

Intensi Adopsi QR Code Payment: Pengembangan MTAM dan Ekstensi Model UTAUT2 = Adoption Intention of QR Code Payment: Development of MTAM and UTAUT2 Model Extension

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Abstrak

Teknologi smartphone telah berkembang pesat di seluruh dunia. Hal ini menyebabkan pedagang, lembaga keuangan, dan operator telekomunikasi mulai memfokuskan upaya mereka untuk meningkatkan jumlah layanan seluler yang tersedia untuk para pengguna smartphone. Salah satu layanan yang diberikan ada dalam bidang financial technology yang berupa QR Code payment. Tujuan dari penelitian ini adalah untuk menganalisis hubungan antara social influence, facilitating conditions, hedonic motivation, price value, habit, mobile self-efficacy, technology self-efficacy, mobile usefulness, mobile ease of use dan behavioral intention dalam intensi adopsi QR Code payment. Penelitian ini menggunakan kerangka teori MTAM yang didukung oleh ekstensi model UTAUT2. Penelitian dilakukan pada 303 responden di Indonesia yang pernah melakukan pembayaran menggunakan QR Code payment. Hipotesis penelitian diuji dengan menggunakan metode Partial Least Square-Structural Equation Modeling (PLS-SEM) dengan menggunakan SmartPLS 3. Hasil penelitian ini menunjukkan hubungan positif dan signifikan antara social influence, price value, habit, mobile self-efficacy, technology self-efficacy, mobile usefulness, dan mobile ease of use terhadap behavioral intention, sedangkan facilitating conditions dan hedonic motivation ditemukan tidak berpengaruh terhadap behavioral intention. Sebagai tambahan, ditemukan bahwa mobile self-efficacy memiliki hubungan positif dan signifikan dengan mobile usefulness dan mobile ease of use, dan technology self-efficacy juga ditemukan memiliki hubungan positif dan signifikan terhadap mobile usefulness dan mobile ease of use.

.....Smartphone technology has developed rapidly all over the world. This has caused merchants, financial institutions, and telecommunication operators to focus their efforts on increasing the number of cellular services available to smartphone users. QR Code payment is one of the services offered in the sector of financial technology. The purpose of this study was to analyze the relationship between social influence, facilitating conditions, hedonic motivation, price value, habit, mobile self-efficacy, technology self-efficacy, mobile usefulness, mobile ease of use and behavioral intention in the intention to adopt QR Code payments. This study uses the MTAM theoretical framework which is supported by the UTAUT2 model extension. The study was conducted on 303 respondents in Indonesia who have made payments using QR Code payments. The research hypothesis was tested using the Partial Least Square-Structural Equation Modeling (PLS-SEM) method using SmartPLS 3. The results of this study indicate a positive and significant relationship between social influence, price value, habit, mobile self-efficacy, technology self-efficacy, mobile usefulness, and mobile ease of use on behavioral intention, while facilitating conditions and hedonic motivation were found to have no effect on behavioral intention. In addition, it was found that mobile self-efficacy has a positive and significant relationship with mobile usefulness and mobile ease of use, and technology self-efficacy has a positive and significant relationship on mobile usefulness and mobile ease of use as well.