Perception

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Bibliography (2017 – 2023)