

ABSTRAK

**ANALISIS MINAT PERILAKU PADA MAHASISWA
PENGGUNA GOPAY DI YOGYAKARTA
BERDASARKAN *TECHNOLOGY ACCEPTANCE
MODEL 3 (TAM 3)***

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Penelitian ini bertujuan untuk mengetahui faktor yang mempengaruhi minat perilaku pada mahasiswa pengguna GoPay di Daerah Istimewa Yogyakarta dengan *Technology Acceptance Model 3 (TAM 3)*. Penelitian ini diharapkan membantu dalam penyelesaian masalah terkait minat pengguna GoPay, peningkatan sistem GoPay, dan semakin mempercepat penggunaan transaksi non tunai di Indonesia.

Penelitian ini menggunakan metode survei dengan menyebarkan kuesioner dalam bentuk *link* google form yang dibagikan melalui Whatsapp, Instagram, Telegram, dan Twitter. Responden dalam penelitian ini berjumlah 300 mahasiswa. Teknik pengambilan sampel menggunakan teknik *snowball sampling*. Teknik analisis data yang digunakan dalam penelitian ini adalah *Structural Equation Modeling (SEM)*. Data dalam penelitian ini diolah menggunakan alat analisis SmartPLS versi 3.2.9.

Kesimpulan penelitian ini menemukan bahwa minat perilaku mahasiswa yang menggunakan GoPay dipengaruhi secara positif oleh *job relevance*, *computer self-efficacy*, *perceived enjoyment*, *objective usability*, *perceived usefulness*, *behavior intention*, dan *use behavior*. Kemudian *subjective norm*, *output quality*, *result demonstrability*, *perceptions of external control*, *computer playfulness*, *perceived ease of use*, *experience*, dan *voluntariness* tidak berpengaruh secara positif terhadap minat perilaku mahasiswa pengguna GoPay di Daerah Istimewa Yogyakarta. Sementara itu, *computer anxiety* dalam penelitian ini berpengaruh secara negatif terhadap minat perilaku mahasiswa pengguna GoPay di Daerah Istimewa Yogyakarta.

Kata kunci: TAM, TAM 3, *behavioral intention*, GoPay, *e-wallet*.

ABSTRACT

**ANALYSIS THE BEHAVIORAL INTENTION OF
STUDENTS WHO USE GOPAY IN YOGYAKARTA
BASED ON TECHNOLOGY ACCEPTANCE MODEL 3
(TAM 3)**

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This study aims to know what factor influences the behavioral intention of students who use GoPay in Special Region of Yogyakarta with the Technology Acceptance Model 3 (TAM 3). This research is expected to contribute in solving the problems of GoPay user's interest, the development of the GoPay system, and the usage of cashless transactions in Indonesia.

This study used a survey method by distributing questionnaires in the form of a google form link that was distributed through Whatsapp, Instagram, Telegram, and Twitter. Respondents in this study were 300 students. The sampling technique used in this research was the snowball sampling technique. The data analysis technique used in this research was *Structural Equation Modeling* (SEM). The data in this study were processed using the SmartPLS 3.2.9 analysis tool.

The conclusion of this study found that the behavioral interest of students who use GoPay is positively influenced by job relevance, computer self-efficacy, perceived enjoyment, objective usefulness, perceived usefulness, behavioral intention, and use behavior. Then, the subjective norms, output quality, result demonstrability, perceptions of external control, computer playfulness, perceived ease of use, experience, and voluntariness do not have a positive effect on the behavioral interest of students using GoPay in the Special Region of Yogyakarta. Computer anxiety in this study has a negative effect on the behavioral intention of students using GoPay in the Special Region of Yogyakarta.

Keyword: TAM, TAM 3, behavioral intention, GoPay, e-wallet.