

ABSTRAK

PENGARUH *MOBILE NETWORK OPERATORS, SOCIAL NORMS, & SOCIAL SELF-IMAGE* TERHADAP *INTENSE TO USE MOBILE PAYMENT* PADA KONSUMEN GOPAY DI SURABAYA

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ABSTRAK

Tujuan dari penelitian ini adalah untuk menguji pengaruh *Perceived Security, Perceived Compatibility, User Mobility, Personal Innovativeness, Social Norms, & Social Self Image* terhadap *Intention To Use Mobile Payment* pada konsumen Gopay di Surabaya.

Sampel dari 170 pelanggan konsumen Gopay dikumpulkan dengan menggunakan metode kuisisioner secara online selanjutnya penelitian ini dilakukan dengan menggunakan *Structural Equation Model (SEM)* dan diolah dengan bantuan *software Statistical Package for Social Sciences (SPSS)* versi 23 dan *SMART-PLS*. Responden diambil dari konsumen Gopay di kota Surabaya yang pernah memakai aplikasi Gopay dan menikmati fasilitas serta layanan aplikasi tersebut setidaknya minimal 1 bulan sekali dalam menggunakan aplikasi Gopay. Hasil penelitian menunjukkan bahwa *Perceived Usefulness* dan *Perceived Ease Of use* sebagai variabel mediasi tidak mempengaruhi variabel independent terhadap variabel dependent

Kata kunci: *Perceived Security, Perceived Compatibily, User Mobility, Personal Innovativeness, dan Intention to Use Mobile Payment*

ABSTRACT

PENGARUH MOBILE NETWORK OPERATORS, SOCIAL NORMS, & SOCIAL SELF-IMAGE TERHADAP INTENSE TO USE MOBILE PAYMENT PADA KONSUMEN GOPAY DI SURABAYA

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ABSTRACT

The purpose of this study was to examine the effect of Perceived Security, Perceived Compatibility, User Mobility, Personal Innovativeness, Social Norms, & Social Self Image on Intention To Use Mobile Payment on Gopay consumers in Surabaya

A Sample of 170 Gopay Consumers will be collected using an online questionnaire method, then this research is carried out using the Structural Equation Method (SEM) and processed with the help of Statistical Package For Social Sciences (SPSS) software version 23 and SMART -PLS. Respondents were taken from Gopay Consumers in the city of Surabaya who had used Gopay application and enjoyed the application's facilities and services at least once a week in using the Gopay application. The results showed that Perceived usefulness and Perceived Ease Of Use as mediating variables did not affect the independent variable on the dependent variable

Keywords: Perceived Security, Perceived Compatibiliy, User Mobility, Personal Innovativeness, and Intention to Use Mobile Payment.