

**PENGARUH *SUBJECTIVE NORM*, *CUSTOMER EXPERIENCE*, DAN  
*TRUST* TERHADAP *INTENTION TO USE* YANG DIMEDIASI OLEH  
*ATTITUDE TOWARD BEHAVIOR* PADA LAYANAN GOPAY  
DI DAERAH ISTIMEWA YOGYAKARTA**

Cahya Mahita Widyati

NIM. 141190082

Mahasiswa Program Studi Manajemen

Fakultas Ekonomi dan Bisnis UPN “Veteran” Yogyakarta

Email : [141190082@student.upnyk.ac.id](mailto:141190082@student.upnyk.ac.id)

**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui pengaruh langsung maupun tidak langsung dari *Subjective Norm*, *Customer Experience*, dan *Trust* terhadap *Intention to Use* dengan *Attitude Toward Behavior* sebagai variabel mediasi pada layanan Gopay. Objek penelitian ini merupakan 105 orang di Daerah Istimewa Yogyakarta. Pengambilan sampel menggunakan Teknik *non probability* dengan jenis sampling *sampling purposive*. Metode analisis data dalam penelitian ini menggunakan analisis SEM dengan program SmartPLS. Hasil penelitian menunjukkan bahwa : (1) *Subjective norm* tidak memiliki pengaruh signifikan dan positif terhadap *intention to use*, (2) *Customer experience* memiliki pengaruh signifikan dan positif terhadap *intention to use*, (3) *Trust* tidak memiliki pengaruh signifikan dan negatif terhadap *intention to use*, (4) *Attitude toward behavior* memiliki pengaruh signifikan dan positif terhadap *intention to use*, (5) *Trust* memiliki pengaruh signifikan dan positif terhadap *attitude toward behavior*, (6) *Trust* memiliki pengaruh signifikan dan positif terhadap *intention to use* yang dimediasi oleh *attitude toward behavior*.

Kata kunci : *Intention to Use*, *Subjective Norm*, *Customer*, *Trust*, *Attitude Toward Behavior*, Gopay

**THE INFLUENCE OF SUBJECTIVE NORM, CUSTOMER  
EXPERIENCE, AND TRUST ON INTENTION TO USE MEDIATED BY  
ATTITUDE TOWARD BEHAVIOR ON GOPAY SERVICES IN DAERAH  
ISTIMEWA YOGYAKARTA**

Cahya Mahita Widyati

NIM. 141190082

*Management Study Program*

*Faculty of Economics and Business UPN “Veteran” Yogyakarta*

Email : 141190082@student.upnyk.ac.id

***ABSTRACT***

*This study aims to determine the direct or indirect effect of Subjective Norms, Customers, and Trust on Intention to Use with Attitude Toward Behavior as a mediating variable in Gopay services. The object of this research is 105 people in the Special Region of Yogyakarta. Sampling using non-probability technique with purposive sampling type. The data analysis method in this study uses SEM analysis with the SmartPLS program. The results of the study show that: (1) Subjective norms do not have a significant and positive effect on intention to use, (2) Customer experience has a significant and positive effect on intention to use, (3) Trust does not have a significant and negative effect on intention to use, (4) Attitude toward behavior has a significant and positive effect on intention to use, (5) Trust has a significant and positive effect on attitude toward behavior, (6) Trust has a significant and positive influence on intention to use which is mediated by attitude toward behavior .*

***Keywords:*** *Intention to Use, Subjective Norm, Customer, Trust, Attitude Toward Behavior, Gopay*