PENGARUH PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, TRUST TERHADAP USE BEHAVIOR PADA PENGGUNA SHOPEEPAY DI SURABAYA

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *perceived usefulness, perceived ease of use, dan Trust* terhadap *use behavior* pada pengguna *mobile payment*. Penelitian ini menggunakan ShopeePay sebagai objek penelitian dan dilakukan di kota Surabaya. Penelitian ini berdasarkan pada *technology acceptance model (TAM)* dan pengolahan data ini dilakukan dengan menggunakan *structural equation modelling (SEM)* dengan *software* AMOS 22.0. penelitan ini mengambil data sebanyak 165 responden yang pernah melakukan transaksi dengan menggunakan layanan ShopeePay dalam jangka waktu 6 bulan terakhir. Teknik pengambilan sampel yang digunakan adalah *non- probability* sampel dengan *judgemental sampling*. Hasil penelitian ini menunjukkan bahwa lima hipotesis terdukung, yaitu *perceived ease of use Trust* berpengaruh positif dan signifikan terhadap *behavioral intention.*hasil penelitian juga menunjukkan bahwa *perceived ease of use* berpengaruh positif dan signifikan terhadap *perceived usefulness, behavioral intention* berpengaruh positif dan signifikan terhadap *use behavior, trust dan behavioral intention* berpengaruh positif dan signifikan terhadap *use behavior,* sedangkan satu hipoteis yang tidak terdukung yaitu *perceived usefulness* tidak berpengaruh positif dan signifikan terhadap *behavioral intention.*

Kata kunci: *TAM, mobile payment, ShopeePay, use behavior.*

THE EFFECT OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, AND TRUST ON USE BEHAVIOR OF SHOPEEPAY USERS IN SURABAYA

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ABSTRACT

This study aims to determine the effect of perceived usefulness, perceived ease of use, and trust on use behavior in mobile payment users. This research uses ShopeePay as a research object and is conducted in the city of Surabaya. This research is based on the technology acceptance model (TAM) and data processing is carried out using structural equation modeling (SEM) with AMOS 22.0 software. This research retrieved data from 165 respondents who had made transactions using the ShopeePay service in the last 6 months. The sampling technique used is non-probability sampling with judgmental sampling. The results of this study indicate that the five hypotheses are supported, namely perceived ease of use Trust has a positive and significant effect on behavioral intention. The results also show that perceived ease of use has a positive and significant effect on perceived usefulness, behavioral intention has a positive and significant effect on use behavior. Trust and behavioral intention have a positive and significant effect on use behavior, while one hypothesis is not supported, namely perceived usefulness does not have a positive and significant effect on behavioral intention.

Keywords: TAM, mobile payment, ShopeePay, use behavior