

PENGARUH *PERCEIVED USEFULNESS* DAN *PERCEIVED RISK*  
TERHADAP *BEHAVIOURAL INTENTION M-PAYMENT GO-PAY* DI  
SURABAYA

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**ABSTRAK**

Skripsi ini bertujuan untuk mengetahui pengaruh *perceived usefulness* dan *perceived risk* terhadap *behavioural intention* pada *mobile payment*. Objek yang digunakan dalam skripsi ini adalah Go-Pay di Surabaya. Pengolahan data digunakan dengan menggunakan *Structural Equation Modeling* (SEM) dengan software *AMOS* versi 24 *for windows*. Data yang digunakan dalam penelitian ini adalah data primer yang diperoleh dari penyebaran kuesioner secara online menggunakan *Google Form*. Responden dalam penelitian ini adalah 300 responden yang pernah menggunakan Go-Pay sebagai metode pembayaran dalam melakukan transaksi dalam waktu 1 tahun terakhir. Teknik pengambilan sampel ini adalah *Non-Probability* dengan *purposive sampling*. Hasil penelitian ini menunjukkan adanya pengaruh positif dan signifikan antara *Perceived Usefulness* terhadap *Behavioural Intention mobile payment* pada Go-Pay. Sedangkan *Perceived Risk* tidak berpengaruh terhadap *Behavioural Intention mobile payment* pada Go-Pay.

Kata Kunci : *Perceived Usefulness, Perceived Ease of Used, Compatibility, Perceived Trust, Behavioural Intention*

*THE EFFECT OF PERCEIVED USEFULNESS AND PERCEIVED RISK  
TOWARDS BEHAVIOURAL INTENTION M-PAYMENT GO-PAY IN SURABAYA*

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**ABSTRACT**

*This thesis aims to determine the effect of perceived usefulness and perceived risk on behavioural intention to visit at mobile payment. The object used in this thesis is the Go-Pay in Surabaya. Data processing is used by using Structural Equation Modeling (SEM) with AMOS version 24 for windows software. The data used in this study are primary data obtained from distributing questionnaires online using Google Forms. Respondents in this study were 300 respondents who have used Go-Pay as a payment method in making transactions in the last 1 year. This sampling technique is Non-Probability with Purposive sampling. The results of this study indicate that there is a positive and significant effect between perceived usefulness on the Behavioural Intention of mobile payments on Go-Pay. Meanwhile, Perceived Risk has no effect on Behavioural Intention of mobile payments on Go-Pay.*

*Keywords : Perceived Usefulness, Perceived Ease of Used, Compatibility, Perceived Trust, Behavioural Intention*