

# Memahami faktor penentu behavioural intention dan use behaviour pengguna mobile payment (studi kasus: GO-PAY) = Understanding the determinant factors of behavioural intention and use behaviour of mobile payment user (case study: GO-PAY)

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## Abstrak

### **ABSTRAK**

Tingkat penetrasi internet dan smartphone yang tinggi di Indonesia mendorong masyarakat untuk menggunakan berbagai teknologi baru yang dianggap mempermudah hidup mereka, salah satunya adalah mobile payment. Penyedia jasa perlu mengetahui faktor-faktor apa saja yang mempengaruhi penerimaan mobile payment di kalangan masyarakat. Peneliti menggunakan model UTAUT2 (Unified Theory of Acceptance and Use of Technology) yang dikombinasikan dengan strategi pemasaran baru, yaitu gamification, untuk melihat pengaruhnya terhadap behavioural intention dan use behaviour pengguna mobile payment GO-PAY di Indonesia. Metode purposive sampling digunakan dalam penelitian ini dan data dianalisis menggunakan Partial Least Squares - Structural Equation Modeling (PLS-SEM). Setelah berhasil mengumpulkan 180 responden, penelitian ini menunjukkan bahwa performance expectancy, habit, dan gamification berpengaruh terhadap behavioural intention untuk menggunakan GO-PAY. Sementara habit berpengaruh terhadap use behaviour pengguna GO-PAY di Indonesia.

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### **ABSTRACT**

The high level of internet and smartphone penetration in Indonesia encourages people to use a variety of new technologies that facilitate their lives, one of which is mobile payment. Service providers need to know what factors influence the acceptance of mobile payments among Indonesian. The researcher used the UTAUT2 (Unified Theory of Acceptance and Use of Technology) model which was combined with a new marketing strategy, namely gamification, to see its influence on behavioral intention and use behaviour of GO-PAY mobile payment users in Indonesia. The purposive sampling method was used in this study and the data were analyzed using Partial Least Squares - Structural Equation Modeling (PLS-SEM). After successfully collecting 180 respondents, this study shows that performance expectation, habit, and gamification influence behavioral intention to use GO-PAY. While habit affects the use behaviour of GO-PAY users in Indonesia.