

## Analisis Pengaruh Perceived Risk terhadap Intention to Reuse M-Wallet dalam Aktivitas Mobile Shopping = An Analysis of the Perceived Risks' Effect on Intention to Reuse M-Wallet in Mobile Shopping Activities

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### Abstrak

Penelitian ini membahas mengenai attitude konsumen untuk menggunakan kembali atau intention to reuse M-wallet dengan melihat dari persepsi risiko atau perceived risk yang meliputi perceived financial risk, perceived privacy risk, perceived performance risk, perceived psychological risk, dan perceived time risk saat melakukan transaksi di e-commerce. Pengumpulan data dilakukan melalui survei kepada 437 responden dari masyarakat di wilayah Indonesia dengan usia diatas 17 tahun. Metode penyebaran kuesioner dilakukan secara online menggunakan Google Form, analisis data menggunakan Structural Equation Modelling (SEM) dengan software LISREL 8.80 dan uji mediasi menggunakan SPSS AMOS 22. Hasil penelitian ini menunjukkan bahwa hubungan antara perceived privacy dan attitude terhadap penggunaan m-wallet signifikan dan memiliki hubungan negatif. Sementara, dimensi perceived risk lain seperti (perceived financial risk, perceived performance risk, perceived psychological risk, dan perceived time risk) ditemukan tidak memiliki hubungan signifikan dengan attitude terhadap penggunaan m-wallet. Kemudian, attitude ditemukan memiliki pengaruh signifikan dan positif terhadap intention to reuse m-wallet serta attitude terbukti menjadi full mediator yang menghubungkan antara perceived privacy risk dan intention to reuse. ....This study discusses consumer attitudes toward reusing m-wallets by looking at perceived risk, which includes perceived financial risk, perceived privacy risk, perceived performance risk, perceived psychological risk, and perceived time risk when doing transactions in e-commerce. The data was collected through a survey of 437 respondents from Indonesian society, with an average age of over 17 years. The method of distributing questionnaires online using Google Form, data analysis using Structural Equation Modeling (SEM) with LISREL 8.80 and mediation analysis using SPSS AMOS 22. The results of this study indicate that the relationship between perceived privacy risk and attitude towards using m-wallet is significant and has a negative relationship. Meanwhile, other dimensions of perceived risk, such as perceived financial risk, perceived performance risk, perceived psychological risk, and perceived time risk, were found not to have a significant relationship with attitudes towards using m-wallets. Then, it was discovered that attitude has a significant and positive effect on the intention to reuse m-wallet, and attitude proved to be a full mediator that links perceived privacy risk and the intention to reuse.