ABSTRAK

ANALISIS PENERAPAN MODEL UTAUT 2, *PERCEIVED RISK*, DAN *TRUST* UNTUK MENGUJI *BEHAVIORAL INTENTION* MAHASISWA PENGGUNA GOPAY

Antonius Prasetyo Wibowo

NIM: 172114137

Universitas Sanata Dharma Yogyakarta

2021

Penelitian ini bertujuan untuk menguji minat perilaku pada mahasiswa pengguna GoPay di Provinsi Daerah Istimewa Yogyakarta dengan model *Unified Theory of Acceptance and Use of Technology* 2 (UTAUT 2), *perceived risk*, dan *trust*. Hasil penelitian ini diharapkan mampu berkontribusi pada penyelesaian masalah minat pengguna GoPay, pengembangan sistem GoPay, percepatan *cashless society* di Indonesia, dan memperlambat penyebaran virus korona.

Penelitian ini dilakukan dengan metode survei menggunakan kuesioner. Kuesioner dalam bentuk *link* Google Forms dibagikan melalui sosial media Whatsapp, Line, dan Instagram. Responden dalam penelitian ini berjumlah 321 mahasiswa. Pengambilan sampel dilakukan menggunakan teknik *snowball sampling*. Teknik analisis data yang digunakan pada penelitian ini adalah *Partial Least Square* (PLS). Data pada penelitian ini diolah menggunakan alat analisis SmartPLS 3.3.3.

Kesimpulan dari penelitian ini menemukan bahwa minat perilaku mahasiswa menggunakan GoPay dipengaruhi secara positif oleh *social influence, hedonic motivation, habit,* dan *trust*. Di sisi lain, *performance expectancy, effort expectancy, facilitating conditions,* dan *price value* tidak berpengaruh positif terhadap *behavioral intention* mahasiswa pengguna GoPay di Provinsi Daerah Istimewa Yogyakarta. *Perceived risk* tidak berpengaruh negatif terhadap *behavioral intention* mahasiswa pengguna GoPay di Provinsi Daerah Istimewa Yogyakarta.

Kata kunci: UTAUT 2, *perceived risk*, *trust*, *behavioral intention,* GoPay
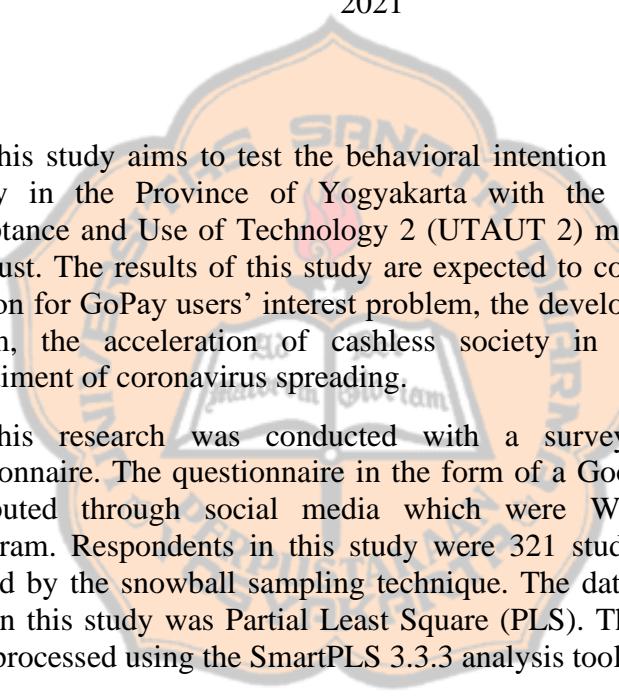
ABSTRACT

ANALYZING THE APPLICATION OF UTAUT 2 MODEL, PERCEIVED RISK, AND TRUST TO TEST BEHAVIORAL INTENTION OF STUDENTS WHO USE GOPAY

Antonius Prasetyo Wibowo

NIM: 172114137

Universitas Sanata Dharma Yogyakarta

2021

This study aims to test the behavioral intention of students who use GoPay in the Province of Yogyakarta with the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) model, perceived risk, and trust. The results of this study are expected to contribute towards the solution for GoPay users' interest problem, the development of the GoPay system, the acceleration of cashless society in Indonesia, and the impediment of coronavirus spreading.

This research was conducted with a survey method using a questionnaire. The questionnaire in the form of a Google Forms link was distributed through social media which were Whatsapp, Line, and Instagram. Respondents in this study were 321 students. Sampling was applied by the snowball sampling technique. The data analysis technique used in this study was Partial Least Square (PLS). The data of this study were processed using the SmartPLS 3.3.3 analysis tool.

The conclusion of this study found that the students' behavioral intention of using GoPay is positively influenced by social influence, hedonic motivation, habit, and trust. On the other hand, performance expectancy, effort expectancy, facilitating conditions, and price value do not positively affect the behavioral intention of students using GoPay in the Special Region of Yogyakarta. Perceived risk does not negatively affect the behavioral intention of students using GoPay in the Special Region of Yogyakarta.

Keywords: UTAUT 2, perceived risk, trust, behavioral intention, GoPay