

# Unifikasi karakteristik inovasi dalam model penerimaan teknologi studi penerimaan mobile money sebagai alat pembayaran = Unification of innovation characteristics in technology acceptance model study of acceptance of mobile money as a payment instrument

Ricardo Indra, author

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## Abstrak

Masyarakat dihadapkan pada perkembangan teknologi yang dapat memberikan dampak perubahan kehidupan sosial. Kehadiran teknologi di tengah masyarakat kini tidak dapat dihindari lagi seperti penggunaan uang elektronik untuk keperluan transportasi bis Transjakarta, kereta Commuter Line, akses jalan tol, kemudian layanan elektronik perbankan, belanja online, perubahan surat kabar menjadi media digital, transportasi berbasis online, dan berbagai inovasi lainnya. Dengan menggunakan pendekatan kuantitatif ditemukan penyatuan karakteristik inovasi sebagai penentu dominan proses adopsi pada model penerimaan teknologi dapat menghasilkan suatu model baru penerimaan teknologi. Model ini menggambarkan peran penting dari karakteristik inovasi Innovations Diffusion Theory IDT yaitu Relative Advantage, Compatibility, Complexity, Trialability, dan Observability dalam membentuk persepsi individu melalui Technology Acceptance Model TAM. Hasil penelitian terhadap pengguna mobile money menunjukkan kontribusi ilmu komunikasi di bidang sistem informasi, melalui penyatuan karakteristik inovasi ke dalam model penerimaan teknologi. ....People are faced to the technological developments that can have a life changing social impact. The presence of technology in the community is now inevitable such as the use of electronic money for Transjakarta bus transportation, Commuter Line train, toll road access and electronic banking services, online shopping, newspapers that changed into the digital media, online based transportation and various other innovations. Quantitative approach was used to find the innovation characteristics unification as the dominant determinant of the adoption process on the technology acceptance model that can produce a new model of technology acceptance. This model illustrates the important role of Innovations Diffusion Theory IDT such as an innovation characteristic of Relative Advantage, Compatibility, Complexity, Trialability, and Observability in shaping individual perception through Technology Acceptance Model TAM. The results of research on mobile money users showed the contribution of communication science in the field of information system, through the unification of innovation characteristics into the technology acceptance model.