

ABSTRAK

Penelitian ini bertujuan untuk menganalisis hal apa sajakah yang mempengaruhi minat penggunaan myBCA pada nasabah melalui pendekatan TAM, serta melalui kepercayaan yang dimiliki oleh nasabah atas layanan yang ditawarkan oleh perusahaan perbankan. Teknik pengumpulan data yang digunakan yaitu metode survei yang melibatkan responden sebanyak 210 nasabah. Data diolah menggunakan *Partial Least Square*. Hasil Penelitian ini membuktikan bahwa *Perceived of Usefulness* , *Perceived Ease of Use*, *Perceived Enjoyment*, *Actual Use* dan Kepercayaan berpengaruh positif terhadap Minat Penggunaan.

Kata Kunci : *Technology Acceptance Model* (TAM), Kepercayaan, Minat Penggunaan



ABSTRACT

This research aims to analyze the factors that influence customer's intention to use myBCA through the Technology Acceptance Model (TAM) approach, as well as the trust that customers have in the services offered by banking companies. The data collection technique used was a survey method involving 210 customer respondents. Data were processed using Partial Least Squares. The results of this research prove that Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment, Actual Use, and Trust have a positive effect on Intention to Use.

Keywords : *Technology Acceptance Model (TAM), Trust, Intention to Use*

