Analysis of Behavioral Intention to Use Gopaylater

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Abstract

This research aims to identify the influence of perceived ease of use, perceived usefulness, and perceived risk on behavioral intention to use Gopaylater. The population of this research is the people of DKI Jakarta who have used Gopaylater. Sampling was taken using a non-probability sampling technique with a purposive sampling method. The sample obtained was 100 respondents. The approach used is quantitative. Questionnaires were used as a data collection technique. Partial Least Square is used as a data analysis technique. Data testing was carried out using outer and inner models and hypothesis testing. The results of the research show: (1) perceived ease of use has significant effect on behavioral intention to use (2) perceived usefulness has significant effect on behavioral intention to use (3) perceived risk has significant effect on behavioral intention to use.

Keywords : perceived ease of use, perceived usefulness, perceived risk, behavioral intention to use, financial technology

Analisis Behavioral Intention to Use Gopaylater

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Abstrak

Penelitian ini bertujuan untuk mengidentifikasi pengaruh *perceived ease of use*, *perceived usefulness*, dan *perceived risk* terhadap *behavioral intention to use* Gopaylater. Populasi penelitian ini yaitu masyarakat DKI Jakarta yang pernah menggunakan Gopaylater. Pengambilan sampel menggunakan teknik *non-probability sampling* dengan metode *purposive sampling*. Sampel diperoleh sebanyak 100 responden. Pendekatan yang dipakai yaitu kuantitatif. Kuesioner digunakan sebagai teknik pengumpulan data. Partial Least Square digunakan sebagai teknik analisis data. Pengujian data dilakukan dengan menggunakan outer dan inner model serta uji hipotesis. Hasil penelitian menunjukkan: (1) *perceived ease of use* berpengaruh terhadap *behavioral intention to use* (2) *perceived usefulness* berpengaruh terhadap *behavioral intention to use* (3) *perceived risk* berpengaruh terhadap *behavioral intention to use*.

Kata kunci : persepsi kemudahaan penggunaan, persepsi manfaat, persepsi risiko, niat perilaku untuk menggunakan, teknologi keuangan