

## ABSTRAK

Penelitian ini dilakukan untuk menguji dan menjelaskan pengaruh *perceived usefulness*, *perceived ease of use*, *perceived trust*, *perceived risk* dan *perceived cost* terhadap *mobile banking adoption*. Dan diharapkan pihak perbankan juga mendapatkan informasi yang berguna dalam menarik lebih banyak konsumen untuk mengadopsi mobile banking baik di wilayah cakupan penelitian maupun di luar dari cakupan penelitian ini. Sebuah kuesioner yang dirancang untuk mengumpulkan data tentang faktor-faktor yang mempengaruhi *mobile banking adoption* dengan responden sebanyak 185 orang yang tinggal di Jakarta, Bogor, Depok, Tangerang dan Bekasi. Dasar penerapan dari penelitian ini adalah teori *Technology Acceptance Model* (TAM) dan dikembangkan dengan menggunakan *Innovation Diffusion Theory* (IDT). Data yang dikumpulkan dianalisa dengan menggunakan *Struktur Equation Modeling* (SEM) dengan menggunakan *software* statistik *Linier Structural Relationship* (LISREL) versi 8.70. Hasil penelitian menunjukkan bahwa *perceived usefulness*, *perceived ease of use*, *perceived trust* berpengaruh secara positif dan signifikan terhadap *mobile banking adoption*. Namun tidak adanya pengaruh yang signifikan antara *perceived risk* dan *perceived cost* terhadap *mobile banking adoption*.

## DAFTAR ISI

DAFTAR ISI .....	i
DAFTAR TABEL.....	iii
DAFTAR GAMBAR.....	v
DAFTAR LAMPIRAN.....	vi
<b>BAB I PENDAHULUAN .....</b>	<b>1</b>
A. Latar Belakang Masalah .....	1
B. Identifikasi Masalah .....	6
C. Pembatasan Masalah.....	8
D. Rumusan Masalah .....	8
E. Tujuan Penelitian .....	9
F. Kegunaan Hasil Penelitian .....	11
<b>BAB II KAJIAN TEORETIK .....</b>	<b>13</b>
A. Deskripsi Konseptual .....	13
B. Penelitian yang relevan .....	45
C. Kerangka Teoretik.....	71
D. Hipotesis Penelitian.....	75
<b>BAB III METODOLOGI PENELITIAN .....</b>	<b>76</b>
A. Tempat dan Waktu Penelitian .....	76
B. Metode Penelitian .....	76
C. Populasi dan Sampel.....	79
D. Teknik Pengumpulan Data .....	81
E. Tehnik Analisis Data.....	97
F. Hipotesis Statistika.....	115
<b>BAB IV ANALISA DAN PEMBAHASAN .....</b>	<b>118</b>
A. Uji Instrumen .....	118
B. Profil Responden Penelitian .....	130
C. Structural Equation Modeling (SEM) .....	136

<b>BAB V KESIMPULAN DAN SARAN .....</b>	<b>169</b>
<b>A. Kesimpulan.....</b>	<b>169</b>
<b>B. Saran.....</b>	<b>169</b>
<b>Bibliography .....</b>	<b>175</b>

## DAFTAR TABEL

Tabel 2.1 Matriks Review Penelitian Terdahulu Yang Relevan.....	68
Tabel 3.1 Skala Likert .....	82
Tabel 3.2 Variabel <i>Adoption</i> .....	85
Tabel 3.3 Variabel <i>Perceived Usefulness</i> .....	87
Tabel 3.4 Variabel <i>Perceived Ease of Use</i> .....	90
Tabel 3.5 Variabel <i>Perceived Trust</i> .....	92
Tabel 3.6 Variabel <i>Perceived Risk</i> .....	94
Tabel 3.7 Variabel <i>Perceived Cost</i> .....	97
Tabel 3.8 Variabel dan Indikator .....	104
Tabel 3.9 Model persamaan Struktural .....	107
Tabel 3.10 <i>Goodness of Fit Index</i> (Indeks Pengujian Kelayakan Model) .....	115
Tabel 4.1 Hasil Uji Validitas <i>Perceived Usefulness</i> .....	120
Tabel 4.2 Hasil Uji Validitas <i>Perceived Ease of Use</i> .....	121
Tabel 4.3 Hasil Uji Validitas <i>Perceived Trust</i> .....	122
Tabel 4.4 Hasil Uji Validitas <i>Perceived Risk</i> .....	123
Tabel 4.5 Hasil Uji Validitas <i>Perceived Cost</i> .....	124
Tabel 4.6 Hasil Uji Validitas <i>Adoption</i> (Pertama) .....	125
Tabel 4.7 Rotasi Pada Variabel <i>Adoption</i> .....	126
Tabel 4.8 Hasil Uji Validitas <i>Adoption</i> (Kedua) .....	127
Tabel 4.9 Hasil Uji Reliabilitas .....	129
Tabel 4.10 <i>Standardized Loading Factor, t-value &amp; Measurement</i> <i>Error Variable Perceived Usefulness – 1</i> .....	138

