

THE EFFECTS OF PERCEIVED USEFULNESS,
PERCEIVED EASE OF USE, BRAND AND
SERVICE TRUST, ATTITUDE, AND
CUSTOMER INVOLVEMENT ON
BEHAVIORAL INTENTION
IN CICIL MOBILE
APPLICATION



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INTERNATIONAL BUSINESS MANAGEMENT STUDY PROGRAM
FACULTY OF BUSINESS
WIDYA MANDALA CATHOLIC UNIVERSITY
SURABAYA
2019

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THIS RESEARCH
is Proposed to
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APPROVAL PAGE

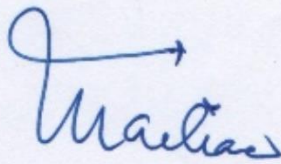
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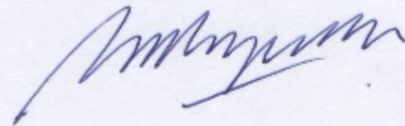
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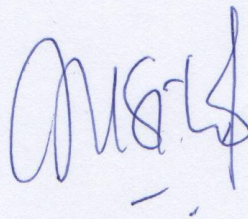
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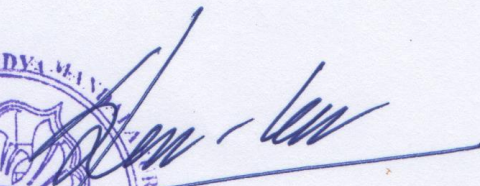
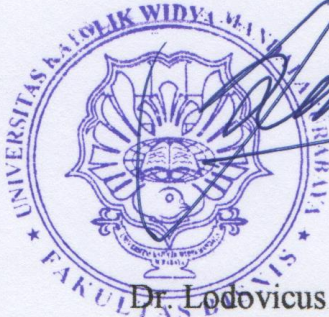


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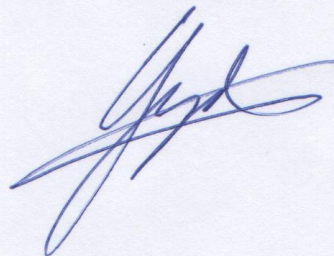
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**AUTHENTICITY STATEMENT OF SCIENTIFIC
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FOREWORDS

The author gives thanks to Jesus Christ for His blessings and guidance so that the author can finish this thesis in marketing topic titled “The impact of Perceived Usefulness, Perceived Ease of Use, Brand and Service Trust, Attitude and Customer Involvement towards Behavioral Intention in Cibil Mobile Apps”. This thesis is written as one of the requirements for the author to be given the title in Bachelor of Management from Business Faculty of Widya Mandala Catholic University Surabaya

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ABSTRACT

In the era of internet, everything could be done instantly, as well as any business process in the world. Internet user has been spread in all over the world. The biggest user of internet comes from the young age with mobile internet. Mobile Application (or Mobile Apps) has made life easier and convenient, as it can be brought everywhere and help in every situation.

This quantitative research was conducted to analyze Cicil Mobile Application Behavioral Intention. The company's target markets are college students who want to purchase products from internet in credit, but do not have credit card. Variables that was used mostly are from TAM theory. TAM stands for Theory Acceptance Model which was proposed by Davis in 1989. Variable that was studied in this research are perceived usefulness, perceived ease of use, brand and service trust, attitude, and customer involvement. The Research used 150 questionnaires with SEM (Structural Equation Modelling) as its analysis technique and LISREL as the analysis tool.

The result of this research proved that Perceived usefulness, Perceived ease of use, and Brand and Service Trust have a positive impact on Attitude, while Attitude and Customer Involvement also have a positive impact on Behavioral Intention. Therefore, all hypothesis are accepted.

Keyword: *fintech, TAM, perceived usefulness, perceived ease of use, brand & service trust, attitude, customer involvement, behavioral intention*

ABSTRAK

Di era Internet, semua hal dapat dilakukan dengan cepat dan instant, termasuk juga proses dalam berbisnis. Pengguna Internet telah menjangkau seluruh dunia, dan secara spesifik jika ditinjau dari ranah demografis, pengguna internet terbanyak berasal dari kalangan muda yang menggunakan mobile internet. Mobile Application (atau juga disebut sebagai Mobile Apps) telah merubah kehidupan kalangan muda menjadi lebih mudah, karena dapat digunakan dimanapun dan kapanpun tanpa terbatas oleh ruang dan waktu.

Penelitian kualitatif ini bertujuan untuk mengetahui *Behavioral Intention* didalam Cicil Mobile Apps. Target konsumen perusahaan adalah mahasiswa yang ingin membeli produk secara kredit dari internet, namun tidak memiliki kartu kredit. Variabel dalam penelitian ini berasal dari teori TAM. TAM adalah *Theory Acceptance Model* yang dikemukakan oleh Davis di tahun 1989. Variabel yang akan diteliti adalah *perceived usefulness, perceived ease of use, brand and service trust, attitude, dan customer involvement*. Penelitian ini menggunakan 150 respondent dan diproses dengan Structural Equation Modelling (SEM) menggunakan LISREL.

Hasil dari penelitian menunjukkan bahwa *Perceived usefulness, perceived ease of use, dan Brand and Service Trust* memiliki hasil yang positif dan signifikan terhadap *Attitude*; sementara *Attitude dan Customer Involvement* memiliki hasil yang positif dan signifikan terhadap *Behavioral Intention* sehingga dapat disimpulkan bahwa semua hipotesis yang diajukan dalam penelitian ini diterima.

Kata Kunci: *fintech, TAM, perceived usefulness, perceived ease of use, brand & service trust, attitude, customer involvement, behavioral intention*