

# Analisis Integrasi Framework UTAUT dan MAT pada Intensi Adopsi Mobile Payment di Kalangan Wisatawan Gen-Z Indonesia Ketika Berwisata Ke Luar Negeri = Analysis of the Integration of the UTAUT and MAT Frameworks on the Intention to Adopt Mobile Payment among Indonesian Gen-Z Tourists When Traveling Abroad

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## Abstrak

Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi intensi penggunaan mobile payment pada kalangan wisatawan Gen-Z di Indonesia melalui variabel perceived benefits, performance expectancy, effort expectancy, social influence, perceived cost, self-efficacy, perceived security dengan mediasi trust yang merupakan turunan dari kerangka teori Unified Theory of Acceptance and Use of Technology (UTAUT) dan Mental Accounting Theory (MAT). Untuk menguji hipotesis, penelitian ini menggunakan metode kuantitatif dengan single-cross sectional design dengan menggunakan online questionnaire sebagai alat pengumpulan data. Penelitian ini mengumpulkan 358 responden yang berasal dari kalangan Gen-Z Indonesia yang dalam jangka waktu satu tahun terakhir pernah berwisata ke luar negeri dan menggunakan mobile payment di negara tempat berwisata terkait. Data pada penelitian ini menggunakan metode Partial Least Square Structural Equation Modelling (PLS-SEM). Hasil dari penelitian ini menunjukkan adanya pengaruh dari perceived benefits, performance expectancy, effort expectancy, social influence, self-efficacy, dan trust kepada behavioural intention, tidak ditemukan pengaruh perceived cost dan perceived security kepada behavioural intention, tetapi ditemukan bahwa perceived security akan berpengaruh terhadap behavioural intention bila dimediasi oleh trust.

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This research aims to determine the factors that influence the intention to use mobile payments among Gen-Z tourists in Indonesia through the variables perceived benefits, performance expectancy, effort expectancy, social influence, perceived cost, self-efficacy, perceived security with the mediation of trust which is derived from the theoretical framework of the Unified Theory of Acceptance and Use of Technology (UTAUT) and Mental Accounting Theory (MAT). To test the hypothesis, this research uses a quantitative method with a single-cross sectional design using an online questionnaire as a data collection tool. This research collected 358 respondents from Gen-Z Indonesia who in the past year had traveled abroad and used mobile payments in the country they were traveling to. The data in this research uses the Partial Least Square Structural Equation Modeling method (PLS-SEM). The results of this research show that there is an influence of perceived benefits, performance expectancy, effort expectancy, social influence, self-efficacy, and trust on behavioral intention. There is no influence of perceived cost and perceived security on behavioral intention, but it is found that perceived security will have an effect on behavioral intention when mediated by trust.