

# Analisis perilaku continuance intentions dalam pengadopsian aplikasi mobile payment sebagai media pembayaran di Indonesia = Analysis of continuance intentions in mobile payment applications adoption as payment method in Indonesia

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## Abstrak

Perkembangan financial technology dan perangkat mobile di Indonesia menjadi peluang besar bagi mobile payment untuk terus bertumbuh dengan pesat. Sebagai mobile-first country, situasi ini mendapat sambutan yang baik dari masyarakat Indonesia, khususnya bagi mereka yang menganut tren cashless society. Hal ini mendorong masifnya pengadopsian aplikasi mobile payment di kalangan masyarakat Indonesia. Seiring dengan fenomena tersebut, penelitian ini hendak menganalisis perilaku continuance intentions masyarakat dalam menggunakan aplikasi mobile payment dengan melibatkan variabel customer-perceived satisfaction with mobile payment applications' qualities, customer-perceived satisfaction with mobile payment applications' securities, customer use experience, customer-perceived expectations, customer brand loyalty, rewards sebagai anteseden. Penelitian ini dilaksanakan melalui survei dengan judgemental sampling yang melibatkan 318 responden berusia 19 – 54 tahun yang berdomisili di Jabodetabek dan menggunakan aplikasi mobile payment dalam satu bulan terakhir. Peneliti mengolah data dengan menggunakan metode structural equation modelling (SEM) melalui software LISREL 8.8. Hasil penelitian menunjukkan bahwa customer-perceived satisfaction with mobile payment applications' qualities dan customer-perceived satisfaction with mobile payment applications' securities berpengaruh positif terhadap customer use experience. Selanjutnya, customer use experience berpengaruh positif terhadap customer-perceived expectations. Di samping itu, customer-perceived expectation berpengaruh positif terhadap customer brand loyalty yang juga berpengaruh positif terhadap continuance intentions. Demikian pula continuance intentions dipengaruhi secara positif oleh rewards.

.....The development of financial technology and mobile devices became a great opportunity for the rapid growth of mobile payment in Indonesia. As a mobile-first country, this situation got favorable responses from Indonesians, especially for those who adhere to cashless society trend. This led to a massive adoption of mobile payment applications among Indonesians. In line with this phenomenon, this study intended to analyze continuance intentions in using mobile payment involving the variable customer-perceived satisfaction with mobile payment applications' qualities and securities, customer use experience, customer perceived expectations, customer brand loyalty, and rewards as antecedents. This research was conducted through judgmental-sampling survey involving 318 respondents aged 19 - 54 years who were domiciled in Jabodetabek and used the mobile payment application in the past month. The researcher processed the data using the structural equation modeling (SEM) method through LISREL 8.8 software. The results of the study show that customer-perceived satisfaction with mobile payment applications 'qualities and securities have positive effect on customer use experience. Furthermore, customer use experience has positive effect on customer-perceived expectations. In addition, customer-perceived expectation has positive effect on customer brand loyalty which also has positive effect on continuance intentions. Likewise, continuance intentions are positively influenced by rewards.