

PENGARUH *FINANCIAL LITERACY*, *PERCEIVED BENEFIT*, DAN *PERCEIVED RISK* TERHADAP *CONSUMER ATTITUDE* DAN DAMPAKNYA TERHADAP *INTENTION TO USE*

ABSTRAK

Abstract: *This study aims to analyze the factors that influence consumer attitudes and their impact on intention to use in credit transactions through pay later features viewed from the perspective of Gojek application users. This type of research is quantitative using the Partial Least Square (PLS) method. The conceptual model design is based on theories from previous researchers about the factors that influence consumer attitudes and intention to use involving financial literacy variables, perceived benefits, and perceived risk. The unit of analysis used is the Gojek application users who make transactions using the Gopay electronic digital wallet in Indonesia of 233 respondents. The results obtained in the form of consumer attitudes are significantly influenced by perceived benefits and intention to use is significantly and positively influenced by consumer attitudes. While financial literacy and perceived risk do not significantly influence consumer attitudes.*

Keywords: *Financial literacy, Perceived Benefit, Perceived Risk, Consumer Attitude, Intention to Use, pay later*

Abstrak: *Studi ini bertujuan untuk menganalisis faktor faktor yang mempengaruhi consumer attitude dan dampaknya terhadap intention to use pada transaksi kredit melalui fitur pay later yang dilihat dari sudut pandang pengguna aplikasi Gojek. Jenis penelitian bersifat kuantitatif menggunakan metode Partial Least Square (PLS). Desain model konseptual berdasarkan teori dari peneliti terdahulu tentang faktor-faktor yang berpengaruh terhadap consumer attitude dan intention to use yang melibatkan variable financial literacy, perceived benefit, dan perceived risk. Unit analisis yang digunakan adalah pengguna aplikasi Gojek yang melakukan transaksi menggunakan dompet digital elektronik Gopay di Indonesia sejumlah 233 responden. Hasil yang diperoleh berupa attitude konsumen dipengaruhi secara signifikan oleh perceived benefit dan intention to use dipengaruhi secara signifikan oleh consumer attitude. Sedangkan financial literacy dan perceived risk tidak berpengaruh signifikan terhadap attitude konsumen.*

Kata Kunci: *Financial literacy, Perceived Benefit, Perceived Risk, Consumer Attitude, Intention to Use, pay later .*