

PENGARUH *TRUST & PERCEIVED SELF-EFFICACY* TERHADAP *MOBILE BANKING ADOPTION INTENTION* DI INDONESIA

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ABSTRAK

Transformasi digital dalam sektor perbankan telah menghadirkan layanan *mobile banking* sebagai alternatif utama transaksi finansial di Indonesia. Penelitian ini bertujuan menganalisis faktor-faktor yang mempengaruhi niat adopsi *mobile banking* dengan fokus khusus pada peran kepercayaan dan keyakinan diri pengguna. Menggunakan pendekatan kuantitatif dengan metode survei kepada 200 responden, data dianalisis menggunakan perangkat lunak SPSS 26 untuk statistik deskriptif dan SmartPLS 4 untuk pengujian model struktural *equation modeling*. Hasil penelitian ini menunjukkan adanya hubungan yang terdukung antara *perceived usefulness*, *self efficacy*, dan *subjective norms* terhadap *mobile banking adoption intention*; *self efficacy* terhadap *perceived ease of use*; *subjective norms* terhadap *perceived usefulness*; dan *personal innovativeness* terhadap *perceived ease of use*. Selain itu, terdapat hubungan yang tidak terdukung yaitu *perceived ease of use*, *personal innovativeness*, *trust* terhadap *mobile banking adoption intention* dan *personal innovativeness* terhadap *perceived usefulness*.

Kata kunci: *Mobile banking, technology acceptance model, self efficacy, trust.*

*THE INFLUENCE OF TRUST & PERCEIVED SELF-EFFICACY ON MOBILE
BANKING ADOPTION INTENTION IN INDONESIA*

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ABSTRACT

Digital transformation in the banking sector has introduced mobile banking services as a primary alternative for financial transactions in Indonesia. This study aims to analyze the factors influencing mobile banking adoption intention with a specific focus on the role of trust and user self-efficacy. Using a quantitative approach with a survey method involving 200 respondents, data were analyzed using SPSS 26 software for descriptive statistics and SmartPLS 4 for structural equation modeling testing. The results of this study demonstrate supported relationships between perceived usefulness, self efficacy, and subjective norms on mobile banking adoption intention; self efficacy on perceived ease of use; subjective norms on perceived usefulness; and personal innovativeness on perceived ease of use. Furthermore, there are unsupported relationships, namely perceived ease of use, personal innovativeness, trust on mobile banking adoption intention and personal innovativeness on perceived usefulness.

Keywords: Mobile banking, technology acceptance model, self-efficacy, trust.