Tabel 4.11	<i>Standardized Loading Factor, t-value &amp; Measurement Error Variable Perceived Usefulness – 2</i>	139
Tabel 4.12	<i>Standardized Loading Factor, t-value &amp; Measurement Error Variable Perceived Ease of Use – 1</i>	140
Tabel 4.13	<i>Standardized Loading Factor, t-value &amp; Measurement Error Variable Perceived Ease of Use – 2</i>	141
Tabel 4.14	<i>Standardized Loading Factor, t-value &amp; Measurement Error Variable Perceived Trust – 1</i>	142
Tabel 4.15	<i>Standardized Loading Factor, t-value &amp; Measurement Error Variable Perceived Trust – 2</i>	143
Tabel 4.16	<i>Standardized Loading Factor, t-value &amp; Measurement Error Variable Perceived Risk – 1</i>	144
Tabel 4.17	<i>Standardized Loading Factor, t-value &amp; Measurement Error Variable Perceived Risk – 2</i>	145
Tabel 4.18	<i>Standardized Loading Factor, t-value &amp; Measurement Error Variable Perceived Cost – 1</i>	146
Tabel 4.19	<i>Standardized Loading Factor, t-value &amp; Measurement Error Variable Perceived Cost – 2</i>	147
Tabel 4.20	<i>Standardized Loading Factor, t-value &amp; Measurement Error Variable Adoption – 1</i>	148
Tabel 4.21	<i>Standardized Loading Factor, t-value &amp; Measurement Error Variable Adoption – 2</i>	149
Tabel 4.22	<i>Variance Extracted</i>	150
Tabel 4.23	<i>Construct Reliability</i>	151
Tabel 4.24	<i>Evaluasi Goodness of fit Indices</i>	152
Tabel 4.25	<i>Hasil Hipotesis Penelitian</i>	155

## DAFTAR GAMBAR

Gambar 2.1 <i>Technology Acceptance Model (TAM)</i> .....	34
Gambar 2.2 <i>Innovation Diffusion Theory (IDT)</i> .....	36
Gambar 2.3 Kerangka pemikiran teoretik .....	75
Gambar 3.1 Diagram alur penelitian ( <i>software LISREL 8.70</i> ) .....	103
Gambar 4.1 Profil Responden Berdasarkan Usia .....	131
Gambar 4.2 Profil Responden Berdasarkan Jenis Kelamin .....	132
Gambar 4.3 Profil Responden Berdasarkan Status Pernikahan .....	133
Gambar 4.4 Profil Responden Berdasarkan Pendidikan .....	133
Gambar 4.5 Profil Responden Berdasarkan Pekerjaan .....	134
Gambar 4.6 Profil Responden Berdasarkan Penghasilan .....	135
Gambar 4.7 Profil Responden Berdasarkan Tempat Tinggal .....	136
Gambar 4.8 Model Persamaan Struktural ( <i>Estimates</i> ) .....	155
Gambar 4.9 Model Persamaan Struktural ( <i>Standardized Solution</i> ) ..	156
Gambar 4.10 Model Persamaan Struktural ( <i>t-value</i> ) .....	156

## DAFTAR LAMPIRAN

Lampiran 1: Kuestioner .....	185
Lampiran 2: Validitas Pretest <i>Perceived Usefulness</i> – SPSS 22.0 ...	189
Lampiran 3: Validitas Pretest <i>Perceived Ease of Use</i> – SPSS 22.0 .	190
Lampiran 4: Validitas Pretest <i>Perceived Trust</i> – SPSS 22.0 .....	191
Lampiran 5: Validitas Pretest <i>Perceived Risk</i> – SPSS 22.0 .....	192
Lampiran 6: Validitas Pretest <i>Perceived Cost</i> – SPSS 22.0 .....	194
Lampiran 7: Validitas Pretest <i>Adoption</i> (pertama) – SPSS 22.0 .....	195
Lampiran 8: Validitas Pretest <i>Adoption</i> (kedua) – SPSS 22.0 .....	197
Lampiran 9: Reliabilitas Pretest <i>Perceived Usefulness</i> – SPSS 22.0 .....	198
Lampiran 10: Reliabilitas Pretest <i>Perceived Ease of Use</i> – SPSS 22.0 .....	195
Lampiran 11: Reliabilitas Pretest <i>Perceived Trust</i> – SPSS 22.0 .....	200
Lampiran 12: Reliabilitas Pretest <i>Perceived Risk</i> – SPSS 22.0 .....	201
Lampiran 13: Reliabilitas Pretest <i>Perceived Cost</i> – SPSS 22.0 .....	202
Lampiran 14: Reliabilitas Pretest <i>Adoption</i> – SPSS 22.0 .....	203
Lampiran 15: Uji Model Pengukuran (pertama) – LISREL 8.70 .....	204
Lampiran 16: Model Pengukuran <i>Standardized Solution</i> (pertama) – LISREL 8.70 .....	211
Lampiran 17: Model Pengukuran <i>t-Value</i> (pertama) – LISREL 8.70..	212
Lampiran 18: Uji Model Pengukuran (kedua) – LISREL 8.70 .....	213
Lampiran 19: Model Pengukuran <i>Standardized Solution</i> (kedua)	

– LISREL 8.70 .....	218
Lampiran 20: Model Pengukuran <i>t-value</i> (kedua) – LISREL 8.70 ....	219
Lampiran 21: Hasil Pengujian Model Struktural – LISREL 8.70 .....	220
Lampiran 22: Model Struktural <i>Estimates</i> – LISREL 8.70 .....	226
Lampiran 23: Model Struktural <i>Standardized Solution</i> – LISREL 8.70 .....	227
Lampiran 24: Model Struktural <i>t-value</i> – LISREL 8.70 .....	228
Lampiran 25: Tabulasi Pretest 30 Responden .....	229
Lampiran 26: Tabulasi 185 Responden .....	230