

# Analisis Faktor-Faktor yang Mempengaruhi Behavioral Intention untuk Menggunakan Dompot Digital: Dengan Moderasi Financial Awareness = Analysis of Factors Affecting Behavioral Intention to Use Digital Wallet: Moderation Role of Financial Awareness

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## Abstrak

Penelitian ini memiliki tujuan untuk mengetahui pengaruh faktor-faktor (performance expectancy, effort expectancy, subjective norm, facilitating conditions, price value, perceived security, dan perceived privacy) terhadap behavioral intention untuk menggunakan dompet digital pada generasi Z (lahir pada tahun 1997-2005) di Indonesia, khususnya wilayah Jabodetabek. Dalam penelitian ini, terdapat variabel financial awareness sebagai variabel moderasi yang dapat memperkuat atau memperlemah hubungan antara subjective norm dan price value terhadap behavioral intention. Data yang digunakan pada penelitian ini yaitu sebanyak 205 responden melalui survei cross sectional yang selanjutnya diolah dan dianalisis menggunakan Partial Least Square-Structural Equation Method (PLS-SEM). Model penelitian ini merupakan hasil modifikasi UTAUT2 dengan menambahkan variabel perceived security, perceived privacy, dan financial awareness. Hasil dari penelitian ini menunjukkan bahwa performance expectancy, facilitating conditions, dan price value berpengaruh positif dan signifikan terhadap behavioral intention. Effort expectancy berpengaruh negatif dan signifikan terhadap behavioral intention. Subjective norm, perceived security, dan perceived privacy tidak berpengaruh terhadap behavioral intention. Terakhir, hubungan antara subjective norm dan price value terhadap behavioral intention tidak dimoderasi oleh financial awareness.

.....This study aims to determine the influence of factors (performance expectancy, effort expectancy, subjective norm, facilitating conditions, price value, perceived security, and perceived privacy) on the behavioral intention to use a digital wallet in generation Z (born 1997-2005). ) in Indonesia, especially the Jabodetabek area. In this study, there is a financial awareness variable as a moderating variable that can strengthen or weaken the relationship between subjective norm and price values on behavioral intention. The data used in this study were 205 respondents through a cross-sectional survey which were then processed and analyzed using the Partial Least Square-Structural Equation Method (PLS-SEM). This research model is the result of modification of UTAUT2 by adding the variables perceived security, perceived privacy, and financial awareness. The results of this study indicate that performance expectancy, facilitating conditions, and price value have a positive and significant effect on behavioral intention. Effort expectancy has a negative and significant effect on behavioral intention. Subjective norm, perceived security, and perceived privacy have no effect on behavioral intention. Finally, the relationship between subjective norm and price values on behavioral intention is not moderated by financial awareness.