



**The Factors That Influence The Behaviour of User Gopay
In Digital Payments**

UNDERGRADUATE THESIS

**Submitted as one of the requirements to obtain
Sarjana Administrasi Bisnis**

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ABSTRACT

PURPOSE - This study aims to analyze The Factors That Influence The Behaviour of User Gopay in Digital Payments that include personal innovativeness, digital literacy, social influence, and user behavior.

DESIGN/METHODOLOGY/APPROACH - This study used a quantitative method in collecting data using a questionnaire via google form distributed to gopay users in the Jabodetabek area by getting a research sample of 332 respondents. Then the data is processed using statistical software, which is Smartpls version 32Bit and SPSS Statistic version 26.

FINDINGS - All hypotheses used in this study have been successfully accepted and get positive results in supporting the theory of this study including Personal Innovativeness to User Behavior, Digital Literacy to User Behavior, Social Influence to User Behavior.

ORIGINALITY VALUE - This study has successfully answered the variables of personal innovativeness, digital literacy, and social influence as differentiators, which these variables have not previously been discussed in previous studies in discussing digital payment objects.

KEYWORDS - Personal Innovativeness, Digital Literacy, Social Influence, and User Behaviour.