

# Analisis Faktor yang Memengaruhi Niat untuk Melakukan Peningkatan ke Layanan Premium E-Wallet dari Perspektif Value-Based Adoption Model dan Theory of Planned Behavior: Peran dari Moderasi Perceived Need = Analysis of Factors Affecting Intention to Upgrade to Premium E-Wallet Services from The Perspective of Value-Based Adoption Model and Theory of Planned Behavior: The Moderating Role of Perceived Need

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## Abstrak

Perkembangan e-wallet sebagai salah satu jenis teknologi finansial terpopuler di Indonesia kian meningkat. Saat ini, e-wallet telah berinovasi dengan menciptakan layanan premium demi memenuhi kebutuhan pengguna akan aplikasi pembayaran digital yang memfasilitasi beragam transaksi keuangan. Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi niat untuk melakukan peningkatan ke layanan premium e-wallet menggunakan value-based adoption model (VAM) dan theory of planned behavior (TPB) dengan efek moderasi perceived need. Penelitian ini menerapkan mixed-method approach dengan pendekatan kualitatif menggunakan metode wawancara untuk mengidentifikasi variabel-variabel benefits dan sacrifices pada model penelitian serta pendekatan kuantitatif menggunakan kuesioner online. Analisis data kualitatif dilakukan menggunakan thematic analysis, sedangkan analisis data kuantitatif dilakukan menggunakan metode covariance-based structural equation modeling (CB-SEM) dengan data survei yang terkumpul dari 690 pengguna e-wallet di Indonesia. Hasil penelitian menunjukkan bahwa value-added services, economic value, perceived privacy risk, dan fear of excessive spending berpengaruh terhadap perceived value. Namun, procedural cost tidak memengaruhi perceived value. Kemudian, perceived value ditemukan berpengaruh terhadap attitude dan intention to upgrade ke layanan premium e-wallet. Dari ketiga konstruk TPB, hanya subjective norm yang memengaruhi intention to upgrade. Selain itu, pengaruh perceived value terhadap intention to upgrade ditemukan lebih tinggi pada pengguna dengan perceived need rendah. Penelitian ini memperdalam pengetahuan dalam konteks e-wallet dan mobile payment dengan memperkenalkan layanan premium serta memberikan perspektif bagi penyedia e-wallet mengenai pengembangan aplikasi.

.....The development of e-wallets as one of the most popular financial technologies in Indonesia is increasing. E-wallet has innovated by creating premium services to meet user needs for digital payment applications that facilitate various financial transactions. This study aims to analyze the factors that influence the intention to upgrade to premium e-wallet services using value-based adoption model (VAM) and theory of planned behavior (TPB) with perceived need as a moderating effect. This study applies a mixed-method approach with a qualitative approach using interview to identify the variables of benefits and sacrifices in the research model and a quantitative approach using an online questionnaire. Qualitative data analysis was performed using thematic analysis, while quantitative data analysis was performed using the covariance-based structural equation modeling (CB-SEM) method with survey data collected from 690 e-wallet users in Indonesia. The results of this study indicate that value-added services, economic value, perceived privacy risk, and fear of excessive spending affect the perceived value. However, procedural cost

does not affect the perceived value. Furthermore, perceived value was found to have an effect on attitude and intention to upgrade to premium e-wallet services. Among the three TPB constructs, only subjective norms affect the intention to upgrade. In addition, the effect of perceived value on intention to upgrade was found to be higher for users with low perceived need. This research deepens knowledge in the context of e-wallet and mobile payment by introducing premium services and provides perspectives for e-wallet providers regarding the application development.