ABSTRACT

Information technology investment has become one of the popular solutions done by various companies in order to increase efficiency. At the other side, many research proved that IT investment doesn’t give significant impact to the company performance. This phenomenon was finally named as IT productivity paradox. Muamalat Surabaya Bank, the object of this research has been doing an IT investment through mobile branch implementation since 2011. The former research has assessed the contribution of the mobile branch using Information Economic (IE) theory and the result was good (40.5). Nevertheless, that score has not reached out the maximum point yet (90). That is why another research from a different perspective is needed. In the end, the comprehensive conclusion can be conducted. Finally we can decide that mobile branch investment is worth enough to be continued and developed.

This research aims to reassess the investment of mobile branch using a model that adopted from Resource Based View theory. That model sees the relation of 4 variables named IT based capability, IT support for core competence, IT resources and company performance. That model also supported by IT Strategic Alignment theory to make sure that each activity in every variable is aligned with IT strategy to achieve business
goals. This research applied Generalized Structured Component Analysis method. The result of research was analyzed using descriptive statistic and inferential. This research proved that: (1) IT resources have an impact to the forming of IT based capability, (2) IT based capability has an impact to the IT support for core competence, (3) IT support for core competence has an impact to the company performance, (4) IT resources don’t have a direct impact on the company performance.

Keywords: IT Based Capability, IT Resources, IT Support for Core Competence, Mobie Branch, Performance, Resource Based View