

Faktor yang Memengaruhi Intensi Penggunaan Mobile Payment di Kalangan Gen Z: Ekstensi Dari Expectation Confirmation Model = Investigating Gen Z's Continued Intention of Mobile Payment: Extending the Expectation Confirmation Model through UTAUT2

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Abstrak

Industri fintech di Indonesia tumbuh pesat didorong oleh percepatan digitalisasi selama pandemi dan pendanaan yang positif pada kategori Fintech di ASEAN. Sebagai negara berkembang dengan jumlah populasi unbanked yang tinggi, penggunaan m-payment berpotensi membantu tercapainya inklusi keuangan melalui kemudahan akses terhadap layanan keuangan yang bermanfaat dan terjangkau. Studi ini menggabungkan UTAUT2 dan ECM untuk memahami faktor yang secara signifikan memengaruhi intensi penggunaan m-payment secara berkelanjutan di kalangan Gen Z sebagai target pelanggan potensial di Indonesia. Hasil penelitian menemukan bahwa intensi penggunaan m-payment berkelanjutan secara positif dipengaruhi oleh Habit, Hedonic Motivation, Satisfaction, Facilitating Condition. Terdapat pula pengaruh tidak langsung dari Performance Expectancy terhadap intensi penggunaan berkelanjutan melalui mediasi variabel Satisfaction. Selain itu, studi menemukan peran mediasi Performance Expectancy pada hubungan Effort Expectancy dan Confirmation terhadap Satisfaction.

.....Indonesia's fintech industry is rapidly growing, driven by the acceleration of digitalization during the pandemic and positive investor engagement in the Fintech category in ASEAN. As a developing country with a large unbanked population, the use of m-payments has the potential to help improve financial inclusion through better access to useful and affordable financial services. This study combines UTAUT2 and ECM to investigate factors that significantly influence the continuance intention in using m-payments among Gen Z as potential target customers in Indonesia. The findings showed that continuance intention to use m payments was positively influenced by Habit, Hedonic Motivation, Satisfaction, Facilitating Condition. There is also an indirect effect of Performance Expectancy on continuance intentions through the mediation of the Satisfaction. In addition, the study found the mediating role of Performance Expectancy in the relationship between Effort Expectancy and Confirmation on Satisfaction.