

ABSTRACT

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Adoption Factors in the Use of Mobile Banking Applications in the Jabodetabek Region

Economic development based on information technology has become a global paradigm, today every economic actor has used modern banking services to increase the effectiveness of the services provided. Mobile banking is a banking facility using mobile communication devices such as mobile phones. This technology platform provided by banks makes it easier for users or customers to carry out financial and banking transactions such as balance checks, transfers between accounts, and bill payments. The purpose of this study is to analyze the factors that influence the actual use of mobile banking applications, namely perceived usefulness, perceived ease of use, and subjective norms, which are mediated by behavioral intentions, and moderated by gender variables..

This quantitative research uses non-probability sampling techniques using a purposive sampling approach with the criteria of mobile banking application users who live in Jabodetabek, and at least once using This research data uses primary data, which is obtained by distributing questionnaires via Google form. The sampling technique in this study is to use a purposive sampling technique where the sampling technique is carried out with certain considerations. The questionnaire was distributed to 200 respondents who used mobile banking applications, in the Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek) areas of Indonesia. The analysis method used is path analysis and moderation regression analysis.

The results showed that perceived usefulness, perceived ease of use, and subjective norms had a significant effect on actual use through behavioral intention, and gender moderated the effect of perceived usefulness, perceived ease of use, and subjective norms on behavioral intention.

Keyword : perceived usefulness, perceived ease of use, subjective norms, behavioral intentions, actual use

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Bibliography (1985 – 2022)