

Fitria Sulistyorini, 2016. Analisis Faktor Yang Mempengaruhi Intensi Penggunaan *E-Money* Di Kalangan Mahasiswa Menggunakan Integrasi *Technology Acceptance Model (TAM)* Dan *Theory Of Planned Behavior (TPB)* Dengan *Perceived Risk* Dan *Perceived Benefit*. Skripsi ini dibawah bimbingan Drs. Eto Wuryanto, DEA dan Purbandini, S.Si., M.Kom. Program Studi S1 Sistem Informasi. Fakultas Sains dan Teknologi, Universitas Airlangga.

ABSTRAK

E-money merupakan salah satu solusi untuk mendukung terciptanya *cashless society* di Indonesia karena ditujukan untuk transaksi-transaksi yang bernilai kecil, bersifat massal dan berfrekuensi relatif sering. Namun, data yang ada menunjukkan bahwa penggunaan *e-money* masih tergolong rendah yang mana jumlah transaksi menggunakan *e-money* hanya sebesar 7% dari total keseluruhan transaksi di Indonesia pertahunnya. Untuk itu dilakukan penelitian yang bertujuan untuk menemukan faktor-faktor yang dapat mempengaruhi penggunaan *e-money*, khususnya di kalangan mahasiswa, menggunakan integrasi model TAM-TPB dengan *perceived risk* dan *perceived benefit*.

Pada penelitian ini, pengumpulan data dilakukan dengan menyebarkan kuesioner yang diadaptasi dari integrasi model TAM-TPB dengan *perceived risk* dan *perceived benefit*. Target penyebaran kuesioner adalah mahasiswa Universitas Airlangga yang merupakan pengguna *e-money*. Dari penyebaran kuesioner, terkumpul sebanyak 123 kuesioner. Data yang terkumpul kemudian diolah menggunakan *variance based structural equation modeling* atau biasa disebut *Partial Least Square Path Modeling (PLS-PM)* untuk memahami hubungan antar variabel di dalamnya. Tahap analisis PLS-PM dimulai dengan evaluasi model pengukuran, kemudian dilanjutkan dengan evaluasi model struktural.

Hasil pengolahan data menunjukkan bahwa indikator yang digunakan untuk menjelaskan variabel laten dalam model penelitian telah memenuhi kriteria evaluasi model pengukuran, yaitu telah memenuhi *convergent* dan *discriminant validity*. Sedangkan dari evaluasi model struktural diketahui bahwa faktor-faktor yang berpengaruh secara signifikan terhadap *intention to use e-money* antara lain *perceived usefulness*, *attitude toward behavior*, *subjective norm*, *perceived behavioral control*, dan *financial risk*. Hasil analisis menunjukkan integrasi model TAM-TPB dengan *perceived risk* dan *perceived benefit* mampu menjelaskan pengaruhnya terhadap intensi penggunaan *e-money* sebesar 85.1%. Untuk penerimaan yang lebih maksimal, disarankan untuk terus melakukan sosialisasi dengan terus meningkatkan kualitas layanan *e-money* dan memperluas kerjasama dengan berbagai pihak agar manfaat yang dapat dirasakan lebih maksimal.

Kata kunci : *e-money*, TAM, TPB, *perceived risk*, *perceived benefit*,

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Fitria Sulistyorini, 2016. Analysis Factor That Affect The Use of E-Money In University Student Using Integration of Technology Acceptance Model (TAM) And Theory Of Planned Behavior (TPB) With Perceived Risk And Perceived Benefit. This skripsi was under guidance of Drs. Eto Wuryanto, DEA and Purbandini, S.Si., M.Kom. Bachelor Degree of Information System. Sains and Technology Faculty, Airlangga University.

ABSTRACT

E-money is one of solution to support cashless society in Indonesia, because its aim for micro, massal, and in high frequent payment. But, data showed that the use of e-money is in low classified, which transaction using e-money just 7% of total transaction in Indonesia during a year. For that reason, this study purpose to capture factors that affected intention to use e-money, especially in student of university, using integration model of TAM-TPB with perceived risk and perceived benefit.

In this study, data conducted by distribute questionnaire which adapted from integration model of TAM-TPB with perceived risk and perceived benefit. Target respondents were Airlangga University student who use e-money. The distributed questionnaire were conducted for about 123 respondents. Then data were analyzed using variance based structural equation modeling or biasa disebut partial least square path modeling (PLS-PM) to understand the relation between each variable inside. The step on PLS-PM begins with evaluation of measurement model, then continued with evaluation of structural model.

The result showed that indicators used to explain the variable in the research model, meets the criteria of measurement model, that were convergent and discriminant validity. While on the evaluation of structural model was known that factors significantly affect the intention to use e-money are perceived usefulness, attitude toward behavior, subjective norm, perceived behavioral control, and financial risk. The result also showed that integration model of TAM-TPB with perceived risk and perceived benefit could affected the intention to use e-money up to 85.1%. For maximum acceptance, it is advisable to continue the program by socializing with continuously improve the quality of e-money services and expand cooperation with various parties so that benefits can be felt more leverage.

Keyword : e-money, TAM, TPB, perceived risk, perceived benefit,

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