



**ANALISIS FAKTOR-FAKTOR YANG MEMEPENGARUHI MINAT  
PEMANFAATAN SISTEM INFORMASI DAN  
PENGGUNAAN SISTEM INFORMASI**  
**(Studi Empiris pada Perbankan Area Jember)**

**SKRIPSI**

Diajukan guna melengkapi tugas akhir dan memenuhi salah satu syarat untuk menyelesaikan  
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## **ABSTRACT**

*The objectives of the research are to examine some factors that influence intention of utilization of information system and information system usage. The study is based on the model proposed by Venkatesh et al.,(2003). This study used data that obtained from individual perception of information sistem user in Perbankan Area Jember that have listed at Bursa Efek Indonesia. There are 21 Bank fulfilling criterion as this research sample. Study results show that performance expectancy, effort expectancy and social factor are significant positive influence to intention of information system. Facilitating conditions give significant positive influence to information system usage and intention of information system is significant positive influence to information system usage.*

**Keywords :** *performance expectancy, effort expectancy, social factor, facilitating conditions, intention of information system, information system usage.*

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