

Intisari

Perkembangan metode pembayaran terjadi seiring perkembangan teknologi yang ada. Dalam penggunaan dompet digital, terdapat fitur-fitur *chatbot* dan *pop up* notifikasi yang dapat digambarkan sebagai sebuah komunikasi dalam dompet digital. Dialog terpersepsi dalam dompet digital dapat berupa mengenali lawan bicara, menyapa pengguna menggunakan nama, mengajukan pertanyaan dan memberikan tanggapan yang sesuai (misalnya menyetujui, menunjukkan, penghargaan). Antropomorfisme dapat menyebabkan perubahan persepsi pengguna serta melibatkan hubungan emosional yang lebih mendalam. Dialog terpersepsi dalam dompet digital yang mengalami antropomorfisme mengalami pergeseran persepsi pengguna yang menyebabkan rasa sakit pembayaran meningkat akibat adanya kedekatan emosional. Rasa sakit pembayaran ini menghasilkan perilaku pembelian impulsif yang menurun. Penelitian ini menggunakan pendekatan kuantitatif dengan pengujian hipotesis menggunakan analisis statistik berbasis SPSS. Pengumpulan data dilakukan dengan teknik *non probability sampling* dengan metode pemilihan sampel *non purposive sampling*. Pengumpulan data melalui survey secara daring kemudian dibagikan kepada 203 responden. Hasil penelitian menunjukkan bahwa keseluruhan hipotesis diterima, yaitu terdapat hubungan positif antara dialog terpersepsi pada perilaku pembelian impulsif. Selain itu, antropomorfisme serta rasa sakit pembayaran memediasi hubungan negatif dialog terpersepsi dan perilaku pembelian impulsif.

Kata kunci : Dialog terpersepsi, antropomorfisme, rasa sakit pembayaran, perilaku pembelian impulsif, dompet digital.

ABSTRACT

The development of payment methods occurs along with the development of existing technology. In using a digital wallet, there are chatbot features and pop up notifications which can be described as a communication in a digital wallet. Perceived dialogue in a digital wallet can be in the form of recognizing the interlocutor; greeting the user by name, asking questions and providing appropriate responses (e.g. agreeing, showing, appreciating). Anthropomorphism can cause changes in user perceptions and involve deeper emotional connections. Perceived dialogue in digital wallets that experience anthropomorphism experiences a shift in user perception which causes the pain of payment to increase due to emotional closeness. This payment pain results in decreased impulsive buying behavior. This study uses a quantitative approach by testing the hypothesis using SPSS-based statistical analysis. Data collection was carried out using a non-probability sampling technique with a non-purposive sampling method. Data collection was through an online survey and distributed to 203 respondents. The results showed that the entire hypothesis was accepted, that is, there was a positive relationship between perceived dialogue and impulsive buying behavior. In addition, anthropomorphism and payment pain mediate the negative relationship between perceived dialogue and impulsive buying behavior.

Keywords : Perceived dialogue, anthropomorphism, payment pain, impulsive buying behavior, digital wallet