

Thesis

*Master Management Study Program
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**ANALISIS KOMPARATIF PADA PENGGUNAAN KARTU KREDIT DAN
KARTU DEBIT TERHADAP E-PAYMENT ADOPTION DI INDONESIA**

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Abstract

This study aims to examine whether there is an influence relationship between independent variables of performance expectancy, effort expectancy, attitude toward using technology, social influence, facilitating conditions, self efficacy and anxiety to dependent variable of behavioral intention to use credit card and debit card and to find out which one is the highest use between credit card and debit card in Indonesia.

The sampling in this research is using snowball sampling technique. This research questionnaire began to be disseminated through several third parties working in banking institutions in Indonesia and continued spreading to colleagues or other parties who had the same criteria as the third party. While at the state of data analysis, this study uses linear regression analysis. The survey method was conducted by distributing 600 questionnaires with a return rate of 51,5% of the total questionnaires distributed.

The results of hypothesis testing in this study indicate that attitude towards using technology, performance expectancy and facilitating conditions are significantly influence to behavioral intention to use credit card and debit cards. While effort expectancy, social influence, self-efficacy and anxiety are not significant influence to behavioral intention to use credit card and debit card.

Keywords: *effort expectancy, social influence, self efficacy, behavioral intention to use credit card and debit card, performance expectancy, attitude toward using technology, facilitating conditions, anxiety*