

Analisis Perilaku Pengelola dan Staf Keuangan pada Penggunaan Fasilitas Internet Banking dengan Technology Acceptance Model

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Intisari

Internet banking saat ini banyak digunakan oleh individu maupun institusi. Universitas Gadjah Mada (UGM) juga telah menggunakan *internet banking* yang terintegrasi dalam Sistem Informasi Keuangan (SIMKEU). Penggunaan e-banking di SIMKEU sifatnya opsional karena pengguna tetap bisa menggunakan layanan bank konvensional. Dengan latar belakang tersebut, penelitian ini bertujuan untuk mengetahui sejauh mana keberterimaan fasilitas *internet banking* yang ada di SIMKEU. Penelitian ini menggunakan rerangka dari *Technology Acceptance Model* (TAM). Variabel *trust* dan *computer self-efficacy* ditambahkan dalam penelitian ini. Data diperoleh dari kuesioner dengan teknik *purposive sampling*. Jumlah responden dalam penelitian ini adalah 123 orang yang berasal dari pengelola dan staf keuangan yang ada di Fakultas di lingkungan UGM. Alat analisis yang digunakan adalah *Structural Equation Modeling* (SEM). Hasil penelitian ini menunjukkan bahwa *trust* berpengaruh positif terhadap *perceived usefulness* dan *perceived ease of use*. Selanjutnya, *perceived ease of use* berpengaruh positif terhadap *perceived usefulness* dan *attitude toward using*. *Perceived usefulness* berpengaruh positif terhadap *attitude toward using* dan juga mempengaruhi *behavioral intention*. Selanjutnya, *attitude toward using* berpengaruh positif terhadap *behavior intention*. Penelitian ini sayangnya tidak berhasil membuktikan pengaruh *computer self efficacy* terhadap *perceived usefulness* dan *perceived ease of use*.

Kata-kata kunci: Technology Acceptance Model, Computer Self-Efficacy, Trust, Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using, Perceived Usefulness, Behavior Intention, Attitude Toward Using, Internet Banking, SIMKEU, UGM.

Abstract

Internet banking is now widely used by individuals and institutions. Universitas Gadjah Mada (UGM) also uses internet banking that is integrated with Treasury Information System Management (SIMKEU). The use of internet banking in SIMKEU is optional because users may opt to use conventional bank transactions. Based on that background, the study aims to determine the extent of the acceptance of internet banking in SIMKEU. This study uses Technology Acceptance Model (TAM) as a research framework. Trust and Computer Self-Efficacy variables are added. Data was administered by using questionnaire survey. Purposive sampling technique was applied to obtain 123 final respondents. The data were analyzed by using Structural Equation Modeling (SEM). These results indicate that trust positively influences perceived usefulness and perceived ease of use. Further, perceived ease of use positively affects perceived usefulness and attitude toward using. Perceived usefulness positively affects attitude toward using and also behavioral intention. In addition, attitude toward using influences behavioral intention. This study unfortunately fails to support the hypothesis that computer self-efficacy influences perceived usefulness and perceived ease of use.

Key Words: *Technology Acceptance Model, Computer Self-Efficacy, Trust, Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using, Perceived Usefulness, Behavioral Intention, Attitude Toward Using, Internet Banking, SIMKEU, UGM.*

