PENGARUH *BRAND IMAGE* DAN *PERCEIVED SECURITY* TERHADAP KEPUTUSAN PENGGUNAAN APLIKASI POSPAY (STUDI PADA PT. POS INDONESIA PERSERO)

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Brand Image* dan *Perceived Security* terhadap keputusan penggunaan pada aplikasi Pospay. Populasi dalam penelitian ini adalah para pengguna yang pernah menggunakan aplikasi Pospay dari PT. Pos Indonesia. Dengan jumlah 110 sampel menggunakan pendekatan *purposive sampling*, instrumen analisis statistik menggunakan uji validitas, uji reliabilitas, analisis deskriptif, uji asumsi klasik, uji normalitas, uji multikolinearitas, uji heteroskedastisitas, analisis regresi linear berganda, analisis koefisien determinasi, uji signifikan parsial (uji t), dan uji signifikan simultan (uji f) dengan bantuan software spss versi 25. Hasil penelitian menunjukkan bahwa secara parsial *Brand Image* berpengaruh signifikan pada keputusan penggunaan dan *Perceived Security* pada aplikasi *Pospay*. Secara simultan, *Brand Image* dan *Perceived Security* memiliki pengaruh signifikan terhadap keputusan penggunaan aplikasi *Pospay*. Dengan demikian, keputusan penggunaan dipengaruhi oleh *Brand Image* yang positif serta *Perceived Security* yang dibangun oleh aplikasi pospay.

Kata Kunci : Brand Image, Perceived Security, Keputusan Penggunaan

THE EFFECT OF BRAND IMAGE AND PERCEIVED SECURITY ON THE DECISION TO USE THE POSPAY APPLICATION (A STUDY OF PT. POS INDONESIA PERSERO)

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ABSTRACT

This study aims to determine the effect of Brand Image and Perceived Security on usage decisions in the Pospay application. The population in this study are users who have used the Pospay application from PT. Pos Indonesia. With a sample size of 110 using a purposive sampling approach, statistical analysis instruments used validity tests, reliability tests, descriptive analysis, classical assumption tests, normality tests, multicollinearity tests, heteroscedasticity tests, multiple linear regression analysis, coefficient of determination analysis, partial significance tests (t-tests), and simultaneous significance test (F-test) with the help of SPSS version 25 software. The results showed that partially, Brand Image had a significant effect on the decision to use and Perceived Security on the Pospay application. Simultaneously, Brand Image and Perceived Security had a significant effect on the decision to use the Pospay application. Thus, the decision to use was influenced by a positive Brand Image and Perceived Security built by the Pospay application.

Keywords : Brand Image, Perceived Security, Decision To Use