

## 5.2 Implikasi Manajerial

Penelitian memberikan hasil bahwa *perceived risk*, *technology anxiety*, *perceived usefulness*, *perceived ease of use*, *personal innovativeness*, dan *attitude towards using* adalah variabel yang dapat mempengaruhi *intention to use* Bima Mobile. Bank Jateng harus memperhatikan kembali terkait kebutuhan layanan *mobile banking* yang diinginkan oleh Nasabahnya. Kelengkapan fitur yang ditawarkan harus mampu memenuhi kebutuhan perbankan dari Nasabah, sehingga Nasabah merasa Bima Mobile dapat membantu kinerja dan memberikan nilai tambah bagi hidup mereka. Selain itu, risiko terkait serangan siber dan fraud menjadi isu kuat yang mempengaruhi pertimbangan Nasabah untuk menggunakan Bima Mobile. Saat sebuah aplikasi mudah diretas, hal tersebut dapat mempengaruhi persepsi Nasabah atas aplikasi tersebut, sehingga Bank perlu melakukan pemeriksaan keamanan aplikasi secara berkala. Selain itu, perkembangan teknologi yang tidak pernah berhenti juga menuntut Bank untuk terus melakukan inovasi dan pemutakhiran secara berkala terhadap aplikasi yang mereka miliki sehingga dapat menarik perhatian Nasabah. Tidak lupa Bank Jateng untuk senantiasa memberikan sosialisasi terkait *awareness security information* agar Nasabah memiliki kewaspadaan dan wawasan yang memadai sehingga meyakinkan kepada Nasabah bahwa Bima Mobile merupakan aplikasi yang mudah dan aman untuk digunakan karena pengendalian risiko telah dimitigasi dengan baik.

## 5.3 Keterbatasan dan Saran

Penelitian yang dilakukan ini memiliki keterbatasan karena belum seluruh kota yang terdapat kantor Bank Jateng menjadi sampel penelitian ini. Oleh karena itu, rekomendasi untuk penelitian selanjutnya adalah memperluas cakupan area nasabah yang menjadi sampel mengingat Bank Jateng telah beroperasi di luar wilayah Jawa Tengah, seperti Jakarta dan Yogyakarta yang tidak menutup kemungkinan adanya Nasabah yang berdomisili di luar pulau atau luar negeri. Saran untuk penelitian selanjutnya dapat memperluas model konseptual dengan sudut pandang lain seperti limitasi pendapatan, gaya hidup, dan citra perusahaan yang mungkin saja dapat mempengaruhi niat penggunaan Bima Mobile Bank Jateng.

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