

ABSTRACT

THE INFLUENCE OF PERCEIVED BENEFIT, PERCEIVED EASE OF USE, AND PERCEIVED COMPATIBILITY ON DECISION TO USE ONLINE PAYMENT APPLICATION IN SOUTHEAST ASIA

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This study aims to explain the effect of perceived benefit, perceived ease of use, and perceived compatibility on online payment application using decision. The object of this research is the online payment application in Southeast Asia, and the subject of this research are online payment application users in Southeast Asia. The type of this research is associative correlational with quantitative approach. The population of this study is online payment application users in six Southeast Asia Country, Namely: Indonesia, Malaysia, Singapore, Thailand, Vietnam, and Philippines. The sampling technique used is purposive sampling, with the total size of sample is 120 respondents. The data used are primary data obtained by field research with survey method. The method used for data analyzing is Partial Least Square (PLS). The result showed that: (1) Perceived Ease of Use had a significant effect on Perceived Benefit, (2) Perceived benefit had a significant effect on Attitude toward Using, (3) Perceived Ease of Use had a significant effect on Attitude toward using, (4) Perceived Compatibility had a significant effect on Attitude toward using, (5) Attitude toward using had a significant effect on Behavioral intention to use, (6) Perceived Benefit had a significant effect on Behavioral intention to use, and (7) Behavioral intention to use variable had a significant effect on the Decision to use. For the next researcher, it is better to consider to narrow down the research area and to use different model to give wider perspective.

Keywords: Perceived Benefit, Perceived Ease of Use, Perceived Compatibility, Decision to Use, Online Payment.