

SUMMARY

This research entitled "Determinant Intention To Use Financial Technology's GoPay Application On Undergraduate Students In Purwokerto" is a type of quantitative descriptive research and the source of the data used is primary data where data is obtained from respondents who have filled out the specified questionnaire. The formulation of the problem in this study, is "Does Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using, and Perceived Risk affect Intention to Use GoPay use in Purwokerto?". The independent variables in this study are Perceived Usefulness, Perceived Ease of Use, and Perceived Risk. The dependent variable in this research is Intention to Use. Meanwhile, the intervening variable in this research is Attitude Toward Using. The purpose of this study is to analyze the effect of the variable Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using, and Perceived Risk affect intention to use the use of GoPay in Purwokerto.

The theory used in this study uses theory of Technology Acceptance Model (TAM). TAM is a theory to explain the behavior of users of information technology based on beliefs, attitudes, intentions, and user behavior relationships, by explaining the main factors of user behavior towards the acceptance of information technology users that can affect the acceptance of information technology by users. The hypothesis of this study concluded, among other things: (1) H1: Perceived usefulness positively influences attitude toward using financial technology's Gopay application, (2) H2: Perceived usefulness positively influences intention to use financial technology's Gopay application, (3) H3: Perceived ease of use has a positive effect on Attitude Toward Using financial technology's Gopay application, (4) H4: Perceived ease of use has a positive effect on Intention to Use financial technology's Gopay application, (5) H5: Perceived ease of use has a positive effect on Perceived usefulness of financial technology's Gopay application, (6) H6: Attitude Toward Using has a positive effect on Intention to Use financial technology's Gopay application, and (7) H7: Perceived risk has a negative effect on Intention to Use financial technology's Gopay application.

The locations in this study are at universities in Purwokerto, including UNSOED, UMP, and IAIN. The population in this study were students at the three tertiary institutions. In this study using a cluster random sampling technique for college in Purwokerto. Besides using purposive random sampling using predetermined characteristics, among others: Respondents in this study are students at UNSOED, UMP, and IAIN who use the Gopay application on Gojek at least the last 6 months of using Gopay.

The implications in this study support the Theory Technology Acceptance Model research, explaining the relevant empirical evidence in the acceptance or use of technology that affects a person's behavior factors, this is evident in this study regarding the acceptance and use of the Gopay system in students in Purwokerto, and in this research, it is expected Gojek company is able to improve the quality and service of using the system to facilitate users and also Gojek drivers, this will benefit both parties.

Keywords: Technology Acceptance Model, Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using, Perceived Risk, Intention to Use, and Gopay

