

ABSTRACT

Digital transformation occurs in all industrial sectors, including the banking industry. The driver of digital transformation in conventional banks is changes in customer behavior where customers tend to make more financial transactions on smartphones. Bank BCA has released a new mobile banking application, myBCA, but the level of use or adoption of myBCA is still relatively low.

The study aims to determine the factors that influence customers in adopting myBCA mobile banking. The research model used is the Technology Acceptance Model (TAM) modified by adding the variables Perceived Trust, Social Influence, Perceived Risk, Perceived Security, Habit. The model aims to determine the effect of the variables Perceived Usefulness (PU), Perceived Ease of Use (PEU), Perceived Trust (PT), Social Influence (SI), Perceived Risk (PR), Perceived Security (PS), and Habit (HT) on Adoption of Mobile Banking (AMB) with intervention from Intention to Use (ITU) on myBCA mobile banking.

The study uses a quantitative approach through online questionnaire distribution. The data collection technique used simple random sampling with Slovin calculations and obtained a total of 400 respondents. The data obtained were analyzed using Partial Least Square-Structural Equation Modeling (PLS-SEM) with SmartPLS data processing facilities.

The following research results show that PE, PU, PT, SI, PS, and HT have a positive influence on AMB with intervention from ITU, while the PR variable has a negative influence on AMB with intervention from ITU. The influence on Intention to Use is 59.5% and the influence on Adoption of Mobile Banking is 48.1%.

Through the results of the study, it is expected to provide suggestions on theoretical aspects for similar research in the future by including other variables to be able to improve and use quantitative and qualitative research methods to gain a holistic understanding. The contribution of practical aspects provided through the study can be used as suggestions and recommendations for strategies for Bank BCA to be a reference for increasing the adoption rate of myBCA mobile banking based on factors that influence customers in adopting myBCA mobile banking.

Keywords: Digital Transformation, Mobile Banking, Technology Adoption, TAM, PLS-SEM