

**ANALISIS *TECHNOLOGY ACCEPTENCE MODEL* (TAM) TERHADAP
PENGUNAAN LAYANAN *INTERNET BANKING* PADA NASABAH
BANK BTN SURABAYA.**

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *perceived ease of use*, *perceived usefulness*, *attitude toward using* dan *actual usage* terhadap penggunaan layanan *internet banking* pada nasabah bank BTN di Surabaya. Sampel yang diambil sejumlah 100 nasabah pengguna layanan *internet banking*. Dalam pengambilan sampelnya menggunakan *purposive sampling* dengan kriteria nasabah pengguna *internet banking* bank BTN Surabaya. Berdasarkan dari pembahasan hasil analisis data disimpulkan bahwa *Perceived Ease of Use* berpengaruh positif dan signifikan terhadap *Attitude Toward Using*, *Perceived Usefulness* berpengaruh positif dan signifikan terhadap *Attitude Toward Using*, *Perceived Ease of Use* berpengaruh positif dan signifikan terhadap *Actual Usage*, dan *Perceived Usefulness* berpengaruh positif dan signifikan terhadap *Actual Usage*.

Kata Kunci: *Perceived Ease of Use (PEOU)*, *Perceived Usefulness (PU)*, *Attitude Toward Using (ATT)*, *Actual Usage (AU)*

***ANALYSIS TECHNOLOGY ACCEPTANCE MODEL (TAM) OF
INTERNET BANKING SERVICES FOR CUSTOMER BANK BTN
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ABSTRACT

The purpose of this research is to determine the effect of perceived ease of use, perceived usefulness, attitude toward using and actual usage on services of internet banking for customer bank BTN Surabaya. Samples to be taken is 100 customers services user internet banking. The sample selection is using method of purposive sampling. Samples were selected through the criteria of customers who use the internet banking bank BTN in Surabaya. Based on the result of analysis data, Perceived Ease of Use is positively and significantly effective on Attitude Toward Using, Perceived Usefulness is positively and significantly effective on Attitude Toward Using, Perceived Ease of Use is positively and significantly effective on Actual Usage, dan Perceived Usefulness is positively and significantly effective on Actual Usage.

Keywords: Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Attitude Toward Using (ATT), Actual Usage (AU)