

Pengaruh Faktor-Faktor Diffusion of Innovation (DOI) terhadap Intensi Penggunaan Shopee Paylater pada Generasi Milenial dan Generasi Z = The Influence of Diffusion of Innovation (DOI) Factors on the Intention to Use Shopee Paylater among Millennial and Generation Z Consumers

Nurhana Indriani, author

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Abstrak

Shopee Paylater adalah layanan pembayaran kredit online yang memungkinkan pengguna membayar produk di Shopee dengan sistem cicilan menggunakan konsep "Buy Now, Pay Later". Layanan ini merupakan bagian dari inovasi dalam dompet digital, yang menghadirkan fitur pembayaran berbasis kredit melalui perangkat seluler. Baik manufaktur maupun layanan keuangan mengembangkan inovasi teknologi untuk keuntungan konsumen, memperluas bisnis, dan menjangkau konsumen lebih efektif, sehingga penting memahami proses sebelum konsumen mengadopsi paylater. Penelitian ini bertujuan untuk mengetahui faktor yang mempengaruhi konsumen dalam mengadopsi penggunaan paylater di Indonesia menggunakan model yang diadopsi dari Teori Difusi Inovasi atau DOI (Diffusion of Innovation) dengan menggabungkan konstruk seperti convenience, perceived security, personal innovativeness dan perceived trust. Sampel yang diteliti adalah mereka yang merupakan pengguna smartphone yang aktif melakukan transaksi di e-commerce Shopee serta belum pernah menggunakan layanan pembayaran Shopee paylater, yang berdomisili di Indonesia dan berusia 18-43 tahun. Jumlah responden yang berhasil dikumpulkan pada penelitian ini adalah 258 responden. Data yang sudah berhasil dikumpulkan diolah menggunakan metode Partial Least Squares - Structural Equation Modeling (PLS-SEM). Hasil penelitian ini menunjukkan bahwa Relative Advantage, Compatibility, Trialability, Perceived Trust, Convenience dan Personal Innovativeness memiliki pengaruh terhadap Intention to Use Shopee Paylater. Namun tidak ditemukan adanya pengaruh dari Perceived Ease Of Use, Observability dan Perceived Security terhadap Intention to Use Shopee Paylater. Kemudian Perceived Security berpengaruh positif terhadap Trust. Terdapat pula Trust memiliki efek mediasi terhadap hubungan antara Perceived Security dan Intention to Use Shopee Paylater.

.....Shopee Paylater is an online credit payment service that allows users to purchase products on Shopee with an installment system using the "Buy Now, Pay Later" concept. This service is part of an innovation in digital wallets, offering credit-based payment features via mobile devices. Both manufacturing and financial services industries develop technological innovations to benefit consumers, expand businesses, and reach customers more effectively, making it crucial to understand the process before consumers adopt Paylater services. This study aims to identify the factors influencing consumers in adopting the use of Paylater services in Indonesia by utilizing a model derived from the Diffusion of Innovation (DOI) theory, incorporating constructs such as convenience, perceived security, personal innovativeness, and perceived trust. The sample consists of individuals who are active smartphone users conducting transactions on the Shopee e-commerce platform, have never used the Shopee Paylater payment service, reside in Indonesia, and are aged between 18-43 years. A total of 258 respondents were successfully collected for this study. The collected data was processed using the Partial Least Squares - Structural Equation Modeling (PLS-SEM) method. The results indicate that Relative Advantage, Compatibility, Trialability, Perceived Trust, Convenience, and Personal Innovativeness influence the Intention to Use Shopee Paylater. However,

no significant influence was found for Perceived Ease of Use, Observability, and Perceived Security on the Intention to Use Shopee Paylater. Furthermore, Perceived Security positively affects Trust. Additionally, Trust mediates the relationship between Perceived Security and the Intention to Use Shopee Paylater.