

## ABSTRAK

Fakultas Ekonomi dan Bisnis  
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**Pengaruh Persepsi Kemudahan, Persepsi Keamanan, Persepsi Kegunaan Terhadap Perilaku Keuangan Melalui Niat Menggunakan E-wallet (Gopay) Serta Ditinjau Dari Sudut Pandang Islam. (Studi Pada Mahasiswi Fakultas Ekonomi dan Bisnis Prodi Manajemen Universitas YARSI).**

### Uraian Abstrak

Tujuan dari penelitian ini yaitu untuk mengetahui bagaimana pengaruh persepsi kemudahan, persepsi keamanan, persepsi kegunaan terhadap perilaku keuangan melalui niat menggunakan menurut tinjauan dari sudut pandang islam. Penelitian ini berjenis penelitian kuantitatif, sampel dalam penelitian ini berjumlah 200 responden konsumen pada pengguna Gopay, teknik pengumpulan data pada penelitian ini menggunakan kuesioner sedangkan pengambilan sampel menggunakan teknik *purposive sampling*. Teknik analisis data menggunakan metode Partial Least Square – Structural Equation Modeling. Hasil penelitian ini menunjukkan bahwa : (1) Persepsi kemudahan tidak berpengaruh terhadap perilaku keuangan. (2) Persepsi keamanan berpengaruh positif dan signifikan terhadap perilaku keuangan. (3) Persepsi kegunaan berpengaruh positif dan signifikan terhadap perilaku keuangan. (4) Niat menggunakan berpengaruh positif dan signifikan terhadap perilaku keuangan. (5) Persepsi kemudahan tidak berpengaruh terhadap niat menggunakan. (6) Persepsi keamanan berpengaruh positif dan signifikan terhadap niat menggunakan. (7) Persepsi kegunaan berpengaruh positif dan signifikan terhadap niat menggunakan. (8) Niat menggunakan tidak memediasi persepsi kemudahan terhadap perilaku keuangan. (9) Niat menggunakan memediasi persepsi keamanan terhadap niat menggunakan. (10) Niat menggunakan tidak memediasi persepsi kegunaan terhadap perilaku keuangan. Persepsi kemudahan, persepsi keamanan, persepsi kegunaan, niat menggunakan, perilaku keuangan pada pengguna transaksi Gopay di DKI Jakarta telah sesuai dengan prinsip-prinsip Islam. Karena dalam islam prinsip-prinsip syariah seperti kejelasan, keadilan, dan tidak melibatkan riba (bunga) atau gharar (ketidak pastian), pastikan bahwa transaksi dilakukan dengan transparansi dan tidak melanggar ketentuan syariah.

**Kata Kunci:** Persepsi kemudahan, Persepsi keamanan, Persepsi kegunaan, Niat menggunakan dan Perilaku keuangan.

# ABSTRACT

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**The Influence of Perceived Ease of Use, Perceived Security, and Perceived Usefulness on Financial Behavior Through the Intention to Use E-wallets (Gopay), from an Islamic Perspective A Study of Female Students in the Faculty of Economics and Business, Management Program, YARSI University**

## Abstract Description

The objective of this research is to examine the effects of perceived ease of use, perceived security, and perceived usefulness on financial behavior through the intention to use, from an Islamic perspective. This study employs a quantitative research design, with a sample of 200 respondents who are users of Gopay. Data collection was conducted using a questionnaire, and sampling was carried out using purposive sampling techniques. Data analysis was performed using Partial Least Squares – Structural Equation Modeling (PLS-SEM). The findings of this study indicate that: (1) Perceived ease of use does not affect financial behavior. (2) Perceived security has a positive and significant effect on financial behavior. (3) Perceived usefulness has a positive and significant effect on financial behavior. (4) Intention to use has a positive and significant effect on financial behavior. (5) Perceived ease of use does not affect the intention to use. (6) Perceived security has a positive and significant effect on the intention to use. (7) Perceived usefulness has a positive and significant effect on the intention to use. (8) The intention to use does not mediate the effect of perceived ease of use on financial behavior. (9) The intention to use mediates the effect of perceived security on financial behavior. (10) The intention to use does not mediate the effect of perceived usefulness on financial behavior. Perceived ease of use, perceived security, perceived usefulness, intention to use, and financial behavior among Gopay transaction users in DKI Jakarta align with Islamic principles. Islamic principles such as clarity, fairness, and the prohibition of riba (interest) or gharar (uncertainty) ensure that transactions are conducted transparently and do not violate Shariah regulations.

**Keywords:** Perceived ease of use, Perceived security, Perceived usefulness, Intention to use, and Financial behavior.