

**PENGARUH PERSEPSI KEMUDAHAN, MANFAAT, DAN RISIKO TERHADAP
KEPUTUSAN PEMBELIAN**

**(Survei pada Mahasiswa Pengguna Metode Pembayaran Shopee *Pay Later* di Daerah
Istimewa Yogyakarta)**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh Persepsi Kemudahan, Persepsi Manfaat, dan Persepsi Risiko terhadap Keputusan Pembelian menggunakan Metode Pembayaran menggunakan Shopee *Pay later*. Populasi serta sampel pada penelitian ini sebanyak 154 responden, menggunakan data primer dengan metode purposive sampling. Kriteria responden pada penelitian ini adalah mahasiswa yang sedang berkuliah di Yogyakarta dan yang pernah menggunakan dan bertransaksi menggunakan Shopee *Pay later*. Teknik analisis data yang digunakan adalah regresi linier berganda. Hasil penelitian menunjukkan bahwa: 1) Secara bersama sama persepsi kemudahan, persepsi manfaat, dan persepsi risiko mempunyai pengaruh yang signifikan terhadap keputusan pembelian, 2) Persepsi kemudahan berpengaruh signifikan terhadap keputusan pembelian. 3) Persepsi manfaat berpengaruh signifikan terhadap keputusan pembelian, 4) Persepsi risiko berpengaruh signifikan terhadap keputusan pembelian.

Kata Kunci: Persepsi Kemudahan, Persepsi Manfaat, Persepsi Risiko, Keputusan Pembelian

**THE INFLUENCE OF PERCEIVED EASE, PERCEIVED BENEFITS, AND
PERCEIVED RISKS ON PURCHASE DECISIONS**

**(Survey on Students Using Shopee Pay Later Payment Method in the Special
Region of Yogyakarta)**

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ABSTRACT

This study aims to determine the influence of perceived ease, perceived benefits, and perceived risks on purchase decisions using the Shopee Pay Later payment method. The population and sample in this study consisted of 154 respondents, using primary data with the purposive sampling method. The criteria for respondents in this study are students who are currently studying in Yogyakarta and have used and made transactions using Shopee Pay Later. The data analysis technique used is multiple linear regression. The results of the study show that: 1) Collectively, perceived ease, perceived benefits, and perceived risks have a significant influence on purchase decisions. 2) Perceived ease has a significant influence on purchase decisions. 3) Perceived benefits have a significant influence on purchase decisions. 4) Perceived risks have a significant influence on purchase decisions.

Keywords: *Perceived Ease, Perceived Benefits, Perceived Risks, Purchase Decisions*