

## ABSTRAK

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**Analisa Faktor-Faktor yang Mempengaruhi *Intention to Adopt* bagi *Non-Users Internet Banking* dengan *Gender, Age, Income, dan Internet Experience* sebagai Variabel Moderator.**

(x + 140 halaman)

Tingkat pengguna *internet* di Indonesia sudah melebihi dari setengah total populasi penduduk, dengan adanya peningkatan tersebut maka pemerintah berusaha untuk mewujudkan perbankan *digital* melalui berbagai macam media dan salah satunya adalah *internet banking*. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang menentukan niat dasar *non-users* untuk mengadopsi *internet banking* seperti, *perceived value, perceived usefulness, attitude, perceived ease of use, subjective norms, perceived behavioural control* dan dengan variabel moderasi *gender, age, income, dan internet experience*. Penelitian ini menggunakan metode survey yang dilakukan terhadap *non-users IB*. Teknik pengambilan sampel yang digunakan adalah *non-probability sampling* yaitu *judgemental sampling*. Metode analisis data menggunakan SEM dengan SmartPLS 3.0. Hasil penelitian ini ditemukan bahwa *perceived usefulness* dan *attitudes* memiliki pengaruh yang dominan terhadap *adoption intention* serta hasil akhir untuk variabel moderasi terbukti tidak signifikan terhadap faktor-faktor yang mempengaruhi *adoption intention*.

Referensi : 84 (1975-2017)

Kata kunci : *Internet Banking, Perceived Usefulness, Perceived Value, Perceived Ease of Use, Subjective Norms, Attitudes, Perceived Behavioural Control, Gender, Age, Income, Internet Experience.*

## ABSTRACT

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***Analyze the factors that influence intention to adopt for non-users of internet banking by gender, age, income, and internet experience as moderator variables.***

(x + 140 pages)

*The rate of internet users in Indonesia already exceeds half of the total population, with the increase in the government then trying to realize digital banking through various media and one of them is internet banking. This study aims to determine the factors that determine the basic intentions of non-users to adopt internet banking such as perceived value, perceived usefulness, attitude, perceived ease of use, subjective norms, perceived behavioral control and with gender, age, income, and internet experience as a moderator variable. This research uses survey method to non-users of IB. The sampling technique used is non-probability sampling that is judgmental sampling. Methods of data analysis using SEM with SmartPLS 3.0. The results of this study found that perceived usefulness and attitudes have dominant influence on adoption intention and final result for moderation variable proved not significant to factors influencing adoption intention.*

*References : 84 (1975-2017)*

*Keyword : Internet Banking, Perceived Usefulness, Perceived Value, Perceived Ease of Use, Subjective Norms, Attitudes, Perceived Behavioural Control, Gender, Age, Income, Internet Experience.*