

ABSTRACT

Duit Pos Multiguna is a tangible product card that can be used to save money, send money, and also recharge electronic pulses via SMS.

This study attempts to examine the influence of attitudinal constructs (relative advantage, utilitarian outcomes, hedonic outcomes and service quality), normative construct (Influences) and the control construct (perceived knowledge, perceived ease of use and cost) in relation to customer intention to adopt duit pos multiguna. Data obtained from questionnaires of 144 respondents who have an interest in duit pos multiguna in Bandung with purposive sampling. The test model suitability, reliability, and validity of the questionnaire conducted with Confirmatory Factor Analysis (CFA), type of research is descriptive and for testing the research model used method of Structural Equation Model (SEM).

The results showed that there are five variables that have an influence on customer intention in adopting a duit pos multiguna that is utilitarian outcomes, hedonic outcomes, perceived knowledge, perceived ease of use and cost. Five variables that most directly affects the customer's intention in adopting a duit pos multiguna is perceived ease of use (98%).

From the analysis of data, there are several recommendations proposed to improve the customer's intention in adopting a duit pos multiguna. Some of these recommendations include purchasing additional features, relationship with merchants, adding to the voucher denomination of duit pos multiguna, perform customized service, the addition of the post office and the activation of post offices that are still offline.

key word : *attitudinal construct, normative construct, control construct* duit pos multiguna and *customer's intention*