

# Analisis faktor-faktor yang mempengaruhi adopsi dan rekomendasi teknologi pada pengguna chip-based electronic money = Analysis of factors that affect the technology adoption and recommendations on chip-based electronic money users

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## Abstrak

Pembayaran transaksi dengan menggunakan chip-based electronic money di Indonesia semakin mendapatkan perhatian mulai dari konsumen hingga merchant, yang mana digunakan sebagai alternative pembayaran uang tunai, kartu atm, dan kartu kredit. Setelah 10 tahun implementasinya di Indonesia, maka perlu dilakukan kajian ulang tentang bagaimana persepsi dan behavior penggunanya saat ini.

Tujuan penelitian ini adalah untuk mengidentifikasi faktor-faktor yang mempengaruhi adopsi dan rekomendasi teknologi pada pengguna chip-based electronic money. Penelitian ini mengkombinasikan dua teori terkenal yaitu teori Unified Theory of Acceptance and Usage of Technology 2 UTAUT2, karakteristik inovasi dari Diffusion of Innovation DOI, perceived technology security, trust dan behavioral intention to recommend.

Penelitian ini mengambil studi kasus di Indonesia, khususnya di Pulau Jawa dengan meneliti penggunaan chip-based electronic money secara general dan juga berdasarkan mayoritas merk kartu uang elektronik yang digunakan saat ini. Data dianalisis dengan menggunakan Structural Equation Modeling SEM.

Hasil penelitian ini menunjukkan kesan positif pengguna tentang kebermanfaatan dan kemudahan yang dirasakan saat menggunakan teknologi ini. Relevansi keinginan pengguna untuk merekomendasikan kartu uang elektronik kepada lingkungan sosialnya juga dianggap sebagai penemuan penting pada penelitian ini. Hasil penelitian ini diharapkan dapat menjadi rekomendasi bagi issuer dan pemerintah untuk pengembangan chip-based electronic money kedepannya agar semakin diterima di masyarakat.

*The use of chip based electronic money on payment transaction in Indonesia currently has gain vast attentions from retail consumer to the big merchant where it used as an alternative exchange method on daily financial transactions such as cash, ATM card and credit card. After ten years of implementation, there is a need of re exploration towards the perception as well as the behavior of its user.*

*This research aims to identify the factors which influenced the adoption and recommendation on the user of chip based electronic money. It combines two eminent theories which are Unified Theory of Acceptance and Usage of Technology 2 UTAUT2 , innovation charateristics from Diffusion of Innovation DOI, perceived technology security, trust and behavioral intention to recommend.*

*This paper has a bound coverage on Indonesia, especially in Java island where it evaluates the use of chip based electronic money in general and also in accordance with the electronic money card rsquo s brand used presently. The data was analyzed with Structural Equation Modeling SEM.*

*The result shows a positive correlation on the usefulness and easiness of the used of this kind of technology. The willingness of users to recommend the electronic money card on their social circle is one of the most significant founding in this research. The outcome of this paper may become a recommendation on the issuer and regulator for the development of chip based electronic money in the future to be more accepted in the market.*