

## Uang elektronik berbasis server: memahami faktor penentu adopsi pelanggan = Server based electronic money: understanding the determinants of customer adoption

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### Abstrak

Uang elektronik berbasis server dapat meningkatkan pengalaman bagi pelanggan yang mencari sistem pembayaran yang efisien dalam perihal kelancaran, kenyamanan, dan aksesibilitas multi-channel. Dalam jangka panjang, transaksi elektronik dapat menciptakan sistem pembayaran yang efisien, aman, dan andal sehingga dapat memperluas akses finansial kepada unbanked population di Indonesia. Indonesia berkomitmen untuk mendorong perubahan sistem pembayaran melalui gerakan nasional non-tunai GNNT. Namun, mekanisme jangka panjang untuk meningkatkan adopsi uang elektronik berbasis server dianggap belum memadai.

Penelitian ini bertujuan untuk mengidentifikasi faktor-faktor penentu adopsi uang elektronik berbasis server. Sebuah model penelitian yang menggabungkan unified theory of acceptance and use of technology UTAUT2, diffusion of innovations theory DOI, dan perceived risk digunakan. Penelitian ini menggunakan 211 tanggapan dari survey yang dilakukan di Indonesia, sedangkan data dianalisis menggunakan structural equation modeling, khususnya metode partial least square SmartPLS 3.0.

Temuan dari penelitian ini menunjukkan performance expectancy, social influence, facilitating conditions, compatibility, dan perceived risk memiliki efek langsung yang signifikan terhadap adopsi uang elektronik berbasis server, sementara effort expectancy dan innovativeness memiliki efek tidak langsung.

.....Server based electronic money has the ability to improve the experience for customers who look for a streamlined payment experience in terms of speed, convenience, and multi channel accessibility. In the long term, electronic transactions would create and maintain an efficient, secure, and reliable payment system that broadens the access to previously unbanked populations and presumably increase financial inclusion. Indonesia is currently committed to reinforcing changes to existing payment systems through the national non cash movement. However, a long term mechanism to increase the adoption of server based electronic money is yet to be seen.

This study aims to identify the main determinants of server based electronic money adoption. In doing so, a research model combining two theories, the unified theory of acceptance and use of technology UTAUT2 and diffusion of innovations theory DOI, was used along with perceived risk. The research was tested using 211 responses from a survey conducted in Indonesia while data was analyzed using structural equation modeling, specifically partial least square method Smart PLS 3.0.

The findings of this research show performance expectancy, social influence, facilitating conditions, compatibility, and perceived risk have significant direct effects toward the adoption of server based electronic money, while effort expectancy and innovativeness have indirect effects.