

ABSTRACT

Information and communication technology has developed rapidly and has an important role in people's lives. One of them is the widespread use of mobile phones so that they are utilized by the banking industry to provide financial and non-financial transaction facilities online through internet banking. PT. BTPN Syariah as a part of financial business actors with the segmentation of pre-prosperous women's businesses helped implement a strategy to expand financial outreach to the community through WOW iB mobile account products. The attitude of technology adoption and its influence on the interest in subscribing to WOW iB mobile banking accounts owned by PT. BTPN Syariah has not yet reached the target set. The purpose of this study was to explore the impact of word of mouth on the adoption of WOW iB mobile account products in the Bandung Area covering the areas of Bojongsoang, Dayeuhkolot, Ciparay, Arjasari, Pacet 3 and Kertasari. This type of research is quantitative with a causative research type approach. The population of this research is Bandung area BTPN Syariah customers who have registered a mobile number as a mobile account. The causal relationship between the seven variables forms the structural equation model (SEM). Purposive sampling is used to obtain 258 samples, namely all bank customers who have transacted. Respondents were asked to fill out an online questionnaire via Google form with 23 questions derived from indicators for each variable.

The TAM model is used to quantitatively analyze the antecedents of subscription interest involving the variables of attitude, perceived usefulness, perceived ease of use, social norms, trust and word of mouth. After the test results are all valid and reliable indicators and the model reaches goodness of fit then a hypothesis test is performed with the result that all hypotheses are accepted except the relationship between the variable perceive usefulness to intention, perceive ease of use of attitude, and word of mouth to perceive ease of use. The results of this study can be a reference in the application of the TAM model especially in mobile banking research objects in the community such as the city of Bandung.

Keywords: Attitude, Intention, WOW iB, TAM, Word of Mouth