

ABSTRAK

Revolusi Perbankan 4.0 menawarkan solusi untuk menciptakan personalisasi interaksi melalui *Internet of Everything*. Bagi bank, hal tersebut menghadirkan peluang besar di berbagai demografi dan tingkat adopsi teknologi untuk memperoleh lebih banyak pendapatan dan keuntungan. *Mobile Banking* dapat memenuhi semua kebutuhan transaksi keuangan nasabah dan meningkatkan pendapatan melalui pendapatan transaksi non bunga. Faktanya, tidak semua nasabah bank menggunakan *mobile banking*. Penelitian ini bertujuan untuk menyelidiki perilaku *mobile banking* di Indonesia untuk menjawab fenomena tersebut dengan mengkaji hubungan antara dimensi *perceived usefulness*, *perceived ease of use*, *subjective norms*, *perceived risks*, *perceived trust*, dan *attitude* yang mempengaruhi perilaku penggunaan *mobile banking* di Indonesia dengan menggunakan metode 5W1H. Alur penelitian dimulai dengan gambaran umum tentang *mobile banking* di Indonesia dan dilanjutkan dengan studi literatur. Setelah itu, dilakukan pengembangan hipotesis dan pengusulan model. Kemudian, dilakukan analisis data, diskusi dan diikuti dengan kesimpulan. Hasil penelitian mengungkapkan bahwa terhadap *attitude*, *perceived usefulness*, *subjective norms*, dan *responsiveness* merupakan faktor yang mempengaruhi perilaku dalam menggunakan *mobile banking* di Indonesia. *Attitude* memberikan pengaruh yang maksimal terhadap perilaku dalam menggunakan *mobile banking* sebesar 52,2% diikuti oleh *perceived usefulness* sebesar 41,7%, *subjective norms* sebesar 12,7%, dan *responsiveness* sebesar 12,6%.

Kata Kunci : *Banking 4.0, Mobile Banking, Attitude, Behavior*

ABSTRACT

Banking 4.0 offers a solution to create personalized interactions through the Internet of Everything. For banks, it presents great opportunities across different demographics and technology adoption levels to gain more revenues and profits. Mobile Banking can both meet all customer's financial transaction needs and increase revenues through fee-based income. In fact, not all the banks' customers utilize the mobile banking. This research aims to investigate mobile banking behavior in Indonesia to answer the phenomenon by examining correlation between perceived of usefulness, perceived ease of use, subjective norms, perceived risks, trust, and attitude that affect behavior to use mobile banking in Indonesia by using 5W1H method. 380 banks' customers participated in filling out the survey. The research's stream begins with an overview of mobile banking in Indonesia and followed by a literature review. Thereafter, we develop our hypotheses and proposed model. Then, we provide data analysis by using Smart PLS. The study found that behavior to use mobile banking in Indonesia was determined by attitude, perceived usefulness, subjective norms, and responsiveness. Attitude exerted maximum impact on behavior to use mobile banking at 52.2% followed by perceived usefulness at 41.7%, subjective norms at 12.7%, and responsiveness at 12.6%.

Keywords: Banking 4.0, Mobile Banking, Attitude, Behavior