

**MOBILE WALLET CONTINUOUS USAGE INTENTION
COMPARATIVELY IN INDONESIA AND SOUTH KOREA**

THESIS

**Proposed To Fulfill One of the Requirements to Achieve
Undergraduate Degree**



**MANAGEMENT PROGRAM FACULTY OF
ECONOMICS AND BUSINESS INTERNATIONAL
UNDERGRADUATE PROGRAM UNIVERSITAS
MERCU BUANA**

JAKARTA

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2020

ORIGINALITY STATEMENT

Submitted to the
INTERNATIONAL UNDERGRADUATE PROGRAM
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Herewith I declare that the material contained in my thesis entitled:

“MOBILE WALLET CONTINUOUS USAGE INTENTION COMPARATIVELY IN INDONESIA AND SOUTH KOREA” is original work performed by me and it is under the guidance and advice of my faculty supervisor Dr. Dewi Nusraningrum M.Si. The work contained in this thesis has not been previously submitted for a degree or any other higher education institution. To the best of my knowledge, the thesis contains no material previously published or written by another person except where due references are made based on applicable provision. By this statement, I made with real and I am willing to accept any action taken if later proved there is plagiarism in this research.

Thus, I convey this statement letter was made with truth.

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ABSTRACT

High penetration on users of mobile phone and internet access resulted in number of services that is generated to maximize and utilize the possible functions of smartphones including mobile wallet. Mobile wallet is a virtual wallet that stores payment card information on a mobile device. In Indonesia, at the end of July 2019, the value of mobile money transaction has exceeded up to 69 trillion rupiahs. While in South Korea, digital payments within 2019 escalated to 113,219 million US\$. The significant impact of high rise numbers on users and transactions value through mobile wallet caused by certain factor including perceived usefulness, perceived ease of use and social influence on mobile wallet continuous usage intention. Therefore, this research is performed to discover Mobile Wallet Continuous Usage Intention Comparatively in Indonesia and South Korea. The population of this research is mobile wallet users with 70 respondents from Indonesia and 70 respondents from South Korea. The method using in this research is PLS. Result of the study in Indonesia indicated a significant impact of perceived usefulness, perceived ease of use and social influence towards the continuous usage intention. However, there were different results in South Korea with insignificant impact on perceived ease of use to continuous usage intention.

Keyword: Mobile Wallet, Perceived Usefulness, Perceived Ease of Use, Social Influence, Continuous Usage Intention

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ABSTRAK

Penetrasi tinggi pada pengguna ponsel dan akses internet menghasilkan sejumlah layanan yang dihasilkan untuk memaksimalkan dan memanfaatkan fungsi-fungsi dari smartphone termasuk mobile wallet. Mobile wallet adalah dompet virtual yang menyimpan informasi kartu pembayaran pada perangkat seluler. Di Indonesia, pada akhir Juli 2019, nilai transaksi uang elektronik telah melampaui hingga 69 triliun rupiah. Sementara di Korea Selatan, uang elektronik dalam 2019 meningkat menjadi 113.219 juta US\$. Dampak signifikan dari kenaikan angka pengguna dan nilai transaksi melalui dompet elektronik disebabkan oleh faktor tertentu termasuk persepsi kegunaan, persepsi kemudahan penggunaan dan pengaruh sosial pada niat penggunaan berkelanjutan dompet elektronik. Oleh karena itu, penelitian ini dilakukan untuk menemukan Niat Penggunaan Dompet Elektronik Berkelanjutan secara Komparatif di Indonesia dan Korea Selatan. Populasi responden dari penelitian ini adalah pengguna dompet elektronik dengan 70 responden dari Indonesia dan 70 responden dari Korea Selatan. Hasil penelitian di Indonesia menunjukkan dampak signifikan dari persepsi manfaat, persepsi kemudahan penggunaan dan pengaruh sosial terhadap niat penggunaan berkelanjutan. Namun, ada hasil yang berbeda di Korea Selatan dengan dampak yang tidak signifikan pada persepsi kemudahan penggunaan untuk tujuan penggunaan berkelanjutan.

Keyword: Mobile Wallet, Perceived Usefulness, Perceived Ease of Use, Continuous Usage Intention

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PREFACE

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Jakarta, 18 February 2020

Retno Yuniarsih

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