

**FACTORS THAT INFLUENCING THE ADOPTION OF NONCASH
PAYMENTS USING MOBILE PAYMENTS
IN INDONESIA**

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ABSTRACT

The aims of this study is to analyze and determine (1) the effect of performance expectations on adoption of mobile payments among cellular payment users in Indonesia; (2) the effect of facilitating conditions on the adoption of mobile payments among mobile payment users in Indonesia; (3) the influence of social influences on the adoption of cashless payments on mobile payment users in Indonesia; (4) the influence of innovativeness on mobile payment adoption among mobile payment users in Indonesia; (5) the influence of perceived technology security on adoption of mobile payment among mobile payment users in Indonesia; (6) the effect of hedonic motivation on mobile payment adoption among mobile payment users in Indonesia. This study uses the grand theory UTAUT2. Data processing used SPSS 25 and structural equation modeling (SEM) on Amos 24 software. Questionnaires were distributed online to Indonesian people who use mobile payments and obtained 186 respondents. The sampling technique used is nonprobability sampling with purposive sampling method. The results of this study state that facilitating conditions, social influence, innovativeness, and hedonic motivation has a significant positive effect on the adoption of mobile payments. Meanwhile, performance expectancy and perceived technology security has no effect on the adoption of mobile payments

Keywords: *Social influence, Hedonic motivation, Adoption of Mobie Payment, Innovativeness, Performance expectancy*

FAKTOR-FAKTOR YANG MEMENGARUHI PENGADOPSIAN PEMBAYARAN NONTUNAI MENGGUNAKAN *MOBILE PAYMENT* DI INDONESIA

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis dan mengetahui (1) pengaruh *performance expectancy* terhadap *adoption of mobile payment* pada pengguna *mobile payment* di Indonesia; (2) pengaruh *facilitating condition* terhadap *adoption of mobile payment* pada pengguna *Mobile payment* di Indonesia; (3) pengaruh *social influence* terhadap *adoption of mobile payment* pada pengguna *Mobile payment* di Indonesia; (4) pengaruh *innovativeness* terhadap *adoption of mobile payment* pada pengguna *mobile payment* di Indonesia; (5) pengaruh *perceived technology security* terhadap *adoption of mobile payment* pada pengguna *mobile payment* di Indonesia; (6) pengaruh *hedonic motivation* terhadap *adoption of mobile payment* pada pengguna *mobile payment* di Indonesia. Penelitian ini menggunakan UTAUT2 sebagai *grand theory*. Pengolahan data menggunakan SPSS 25 dan *structural equation modelling* (SEM) pada software AMOS 24. Penyebaran kuesioner dilakukan secara online kepada masyarakat Indonesia yang menggunakan *mobile payment* dan diperoleh 186 responden. Teknik pengambilan sampel yang digunakan adalah *nonprobability sampling* dengan metode *purposive sampling*. Hasil dalam penelitian ini menyatakan jika *facilitating condition*, *social influence*, *innovativeness*, dan *hedonic motivation* berpengaruh positif signifikan terhadap *adoption of mobile payment*. Sedangkan, *performance expectancy* dan *perceived technology security* tidak berpengaruh terhadap *adoption of mobile payment*.

Kata kunci: *Social influence, Hedonic motivation, Adoption of Mobile Payment, Innovativeness, Performance expectancy*