

ABSTRAK

Tujuan dari penelitian ini adalah untuk menganalisis faktor-faktor yang mempengaruhi pemanfaatan pembayaran non-tunai pada aplikasi *e-commerce*, khususnya para pengguna aplikasi *e-commerce*. Faktor-faktor yang diduga memiliki pengaruh terhadap pemanfaatan pembayaran non-tunai pada aplikasi *e-commerce* adalah *perceived ease of use*, *perceived risk of use*, *perceived usefulness of use* dan *trust*.

Populasi dalam penelitian ini adalah seluruh pengguna aplikasi Shopee yang pernah melakukan transaksi jual/beli menggunakan pembayaran non-tunai. Pengambilan sampel dilakukan dengan metode *random sampling* yang berjumlah 150 responden. Metode pengumpulan data primer yang dipakai adalah dengan metode kuesioner. Teknik analisis data yang digunakan dalam penelitian ini adalah teknik analisis regresi berganda.

Hasil penelitian menunjukkan bahwa variabel *perceived ease of use* menunjukkan berpengaruh signifikan positif, variabel *perceived risk of use* menunjukkan berpengaruh signifikan negatif. Sedangkan variabel *perceived usefulness of use* dan *trust* tidak berpengaruh signifikan terhadap pemanfaatan system pembayaran non-tunai.

Kata kunci: pemanfaatan system pembayaran non-tunai, *perceived ease of use*, *perceived risk of use*, *perceived usefulness of use*, *trust*

UNIVERSITAS
MERCU BUANA

ABSTRACT

The purpose of this study is to analyze the factors that influence the use of non-cash payments in e-commerce applications, especially e-commerce application users. Factors that are suspected to have an influence on the use of non-cash payments in e-commerce applications are perceived ease of use, perceived risk of use, perceived usefulness of use and trust.

The population in this study are all Shopee application users who have made buying / selling transactions using non-cash payments. Sampling was done by random sampling method, amounting to 150 respondents. The primary data collection method used is the questionnaire method. Data analysis technique used in this study is multiple regression analysis techniques.

The results showed that the perceived ease of use variable showed a significant positive effect, the perceived risk of use variable showed a significant negative effect. While the variable perceived usefulness of use and trust does not significantly influence the utilization of non-cash payment systems.

Keywords: utilization of non-cash payment systems, perceived ease of use, perceived risk of use, perceived usefulness of use, trust