

Faktor yang memengaruhi adopsi dari layanan mobile money di Jakarta = Factor that influenced adoption of mobile money services in Jakarta

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Abstrak

[ABSTRAK

Tesis ini melaporkan temuan sebuah studi tentang masalah adopsi Mobile Money di area Jabodetabek. Daerah Jakarta dipilih karena Jakarta memiliki penduduk paling banyak di Indonesia yang memiliki berbagai macam suku dan ras sehingga diharapkan dapat mewakili Indonesia yang memiliki berbagai macam suku dan ras. Penelitian ini meneliti adopsi pelanggan dalam layanan mobile money di Indonesia dan kerangka penelitian didasarkan pada perpanjangan Technology Acceptance Model dengan Teori Planned Behavior dan Kepercayaan. Teori ini dikembangkan untuk mengidentifikasi faktor-faktor yang akan mempengaruhi adopsi tersebut. Kerangka kerja ini mencakup Sikap, norma subyektif, kontrol perilaku Persepsi, Persepsi kegunaan, Persepsi kemudahan penggunaan, Persepsi Kepercayaan dan niat konstruksi. Survey dilakukan untuk mengumpulkan data. LISREL digunakan untuk menguji seluruh pola inter-korelasi antara dua belas konstruksi yang diusulkan dan untuk menguji proposisi terkait secara empiris. Hasil penelitian menunjukkan bahwa persepsi manfaat, Persepsi kemudahan, Persepsi Kepercayaan dan Norma Subyektif berpengaruh signifikan terhadap niat pelanggan terhadap mengadopsi Mobile Money Layanan oleh orang-orang di Jakarta. Kontribusi teoritis dan implikasi praktis dari temuan yang dibahas dan saran untuk penelitian masa depan diulas lebih lanjut dalam thesis ini.

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ABSTRACT

This thesis reports the findings of a study issues concerning the adoption of Mobile Money in Greater Jakarta Area. Jakarta were chosen because Jakarta have the most population in Indonesia and have multi culture people therefore it expected to represent Indonesia which have multi culture and race. This study investigates costumers? adoption within the context of Indonesia Mobile Money services and research framework is based on the extension of Technology Acceptance Model with Theory of Planned Behavior and Trust. Theory was developed to identify factors that would influence the adoption of Mobile . The framework includes Attitude, subjective norm, Perceived behavioral control, Perceived usefulness, Perceived ease of use, Perceived Trust and intention constructs. Survey was conducted to gather the data. LISREL was used to examine the entire pattern of inter-correlations among the twelve proposed constructs and to test related propositions empirically. Results show that Perceived usefulness, Perceived ease of use, Trust and Subjective Norms significantly influence costumers? intention toward adopting Mobile Money Services by people in Jakarta. Theoretical contributions and practical implications of the findings are discussed and suggestions for future research are presented; This thesis reports the findings of a study issues concerning the adoption of Mobile Money in Greater Jakarta Area. Jakarta were chosen because Jakarta have the most population in Indonesia and have multi culture people therefore it expected to represent Indonesia which have multi culture and race. This study investigates costumers' adoption within the context of Indonesia Mobile Money services and research framework is based on the extension of Technology

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