

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *perceived usefulness*, *perceived ease of use* dan *perceived risk* terhadap minat menggunakan uang elektronik. Populasi yang digunakan dalam penelitian ini adalah Mahasiswa Program Studi S1 Akuntansi Tahun 2016-2018 Universitas Mercu Buana Meruya, Jakarta Barat.

Penelitian ini menggunakan metode *probability sampling* dan diperoleh sampel sebanyak 91 responden. Teknik pengumpulan data menggunakan kuesioner dengan pengukuran skala likert. Alat analisis untuk menguji hipotesis yakni menggunakan program SmartPLS 3.0.

Hasil penelitian menunjukkan bahwa *perceived usefulness* berpengaruh positif dan signifikan terhadap minat menggunakan uang elektronik, *perceived ease of use* berpengaruh positif dan signifikan terhadap minat menggunakan uang elektronik, sedangkan *perceived risk* tidak berpengaruh signifikan terhadap minat menggunakan uang elektronik.

Kata kunci : TAM, *perceived usefulness*, *perceived ease of use*, *perceived risk*, minat, uang elektronik

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## **ABSTRACT**

*This study aims to analyze the effect of perceived usefulness, perceived ease of use and perceived risk on Intention to use electronic money. The population used in this study are students year 2016-2018 S1 accounting major Universitas Mercu Buana Meruya, Jakarta Barat.*

*This study used probability sampling method and obtained a sample of 91 respondents. The technique of data collection were using questionnaires with likert scale. The analytical tool to test the hypothesis are using SmartPLS 3.0 program.*

*The results indicate that perceived usefulness has a positive and significant effect on Intention to use electronic money, perceived ease of use has a positive and significant effect on Intention to use electronic money, while perceived risk has no significant effect on Intention to use electronic money.*

*Keywords: TAM, perceived usefulness, perceived ease of use, perceived risk, Intention to use, electronic money.*



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