

**PERSEPSI MAHASISWA FAKULTAS EKONOMI DAN BISNIS
UNIVERSITAS BUNG HATTA TERHADAP PENGGUNAAN FINTECH
(GO-PAY)**

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ABSTRAK

Penelitian ini menguji hubungan antara persepsi manfaat, persepsi kemudahan, persepsi resiko terhadap penggunaan fintech (Go-pay). Populasi dalam penelitian ini adalah mahasiswa fakultas ekonomi dan bisnis Universitas Bung Hatta. Dengan jumlah sampel sebanyak 100 orang responden yang dipilih menggunakan teknik Proportionate Stratified Random Sampling. Pengumpulan data primer menggunakan kuesioner dan pengumpulan data sekunder menggunakan survey terhadap mahasiswa fakultas ekonomi dan bisnis Universitas Bung Hatta. Hasil penelitian menunjukkan bahwa persepsi manfaat tidak berpengaruh terhadap minat menggunakan, persepsi kemudahan berpengaruh positif terhadap minat menggunakan, persepsi risiko berpengaruh negatif terhadap minat menggunakan, dan minat menggunakan berpengaruh positif terhadap actual use (penggunaan sesungguhnya). Hipotesis yang paling dominan yaitu H4, pengaruh minat menggunakan terhadap *actual use* (penggunaan sesungguhnya), hal ini di tandai dengan adanya nilai t-statistik paling tinggi dan P values paling rendah dari 5 variabel.

Kata kunci :persepsi manfaat, persepsi kemudahan, persepsi risiko, minat menggunakan, actual use (penggunaan sesungguhnya)

**PERCEPTIONS OF STUDENTS FROM THE FACULTY OF
ECONOMICS AND BUSINESS BUNG HATTA UNIVERSITY ON THE
USE OF FINTECH (GO-PAY)**

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ABSTRACT

This study discusses the relationship between perceived benefits, perceived convenience, and perceived risk of using fintech (Go-pay). The population in this study were students from the faculty of economics and business Bung Hatta University. With a total sample of 100 respondents who were selected using the Proportionate Stratified Random Sampling technique. Primary data collection using a questionnaire and secondary data collection using a survey of students of the Faculty of Economics, University of Bung Hatta. The results showed that perceived usefulness had no effect on interest in using, perceived ease of use had a positive effect on interest in using, perceived risk had a negative effect on interest in using, and interest in using had a positive effect on actual use (real use. The most dominant hypothesis was H4, the effect of interest in using of actual use (actual use, this is marked by the highest t-statistic value and the lowest P values of 5 variables.

Keywords: perceived benefits, perceived ease of use, perceived risk, interest in using, actual use (actual use)