

Indonesia`s Advancing Cashless Society: Digital Wallet Continuous Adoption Intention Through an Adapted Value-based Adoption Model = Kemajuan Cashless Society di Indonesia: Niat Adopsi Dompot Digital yang Berkelanjutan Menggunakan Value-based Adoption Model

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Abstrak

This study aims to validate the Value-based Adoption Model (VAM) to examine the intentions behind the adoption of digital wallets by Indonesians. A structured questionnaire was utilized to gather data from 215 respondents. The proposed hypotheses for this research were tested using SmartPLS, a second-generation partial least squares (PLS) analysis tool. Enjoyment was found to have a positive impact on perceived value, while innovation resistance and technicality was found to have a negative impact on perceived value. Moreover, this study also found that innovation resistance, perceived usefulness, enjoyment, and facilitating condition directly impacted continuous adoption intention. Market practitioners can utilize this model to create convenient, effective, and user-friendly digital wallets, resulting in effective marketing strategies that can increase digital wallet adoption intentions among Indonesians.

.....Studi ini bertujuan untuk memvalidasi Model Adopsi Berbasis Nilai (Value-based Adoption Model/VAM) guna memeriksa niat di balik adopsi dompet digital oleh masyarakat Indonesia. Kuesioner terstruktur digunakan untuk mengumpulkan data dari 215 responden. Hipotesis yang diajukan dalam penelitian ini diuji menggunakan SmartPLS, sebuah alat analisis partial least squares (PLS) generasi kedua. Enjoyment ditemukan memiliki dampak positif terhadap Perceived Value, sedangkan Innovation Resistance dan Technicality ditemukan memiliki dampak negatif terhadap Perceived Value. Selain itu, penelitian ini juga menemukan bahwa Innovation Resistance, Perceived Usefulness, Enjoyment, dan Facilitating Condition berdampak langsung pada Continuous Adoption Intention. Praktisi pasar dapat memanfaatkan model ini untuk menciptakan digital wallet yang nyaman, efektif, dan ramah pengguna, menghasilkan strategi pemasaran yang efektif yang dapat meningkatkan niat adopsi dompet digital di kalangan Indonesia.