DETERMINAN PENGGUNAAN *M-PAYMENT*

PADA KALANGAN MENENGAH KE BAWAH DI KOTA SURABAYA

Wawan Mohamad Agung

Manajemen/Manajemen Pemasaran

Dudi Anandya

Indarini

ABSTRAK

Internet memberikan berbagai manfaat, dua di antaranya merupakan membangun hubungan dan menjangkau secara global, sehingga internet memberikan manfaat kepada berbagai kalangan untuk saling terhubung secara tidak langsung. *Mobile payment* juga memberikan banyak manfaat untuk penyedia jasa dan penggunanya dalam melakukan transaksi. Penelitian ini bertujuan untuk mengetahui dan menganalisi pengaruh *Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Price Value, Habit* dan *Lifestyle Compability* terhadap *Behavioral Intentions*. Pengujian dilakukan menggunakan metode *Structural Equation Model* (SEM) pada *software* SmartPLS. Hasil menunjukkan bahwa variabel *Effort Expectancy, Social Influence, Facilitating Condition* dan *Lifestyle Compability* berpengaruh signifikan terhadap *Behavioral Intentions* penggunaan *mobile payment* pada kalangan menengah ke bawah di Kota Surabaya. Namun variabel *Performance Expectancy, Hedonic Motivation, Price Value,* dan *Habit* tidak berpengaruh signifikan terhadap *Behavioral Intention*.

Kata Kunci: *Mobile Payment, Performance Expectancy, Effort Expectancy, Social Influence, Hedonic Motivation.*

DETERMINANTS OF M-PAYMENT USE

IN THE UNDER MIDDLE CENTER IN THE CITY OF SURABAYA

Wawan Mohamad Agung

Management/Marketing Management

Dudi Anandya

Indarini

ABSTRACT

The internet provides various benefits, two of which are building relationships and reaching globally, so that the internet provides benefits for various groups to be connected indirectly. Mobile payments also provide many benefits for service providers and their users in making transactions. This study aims to determine and analyze the effect of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit and Lifestyle Compability on Behavioral Intentions. Tests were carried out using the Structural Equation Model (SEM) method in the SmartPLS software. The results show that the variables Effort Expectancy, Social Influence, Facilitating Condition and Lifestyle Compability have a significant effect on Behavioral Intentions for using mobile payments among the lower middle class in the city of Surabaya. However, the variables Performance Expectancy, Hedonic Motivation, Price Value, and Habit have no significant effect on Behavioral Intention.

Keywords: Mobile Payment, Performance Expectancy, Effort Expectancy, Social Influence, Hedonic Motivation.