

ABSTRACT

This study as a purpose to determine the effect of attitudes, subjective norms and perceived behavioral control to intention of Bank CIMB Niaga credit card ownership. The object of this study is customer of Bank CIMB Niaga Bintaro branch which do not have credit card of Bank CIMB Niaga. This research was conducted on 105 respondents by using quantitative descriptive approach. Data analysis is processed by using component based SEM-PLS (Partial Least Square) and data is processed by using SmartPLS tools. The results of this study indicate that the attitude proved to have a significant effect on intention of Bank CIMB Niaga credit card ownership because it has a T-value above 1.96 that is 3,372, subjective norms have not proven significant effect to intention of Bank CIMB Niaga credit card ownership because it has T - value below 1.96 that is 1.537, perceived behavioral control found the results proved to have a significant effect to intention of credit card ownership because it has T - value above 1.96 that is 3,689. Therefore, the result of this study stated that attitude and perceived behavioral control has significantly effect to intention of Bank CIMB Niaga credit card ownership, whereas subjective norm has no significant effect to intention of Bank CIMB Niaga credit card ownership.

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh sikap, norma subjektif dan persepsi kontrol perilaku terhadap minat kepemilikan kartu kredit Bank CIMB Niaga. Objek penelitian ini adalah nasabah Bank CIMB Niaga cabang Bintaro yang belum memiliki kartu kredit Bank CIMB Niaga. Penelitian ini dilakukan terhadap 105 responden dengan menggunakan pendekatan deskriptif kuantitatif. analisis data dilakukan dengan menggunakan *component based SEM-PLS (Partial Least Square)* dan data diolah dengan menggunakan *tools SmartPLS*. Hasil penelitian ini menunjukkan bahwa sikap terbukti berpengaruh signifikan terhadap minat kepemilikan kartu kredit Bank CIMB Niaga karena memiliki *T – value* diatas 1.96 yaitu sebesar 3.372, norma subjektif tidak terbukti berpengaruh signifikan terhadap minat kepemilikan kartu kredit Bank CIMB Niaga karena memiliki *T – value* dibawah 1.96 yaitu sebesar 1.537, pada persepsi kontrol perilaku didapatkan hasil terbukti berpengaruh signifikan terhadap minat kepemilikan kartu kredit karena memiliki *T – value* diatas 1.96 yaitu sebesar 3.689. Oleh karena itu hasil uji dari penelitian ini menyatakan bahwa sikap dan persepsi kontrol perilaku berpengaruh signifikan terhadap minat kepemilikan kartu kredit Bank CIMB Niaga, sedangkan norma subjektif tidak berpengaruh signifikan terhadap minat kepemilikan kartu kredit Bank CIMB Niaga.