

PENGARUH *PERCEIVED EASE OF USE* DAN *PERCEIVED USEFULNESS* TERHADAP *BEHAVIORAL INTENTION TO USE PAYLATER*

(Survey pada *Followers* Instagram Ovo Indonesia)

SKRIPSI

Diajukan untuk memenuhi salah satu syarat
Menempuh Ujian Sidang Sarjana pada
Program Studi Pendidikan Bisnis



Disusun oleh :
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**PROGRAM STUDI PENDIDIKAN BISNIS
FAKULTAS PENDIDIKAN EKONOMI DAN BISNIS
UNIVERSITAS PENDIDIKAN INDONESIA
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PENGARUH *PERCEIVED EASE OF USE* DAN *PERCEIVED USEFULNESS* TERHADAP *BEHAVIORAL INTENTION TO USE PAYLATER*
(Survey pada *Followers Instagram Ovo Indonesia*)

Oleh

Daffa Noor Salim

Sebuah skripsi yang diajukan untuk salah satu syarat memperoleh gelar Sarjana
Pendidikan pada Program Studi Pendidikan Bisnis
Fakultas Pendidikan Ekonomi dan Bisnis
Universitas Pendidikan Indonesia

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LEMBAR PENGESAHAN
PENGARUH *PERCEIVED EASE OF USE* DAN *PERCEIVED USFFULNESS*
TERHADAP *BEHAVIORAL INTENTION TO USE PAYLATER*
(Survey pada *Followers Instagram Ovo Indonesia*)

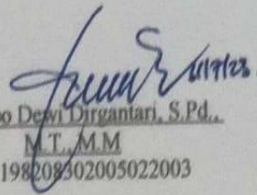
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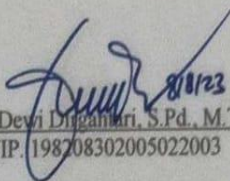
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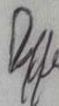
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PERNYATAAN KEASLIAN SKRIPSI

Dengan ini penulis menyatakan bahwa skripsi dengan judul “**pengaruh *perceived ease of use* dan *perceived usefulness* terhadap *behavioral intention* *touse paylater* (survey pada *followers* *instagram ovo indonesia*)** beserta seluruh isinya adalah benar-benar karya sendiri. Saya tidak melakukan penjiplakan atau pengutipan dengan cara-cara yang tidak sesuai dengan etika keilmuan yang berlaku dalam masyarakat keilmuan. Atas pernyataan ini saya siap menanggung resiko ataupun sanksi yang dijatuhkan kepada saya apabila adanya pelanggaran terhadap etika keilmuan dalam karya saya ini, atau ada klaim dari pihak lain terhadap keaslian karya ini.

Bandung, 28 Juli 2023
Pembuat Pernyataan



Daffa Noor Salim

ABSTRAK

Daffa Noor Salim (1805281) “**Pengaruh *Perceived Ease Of Use* Dan *Perceived Usefulness* Terhadap *Behavioral Intention To Use Paylater***” dibawah bimbingan Prof. Dr. H. Agus Rahayu, M.P. dan Dr. Puspo Dewi Dirgantari, S.Pd., MT., MM.

Penelitian ini bertujuan untuk memperoleh gambaran dan pengaruh dari *perceived ease of use* dan *perceived usefulness* terhadap *behavioral intention to use* fitur Ovopaylater. Penelitian ini menggunakan metode deskriptif dan verifikatif dengan pendekatan kuantitatif. Populasi dalam penelitian ini berjumlah 1.042.016 dengan sampel berjumlah 200 responden yang merupakan *followers* instagram ovo_id dengan menggunakan teknik *simple random sampling*. Data diolah secara statistik dengan metode *Structural Equation Modeling* (SEM). Hasil temuan pada penelitian ini menemukan bahwa *perceived ease of use* dan *perceived usefulness* memiliki pengaruh positif dan signifikan terhadap *behavioral intention to use*, hal tersebut ditunjukkan dengan besaran nilai *critical ratio* yang lebih besar dari nilai minimal artinya terdapat pengaruh positif dan signifikan antara variabel *perceived ease of use* dan *perceived usefulness* terhadap *behavioral intention to use* secara simultan. Pernyataan tersebut dapat diasumsikan semakin baik perusahaan memperhatikan *perceived ease of use* dan *perceived usefulness* akan semakin baik juga *behavioral intention to use* yang muncul pada konsumen untuk perusahaan tersebut. Hasil kontribusi yang diberikan variabel *perceived ease of use* paling tinggi dalam membentuk *behavioral intention to use* adalah *clear and understandable* dan dimensi *perceived ease of use* paling rendah dalam membentuk *behavioral intention to use* adalah *flexible*. Dimensi *perceived usefulness* yang memiliki kontribusi paling tinggi dalam membentuk *behavioral intention to use* adalah *effectiveness* serta yang paling rendah membentuk *behavioral intention to use* adalah *value*.

Kata kunci: *Perceived Ease of Use, Perceived Usefulness, Behavioral Intention to Use*

ABSTRACT

Daffa Noor Salim (1805281) "*The Influence of Perceived Ease Of Use and Perceived Usefulness on Behavioral Intention To use Paylater*" under the guidance of Prof. Dr. H. Agus Rahayu, M.P. and Dr. Puspo Dewi Dirgantari, S.Pd., MT., MM

This study aims to obtain an overview and the influence of perceived ease of use and perceived usefulness on the behavioral intention to use Ovopaylater features. The study employs a descriptive and verification method with a quantitative approach. The population for this research consists of 1,042,016 individuals, and the sample size is 200 respondents who are followers of the Instagram account ovo_id, selected through simple random sampling technique. The data are statistically processed using the Structural Equation Modeling (SEM) method. The findings of this research reveal that perceived ease of use and perceived usefulness have a positive and significant influence on the behavioral intention to use, as indicated by the critical ratio values that exceed the minimum value. This suggests a positive and significant relationship between perceived ease of use and perceived usefulness variables and the behavioral intention to use, simultaneously. It can be assumed that the better a company pays attention to perceived ease of use and perceived usefulness, the more favorable the behavioral intention to use that arises in consumers for that company. The highest contribution to forming the behavioral intention to use is provided by the clear and understandable dimension of perceived ease of use, whereas the lowest contribution comes from the flexible dimension. Among the dimensions of perceived usefulness, the effectiveness dimension has the highest contribution to the formation of behavioral intention to use, while the value dimension has the lowest contribution.

Keywords: *Perceived Ease of Use, Perceived Usefulness, Behavioral Intention to Use*

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