ABSTRAK

ANALSISIS FAKTOR – FAKTOR YANG MEMPENGARUHI PENERIMAAN DAN PENGGUNAAN *MOBILE PAYMENT* PADA TEKNOLOGI PEMBAYARAN GOPAY

(Studi Empiris Mahasiswa Universitas Prima Indonesia Fakultas Ekonomi Angkatan 2019)

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Perkembangan *mobile payment* meningkat karena penggunaan perangkat seluler juga meningkat. Hal ini dikarenakan penggunaan perangkat seluler sebagai alat pembayaran. Faktor – faktor yang berpengaruh pada penerimaan dan penggunaan teknologi *mobile payment* pada teknologi pembayaran GOPAY dengan teori *Technology Acceptance Model* (TAM), *mobile payment characteristic, Trust* dan *security and privacy*.

Penelitian ini menggunakan sampel pengguna GOPAY di kampus Universitas Prima Indonesia Fakultas Ekonomi sebanyak 222 responden melalui *kuesioner online*. Analisis data menggunakan *Smart Partial Least Square* (PLS) 3.0 memperoleh kesimpulan faktor-faktor yang berpengaruh pada penerimaan dan penggunaan GOPAY adalah *mobile payment characteristic, trust* dan *security and privacy* tidak terdukung dalam penelitian ini.

Kata Kunci: *Mobile Payment characteristics, Technology Acceptance Model, Trust, security and privacy*

ABSTRACT

ANALYSIS OF FACTORS AFFECTING THE ACCEPTANCE AND BEHAVIOR OF MOBILE PAYMENT IN GOPAY PAYMENT TECHNOLOGY

(Empirical Study Of Students Of Prima Indonesia University)

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The development of mobile payment is increasing due to the fast growth in the use of smartphone . The use of smartphones as a payment device can be affected by mobile payment. The factors that influence the acceptance and the behavior of mobile payment of GOPAY payment technology by integrating the theory of Technology Acceptance Model (TAM), Mobile Payment Characteristics, Trust, and Security and Privacy

The sample of this study were the users of GOPAY in Prima Indonesia University . The number of the participants were 222. The data was collected through online questionnaires and telephone interview. The data was analyzed by Partial Least Square (PLS) 3.0. The results of the study could be concluded that the factors that influence the acceptance and the behavior which are mobile payment characteristics, trust, security and privacy were not supported in this study.

Keyword : *Mobile Payment characteristics, Technology Acceptance Model, Trust, security and privacy*