ABSTRACT

Competition between the mobile payment industry in Indonesia from 2017 has been very tight. It is necessary to conduct research on consumer behavior in choosing and using m-payments This study aims to determine the effect of perceived ease of use, perceived usefulness, perception of mobility, and perceived trust on intention in using mobile payments in Jakarta. The research analysis used multiple linear quantitative analysis. The population of this study is consumers who have used mobile payments and have the intention to use the services. Determination of the number of samples using the Hair theory, because the number of population is not known precisely. The sample totaled 124 respondents. The results show that there is a significant and positive influence between perceived ease of use, perceived usefulness, perceived mobility, and perceived trust on interest in using mobile payments. The basic concept of TAM Theory is 2 variables of behavior and consumer perceptions of technological change, perceived ease of use, and perceived usefulness. The results of this study are the development of this theory by adding perceive mobility and perceived trust as behaviors and perceptions that influence the intention to use the technology, in this case, mobile payment technology.

Keyword: TAM, Perceive Mobility, Perceive Trust

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ABSTRAK

Kompetisi antar industri penyedia *mobile payment* di Indonesia sejak tahun 2017 sangat ketat. Penelitian ini bertujuan untuk menentukan pengaruh *perceive ease of use*, *perceive usefulness*, *perceive of mobility*, serta *perceive of trust* terhadap minat penggunaan *mobile payment* di Jakarta. Analisis penelitian menggunakan analisis kuantitatif linear berganda. Populasi penelitian adalah konsumen yang sudah menggunakan mobile payment, maupun yang memiliki minat terhadap layanan tersebut. Penentuan jumlah sampel dengan menggunakan Teori Hair, karena jumlah populasinya tidak diketahui secara tepat. Sample berjumlah 124 responden. Hasil penelitian menunjukkan bahwa terdapat pengaruh signifikan dan positif antara *perceive ease of use*, *perceive usefulness*, *perceive mobility*, serta *perceive trust* terhadap minat penggunaan *mobile payment*. Konsep dasar Teori TAM adalah 2 variabel perilaku dan persepsi konsumen terhadap perubahan teknologi, yaitu *perceive ease of use*, *perceive usefulness*. Hasil penelitian ini merupakan pengembangan teori tersebut dengan ditambahkannya *perceive mobility* dan *perceive trust* sebagai perilaku dan persepsi yang berpengaruh terhadap minat penggunaan adanya perubahan teknologi, dalam hal ini teknologi *mobile payment*.

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