

## Analisa faktor-faktor yang mempengaruhi minat penggunaan produk baru (studi kasus: uang elektronik kartu Flazz BCA) = Factors analysis of intention to use in new product (case study: E-money Flazz card BCA)

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### Abstrak

Tesis ini menganalisa faktor-faktor yang mempengaruhi minat (intention to use) penggunaan uang elektronik sebagai kategori produk baru untuk alat pembayaran di Indonesia, dengan mengangkat studi kasus kartu Flazz BCA. Penelitian ini mengintegrasikan Theory Acceptance Model (TAM) dan Theory Planned Behavior (TPB). Penelitian ini bersifat penelitian kuantitatif deskriptif dan eksploratif. Pengumpulan data dilakukan pada mahasiswa FEUI 2009/2010 kelas malam dan sudah bekerja. Dalam pengujian hipotesis digunakan Structured Equation Modeling (SEM) untuk mengevaluasi pengaruh hipotesis penelitian. Hasil penelitian ini mendapatkan bahwa minat (intention to use) penggunaan kartu flazz BCA dipengaruhi oleh persepsi manfaat (perceived usefulness), sikap (attittude), persepsi kontrol perilaku (perceived behavior control) dan norma subyektif (subjective norm).

.....This thesis analyzes the factors that influence intention to use of new products with a case study of electronic money BCA Flazz card which is consider as new product categories of payment tools in Indonesia. This study integrates the Theory of Acceptance Model (TAM) and Theory of Planned Behavior (TPB). This study is descriptive and exploratory quantitative research. Data collected on active students of FEUI 2009/2010; evening classes and working. Structured Equation Modeling (SEM) is used to tes the hypothesis in term of evaluating the effect of the hypothesis research. The results found that the intention to use of BCA Flazz card influenced by the perceived usefulness, attittude, perceived behavior control and subjective norm.