

Sucita Diayu Niranda Yani, 2015. Analisis Minat Perilaku Nasabah dalam Penggunaan Layanan *Internet Banking* Menggunakan Model Integrasi *Theory Of Acceptance Model* dan *Theory Of Planned Behavior* di Surabaya. Skripsi ini dibawah bimbingan Badrus Zaman, S.Kom, M.Cs dan Dra. Rini Semiati, M.Si Program Studi S1 Sistem Informasi. Fakultas Sains dan Teknologi, Universitas Airlangga.

ABSTRAK

Internet Banking (IB) adalah fasilitas untuk melakukan transaksi perbankan dan transaksi lainnya melalui internet dengan *website* milik bank yang dilengkapi dengan sistem keamanan. Tujuan penelitian ini adalah untuk menganalisis minat perilaku nasabah dalam penggunaan layanan internet banking menggunakan model integrasi *theory of acceptance* dan *theory of planned behavior* di Surabaya

Penelitian ini adalah penelitian survei dengan rancangan *cross-sectional*. Kuesioner yang diadaptasi dari model integrasi TAM dan TPB disebarakan secara *online* dan *offline* kepada 168 nasabah pengguna layanan *internet banking* di Surabaya. Data kuesioner dianalisis menggunakan metode *Partial Least Square-Structural Equation Modeling* (PLS-SEM) dengan *tools* SmartPLS. Proses analisis PLS-SEM diawali dengan evaluasi model pengukuran. Selanjutnya dilakukan evaluasi model struktural. Hasil analisa PLS-SEM kemudian diinterpretasikan.

Hasil evaluasi model pengukuran menunjukkan bahwa model integrasi TAM dan TPB tersebut telah valid, reliabel, dan dapat diterima secara substansial berdasarkan hasil pengujian data. Dari hasil evaluasi model struktural diperoleh bahwa faktor-faktor yang dapat mempengaruhi sikap dalam niat penggunaan internet banking, meliputi *perceived usefulness*, *perceived ease of use*, dan *security and privacy*. Sedangkan kontrol perilaku dalam menggunakan *internet banking* dipengaruhi oleh *self efficacy*, *government support*, dan *technology support*. Akurasi prediksi model TAM dan TPB dalam menjelaskan *attitude*, kontrol perilaku, *intention to use*, dan *perceived usefulness* dalam minat perilaku nasabah dalam penggunaan layanan *internet banking* tergolong moderat yaitu sebesar 64,6%, 64,1%, 57,7%, dan 33,4%. Hasil analisis minat perilaku nasabah dalam penggunaan layanan internet banking yang diperoleh 3 faktor yang tidak signifikan dan 8 faktor signifikan.

Kata kunci : *internet banking*, TAM, TPB, *Partial Least Square-Structural Equation Modelling* (PLS-SEM)

Sucita Diayu Niranda Yani, 2015. Analysis of Customer's Interest Behavior in the Utilization of Internet Banking Services Using *Theory Of Acceptance Model* and *Theory Of Planned Behavior Model* in Surabaya. This undergraduate thesis was under guidance of Badrus Zaman, S.Kom, M.Cs and Dra. Rini Semiati, M.Si Bachelor Degree of Information System System. Fakultas Sains dan Teknologi, Universitas Airlangga.

ABSTRACT

Internet Banking (IB) is a facility for banking transaction through internet using website owned by bank which equipped by security system. The purpose of this study is to analyze the costumers' interest behavior in internet banking service utilizatiob using integrated model of theory of acceptance and theory of planned in surabaya.

This study was using a survey method with cross-sectional plan. Questionnaire which adapted from TAM and TPM integrated model was spread in online and offline to 168 costumers of internet banking service in Surabaya. Questionnaire's data was analyzed using *Partial Least Square-Structural Equation Modeling* (PLS-SEM) with SmartPLS tools. The analyzing process of PLS-SEM was initialized with evaluation of measurement model. The an evaluation of structural model is conducted. The result of PLS-SEM analysis was then being interpreted.

The result of the measurement model's evaluation showed that integrated model of TAM and TPM has valid, reliable and can be accepted substantially based on the data testing result. The evaluation result of structural model can be obtained that the influencing factors of interest behavior for using internet banking are *perceived usefulness, perceived ease of use, dan security and privacy*. Whereas the behavior control in using internet banking were influenced by *self efficacy, government support, dan technology support*. The accuracy in prediction of TAM and TPB models in explaining attitude, behavior control, intention to use and perceived usefulness in costumers' interest behavior of using internet banking service can be grouped as moderate with percentage of 64,6%, 64,1%, 57,7%, and 33,4%. The result of costumers' interest behavior analysis in utilization of internet banking service which obtained 3 factors areunsignficant and 8 factors are significant .

Keywords : *internet banking, TAMmodel, TPBmodel, TAM and TPBmodel, Partial Least Square-Structural Equation Modelling (PLS-SM)*