ANALISIS NIAT PENGGUNAAN BERKELANJUTAN PADA *QR-CODE MOBILE PAYMENT* MENGGUNAKAN *EXPECTATION-CONFIRMATION MODEL* (ECM)

SKRIPSI

Diajukan guna memenuhi salah satu persyaratan untuk memperoleh
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ABSTRAK

ANALISIS NIAT PENGGUNAAN BERKELANJUTAN PADA *QR CODE MOBILE PAYMENT* MENGGUNAKAN *EXPECTATION CONFIRMATION MODEL* (ECM)

Oleh:

Cholifatur Rozzika

QR Code Mobile Payment (QCMP) merupakan inovasi terbaru dalam metode sistem pembayaran. Metode pembayaran ini memanfaatkan teknologi QR *Code* untuk memfasilitasi transaksi keuangan melalui perangkat *mobile*, yang memungkinkan konsumen untuk membayar tanpa menggunakan uang tunai atau kartu fisik. Penelitian ini menggunakan model *Expectation-Confirmation Model* (ECM) yang dikemukakan oleh (Bhattacherjee, 2001), serta diperluas dengan variabel *Trust* dan *Perceived Security & Privacy*. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi niat penggunaan berkelanjutan pada QCMP. Metode penelitian yang digunakan adalah metode kuantitatif dengan 240 responden yang pernah menggunakan transaksi *QR code* pada 4 *e-wallet* yaitu Shopepay, Gopay, Ovo, dan Dana. Analisis data dilakukan menggunakan SmartPLS 4, dan memberikan hasil bahwa dari 12 hipotesis yang diajukan, terdapat dua hipotesis yang ditolak. Kemudian *satisfaction* dan *trust* terbukti sebagai faktor utama yang berpengaruh terhadap *continuance intention*. Sedangkan variabel *perceived usefulness* berpengaruh positif namun tidak signifikan terhadap *continuance intention*, namun variabel ini dapat memberikan pengaruh melalui variabel mediator yaitu *satisfaction* dan *trust*. Kemudian penambahan variabel *perceived security & privasi* juga berpengaruh positif namun tidak signifikan terhadap tingkat kepuasan pengguna, namun dapat berpengaruh melalui variabel mediator yaitu *trust*. Berdasarkan hasil analisis direkomendasikan untuk meningkatkan kepuasan dan kepercayaan pengguna untuk dapat mencapai *continuance use intention* pada QCMP.

Kata Kunci : *QR Code Mobile Payment* (QCMP); *Continuance Intention*, *Expectation-Confirmation Model* (ECM); PLS-SEM

ABSTRACT

ANALYSIS OF CONTINUOUS USE INTENTIONS FOR MOBILE PAYMENT QR CODES USING EXPECTATION CONFIRMATION MODEL (ECM)

Oleh:

Cholifatur Rozzika

QR Code Mobile Payment (QCMP) emerges as a cutting-edge innovation in payment system methodologies. This payment method leverages QR Code technology to facilitate financial transactions through mobile devices, enabling consumers to pay without the need for cash or physical cards. This study employs the Expectation-Confirmation Model (ECM) proposed by Bhattacherjee (2001) and extends it with the variables Trust and Perceived Security & Privacy. The study aims to identify the factors influencing continuance intention in QCMP. A quantitative research methodology is employed, with 240 respondents who have used QR code transactions on four e-wallets: ShopeePay, GoPay, Ovo, and DANA. Data analysis is conducted using SmartPLS 4, revealing that satisfaction and trust are the primary factors influencing continuance intention. Perceived usefulness, on the other hand, exerts a positive but insignificant influence on continuance intention. However, this variable can indirectly influence continuance intention through the mediating variables of satisfaction and trust. Additionally, the inclusion of the perceived security & privacy variable demonstrates a positive but insignificant impact on user satisfaction. Nevertheless, it can indirectly influence satisfaction through the mediating variable of trust.

Keywords : QR Code Mobile Payment (QCMP); Continuance Intention, Expectation-Confirmation Model (ECM); PLS-SEM

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