

ABSTRAK

**PENGARUH PERSEPSI MANFAAT, PERSEPSI
KEMUDAHAN DAN PERSEPSI DISKON TERHADAP
MINAT MAHASISWA DALAM MENGGUNAKAN
*SHOPEE PAYLATER***

Studi Empiris Mahasiswa Fakultas Ekonomi Universitas Sanata Dharma
pengguna *Shopee paylater*

Ismiralda Margarenta Siregar

NIM : 202114128

Universitas Sanata Dharma Yogyakarta

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Penelitian ini dilakukan dengan tujuan untuk mengetahui pengaruh persepsi manfaat, persepsi kemudahan, dan persepsi diskon terhadap minat mahasiswa dalam menggunakan *Shopee Paylater*. Pada tahun 2021 aplikasi *paylater* paling banyak digunakan adalah *Shopee Paylater* dengan persentase 78,4%. Beberapa penelitian sebelumnya telah menguji beberapa variabel yang mempengaruhi minat mahasiswa dalam menggunakan *Shopee Paylater*. Dalam penelitian ini, persepsi manfaat, persepsi kemudahan dan persepsi diskon diduga mempengaruhi minat mahasiswa dalam menggunakan *Shopee Paylater*.

Jenis penelitian yang dilakukan yaitu studi empiris dengan pendekatan kuantitatif. Subjek dari penelitian ini adalah mahasiswa Fakultas Ekonomi Universitas Sanata Dharma angkatan 2020-2021. Data dikumpulkan dengan cara menyebarkan kuesioner secara *online* melalui *google form* kepada mahasiswa. Teknik pengambilan sampel menggunakan metode *accidental sampling* dengan jumlah sampel sebanyak 112 responden. Teknik analisis data yang digunakan yaitu analisis linear berganda.

Hasil penelitian ini menunjukkan bahwa persepsi manfaat, persepsi kemudahan, dan persepsi diskon berpengaruh terhadap minat mahasiswa dalam menggunakan *Shopee Paylater*. Keterbatasan penelitian ini adalah sampel dalam penelitian terbatas hanya pada satu universitas saja sehingga hasil penelitian tidak dapat digeneralisasikan untuk semua mahasiswa di universitas lain.

Kata Kunci: Persepsi Manfaat; Persepsi Kemudahan; Diskon; Minat Menggunakan; *Shopee Paylater*

ABSTRACT

***THE INFLUENCE OF PERCEPTIONS OF BENEFITS,
PERCEPTIONS OF EASE AND PERCEPTIONS
DISCOUNTS ON STUDENTS' INTEREST IN USING
SHOPEE PAYLATER***

*Empirical study students at the Faculty of Economics, Sanata Dharma University
who use Shopee paylater*

Ismiralda Margarenta Siregar
NIM : 202114128
Sanata Dharma University
2024

This study was conducted with the aim of determining the effect of perceived benefits, perceived ease, and perceived discounts on students' interest in using Shopee Paylater. In 2021, the most widely used paylater application was Shopee Paylater with a percentage of 78.4%. Several previous studies had tested several variables that influence students' interest in using Shopee Paylater. In this study, perceived benefits, perceived ease, and perceived discounts were thought to influence students' interest in using Shopee Paylater.

The type of research conducted was an empirical study with a quantitative approach. The subjects of this study were students of the Faculty of Economics, Sanata Dharma University, class of 2020-2021. Data were collected by distributing questionnaires online via Google Form to students. The sampling technique used the accidental sampling method with a sample size of 112 respondents. The data analysis technique used was multiple linear analysis.

The results of this study indicated that perceived benefits, perceived ease, and perceived discounts had an effect on students' interest in using Shopee Paylater. The limitation of this study was that the sample in the study was limited to only one university so that the results of the study cannot be generalized to all students at other universities.

Keywords: Perceived Benefits; Perception of Ease; Discount; Interest in Using; Shopee Paylater