A STUDY OF M-BANKING USAGE ON HIGHER EDUCATION STUDENTS: APPLYING IS SUCCESS MODEL

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Abstract

Objectives:

To identify the factors which affect the intention of E-banking and M-banking usage in undergraduate students and to know the growth potential in undergraduate students, in term of M-banking.

Method:

Research is done qualitatively and distribution of self-administered questionnaires at several universities in Jakarta was chosen as the main data collection method. Sample was chosen by way of convenience sampling.

Results:

Seven out of seven proposed hypotheses were supported. Five factors were found to be significant in term of affecting mobile banking usage, which are: System quality, Information quality, Interface design quality, Trust and User satisfaction.
Conclusion:

Five factors that are mentioned above are important in determining the usage of mobile banking. However, it is notable that the user’s ability to utilize the system provided are also have to be considered in giving value toward a system. Culture and infrastructure also considered as important factors and always changing from places to places. Banks should start to address undergraduate students as a potential market due to their ability to utilize the modern banking system and by a long term objective, it would save costs for banks and its customers because most of the customers would be able to do banking without physically present on the bank or ATM, and they are able to fully utilize the features provided by banks to establish a better banking environment.

Key words:

Internet, Banking, Mobile, Jakarta, BCA, Indonesia, System quality, Interface Design Quality, Information Quality, Trust, Customer Satisfaction, Undergraduate.