

ABSTRACT

Electronic money is one of the products that is being developed by Bank Indonesia to be a means of payment in the community. However, the public interest to use this product is still considered minimal. One of the outstanding electronic money products is Flazz BCA. Flazz BCA card at this time has been developed to become multifunctional card, card that is not only can serve as a means of electronic payments but also can be used as an identity card. The functions began to be implemented in the Faculty of Economics and Business, University of Diponegoro since mid-2012. This study aimed to analyze the interest of students to use the Flazz BCA card not only as identity card but also as a means of payment for economic transactions.

The purpose of this study is to examine the effects of independent variable such as product knowledge, perceived of usefulness, and suitability price against to intention to use as dependent variable. This study was conducted at the The Faculty of Economic and Business Diponegoro University students with a total sample of 125 respondents drawn using purposive sampling technique. Data processing is done by using the SPSS software (Statistical Program for Social Science) version 16. This analysis includes the validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, linear regression analysis, F-test, t-test, coefficient of determination test.

The results of this study indicate that all variables have a positive coefficient values, but not all independent variables have a significant effect on the dependent variable. Suitability price variable has the greatest influence affecting a variable intention to use because it has the largest regression coefficient 0.368. Perceived of usefulness variable has the second greatest influence to intention to use variable since it has regression coefficient 0.262. Meanwhile product knowledge variable has the smallest impact because it has the smallest value of the regression coefficient 0.105.

Keyword : Product knowledge, perceived of usefulness, suitability price, intention to use