

ABSTRACT

Mobile banking users still less when compared to the total population of bank customers. If seen from the number of internet users in Indonesia and the devices that are used more are smartphones, mobile banking development should be greater.

The purpose of this study was to understanding the resistance behavior by dividing the mobile banking non-users into three groups based on their intentions to using mobile banking. thereafter the aim is to find out the differences in resistance were identified between the groups

This study identified three groups of mobile banking non-users; postponers, opponents and rejectors. The data were collected by distributing google docs online questionnaires directly to mobile banking non-users. SPSS 23 software was used to processing data using discriminant analysis method. From questionnaires 410 respondents were collected, consisting of 144 postponers respondents, 171 opponents respondents, and 95 rejectors respondents.

From the results of this study the most distinguishing variables between three non-adopter groups are value barrier, image barrier, and risk barrier. To overcome this problem, the bank should provide a different strategy approach according to the needs of postponers, opponents, and rejectors. Bank should approach non-adopter through face-to-face communication and educational methods regarding positive values using mobile banking, demonstrate the convenience, and improving mobile banking quality in security, and should be able to reverse bad images of risks that may be experienced in using mobile banking

Keywords: Discriminant, Consumer resistance, , Postponers, Opponents, Rejectors