

Minat adopsi E-Wallet: Pengembangan teori Technology Acceptance Model (TAM) = Interest in adopting E-Wallet: Development of Technology Acceptance Model (TAM) theory

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Abstrak

Teknologi informasi berkembang cepat. Teknologi yang berkembang dimasa globalisasi memiliki peranan penting dalam kebutuhan masyarakat melakukan aktivitas seperti bidang ekonomi, kesehatan, pendidikan, dan lain sebagainya. Saat ini mayoritas dari populasi penduduk dunia sudah bisa memanfaatkan banyak fungsi dari Internet. Salah satu fungsi dari teknologi yang berkembang pesat saat ini adalah sistem penyimpanan uang ataupun pembayaran adalah melalui E - Wallet. Tujuan dari penelitian ini adalah untuk menganalisis hubungan antara perceived enjoyment, coupon availability, perceived compatibility, subjective norm, individual mobility, personal innovativeness, perceived usefulness, perceived ease of use, perceived security dan behavioral intention dalam intensi mengadopsi E - Wallet. Penelitian ini menggunakan kerangka pengembangan dari teori TAM. Penelitian dilakukan pada 200 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 bahwa terdapat hubungan yang positif dan signifikan diantara variabel – variabel yang diteliti oleh penulis dan terdapat variabel yang tidak berpengaruh, diantaranya, coupon availability, subjective norm, dan personal innovativeness tidak berpengaruh terhadap perceived usefulness. Selanjutnya perceived compatibility, individual mobility, dan perceived usefulness tidak berpengaruh terhadap perceived ease of use.

.....Information technology is developing fast. Technology that develops in the era of globalization has an important role in the needs of the community to carry out activities such as economics, health, education, and so on. Currently, the majority of the world's population is able to take advantage of the many functions of the Internet. One of the functions of technology that is developing rapidly today is a money storage system or payment via E-Wallet. The purpose of this study was to analyze the relationship between perceived enjoyment, coupon availability, perceived compatibility, subjective norm, individual mobility, personal innovativeness, perceived usefulness, perceived ease of use, perceived security and behavioral intention in the intention to adopt E-Wallet. This research uses the development framework of TAM theory. The study was conducted on 200 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 that there is a positive and significant relationship between the variables studied by the author and there are variables that have no effect, including, coupon availability, subjective norm, and personal innovativeness have no effect on perceived usefulness. Furthermore, perceived compatibility, individual mobility, and perceived usefulness have no effect on perceived ease of use.