

Analisis Pengaruh Stimulus Macro-environmental terhadap Kontinuitas Implementasi Digital Payment Behavior pada Generasi Z di Indonesia = The Impact of Macro-environmental Stimuli on Continued Digital Payment Adoption Behavior of Generation Z in Indonesia

Agatha Putri Suliawan, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=9999920566259&lokasi=lokal>

Abstrak

Sistem pembayaran digital mengalami pertumbuhan yang substansial, seiring dengan meningkatnya pertumbuhan transaksi digital di dunia maya, dengan generasi Z sebagai penggerak utama perubahan. Penelitian ini dilakukan untuk menginvestigasi pengaruh stimulus macro-environmental (digital economy ecosystem advancement & digital culture exposure) terhadap kontinuitas implementasi digital payment behavior. Penelitian ini dilakukan menggunakan metode penelitian kuantitatif dengan menyebarkan survey kepada 125 responden pada April 2024. Metode sampling yang digunakan adalah purposive dengan kriteria: generasi Z, berdomisili di Indonesia, dan pernah menggunakan sistem pembayaran digital. Model penelitian dibangun dengan beberapa teori dasar: institutional theory, rational addiction theory, dan theory of planned behavior. Pengolahan data dilakukan menggunakan metode PLS-SEM melalui software SmartPLS 4.0. Aspek macro-environmental terbentuk dari variabel digital economy ecosystem advancement dan digital culture exposure, yang memiliki pengaruh yang positif dan signifikan terhadap continued digital payment adoption behaviour. Selanjutnya, perceived institutionalization of digital payment usage berperan sebagai variabel mediasi. Variabel ini memiliki pengaruh positif dan signifikan terhadap continued digital payment adoption behavior. Peran mediasi ditemukan memperkuat pengaruh antara variabel independen (digital economy ecosystem advancement, digital culture exposure) dan continued digital payment adoption behavior. Studi ini memberikan pengaruh secara teoritis dan empiris dalam menentukan faktor pembentuk continued digital payment adoption behavior.

.....The digital payment method is experiencing a substantial growth as the digital transactions in cyberspace increase, with Generation Z as the main driver of change. This study was conducted to investigate the effect of macro-environmental stimulus (digital economy ecosystem advancement & digital culture exposure) on the continuity of the implementation of digital payment behavior. This study was conducted using a quantitative research method by distributing a survey to 125 respondents in April, 2024. The sampling method was purposive sampling with the following criteria: generation Z, domiciled in Indonesia, and have used digital payment system. The research model was built with several basic theories: institutional theory, rational addiction theory, and theory of planned behavior. Data processing was carried out using a research method utilizing SmartPLS 4.0 software. The macro-environmental aspect is formed from the variables of digital economy ecosystem advancement and digital culture exposure, which have a positive and significant effect on continued digital payment adoption behavior. Furthermore, perceived institutionalization of digital payment usage acts as a mediating variable. This variable has a positive and significant effect on continued digital payment adoption behavior. The mediation role is found to strengthen the influence between independent variables (digital economy ecosystem advancement, digital culture exposure) and continued digital payment behavior. This study provides theoretical and empirical influence in determining the factors that form continued digital payment adoption behavior.