

Analisis penerimaan e-Wallet di Indonesia: Studi kasus doku wallet = Acceptance analysis of e-Wallet in Indonesia: A Case Study of doku wallet

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Abstrak

Dari berbagai macam jenis pembayaran elektronik yang ada, salah satu jenisnya adalah e-wallet. Di Indonesia sudah banyak produk e-wallet yang dikeluarkan oleh pihak bank maupun pihak swasta. Doku, sebagai salah satu perusahaan payment gateway yang terbesar di Indonesia mempunyai sebuah produk e-wallet bernama Doku Wallet. Meskipun Doku Wallet sudah diluncurkan sejak akhir tahun 2012, penggunaannya oleh masyarakat Indonesia masih sangat minim. Penelitian ini dilakukan untuk mengetahui faktor-faktor apa yang memengaruhi adopsi penggunaan Doku Wallet di Indonesia sebagai alternatif alat pembayaran. Data responden didapat dari pengisian form secara online di Google form, yang link-nya disebarkan melalui media sosial seperti Facebook, Twitter, dan forum online. Target respondennya adalah orang yang pernah menggunakan Doku Wallet. Dari pengumpulan data selama satu bulan, mulai tanggal 5 April 2014 sampai 5 Mei 2014, terkumpul sebanyak 111 responden yang mengisi kuesioner. Data tersebut kemudian dianalisis dengan teknik multivariate structural equation modeling (SEM) menggunakan software LISREL 8. Hasil pengolahan data menunjukkan bahwa faktor yang mempengaruhi penerimaan dari Doku Wallet adalah electronic word-of-mouth (e-WOM), trust, perceived risk, dan perceived ease of use.

E-wallet is one type of electronic payment. In Indonesia there are so many e-wallet products, which are issued by banks and private sectors. Doku is one of the largest payment gateway companies in Indonesia, which have an e-wallet product called Doku Wallet. Although Doku Wallet was launched in late 2012, its usage is very low in Indonesia. This study was conducted to determine factors that affect the adoption of Doku Wallet as an alternative payment method in Indonesia. Data were obtained from online questionnaire on Google form. Its link was advertised on social media, such as Facebook, Twitter, and online forums. The respondents are Doku Wallet users. The data were collected within one month from 5 April 2014 until 5 May 2014. There are 111 respondents, who filled out the questionnaire. Then the data was analyzed using LISREL 8, as a tool of a multivariate data analysis called structural equation modeling (SEM). The results shows that the factors affecting acceptance of Doku Wallet is electronic word-of-mouth (e-WOM), trust, perceived risk, and perceived ease of use.