

## ABSTRAK

### **ANALISIS FAKTOR PENGARUH TEORI *TECHNOLOGY ACCEPTANCE MODEL* DAN *THEORY OF PLANNED BEHAVIOR* TERHADAP PENGGUNA *E-MONEY* (GO-PAY)**

**(Studi Pada Mahasiswa Angkatan 2015-2016 Prodi Hukum Ekonomi Syariah Fakultas Syariah Universitas Islam Bandung)**

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Minat penggunaan *E-Money* (Go-Pay) mampu diukur menggunakan integrasi dua teori, yaitu *Technology Acceptance Model* dan *Theory of Planned Behavior* yang menyatakan minat penggunaan terhadap teknologi dipengaruhi oleh faktor sosial, persepsi kontrol perilaku, persepsi manfaat dan persepsi kemudahan. Faktanya alasan mahasiswa menggunakan *E-Money* (Go-Pay) hanya karena faktor diskon yang ditawarkan. Maka peneliti tertarik untuk membuat rumusan masalah yaitu bagaimana pengaruh persepsi kemudahan menggunakan ( $X_1$ ), persepsi manfaat ( $X_2$ ), norma subjektif ( $X_3$ ), persepsi control perilaku ( $X_4$ ) terhadap minat perilaku penggunaan ( $Y$ ). Bertujuan untuk mengetahui pengaruh minat pengguna produk *E-Money* (Go-Pay) dengan faktor dominannya yaitu persepsi kemudahan menggunakan ( $X_1$ ), persepsi manfaat ( $X_2$ ), norma subjektif ( $X_3$ ), persepsi control perilaku ( $X_4$ ) terhadap minat perilaku penggunaan ( $Y$ ).

Penelitian ini bersifat kuantitatif yaitu analisis data uji statistik berupa regresi linier berganda dengan sampel *random sampling*. Sumber yang digunakan adalah data primer yaitu kuisioner dan data sekunder yaitu berbagai sumber literatur yang mendukung penelitian ini.

Hasil penelitian menunjukkan F hitung berpengaruh sebesar 26,607 dengan tingkat signifikan sebesar 0,000 artinya secara keseluruhan terdapat pengaruh antara faktor teori TAM dan TPB terhadap minat penggunaan produk *E-Money* (Go-Pay).

**Kata kunci:** *Technology Acceptance Model, Theory Planned Behavioral, E-Money, Go-Pay*

## **ABSTRACT**

### **ANALYSIS OF THE FACTOR THE EFFECT OF THE THEORY TECHNOLOGY ACCEPTANCE MODEL AND THEORY OF PLANNED BEHAVIOR ON THE INTEREST OF E-MONEY (GO-PAY) PRODUCT USERS**

*(Case Study on Students of Class of 2015-2016, Islamic Economics Law Study  
Program, the Faculty of Sharia, Bandung Islamic University)*

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*The interest in using E-Money (Go-Pay) can be used using two theories, namely Technology Acceptance Model and Theory of Planned Behavior which express interest in using technology that is supported by social factors, perceived behavioral control, perceived usefulness and perceived ease of use. The fact is that students use E-Money (Go-Pay) only because of the discount factor offered. Therefore, researchers are interested in formulating problems related to perceived ease of use (X1), perceived usefulness (X2), subjective norms (X3), perception behavioral control (X4) on behavioral intentions using (Y). Aiming to determine the effect of interest in users of E-Money (Go-Pay) products with their dominant factors, namely perceptions of ease of use (X1), perceived usefulness (X2), subjective norms (X3), perceived behavioral control (X4) on behavioral intentions using (Y).*

*This research is quantitative, namely the analysis of statistical test data in the form of multiple linear regression with sample random sampling. The sources used are primary data, namely questionnaires and secondary data, namely literature sources that support this research.*

*The results showed that the F count showed 26.607 with a significant level of 0,000 meaning that overall there is an influence between TAM and TPB theory factors on the interest in using E-Money (Go-Pay) products.*

**Keywords:** *Technology Acceptance Model, Theory Planned Behavioral, E-Money, Go-Pay*