

Pengaruh Perceived Usefulness, Subjective Norm, Perceived Trust, Perceived Risk, dan Personal Innovativeness terhadap Intensi Penggunaan Fitur Paylater = The Influence of Perceived Usefulness, Subjective Norm, Perceived Trust, Perceived Risk, and Personal Innovativeness on Intention to Use Paylater Service

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Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20504533&lokasi=lokal>

Abstrak

Perkembangan teknologi di Indonesia memicu hadirnya inovasi fintech lending berupa layanan kredit online yang semakin berkembang. Penelitian ini bertujuan untuk mengetahui faktor – faktor yang mempengaruhi intensi penggunaan layanan kredit secara online melalui fitur Paylater. Sampel yang digunakan dalam penelitian ini merupakan pengguna layanan aplikasi online yang mengetahui fitur Paylater ataupun pengguna yang pernah/sedang menggunakan fitur Paylater. Penyedia layanan fitur perlu mengetahui beberapa faktor yang mempengaruhi intensi penggunaan suatu layanan seperti pengaruh perceived usefulness, subjective norm, perceived trust, perceived risk, dan personal innovativeness terhadap intention to use layanan kredit online melalui fitur Paylater. Penelitian ini menggunakan metode non probability sampling dengan mencakup 240 responden dan pengolahan data melalui pemodelan Partial Least Squares – Structural Equation Modeling (PLS-SEM). Hasil penelitian ini menunjukkan bahwa subjective norm dan personal innovativeness berpengaruh positif secara signifikan dan perceived risk berpengaruh negatif secara signifikan terhadap intention to use. Sedangkan, perceived usefulness dan perceived trust tidak memiliki pengaruh signifikan terhadap intention to use

.....Technological advancements in Indonesia are currently presenting fintech innovations that provide growing online credit services. This research studies the factors that influence the intention to use credit services online through the Paylater feature. The sample used in this study is an online application service user who knows Paylater features or users who have / are using Paylater features. Service providers need to study several factors that affect the intention to use its services such as perceived usefulness, subjective norm, perceived trust, perceived risk, and personal innovativeness. This research uses a non probability sampling method involving 240 respondents and data processing through modeling of Partial Least Squares - Structural Equation Modeling (PLS-SEM). The results of this research indicate that subjective norms and personal innovation have significantly positive effect and perceived risk have significantly negative effect toward intention to use.