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PENELITIAN DISERTASI DOKTOR
TAHUN ANGGARAN 2010**



Judul : **Determinan Pengadopsian Layanan Internet
Banking (Analisis Technology Acceptance Model)**
Peneliti : **Anas Firman Adi**

Dibiayai Oleh Direktorat Jenderal Pendidikan Tinggi, Kementerian Pendidikan Nasional
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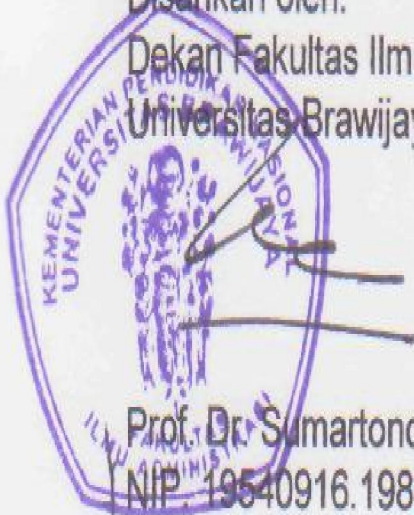
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2	Bank BNI	Bank BNI Jln. Gubernur Suryo No. 36, Surabaya 60271 Tel. : (031) 295 9999	BUMN Tirta Hidayat (Komisaris Utama) Adi Setianto (Direktur Utama)
3	Bank Mandiri	Bank Mandiri Jln. Pahlawan No. 120 Surabaya Tel. : (031) 3534072-74	Bank Mandiri BUMN Edwin Gerungan (Komisaris Utama) Agus Martowardojo (Dirut)
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DETERMINAN PENGADOPSIAN LAYANAN INTERNET BANKING (ANALISIS TECHNOLOGY ACCEPTANCE MODEL)

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ABSTRAKS

Penelitian ini mengembangkan model yang tepat agar para pengguna menerima suatu teknologi informasi baru dan mengidentifikasi faktor-faktor yang dapat mempengaruhi niat nasabah untuk menggunakan internet banking. Penelitian ini menggunakan TAM (*Technology Acceptance Model*) dan TPB (*Theory Planned Behaviour*) sebagai model dasar dengan menambahkan Kepercayaan sebagai variabel antaseden. Pengembangan model dilakukan untuk mengidentifikasi faktor-faktor yang akan mempengaruhi penerimaan nasabah dalam menggunakan layanan internet banking yang mencakup kerangka sikap (*attitude*), norma subyektif (*subjective norm*), perilaku yang dihayati (*perceived behavioral control*), persepsi manfaat (*perceived usefulness*), persepsi kemudahan penggunaan (*perceived easy of use*), kepercayaan (*trust*) dan intensitas (*intention constructs*).

Lokasi penelitiannya adalah di lembaga perbankan nasional yang mempunyai fasilitas internet banking. Penetapan lokasi bank yang diteliti adalah berdasarkan web traffic analysis dengan karakteristik *daily reach*, *conversion rate (visitor to transactional user)*, dan *traffic line* (bahtiar et all, 2008). Teknik pengambilan sampel yang digunakan adalah *purposive sampling* dimana dari keseluruhan bank yang ada di indonesia diambil 5 tipe bank dengan nilai tertinggi berdasarkan *web traffic analysis*. Kriteria nasabah dalam penelitian ini adalah nasabah yang telah menggunakan teknologi internet banking. Sampel dalam penelitian ini adalah nasabah telah mengadopsi teknologi atau menggunakan layanan internet banking bukan sebelum teknologi diadopsi (*pre-adoption*). Jumlah sampel yang akan diambil adalah sebanyak 240 responden dengan pertimbangan untuk memenuhi persyaratan penggunaan alat analisis statistik SEM.

Hasil penelitian ini merekomendasikan penggunaan variabel kepercayaan dalam model TAM dan TPB di awal penerapan internet banking ($R^2 = 0,560$). Selain itu, penelitian ini menunjukkan bahwa kepercayaan sangat berperan penting pada persepsi manfaat ($\beta = 0,378$). Penelitian ini penting untuk dilakukan untuk memberikan petunjuk yang akan membantu industri perbankan dalam merumuskan strategi pemasaran di masa depan khususnya dalam hal layanan internet banking.

Keyword : Internet Banking, Teknologi Informasi, Adopsi Teknologi, Kepercayaan

DETERMINANTS OF ADOPTION INTERNET BANKING SERVICES (TECHNOLOGY ACCEPTANCE MODEL ANALYSIS)

Anas Firman Adi, S.E, M.KPd

ABSTRACT

This thesis reports the findings of a study issues concerning the adoption of internet banking in Indonesia. This study investigates costumers' adoption within the context of Indonesia Internet Banking services and research framework is based on the extension of Technology Acceptance Model with Theory of Planned behavior and Trust. Theory was developed to identify factors that would influence the adoption of Internet banking. The framework includes Attitude, subjective norm, Perceived behavioral control, Perceived usefulness, Perceived ease of use, Trust and intention constructs. Survey was conducted to gather the data. Partial Least Square was used to examine the entire pattern of inter-correlations among the thirteen proposed constructs and to test related propositions empirically.

Location of research is in the national banking institutions that have internet banking facilities. Determination of the location of the bank in question was based web traffic analysis with characteristics of daily reach, conversion rate (visitors to transactional users), and traffic line (Bahtiar et all, 2008). The sampling technique used was purposive sampling in which the whole of existing banks in Indonesia were taken five types of banks with the highest score based on web traffic analysis. Criteria for clients in this study are customers who have used internet banking technology. The sample in this study is the customer has adopted the technology or using internet banking services, rather than before the technology was adopted (pre-adoption). The number of samples to be taken was of 240 respondents with consideration to meet the requirements for the use of a statistical analysis of SEM

Results This study recommends the use of variables in the model trust TAM and TPB in the initial adoption of internet banking ($R^2 = 0.560$). In addition, this study shows that trust plays an important role in the perception of benefits ($\beta = 0.378$). This research is important to do because the results of this study provide clues that will help the banking industry in formulating marketing strategy in the future especially in terms of internet banking service.

Keywords: Electronic Banking (Ebanking), Internet Banking, Information Technology (IT), Technology Adoption, Trust.

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