

ABSTRAK

ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI INTENSI PENGGUNAAN BLU: DENGAN PERSPEKTIF *TECHNOLOGY ACCEPTANCE MODEL* DAN *THEORY PLANNED OF BEHAVIOR*

Andreas Jonathan Silaban

47E19004/PEK/452615

Teknologi yang berkembang pesat di seluruh dunia telah mengubah pola kegiatan masyarakat dan berpengaruh terhadap industri perbankan. Kebutuhan masyarakat akan perbankan digital menjadi tantangan bagi perbankan untuk dapat menciptakan sebuah aplikasi yang dapat mendukung aktivitas transaksi perbankan *online* nasabah. PT. Bank Digital BCA menyediakan layanan perbankan digital melalui sebuah aplikasi *mobile banking* yaitu Blu. Dikarenakan Blu masih termasuk *mobile banking* baru di Indonesia maka diperlukan sebuah penelitian untuk mengetahui faktor-faktor yang mempengaruhi intensi nasabah dalam menggunakan Blu. Dalam penelitian ini, penulis menganalisis niat nasabah terhadap penggunaan Blu dengan menggunakan perspektif *Technology Acceptance Model* (TAM) dan *Theory of Planned Behavior* (TPB) dengan variabel tambahan yaitu *perceived risk*. Penelitian ini menggunakan metode kuantitatif dengan pengumpulan data primer melalui kuesioner *online* sebanyak 200 responden. Analisis data penelitian ini menggunakan *structural equation modeling* (SEM) untuk mengevaluasi hubungan antar variabel dengan *software* AMOS 22. Hasil dari pengujian ini menyatakan bahwa *perceived usefulness* dan *perceived ease of use* berpengaruh positif terhadap *attitude toward the behavior*; *perceived usefulness*, *attitude toward the behavior*, *low perceived risk* berpengaruh positif terhadap *behavioral intention*; *subjective norm* dan *perceived behavior control* tidak berpengaruh terhadap *behavioral intention*.

Kata kunci : Perbankan Digital, *Technology Acceptance Model*, *Technology Planned Behavior*, *Blu*, *PT. Bank Digital BCA*

ABSTRACT

ANALYSIS OF FACTORS THAT INFLUENCE THE INTENTION TO USE BLU: WITH TECHNOLOGY ACCEPTANCE MODEL AND THEORY PLANNED OF BEHAVIOR PERSPECTIVE

Andreas Jonathan Silaban

47E19004/PEK/452615

Technology that is developing rapidly around the world has changed the pattern of people's activities and has an impact on the banking industry. The community's need for digital banking is a challenge for banks to be able to create an application that can support customers' online banking transaction activities. PT. BCA Digital Bank provides digital banking services through a mobile banking application, namely Blu. Because Blu is still a new mobile banking in Indonesia, a study is needed to determine the factors that influence customer intentions to use Blu. In this study, the authors analyze the customer's intention to use Blu using the perspective of the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) with an additional variable, namely perceived risk. This study uses quantitative methods with primary data collection through online questionnaires of 200 respondents. Analysis of the research data using structural equation modeling (SEM) to evaluate the relationship between variables with AMOS 22 software. The results of this test state that perceived usefulness and perceived ease of use have a positive effect on attitudes toward the behavior; perceived usefulness, attitude toward the behavior, low perceived risk has a positive effect on behavioral intention; subjective norm and perceived behavior control have no effect on behavioral intention.

Keywords : Digital Bank, Technology Acceptance Model, Technology Planned Behavior, Blu, PT. Bank Digital BCA