

RINGKASAN

Penelitian ini bertujuan untuk mengetahui pengaruh *task characteristic* dan *technology characteristic* terhadap *perceived usefulness* dan *perceived ease of use*, dan *perceived risk* terhadap *user adoption* dari *mobile banking*. Responden dalam penelitian ini adalah pengguna aplikasi *mobile banking* di Indonesia. Terdapat 194 sampel yang diambil menggunakan metode *purposive sampling*. Penelitian ini merupakan penelitian kuantitatif yang dianalisis menggunakan metode analisis regresi berganda.

Berdasarkan hasil penelitian menunjukkan bahwa pada model pertama variabel *task characteristic* berpengaruh secara positif dan signifikan terhadap variabel *perceived usefulness*, variabel *technology characteristic* berpengaruh secara positif dan signifikan terhadap variabel *perceived usefulness*, dan pada model kedua variabel *perceived usefulness* berpengaruh secara positif dan signifikan terhadap variabel *user adoption*, variabel *perceived ease of use* berpengaruh secara positif dan signifikan terhadap variabel *user adoption*, dan variabel *perceived risk* tidak berpengaruh secara signifikan terhadap variabel *user adoption*. Hasil ini dapat memberikan bukti tentang faktor-faktor yang mempengaruhi adopsi terhadap aplikasi *mobile banking* sehingga dapat memberikan implikasi kepada masyarakat dan pihak bank untuk lebih mengenal *mobile banking* dan meningkatkan sosialisasi tentang manfaat *mobile banking*.

Kata Kunci : TAM, TTF, *Perceived Risk*, *Mobile Banking*

SUMMARY

This study aims to determine the effect of task characteristic and technology characteristic on perceived usefulness and perceived ease of use, and perceived risk on user adoption from mobile banking. Respondents of this study were mobile banking users in Indonesia. There were 194 samples taken using purposive sampling method.

Based on the research results, it shows that the first model task characteristic variable has a positive and significant effect on the perceived usefulness variable and the technology characteristic variable has a positive and significant effect on the perceived ease of use variable and the second model variable perceived ease of use has a positive and significant effect on the user adoption of mobile banking, the variable perceived risk has not significant effect on the user adoption of mobile banking. These results can provide evidence about the factors that influence the adoption of the mobile banking so that it can have implications for the public and banks to become more familiar with mobile banking and increase socialization about the benefits of mobile banking.

Keywords: TAM, TTF, Perceived Risk, Mobile Banking

