

Understanding Key Drivers and Factors Affecting Intention to Use for Mobile Payment Services in Indonesia's Generation = Analisis Faktor-Faktor Utama yang Mempengaruhi Niat Penggunaan Layanan Pembayaran Seluler pada Generasi Z di Indonesia

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Abstrak

Layanan pembayaran seluler semakin populer di Indonesia, menawarkan cara yang nyaman dan aman untuk melakukan transaksi digital. Seiring dengan terus berkembangnya penyedia digital di negara ini, minat dalam mengadopsi layanan pembayaran seluler semakin meningkat. Oleh karena itu, memahami faktor-faktor yang mempengaruhi intention to use layanan ini sangat penting bagi pengembangan layanan pembayaran seluler di Indonesia. Penelitian ini menyelidiki faktor-faktor penggerak dan faktor-faktor yang mempengaruhi intention to use layanan pembayaran seluler pada Generasi Z Indonesia, dalam rentang usia 17 hingga 28 tahun dan telah mengumpulkan 215 responden. Penelitian ini terdiri dari beberapa tahap analisis data menggunakan software SmartPLS 4 dan SPSS 26, serta menggunakan desain penelitian kuantitatif dengan metode pengambilan non-probability sampling menggunakan kuesioner yang diisi sendiri dengan purposive sampling. Peneliti menggunakan metode analisis data Partial Least Squares-Structural Equation Modeling (PLS-SEM) untuk memahami hubungan antara konstruk-konstruk yang ada. Berdasarkan penelitian ini, innovativeness dan perceived ease of use memiliki pengaruh positif terhadap perceived usefulness dari layanan pembayaran seluler, sementara stress tidak berpengaruh negatif terhadap perceived usefulness. Selain itu, perceived satisfaction dan perceived usefulness memiliki pengaruh positif terhadap intention to use layanan pembayaran seluler, sementara perceived trust tidak, dan perceived risk tidak memiliki pengaruh negatif terhadap intention to use layanan pembayaran seluler. Hasil penelitian ini menawarkan opsi bagi perusahaan untuk memperkuat dan mengintegrasikan layanan pembayaran yang didukung oleh teknologi ini.

.....Mobile payment services have become increasingly popular in Indonesia, offering a convenient and secure way to make digital transactions. As the country's digital providers continue to expand, there is growing interest in adopting mobile payment services. Therefore, understanding the factors that influence the intention to use these services is crucial for the development of mobile payment services in Indonesia. This research investigates the drivers and factors that impact the intention to use mobile payment services in Indonesia's Generation Z, in the ages of 17 to 28 years old and has collected 215 respondents. The research consists of several stages of data analysis using SmartPLS 4 and SPSS 26 software, and employs a quantitative research design with non-probability sampling method using a self-administered questionnaire with purposive sampling. The researcher utilized Partial Least Squares-Structural Equation Modeling (PLS-SEM) data analysis method to understand relationships between constructs. Based on this research, innovativeness and perceived ease of use has a positive influence on the perceived usefulness of mobile payment services, while stress does not negatively influence perceived usefulness. Moreover, perceived usefulness and perceived satisfaction has a positive influence on the intention to use mobile payment services, while perceived trust does not, and perceived risk does not have a negative influence on the intention to use mobile payment services. The results offer options for companies to strengthen and integrate

this technology-driven payment service.