

ABSTRAK

FAKTOR-FAKTOR YANG MEMPENGARUHI MINAT MAHASISWA EKONOMI ISLAM MENGGUNAKAN APLIKASI OVO

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Penelitian ini dilatar belakangi adanya peningkatan di kalangan mahasiswa terhadap minat menggunakan aplikasi OVO, yang merupakan salah satu sistem pembayaran non tunai. Penelitian ini bertujuan untuk mengetahui apakah variabel persepsi kemudahan penggunaan, persepsi keamanan teknologi, kepercayaan, nilai harga dan *halal awareness* berpengaruh secara parsial dan simultan terhadap minat mahasiswa ekonomi islam menggunakan aplikasi OVO. Penelitian ini menggunakan pendekatan kuantitatif. Metode pengumpulan data menggunakan angket. Subjek penelitian adalah mahasiswa ekonomi islam angkatan 2015-2018 jumlah sampel 86 responden. Teknik analisis data yang digunakan pada penelitian ini menggunakan teknik analisis regresi linear berganda. Hasil penelitian menunjukkan bahwa secara simultan variabel persepsi kemudahan penggunaan, persepsi keamanan teknologi, kepercayaan, nilai harga, dan *halal awareness* berpengaruh signifikan terhadap minat mahasiswa ekonomi islam menggunakan aplikasi OVO. Sedangkan, secara parsial variabel persepsi kemudahan penggunaan, kepercayaan, *halal awareness* tidak berpengaruh terhadap minat mahasiswa ekonomi islam menggunakan aplikasi OVO karena nilai signifikansi lebih dari 5%.

Kata kunci : Minat, Uang Elektronik, OVO, Persepsi, Nilai Harga, Kepercayaan, Halal Awareness

ABSTRACT

FACTORS AFFECTING ISLAMIC ECONOMICS STUDENTS' INTEREST IN USING OVO APPLICATION

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This research was motivated by a growing interest among students in using OVO application, one of the non-cash payment systems. This study aimed to determine whether the variables of perceived ease of use, perceived technology security, trustworthiness, price value, and halal awareness have a partial and simultaneous effect on the interest of Islamic economics students in using OVO application. This study used a quantitative approach. The data was collected using a questionnaire method. The research subjects were students of Islamic economics from year of 2015-2018 with 86 sample respondents. The data analysis technique used in this study was the multiple linear regression. The results showed that the variables of perceived ease of use, perceived technology security, trustworthiness, price value, and halal awareness simultaneously had a significant effect on the interest of Islamic economics students to use OVO application. Meanwhile, partially, the variables of perceived ease of use, trustworthiness, and halal awareness did not affect Islamic economics students' interest to use OVO application because the significance value was more than 5%.

Keywords: Interest, Electronic Money, OVO, Perception, Price Value, Trustworthiness, Halal Awareness

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