

# Pengaruh faktor-faktor product-related dan personal-related terhadap Intention to Adopt NFC mobile payment; studi kasus: Tcash Tap = The effects of product related and personal related factors on intention to adopt NFC mobile payment: case study Tcash Tap

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Abstrak

**ABSTRAK**

Pertumbuhan teknologi mobile dan peningkatan penggunaan smartphone memberikan kesempatan bagi perusahaan inovasi untuk menciptakan metode pembayaran baru untuk customers mereka. Near Field Communication (NFC) mobile payment memungkinkan konsumen mengubah smartphones menjadi dompet digital. Penelitian ini bertujuan menganalisis faktor-faktor product dan personal-related, serta attractiveness of alternatives terhadap intention to adopt NFC mobile payment, studi kasus TCASH Tap. Responden penelitian ini adalah pengguna Telkomsel dan belum menggunakan TCASH Tap. Data yang didapatkan diolah menggunakan regresi berganda. Hasil penelitian menunjukkan semua variabel, kecuali perceived ease of use, perceived risk, perceived cost, absorptive capacity, dan attractiveness of alternatives, berpengaruh positif terhadap intention to adopt.

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**ABSTRACT**

The growth of mobile technology and the increase use of smartphones have given opportunities for innovative companies to create new payment method for their customers. Near Field Communication (NFC) mobile payment can enable consumers to turn their smartphones into digital wallets. This study aims to analyze the effect of product-related and personal-related factors, and attractiveness of alternatives on intention to adopt NFC mobile payment. It uses Multiple Regression analysis. The result is all variables, except perceived ease of use, perceived risk, perceived cost, absorptive capacity, and attractiveness of alternatives, are significantly influence intention to adopt NFC mobile payment.