

FAKTOR YANG MEMENGARUHI
ADOPTION OF CASHLESS PAYMENT PADA LAYANAN SHOPEEPAY
DI INDONESIA

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Abstrak

Penelitian ini bertujuan untuk mengetahui faktor yang memengaruhi perilaku untuk mengadopsi *mobile payment* ShopeePAY di Indonesia. Objek yang digunakan dalam penelitian ini adalah pengguna *mobile payment* ShopeePAY di Indonesia. Pengolahan data dilakukan dengan menggunakan *structural equation modeling* (SEM) melalui *software AMOS 22*. Data diperoleh dari penyebaran kuesioner dan terkumpul sebanyak 154 responden yang merupakan pengguna *mobile payment* ShopeePAY di Indonesia. Teknik pengambilan sampel yang digunakan dalam penelitian adalah *non-probability sampling*. Hasil penelitian ini menyatakan adanya pengaruh positif dan signifikan antara *performance expectancy*, *facilitating condition*, *perceived technology security*, dan *hedonic motivation* terhadap *adoption of cashless payment* ShopeePAY di Indonesia. Sedangkan *social influence* dan *innovativeness* tidak berpengaruh terhadap *adoption of cashless payment* ShopeePAY di Indonesia

Kata kunci: *Social Influence, Innovativeness, Cashless Payment*.

**FACTORS AFFECTING ADOPTION OF CASHLESS PAYMENT ON
SHOPEEPAY SERVICES IN INDONESIA**

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Abstract

This study aims to determine the factors that influence behavior to adopt ShopeePAY mobile payment in Indonesia. The object used in this research is ShopeePAY mobile payment users in Indonesia. Data processing was carried out using structural equation modeling (SEM) through the AMOS 22 software. The data was obtained from distributing questionnaires and a total of 154 respondents were collected who are ShopeePAY mobile payment users in Indonesia. The sampling technique used in this research is non-probability sampling. The results of this study state that there is a positive and significant influence between performance expectancy, facilitating conditions, perceived technology security, and hedonic motivation on the adoption of cashless payment ShopeePAY in Indonesia. Meanwhile, social influence and innovativeness have no effect on the adoption of cashless payment ShopeePAY in Indonesia.

Keywords: Social Influence, Innovativeness, Cashless Payment.