

PENGARUH *RELATIVE ADVANTAGE* DAN *PERCEIVED EASE OF USE* TERHADAP *ATTITUDE* DENGAN *TRUST* SEBAGAI VARIABEL MEDIASI

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ABSTRAK

Aplikasi *mobile banking* adalah inovasi pada industri perbankan yang telah meningkatkan efisiensi aktivitas keuangan. Perusahaan perbankan telah mengadopsi inovasi tersebut untuk meningkatkan layanan kepada nasabah, sehingga *mobile banking* telah dianggap sebagai *platform* modern yang menggantikan interaksi fisik antara bank dan nasabah. Di Indonesia, hampir setiap bank telah meluncurkan layanan tersebut untuk mengembangkan operasi mereka, sehingga penelitian ini ingin menguji pengaruh *relative advantage* (RA) dan *perceived ease of use* pada *attitude* nasabah terhadap aplikasi *mobile banking*, serta peran *trust* dalam memediasi pengaruh *relative advantage* dan *perceived ease of use* pada *attitude* nasabah terhadap aplikasi tersebut. Sampel dipilih secara non-probabilitas terhadap 162 responden yang pernah menggunakan *mobile banking*. Data yang diperoleh dianalisis menggunakan metode PLS-SEM dan mengungkapkan bahwa *relative advantage* dan *perceived ease of use* berpengaruh positif dan signifikan pada *attitude*, sementara *trust* dapat memediasi pengaruh tersebut. Hasil tersebut mengimplikasikan bahwa nasabah akan bersikap positif terhadap aplikasi *mobile banking* yang dapat memberikan manfaat yang lebih baik dibandingkan dengan layanan perbankan konvensional dan *mobile banking* yang dapat dipahami dan digunakan secara mudah. Selain itu, peran mediasi *trust* menunjukkan bahwa manfaat dan kemudahan tersebut didasari oleh kepercayaan nasabah terhadap *mobile banking*, dimana Nasabah tidak akan bersikap positif terhadap *mobile banking* jika nasabah tidak mempercayai aplikasi tersebut, walaupun aplikasi tersebut memberikan *relative advantage* dan mudah digunakan.

Kata Kunci: *Perceived Ease of Use, Relative Advantage, Trust, Attitude, Banking Application*

ABSTRACT

Mobile banking application is an innovation in the banking industry which has improved the efficiency of financial activities. Banks have adopted this innovation to provide their customers better services, thereby mobile banking has been perceived as a modern platform that has displaced the need for physical interaction between banks and customers. In Indonesia, almost every bank has been offering mobile banking to enhance their operations. Therefore, this research aims to identify the influence of relative advantage (RA) and perceived ease of use on customers' attitude toward mobile banking application, and the mediating role of trust on the influence of relative advantage and perceived ease of use on customers' attitude toward the application. Sampels were selected by using non-probability method toward 162 respondents who have used mobile banking. The data were analyzed by using PLS-SEM and revealed that perceived ease of use and relative advantage positively and significantly influence attitude towards the application, while trust is mediating the influences. The results expected to adding references for researchers and the financial sector's practitioners, particularly in stimulating business strategy from the management in setting strategy to stimulating users' attitudes towards the digital application. Moreover, the mediating role of trust implied that the benefit and ease are based on customers' trust toward the application. Customers won't have positive attitude toward the application if they don't trust it, eventhough it offers relative advantage and is easy to use.

Keywords: *Relative Advantage, Perceived Ease of Use, Trust, Attitude, Banking Application*