

PENGARUH *PERCEIVED EASE OF USE* DAN *PERCEIVED USEFULNESS*
TERHADAP *CONTINUANCE INTENTION* PENGGUNA *MOBILE BANKING*
MANDIRI DI SURABAYA

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh keterkaitan antar variabel dalam penggunaan *mobile banking* Bank Mandiri di Kota Surabaya. Data diolah menggunakan model penelitian *Partial Least Squares* (PLS) dengan melibatkan 300 responden nasabah pengguna *mobile banking* Bank Mandiri. Variabel endogen yang digunakan adalah *perceived usefulness*, *satisfaction*, *attitude*, dan *continuance intention*, sedangkan variabel eksogen meliputi *confirmation*, *perceived ease of use*, *self-efficacy*, dan *channel preference*. Hasil penelitian menunjukkan dari 12 hipotesis yang diuji, 9 hipotesis memiliki hasil signifikan dan 3 hipotesis tidak signifikan. *Confirmation* berpengaruh positif dan signifikan terhadap *satisfaction* dan *perceived usefulness*, namun *perceived usefulness* tidak berpengaruh signifikan terhadap *satisfaction*. *Perceived usefulness* berpengaruh positif dan signifikan terhadap *attitude* dan *continuance intention*, sedangkan *perceived ease of use* berpengaruh positif dan signifikan terhadap *attitude*, tetapi tidak berpengaruh signifikan terhadap *perceived usefulness*. *Satisfaction* tidak berpengaruh signifikan terhadap *continuance intention*, namun berpengaruh positif dan signifikan terhadap *attitude*. *Attitude*, *self-efficacy*, dan *channel preference* berpengaruh positif dan signifikan terhadap *continuance intention*.

Kata Kunci: *Perceived usefulness*, *satisfaction*, *attitude*, *continuance intention*, *perceived ease of use*

*THE EFFECT OF PERCEIVED EASE OF USE AND PERCEIVED
USEFULNESS ON CONTINUANCE INTENTION OF MANDIRI MOBILE
BANKING USERS IN SURABAYA*

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ABSTRACT

This study aims to determine the effect of the relationship between variables in the use of Bank Mandiri mobile banking in Surabaya City. Data were processed using the Partial Least Squares (PLS) research model involving 300 respondents of Bank Mandiri mobile banking customers. The endogenous variables used were perceived usefulness, satisfaction, attitude, and continuance intention, while the exogenous variables included confirmation, perceived ease of use, self-efficacy, and channel preference. The results showed that out of 12 hypotheses tested, 9 hypotheses had significant results and 3 hypotheses were insignificant. Confirmation had a positive and significant effect on satisfaction and perceived usefulness, but perceived usefulness did not have a significant effect on satisfaction. Perceived usefulness had a positive and significant effect on attitude and continuance intention, while perceived ease of use had a positive and significant effect on attitude, but did not have a significant effect on perceived usefulness. Satisfaction did not have a significant effect on continuance intention, but had a positive and significant effect on attitude. Attitude, self-efficacy, and channel preference had a positive and significant effect on continuance intention.

Keywords: Perceived usefulness, satisfaction, attitude, continuance intention, perceived ease of use