

ABSTRAK

PENGARUH *PERCEIVED EASE OF USE*, *PERCEIVED USEFULNESS*, *PERCEIVED RISK*, DAN *TRUST* TERHADAP *BEHAVIORAL INTENTION TO USE E-MONEY*

(Studi Empiris : Calon Pengguna Uang Elektronik Kartu Indomaret)

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Penelitian ini bertujuan untuk mengetahui pengaruh *perceived ease of use*, *perceived usefulness*, *perceived risk*, dan *trust* terhadap *behavioral intention to use e-money*, serta mengetahui pengaruh *perceived risk* dan *perceived ease of use* terhadap *perceived usefulness*. Penelitian ini penting untuk dilakukan karena *e-money* merupakan perkembangan teknologi dalam bidang ekonomi yang sangat memberikan keuntungan, namun minat masyarakat untuk menggunakannya masih rendah.

Jenis penelitian merupakan penelitian empiris. Penelitian ini menggunakan 94 responden sebagai sampel. Pengambilan sampel menggunakan kuesioner dengan teknik *purposive sampling*. Dalam penelitian ini dilakukan uji validitas konvergen, uji validitas diskriminan, dan uji reliabilitas model pengukuran serta pengujian hipotesis dilakukan dengan uji *inner model* menggunakan *SmartPLS 2.0M3*.

Hasil penelitian menunjukkan bahwa *behavioral intention to use e-money* dipengaruhi oleh *perceived ease of use*, *perceived usefulness*, dan *trust*. *Perceived risk* tidak berpengaruh terhadap *behavioral intention to use e-money*. (3) *Perceived risk* dan *perceived ease of use* berpengaruh terhadap *perceived usefulness e-money*.

Kata kunci : *Perceived ease of use*, *perceived usefulness*, *perceived risk*, *trust*, dan *behavioral intention to use*.

ABSTRACT

**THE INFLUENCE OF PERCEIVED EASE OF USE, PERCEIVED USEFULNESS, PERCEIVED RISK, AND TRUST TO BEHAVIORAL INTENTION TO USE E-MONEY
(THE EMPIRICAL STUDY OF: POTENTIAL USERS OF ELECTRONIC MONEY OF INDOMARET CARD)**

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This research aims to determine the influence of perceived ease of use, perceived usefulness, perceived risk, and trust to behavioral intention to use e-money, as well as the influence of perceived risk and perceived ease of use to perceived usefulness. This research is important because e-money is the development of technology in the economic field. This product is useful, but the customer intention to use it is low.

The type of this research was empirical research. The Samples were obtained through questionnaire. There were 94 respondents that obtained through purposive sampling method. Testing of the hypotheses was conducted by inner model smartpls 2.0m3.

The results showed that behavioral intention to use e-money was influenced by perceived ease of use, perceived usefulness, and trust. On the other hand perceived risk was not influenced the behavioral intention to use e-money. Perceived risk and perceived ease of use influenced perceived e-money usefulness.

Keyword: Perceived ease of use, perceived usefulness, perceived risk, trust and behavioral intention to use.