INTISARI

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi penerimaan mobile banking BKD menggunakan model Technology Acceptance Model (TAM), dengan lima variabel utama: Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Attitude Toward Using (ATU), Behavioral Intention to Use (BIU), dan Actual Use (AU). Data diperoleh dari 174 responden melalui kuesioner. Hasil uji validitas menunjukkan seluruh item pertanyaan valid (r hitung > 0,149) dan reliabel (Cronbach's Alpha > 0,6). Nilai R Square menunjukkan kontribusi variabel independen terhadap dependen secara berturut-turut: PEOU→PU (0,010), PEOU dan PU→ATU (0,432), PU dan ATU→BIU (0,608), dan PU dan BIU→AU (0,137). Uji F menunjukkan semua hubungan signifikan (F hitung > 3,05). Dari tujuh hipotesis, empat diterima (H2, H4, H6, H7). PU terbukti paling berpengaruh terhadap niat dan penggunaan aktual, sementara sikap pengguna (ATU) tidak berpengaruh terhadap niat penggunaan. Temuan ini menekankan pentingnya meningkatkan persepsi kegunaan dan kemudahan aplikasi untuk mendorong adopsi, terutama di wilayah pedesaan.

Kata Kunci: Mobile Banking BKD, Penerimaan Teknologi, Technology Acceptance Model (TAM)

ABSTRACT

This study aims to analyze the factors that influence the acceptance of BKD mobile banking using the Technology Acceptance Model (TAM), with five main variables: Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Attitude Toward Using (ATU), Behavioral Intention to Use (BIU), and Actual Use (AU). Data were obtained from 174 respondents through a questionnaire. The results of the validity test showed that all question items were valid (r count > 0.149) and reliable (Cronbach's Alpha > 0.6). The R Square value showed the contribution of the independent variable to the dependent variable, respectively: PEOU→PU (0.010), PEOU dan PU→ATU (0.432), PU dan ATU→BIU (0.608), and PU dan BIU→AU (0.137). The F test showed all significant relationships (F count > 3.05). Of the seven hypotheses, four were accepted (H2, H4, H6, H7). PU proved to be the most influential on intention and actual use, while user attitude (ATU) had no effect on intention to use. These findings emphasize the importance of improving perceived usefulness and ease of use of an application to drive adoption, particularly in rural areas.

Keywords: Mobile Banking BKD, Technology Acceptance, Technology Acceptance Model (TAM)