

ABSTRAK

Stephanie Claudia Tesalonika Regar (02011180028)

ANALISIS PENGARUH INNOVATIVENESS, STRESS, PERCEIVED EASE OF USE, PERCEIVED SATISFACTION, PERCEIVED RISK, PERCEIVED TRUST DAN PERCEIVED USEFULNESS SEBAGAI VARIABEL MEDIASI PADA INTENTION TO USE MOBILE PAYMENT TERHADAP PENGGUNA BCA MOBILE BANKING DI MANADO

(xv +153 halaman +17 gambar + 36 tabel + 50 lampiran)

Electronic commerce (E-commerce) adalah aktivitas penyebaran, penjualan, pembelian, pemasaran produk (barang dan jasa) dengan memanfaatkan jaringan internet. Pertumbuhan teknologi di Indonesia bertambah pesat. Hal ini dipengaruhi oleh berbagai macam aspek mulai dari, pemakaian teknologi internet serta komunikasi terkini yang lebih efektif, pertumbuhan smartphone, timbulnya bermacam berbagai media sosial serta *e-commerce*. Oleh karena itu hadirnya m-banking BCA berpengaruh dalam perkembangan industri e-commerce, khususnya di Manado. Penelitian ini ditujukan untuk menganalisa pengaruh variabel innovativeness, stress, perceived ease of use, perceived satisfaction, perceived risk, perceived trust, dan perceived usefulness sebagai variabel mediasi pada intention to use mobile payment terhadap pengguna BCA mobile banking di Manado. Sampel yang digunakan pada penelitian ini yaitu berdasarkan data dari 160 responden yang berjenis kelamin laki-laki dan perempuan, berdomisili di Manado, dengan batasan usia 18-60 tahun. Kuesioner diberikan kepada konsumen yang pernah menggunakan m-banking BCA minimal 2 kali dalam kurun waktu 2 bulan. Untuk pengolahan dan penganalisaan data dalam penelitian ini menggunakan SPSS 22.0. Selanjutnya, untuk mentabulasi hasil penelitian responden, serta melakukan pengujian model penelitian adalah dengan menggunakan teknik analisis data Structural Equation Model (SEM). Temuan empiris tersebut mengindikasikan bahwa hubungan *Innovativeness* berpengaruh signifikan terhadap *perceived usefulness* dengan nilai C.R sebesar 3,099; *Stress* tidak berpengaruh signifikan terhadap *perceived usefulness* dengan nilai C.R sebesar 4,030; *Perceived ease of use* berpengaruh signifikan terhadap *perceived usefulness* dengan nilai C.R sebesar 2,510; *Perceived satisfaction* berpengaruh signifikan terhadap *intention to use mobile payment* dengan nilai C.R sebesar 2,572; *Perceived usefulness* berpengaruh signifikan terhadap *intention to use mobile payment* dengan nilai C.R sebesar 2,934; *Perceived risk* tidak berpengaruh signifikan terhadap *intention to use mobile payment* dengan nilai C.R. 2,661; *Perceived trust* berpengaruh signifikan terhadap *intention to use mobile payment* dengan nilai C.R sebesar 2,408.

KataKunci: *innovativeness, stress, perceived ease of use, perceived satisfaction, perceived risk, perceived trust, perceived usefulness, intention to use*

ABSTRACT

Stephanie Claudia Tesalonika Regar (02011180028)

ANALYSIS OF THE EFFECT OF INNOVATIVENESS, STRESS, PERCEIVED EASE OF USE, PERCEIVED SATISFACTION, PERCEIVED RISK, PERCEIVED TRUST AND PERCEIVED USEFULNESS AS MEDIATION VARIABLES ON INTENTION TO USE MOBILE PAYMENT ON BCA MOBILE PAYMENT ON BCA MOBILE BANKING USERS

(XV + 153 pages + 17 figures + 36 table + 50 appendixs)

Electronic commerce (E-commerce) is the activity of distributing, selling, purchasing, marketing products (goods and services) by utilizing telecommunications networks such as the internet. Technological growth in Indonesia is growing rapidly from day to day and from year to year. This is influenced by various factors ranging from the expansion of internet coverage zones, the increase in internet bandwidth, the use of the latest internet and communication technology that is faster and more effective, the growth of smartphones, the emergence of various social media and e-commerce, electronic payments or what is known as e-payments. -payment, so that many citizens understand and actively use the internet. Therefore, the presence of BCA m-banking has an effect on the development of the e-commerce industry, especially in Manado. This study aims to analyze the effect of the variables innovativeness, stress, perceived ease of use, perceived satisfaction, perceived risk, perceived trust, and perceived usefulness as mediating variables on the intention to use mobile payment on BCA mobile banking users in Manado. The sample used in this study is based on data from 160 respondents who are male and female, domiciled in Manado, with an age limit of 18-60 years. Questionnaires are given to consumers who have used BCA m-banking at least 2 times in a period of 2 months. For processing and analyzing data in this study using SPSS 22.0. Furthermore, to tabulate the results of the respondents' research, as well as to test the research model, use the Structural Equation Model (SEM) data analysis technique. The empirical findings indicate that the Innovativeness relationship has a significant effect on perceived usefulness with a C.R value of 3.099; Stress has no significant effect on perceived usefulness with a C.R value of 4.030; Perceived ease of use has a significant effect on perceived usefulness with a C.R value of 2.510; Perceived satisfaction has a significant effect on the intention to use mobile payment with a C.R value of 2.572; Perceived usefulness has a significant effect on the intention to use mobile payment with a C.R value of 2,934; Perceived risk has no significant effect on the intention to use mobile payment with a C.R value. 2,661; Perceived trust has a significant effect on the intention to use mobile payment with a C.R value of 2.408.

Keywords : innovativeness, stress, perceived ease of use, perceived satisfaction, perceived risk, perceived trust, perceived usefulness, intention to use