

Analisis faktor-faktor yang memengaruhi Switching Behavior pembayaran konvensional di kasir ke pembayaran di Self-Ordering Kiosk berdasarkan teori Push-Pull-Mooring pada restoran cepat saji McDonald's di Indonesia = Analysis of factors affecting Switching Behavior from conventional payment at the cashier to payment at Self-Ordering Kiosk based on Push-Pull-Mooring theory at McDonald's fast food restaurants in Indonesia

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Abstrak

Peningkatan penggunaan layanan mandiri telah menjadi tren di berbagai industri untuk meningkatkan efisiensi dan kenyamanan pelanggan. Salah satu yang kerap dijumpai adalah penggunaan Self-Ordering Kiosk (SOK) di restoran cepat saji. SOK menawarkan berbagai jenis pembayaran nontunai, seperti kartu debit, kartu kredit, dan QRIS yang dapat menggantikan pembayaran secara tunai di kasir. Analisis dilakukan terhadap perubahan perilaku pembeli dari pembayaran tunai di kasir ke pembayaran nontunai di SOK pada restoran cepat saji McDonald's Indonesia dengan memanfaatkan teori Push- Pull-Mooring (PPM). Peralihan pembayaran ini perlu dianalisis karena belum banyak diteliti dan memiliki potensi penting di era digital ke pembayaran tunai dan meningkatnya pembayaran nontunai. Selain itu, belum ada penelitian yang secara khusus mengeksplorasi faktor penggunaan SOK di Indonesia. Tujuan utama dari penelitian ini adalah mengidentifikasi faktor-faktor yang mendorong (push factor), menarik (pull factor), dan menghambat (mooring factor) perubahan tersebut. Analisis dilakukan secara kuantitatif menggunakan CB-SEM dengan data survei 744 responden dan dilanjutkan dengan analisis kualitatif menggunakan content analysis terhadap 31 narasumber. Hasil penelitian menunjukkan bahwa traditional payment habit memengaruhi inertia. Selain itu, inertia, transaction inconvenience, perceived usefulness, trust, perceived ease of use, dan mandatory interaction terbukti memengaruhi switching intention, serta switching intention memengaruhi switching behavior. Namun, facility constraints, employee service, dan control tidak memengaruhi switching intention. Pada faktor moderasi, inertia terbukti memoderasi seluruh hubungan faktor push dan pull terhadap switching intention, sedangkan facility constraints juga memoderasi hubungan faktor push dan pull terhadap switching intention, kecuali pada hubungan employee service dan control terhadap switching intention. Penelitian ini memberikan kontribusi berupa eksplorasi faktor-faktor yang memengaruhi perpindahan dari pembayaran tunai ke pembayaran nontunai di SOK McDonald's Indonesia, memperkuat dan memberikan temuan baru terkait variabel untuk memahami faktor adopsi teknologi, serta memberikan justifikasi baru terkait variabel yang tidak berpengaruh terhadap perpindahan pengguna. Penelitian ini juga memberikan implikasi praktis bagi McDonald's Indonesia untuk mengoptimalkan perangkat SOK, menawarkan pilihan pembayaran nontunai di SOK yang beragam dan terbaru, serta menginformasikan cara pembayaran nontunai yang lebih lengkap.

.....The increasing use of self-service has become a trend across various industries with the aim of improving efficiency and customer convenience. One commonly seen application is the use of Self-Ordering Kiosks (SOK) in fast food restaurants. SOK offers various types of cashless payments, such as debit cards, credit cards, and QRIS, which can replace conventional cash payments at the cashier. The analysis was

conducted on the shift in buyer behavior from conventional cashier payments to cashless payments at SOK in McDonald's Indonesia using the Push-Pull-Mooring (PPM) theory. The transition from cash to SOK payments needs to be analyzed in research because this change has not been widely studied and has significant potential in the digital era, characterized by a decline in cash usage and an increase in cashless payments. Moreover, no studies have specifically explored the factors of SOK usage in Indonesia. The main objective of this study is to identify the push, pull, and mooring factors of the change. The analysis was conducted quantitatively using CB-SEM with survey data of 744 respondents, followed by qualitative analysis using content analysis of 31 interviewees. The results showed that traditional payment habits affect inertia. In addition, inertia, transaction inconvenience, perceived usefulness, trust, perceived ease of use, and mandatory interaction are proven to affect switching intention, and switching intention affects switching behavior. However, facility constraints, employee service, and control do not influence switching intention. For moderating factors, the inertia factor is proven to moderate the entire relationship of push and pull factors to switching intention, while facility constraints also moderates the relationship between push and pull factors and switching intention except for the relationship between employee service and control and switching intention. This research contributes by exploring the factors influencing the shift from cash to cashless payments at SOK in McDonald's Indonesia, strengthening and providing new findings related to the variables used to understand technology adoption factors, and providing new justification related to variables that do not affect user transition. This research also provides practical implications for McDonald's Indonesia to ensure optimization of SOK software and hardware, offer diverse and latest non-cash payment options at SOK, and provide comprehensive information on non-cash payment methods.