

## **ABSTRACT**

*This study aims to examine the role of Technology Acceptance Model (TAM) on Interest using the application of BCA eBranch at BCA KCU Asemka Jln Asemka No 27-30 West Jakarta. The data used are primary data by using questionnaires and secondary data from internal BCA. Data were analyzed using Positive Structural and Equation Model (SEM) using Partial Least Square (smartPLS 3.0). This research uses explanatory research design with quantitative method. The population in this study were clients who transacted at BCA KCU Asemka and the sample size in this study was 206 respondents. The result of this research shows that Perceived Ease of Use has positive but not significant effect on Attitude Toward Using BCA eBranch application user, Perceived Usefulness has positive and significant influence on Attitude Toward Using eBranch application user, Attitude Toward Using has positive and significant influence on Interest in using eBranch BCA, Perceived Ease of Use has a positive but not significant influence on Interest using eBranch BCA, Perceived Usefulness has a positive and significant influence on Interest using eBranch BCA. Attitude Toward Using is a mediation between Perceived Ease of Use and Perceived Usefulness to Use Interests. The line that states the strongest influence relationship is Perceived Usefulness has a positive and significant influence on Attitude Toward Using the application of BCA eBranch of 71.1%.*

*Keywords: Technology Acceptance Model (TAM), Perceived Ease of Use, Perceived Usefulness, Attitude Toward Using of eBranch BCA, and Interest Using*

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## ABSTRAK

Penelitian ini bertujuan untuk menguji peran dari *Technology Acceptance Model* (TAM) terhadap Minat menggunakan aplikasi eBranch BCA di BCA KCU Asemka Jln Asemka No 27-30 Jakarta Barat. Data yang digunakan adalah data primer dengan menggunakan kuesioner dan data sekunder dari internal BCA. Data dianalisis menggunakan *Structural positif dan Equation Model* (SEM) dengan menggunakan Partial Least Square (smartPLS 3.0). Penelitian ini menggunakan rancangan penelitian penjelasan dengan metode kuantitatif. Populasi dalam penelitian ini adalah nasabah yang bertransaksi di BCA KCU Asemka dan jumlah sampel dalam penelitian ini adalah 206 responden. Hasil dari penelitian menunjukkan bahwa terdapat *Perceived Ease of Use* memiliki pengaruh positif namun tidak signifikan terhadap *Attitude Toward Using* pengguna aplikasi eBranch BCA, *Perceived Usefulness* memiliki pengaruh positif dan signifikan terhadap *Attitude Toward Using* pengguna aplikasi eBranch BCA, *Attitude Toward Using* memiliki pengaruh positif dan signifikan terhadap Minat menggunakan eBranch BCA, *Perceived Ease of Use* memiliki pengaruh positif namun tidak signifikan terhadap Minat menggunakan eBranch BCA, *Perceived Usefulness* memiliki pengaruh positif dan signifikan terhadap Minat menggunakan eBranch BCA. *Attitude Toward Using* merupakan mediasi antara *Perceived Ease of Use* dan *Perceived Usefulness* terhadap Minat menggunakan. Jalur yang menyatakan hubungan pengaruh paling kuat adalah *Perceived Usefulness* memiliki pengaruh positif dan signifikan terhadap *Attitude Toward Using* pengguna aplikasi eBranch BCA sebesar 71.1%.

Kata Kunci: *Technology Acceptance Model* (TAM), Persepsi Kemudahan Penggunaan, Persepsi Kegunaan, Sikap Pengguna eBranch BCA dan Minat Menggunakan