ANALISIS PERSEPSI MASYARAKAT TERHADAP LAYANAN TEKNOLOGI FINANSIAL (FINANCIAL TECHNOLOGY)
(Studi Layanan Go-Pay Pada Aplikasi Penyedia Jasa Transportasi Online Go-Jek di Kota Malang)

JURNAL ILMIAH

Disusun oleh :

RACHMA TSALAZATUNNYSA
145020400111007
ANALISIS PERSEPSI MASYARAKAT TERHADAP LAYanan 
TEKNOLOGI FINANSIAL (FINANCIAL TECHNOLOGY) 
(Studi Layanan Go-Pay Pada Aplikasi Penyedia Jasa Transportasi Online Go-Jek di Kota Malang) 
Rachma Tsalazatunnysa 
Fakultas Ekonomi & Bisnis 
Universitas Brawijaya 
Email: tsalaza.rachma@gmail.com

ABSTRACT

E-money and digital payment is growing rapidly in Indonesia these days. E-money became one of the programs intensified by the government. Go-Jek is an online transportation provider in Indonesia and have a non-cash payment method called Go-Pay. This study aims to identify the effect of people's perception on financial technology services. This research is using PLS (Partial Least Square), which is suitable to identify perception of the human being. Based on the research results, perceived usefulness, perceived price, and perceived credibility have positive and significant effect on consumer’s decision to use Go-Pay as payment method in the future. And variable perceived ease of use have positive but not significant effect on consumer’s decision to use Go-Pay in the future transaction.

Kata Kun