

FAKTOR-FAKTOR YANG MEMENGARUHI KONSUMEN DALAM
ADOPTION OF CASHLESS PAYMENT DI INDONESIA

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ABSTRAK

Penelitian ini bertujuan untuk meneliti faktor-faktor yang memengaruhi konsumen dalam mengadopsi sistem *Cashless Payment* di Indonesia. Objek yang digunakan dalam penelitian ini adalah *Cashless Payment* di Indonesia. Pengolahan data dilakukan menggunakan *Structural Equation Modeling (SEM)* dengan software AMOS 24 sebanyak 230 data primer diperoleh dari responden pengguna *Cashless Payment* di Indonesia. Hasil penelitian ini menunjukkan variabel *Performance Expectancy* berpengaruh signifikan positif terhadap *Adoption of Cashless Payment*, *Facilitating Condition* berpengaruh signifikan positif terhadap *Adoption of Cashless Payment*, *Social Influence* berpengaruh signifikan positif terhadap *Adoption of Cashless Payment*, *Innovativeness* berpengaruh signifikan positif terhadap *Adoption of Cashless Payment*, *Perceived Technology Security* berpengaruh signifikan positif terhadap *Adoption of Cashless Payment* dan *Hedonic Motivation* berpengaruh signifikan positif terhadap *Adoption of Cashless Payment*.

Kata kunci: *Cashless Payment*, *Adoption of Cashless Payment*, *Innovativeness*, *Hedonic Motivation*

*FACTORS INFLUENCING CONSUMERS IN THE ADOPTION OF CASHLESS
PAYMENT IN INDONESIA*

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ABSTRACT

This study aims to examine the factors that influence consumers in adopting the Cashless Payment system in Indonesia. The object used in this research is Cashless Payment in Indonesia. Data processing was carried out using Structural Equation Modeling (SEM) with AMOS 24 software as much as 230 primary data obtained from respondents who use Cashless Payment in Indonesia. The results of this study indicate that the variables Performance Expectancy have a significant positive effect on the Adoption of Cashless Payment, Facilitating Conditions have a significant positive effect on the Adoption of Cashless Payment, Social Influence have a significant positive effect on the Adoption of Cashless Payment, Innovativeness have a significant positive effect on the Adoption of Cashless Payment, Perceived Technology Security have a significant positive effect on the Adoption of Cashless Payment, and Hedonic Motivation have a significant positive effect on the Adoption of Cashless Payment.

Keywords: Cashless Payment, Adoption of Cashless Payment, Innovativeness, Hedonic Motivation