

ABSTRAK

ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI MINAT PENGUNAAN *SPayLater* DITINJAU DARI MODEL UTAUT 2, *PERCEIVED RISK*, DAN *PERCEIVED ENJOYMENT*

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Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi minat penggunaan *SPayLater* ditinjau dari model UTAUT 2, *perceived risk*, dan *perceived enjoyment*. Subjek penelitian ini adalah mahasiswa yang berada di Jawa yang pernah menggunakan *SPayLater*.

Jenis penelitian yang digunakan adalah metode penelitian kuantitatif menggunakan kuesioner. Kuesioner dalam bentuk *link* Google Form dibagikan melalui sosial media Whatsapp, IG, dan telegram. Responden dalam penelitian ini berjumlah 90 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* 3.2.9.

Kesimpulan dalam penelitian ini menemukan bahwa faktor-faktor yang mempengaruhi minat penggunaan *SPayLater* dipengaruhi secara positif oleh *performance expectancy*, *facilitating condition*, *price value*, *habit*. Disisi lain, tidak dipengaruhi positif oleh *effort expectancy*, *social influence*, *hedonic motivation*, dan *perceived enjoyment* terhadap *behavioral intention* mahasiswa pengguna *SPayLater* di Jawa. Serta *perceived risk* berpengaruh negatif terhadap *behavioral intention* mahasiswa pengguna *SPayLater* di Jawa.

Kata Kunci: UTAUT 2, *perceived risk*, *perceived enjoyment*, *behavioral intention*, *SPayLater*

ABSTRACT

ANALYSIS OF FACTORS INFLUENCING THE INTEREST IN USING *SPayLater* FROM THE PERSPECTIVE OF THE UTAUT 2 MODEL, *PERCEIVED RISK*, DAN *PERCEIVED ENJOYMENT*

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This study aims to analyze the factors influencing the interest in using *SPayLater*, viewed from the UTAUT 2 model, perceived risk, and perceived enjoyment. The subjects of this study are students in Java who have used *SPayLater*.

The research type used is quantitative research method using questionnaires. The questionnaires, in the form of Google Form links, were distributed through social media such as WhatsApp, Instagram, and Telegram. The respondents in this study were 90 students. The sample was taken using the snowball sampling technique. The data analysis technique used in this study is Partial Least Square (PLS). The data in this study were processed using the SmartPLS 3.2.9 analysis tool.

The conclusion of this study found that the factors influencing the interest in using *SPayLater* are positively affected by performance expectancy, facilitating conditions, price value, and habit. On the other hand, they are not positively influenced by effort expectancy, social influence, hedonic motivation, and perceived enjoyment on the behavioral intention of *SPayLater* users in Java. Additionally, perceived risk negatively affects the behavioral intention of *SPayLater* users in Java.

Keywords: UTAUT 2, perceived risk, perceived enjoyment, behavioral intention, *SPayLater*