

ABSTRAK

Penelitian ini berjudul “Faktor-Faktor Yang Mempengaruhi Minat Nasabah Dalam Penggunaan Online Banking (Studi Empiris pada Mahasiswa Universitas Islam Indonesia)” yang bertujuan untuk menemukan bukti empiris mengenai apakah perceived usefulness, perceived ease of use, computer self efficacy, security and privacy, dan trust berpengaruh positif terhadap minat penggunaan online banking. Penelitian ini menggunakan Technology Acceptance Model (TAM) sebagai dasar penelitian.

Penelitian ini mengambil sampel para mahasiswa Universitas Islam Indonesia yang pernah menggunakan fasilitas online banking di Yogyakarta. Sampel diambil dengan menggunakan kuisioner, dari seluruh kuisioner yang tersebar sejumlah 130 dapat kembali dan diolah sebanyak 110 sampel. Pengujian dilakukan dengan menggunakan program SPSS.

Hasil dari lima hipotesis yang diujikan pada penelitian ini, semuanya berpengaruh positif. Hal itu menunjukkan bahwa penelitian ini mendukung teori TAM yang menyatakan bahwa penerimaan seseorang atas teknologi informasi dipengaruhi oleh dua variabel utama yaitu perceived usefulness dan perceived ease of use.

Kata Kunci : Bukti empiris, Online banking, Technology Acceptance Model (TAM).

ABSTRAK

This study entitled "Factors Affecting the Interests Customer in Use of Online Banking (Empirical Study on Students Islamic University of Indonesia)" which aims to find empirical evidence about whether the perceived usefulness, perceived ease of use, computer self-efficacy, security and privacy, and trust positive influence on interest in the use of online banking. This study uses the Technology Acceptance Model (TAM) as the basis for research.

This study took a sample of university students who had used the Islamic Indonesia online banking facility in Yogyakarta. Samples were taken by using questionnaires, on the whole questionnaire distributed number 130 can be returned and processed a total of 110 samples. Examination performed using SPSS.

Results from five hypothesis tested in this study, all of them positive effect. It was pointed out that this study supports the theory that states that TAM someone acceptance of information technology is influenced by two main variables, namely perceived usefulness and perceived ease of use.

Keywords : Empirical Evidence, Online Banking, Technology Acceptance Model (TAM).