

## Analisis faktor yang memengaruhi kontinuitas penggunaan aplikasi uang elektronik di Indonesia = Analysis of factors affecting continuance use intention of the electronic money application in Indonesia

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### Abstrak

Penelitian terkait faktor-faktor yang memengaruhi penggunaan aplikasi uang elektronik masih didominasi oleh fase adopsi awal. Penelitian terhadap faktor-faktor yang memengaruhi kontinuitas penggunaan aplikasi uang elektronik terutama di Indonesia masih sedikit dan lebih banyak membahas tentang kinerja maupun kualitas aplikasi. Penelitian ini menggunakan kerangka kerja Expectation-Confirmation Model (ECM) untuk mengeksplorasi faktor Perceived Usefulness, Perceived Security & Privacy, Trust dan Satisfaction yang memengaruhi kontinuitas pengguna aplikasi uang elektronik. Selain itu, penelitian juga menyelidiki seberapa kuat pengaruh antecedent Perceived Security & Privacy, dan Trust yaitu Security Technology Protection, Security Rules & Policy, Security Responsibility Commitment, Coverage of Mobile Payment Context, dan Uncertainty Avoidance. Penelitian ini menggunakan pendekatan kuantitatif dengan sumber data berupa hasil survei yang dikumpulkan melalui kuesioner online dengan responden sebanyak 426 orang. Pengolahan data menggunakan metode Covariance- Based Structural Equation Modeling (CB-SEM) dengan bantuan aplikasi Amos 26.0. Hasil penelitian menunjukkan bahwa kontinuitas penggunaan aplikasi uang elektronik dipengaruhi secara kuat oleh Perceived Usefulness, Satisfaction dan Trust. Trust secara mayoritas dipengaruhi oleh Perceived Security & Privacy. Security Responsibility Commitment merupakan faktor penting yang harus ditingkatkan karena dapat memengaruhi Trust secara langsung maupun tidak langsung melalui Perceived Security & Privacy. Selain Security Responsibility Commitment, Perceived Security & Privacy juga dipengaruhi oleh Security Technology Protection dan Uncertainty Avoidance. Penelitian ini berkontribusi untuk meningkatkan pemahaman dan memberikan pedoman bagi peningkatan kontinuitas penggunaan aplikasi uang elektronik terutama di negara berkembang.

.....Researches related to the factors that influence the use of electronic money application are still dominated by the early adoption phase. Not many researches on the factors that affect the continuance use intention of electronic money in Indonesia, and mostly discusses only the performance and quality of applications. This study uses an Expectation-Confirmation Model (ECM) framework to explore the factors of Perceived Usefulness, Perceived Security & Privacy, Trust and Satisfaction that affect the continuance use intention of electronic money applications. In addition, this research also investigates how strong the antecedents of Perceived Security & Privacy and Trust namely Security Technology Protection, Security Rules & Policy, Security Responsibility Commitment, Coverage of Mobile Payment Context, and Uncertainty Avoidance. This study uses a quantitative approach with data sources are collected using online survey questionnaires with 426 respondents. Covariance-Based Structural Equation Modeling (CB-SEM) method with the help of the Amos 26.0 application are used for data processing. The results show that the continuance use intention of electronic money applications is strongly influenced by Perceived Usefulness, Satisfaction and Trust. Trust is largely influenced by Perceived Security & Privacy. Security Responsibility Commitment is an important factor that must be improved because it can affect trust directly or indirectly through Perceived Security & Privacy. Apart from Security Responsibility Commitment, Perceived Security

& Privacy is also influenced by Security Technology Protection and Uncertainty Avoidance. This research contributes for increasing understanding and providing guidelines to increase the continuance use intention of electronic money applications, especially in developing countries.