

**PENGARUH LITERASI KEUANGAN, PERSEPSI KREDIBILITAS, DAN
PERSEPSI MANFAAT TERHADAP MINAT PENGGUNAAN *E-MONEY*
GOPAY PADA MASA PANDEMI COVID-19**

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ABSTRAK

Riset ini dilaksanakan dengan maksud guna mengenali Literasi Keuangan, Persepsi Kredibilitas, serta Persepsi Manfaat Terhadap Minat Penggunaan E-money GoPay Pada Masa Pandemi Covid-19. Riset ini ialah riset kuantitatif dengan data berasal dari data primer serta data sekunder. Populasi dari riset ini ialah masyarakat pemakai GoPay di Kabupaten Buleleng. Data riset dikumpulkan dengan metode kuisioner melalui google form serta diuji dengan skala likert. Teknik purposive sampel dipergunakan untuk pengambilan sampel dengan 270 responden. Teknik yang dipergunakan menganalisis data melalui bantuan SPSS versi 22. Simpulan dari riset menyatakan bahwasannya literasi keuangan memengaruhi secara positive signifikan kepada minat pemakaian gopay dimasa pandemi. Kemudian persepsi kredibilitas serta persepsi manfaat memiliki pengaruh secara masing-masing kepada minat pemakaian gopay dimasa pandemi yang mana pengaruh yang diberikan positif signifikan secara simultan serta parsial.

Kata Kunci : Literasi Keuangan, Persepsi Kredibilitas, Persepsi Manfaat

THE EFFECT OF FINANCIAL LITERACY, PERCEPTIONS OF CREDIBILITY, AND PERCEPTIONS OF BENEFITS ON INTEREST IN USING GOPAY E-MONEY DURING THE COVID-19 PANDEMIC

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ABSTRACT

This research was carried out with the aim of identifying Financial Literacy, Perception of Credibility, and Perceived Benefits of Interest in Using GoPay E-money during the Covid-19 Pandemic. This research is quantitative research with data derived from primary data and secondary data. The population of this research is the GoPay user community in Buleleng Regency. The research data was collected using a questionnaire method via google form and tested using a Likert scale. Purposive sampling technique was used for sampling with 270 respondents. The technique used is to analyze the data through the help of SPSS version 22. The conclusions from the research state that financial literacy has a significant positive influence on interest in using GoPay during the pandemic. Then the perception of credibility and the perception of benefits have an influence on the interest in using GoPay during the pandemic, respectively, where the positive effect is significant simultaneously and partially.

Keywords: Financial Literacy, Perception of Credibility, Perception of Benefits