

ABSTRAK

“PENGARUH *BENEFIT, TRUST, DAN EASE OF USE* TERHADAP PENGUNAAN *DIGITAL PAYMENT* DI MCDONALD’S JABODETABEK”

Penelitian ini bertujuan untuk mengetahui apakah terdapat pengaruh *benefit* terhadap penggunaan *digital payment* di McDonald’s Jabodetabek, apakah terdapat pengaruh *trust* terhadap penggunaan *digital payment* di McDonald’s Jabodetabek, apakah terdapat pengaruh *ease of use* terhadap penggunaan *digital payment* di McDonald’s Jabodetabek. Sampel yang digunakan didalam penelitian ini adalah konsumen McDonald’s di Jabodetabek yang pernah menggunakan *digital payment* untuk pembayaran dengan jumlah responden sebanyak 220 orang. Metode pengolahan data yang digunakan peneliti adalah analisis regresi berganda dengan menggunakan SPSS. Hasil penelitian ini menunjukkan bahwa terdapat pengaruh secara serempak pada variabel (*Benefit, trust, dan ease of use*) terhadap penggunaan *digital payment*, terlihat nilai signifikan dibawah 0,05 dan nilai $F_{hitung} (105,769) > F_{tabel} (2,65)$. Hasil penelitian ini juga menunjukkan bahwa variabel *benefit* berpengaruh secara parsial terhadap penggunaan *digital payment*, variabel *trust* berpengaruh secara parsial terhadap penggunaan *digital payment*, dan variabel *ease of use* berpengaruh secara parsial terhadap penggunaan *digital payment*. Pada uji koefisien determinasi (R^2) terdapat pengaruh sebesar 59,5% dari variabel independen (*Benefit, trust, dan ease of use*) terhadap variabel dependen (penggunaan *digital payment*). Sedangkan sebanyak 40,5% dipengaruhi oleh variabel lain dan tidak termasuk kedalam analisis regresi ini.

Kata kunci : *Benefit, trust, ease of use, penggunaan digital payment*

ABSTRACT

“THE EFFECT OF BENEFIT, TRUST AND EASE OF USE ON DIGITAL PAYMENT USAGE AT MCDONALD’S JABODETABEK”

This research is aimed to figure out whether there is any benefit factor affecting digital payment usage at McDonald’s Jabodetabek, as well as whether there is any trust factor affecting digital payment usage at McDonald’s Jabodetabek, and lastly, whether there is any easy of use affecting digital payment usage at McDonald’s Jabodetabek. The sample in this research were 220 McDonald’s customers located in Jabodetabek which have been using digital payment as the payment method. The data processing method which were used in this research was Multiple Regression Analysis conducted via SPSS. The result from this experiment showed that there is a significant effect to the tested variables (digital payment usage) as the result of imposing benefit, trust, and ease of use. Significant value below 0.05 and $F_{hitung} (105,769) > F_{tabel} (2,65)$. It also showed that all three variables (benefit, trust, and easy of use) variables were affecting partially towards the use of digital payment. On the coefficient of determination test (R^2), there was 59.5% effect from the independent variables (Benefit, trust, ease of use) towards dependent variable (digital payment usage), meanwhile, as much as 40.5% were affected by other variables and was excluded from this regression analysis

Keywords : Benefit, trust, ease of use, digital payment usage