

Analisa multi perspektif dari faktor-faktor yang mempengaruhi niatan pelanggan atas fitur mobile payment berbasis QR code pada sektor layanan fintech Indonesia = Multi perspective analysis on the factors influencing consumer intention of mobile payment features based on QR code in fintech Indonesia service sector

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Abstrak

Penelitian ini bertujuan untuk mengidentifikasi faktor apa saja yang mempengaruhi niatan dan perilaku konsumen yang berkaitan dengan fitur pembayaran menggunakan QR. Payment pada konsumen Indonesia. Peneliti mengusulkan kerangka kerja konseptual berdasarkan teori Technology Acceptance Model (TAM) yang terdiri dari tiga faktor penunjuang teknologi (Perceived Usefulness, Perceived Ease of Use, dan Trust) satu faktor yang berkaitan dengan konteks sosial (Social Influence dan dua karakteristik pengguna individu (Perceived Enjoyment dan Perceived Behavioral Control). Kerangka riset penelitian ini diuji secara empiris dengan data yang terkumpul sebanyak 195 responden pengguna layanan QR Payment melalui survey secara online. Kemudian data yang didapatkan dianalisa melalui Structural Equation Modeling (SEM).

Hasilnya didapatkan bahwa Intention QR Code Payment memiliki pengaruh signifikan pada variabel Perceived Usefulness, Social Influence, Trust, Perceived Enjoyment, dan Perceived Behavioral Control. Dilain sisi bahwa Perceived Ease of Use tidak memiliki pengaruh yang signifikan Intention to Use pada QR Payment. Penelitian ini memiliki implikasi teoritis dan praktis yang penting, terutama dalam memahami faktor-faktor penting pada sudut pandang user-centric yang mempengaruhi niatan pengguna QR Code Payment.

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This study aims to identify the factors influencing consumer Behavioral of mobile payment features (QR Code payment) intention in Indonesia. We proposed a conceptual framework based on technology acceptance model (TAM) consist of three technology factors (perceived usefulness, perceived ease of use, and trust) one social context factor (social influence) and two individual user characteristics (perceived enjoyment and perceived behavioral control). The proposed research framework was empirically tested by data collected from 195 potential QR Code payment service users, through an online survey. Data were analyzed using structural equation modeling (SEM) technique.

The result shows a particularly significant positive impact of QR Code payment on perceived usefulness, social influence, trust perceived enjoyment, and perceived behavioral control. However, perceived ease of use has an insignificant impact on QR Code payment intention. Findings of the study have important theoretical and practical implications, particularly to understand important user-centric factors affecting QR Code payment customer acceptance.