

Abstrak

Penelitian ini menguji pengaruh risiko persepsian, manfaat persepsian, dan kemudahan penggunaan persepsian oleh pelanggan yang berpengaruh pada penggunaan *paylater* di aplikasi *e-commerce* di Indonesia. Penelitian ini dilatarbelakangi oleh temuan penelitian dari Gartner, Inc yang menyatakan bahwa *digital wallets* seperti *paylater* memberikan dampak yang sangat besar dalam dua tahun kedepan, dan terjadi peningkatan penggunaan *paylater*. *Paylater* juga menjadi layanan yang dapat menggantikan peran Bank dalam kredit. Penelitian ini memberikan kontribusi yaitu tambahan informasi kepada perusahaan yang mengembangkan pembayaran elektronik (*paylater*) dalam mempertimbangkan pandangan pengguna terhadap metode pembayaran *paylater* pada aplikasi *e-commerce* dalam melakukan perbaikan kedepannya. Metode pengambilan data yang digunakan adalah metode survei *online* dengan teknik *snowball sampling* yang masuk dalam *non-probability sampling* dengan membagikan kuesioner kepada responden pengguna *paylater* yang telah menggunakan *paylater* minimal sebanyak satu kali. Model yang di adopsi menggunakan *Technology Acceptance Model* (TAM) dengan metode *multivariate analysis* menggunakan *Structural Equation Modelling Partial Least Square* (SEM-PLS) dengan modifikasi menambahkan risiko persepsian di dalamnya. Penelitian ini menemukan bahwa manfaat persepsian (*perceived usefulness*), dan kemudahan penggunaan persepsian (*perceived ease of use*) secara positif mempengaruhi penggunaan *paylater* (*paylater usage*); kemudahan penggunaan persepsian (*perceived ease of use*) berpengaruh positif terhadap manfaat persepsian (*perceived usefulness*); risiko persepsian (*perceived risk*) berpengaruh secara negatif terhadap manfaat persepsian (*perceived usefulness*); dan risiko persepsian (*perceived risk*) berpengaruh negatif terhadap penggunaan *paylater* (*paylater usage*). Hasil penelitian ini menyimpulkan bahwa semua hipotesis terdukung.

Kata Kunci: Risiko persepsian, Manfaat persepsian, Kemudahan penggunaan persepsian, Penggunaan *Paylater*, TAM, SEM-PLS, *Paylater*.

Abstract

This research examines the influence of perceived risk, the benefits of perception, and ease of use of perception by customers which affects the use of paylater in e-commerce applications in Indonesia. This research is motivated by the findings of a study from Gartner, Inc. which states that digital wallets such as paylater have a very big impact in the next two years, and there is an increase in the use of paylater. Paylater is also a service that can replace the Bank's role in credit. This research contributes to additional information to companies that develop electronic payments (paylater) in considering users' views on the paylater payment method on e-commerce applications in making improvements in the future. The data collection method used is an online survey method with a snowball sampling technique that is included in non-probability sampling by distributing questionnaires to paylater user respondents who have used paylater at least once. The model adopted uses the Technology Acceptance Model (TAM) with a multivariate analysis method using Structural Equation Modelling Partial Least Square (SEM-PLS) with modifications adding perceived risk in it. This study found that perceived usefulness, and perceived ease of use positively affect the use of paylater (paylater usage); perceived ease of use positively affects perceived usefulness; perceived risk negatively affects perceived usefulness and perceived risk negatively affects the use of paylater (paylater usage). The results of this study concluded that all hypotheses were proven.

Keywords: *Perceived risk, Perceived usefulness, Perceived ease of use, Paylater Usage, TAM, SEM-PLS, Paylater.*