

## ABSTRAK

Berkembangnya penggunaan ponsel di seluruh dunia telah menjadi sebuah fenomena besar yang telah membuat pertumbuhan yang besar pada transaksi *mobile commerce* di dunia. Fenomena ini meningkatkan kewaspadaan para pelaku bisnis yang ingin masuk ke dalam *industry mobile commerce*. Oleh karena itu, pengetahuan mengenai perilaku konsumen dalam beradaptasi pada *mobile commerce* menjadi penting dalam mengembangkan pasar terlebih dalam pasar yang besar seperti Indonesia.

Studi ini menggunakan beberapa hipotesis yang digunakan untuk mengidentifikasi faktor-faktor yang memiliki pengaruh pada niat perilaku konsumen untuk menggunakan sistem *mobile commerce* dengan menggunakan integrasi *Technology Acceptance Model* dan *Theory of Planned Behavior*. Faktor-faktor yang digunakan dalam penelitian adalah *attitude* (sikap), *perceived usefulness* (persepsi kebergunaan), *perceived ease of use* (persepsi kemudahan penggunaan), *subjective norm* (norma subjektif), *perceived behavioral control* (persepsi kontrol perilaku) dan *trust* (kepercayaan).

Berdasarkan 384 data responden yang terkumpul dengan menyebarkan kuesioner secara daring, hasil yang diperoleh menunjukkan bahwa perilaku niat konsumen secara dominan dipengaruhi oleh sikap pengguna dan dilanjutkan oleh norma subjektif dan persepsi kontrol perilaku. Sedangkan tidak ditemukan hubungan secara langsung dari persepsi kebergunaan pada perilaku niat. Namun, persepsi kebergunaan ditemukan memiliki hubungan pada perilaku niat melalui variabel sikap. Sedangkan variabel sikap sendiri mendapatkan pengaruh langsung dari variabel kepercayaan dan persepsi kemudahan penggunaan yang juga merupakan dampak tidak langsung dari persepsi kemudahan penggunaan melalui persepsi kebergunaan. Diharapkan tesis ini dapat memberikan bantuan kepada pelaku bisnis *mobile commerce* dan penelitian selanjutnya untuk lebih memahami perilaku konsumen Indonesia dalam pasar *mobile commerce*.

**Kata Kunci** : adopsi sistem, *mobile commerce*, *technology acceptance model*, *theory of planned behavior*, kepercayaan, perilaku konsumen Indonesia

**JEL classifications** : C12 – Hypothesis Testing: General; M20 – General; M31 – Marketing

## RESUMO

A rápida transformação na tecnologia de telefones móveis/banda larga móvel e o aumento na cobertura de internet em redes sem fios, conduziu ao crescimento do comércio electrónico à escala mundial. Este fenómeno tem induzido um crescente interesse em plataformas de comércio móveis por parte de diversos sectores empresariais desejosos de entrar neste modelo de negócio. Assim, é importante saber como os consumidores se vão adaptar e adoptar estas tecnologias para expandir este mercado emergente, especialmente em mercados de elevado potencial e com elevado número de consumidores, como a Indonésia.

Este estudo fornece diversas hipóteses de identificação dos factores que contribuem para influenciar as intenções de consumo e de comportamento dos consumidores utilizando sistemas de comércio electrónico, adaptando a integração do Modelo de Aceitação de Tecnologia e a Teoria do Comportamento Planeado à análise dos dados recolhidos. Os factores analisados neste estudo foram a atitude, a utilidade percebida, a percepção de facilidade de uso, normas subjectivas, o controle percebido do comportamento e a confiança dos consumidores.

De acordo com os dados recolhidos a partir de 384 questionários on-line validados, os resultados demonstram que as intenções de comportamento dos consumidores são predominantemente afectadas pelas atitudes dos consumidores, seguidas de normas subjectivas e pelo controle percebido do comportamento. Não foi demonstrado qualquer efeito directo da utilidade percebida na intenção comportamental dos consumidores. Contudo, há um efeito indirecto via atitude do consumidor. A atitude do consumidor em si mesma é directamente influenciada pela percepção de utilidade e de confiança, e também por um efeito indirecto a partir da facilidade de utilização através da utilidade percebida. Desejavelmente esta tese poderá proporcionar ajuda aos negócios interessados em plataformas móveis de comércio, e estimular mais investigação para entender o comportamento dos consumidores indonésios neste tipo de negócios.

**Palavras Chave** : Adopção de sistemas, Comércio electrónico, Modelo de Aceitação de Tecnologia, Teoria do Comportamento Planeado, Confiança, Comportamento dos Consumidores indonésios.

**JEL classifications** : C12 – Hypothesis Testing: General; M20 – General; M31 – Marketing

## ABSTRACT

The rapid shift in technology regarding mobile phone and wireless internet coverage has led to the growth of mobile commerce transaction worldwide. This phenomenon is raising awareness among business players who want to jump into the mobile commerce platform. Therefore, the insight on how the consumer will adapt and move to the mobile platform is essential to expand the market, especially on colossal consumer base like Indonesia.

This study provides several hypotheses to identify the factors that contribute to influence the consumer behavior intention to use mobile commerce system by adapting the integration of Technology Acceptance Model and Theory of Planned Behavior. The researched factors consist of attitude, perceived usefulness, perceived ease of use, subjective norm, perceived behavioral control, and trust.

According to the collected data from 384 qualified respondents through an online questionnaire, the result shows that the consumer behavioral intention is dominantly affected by users' attitude and then followed by subjective norm and perceived behavioral control. There is no evidence for the direct effect from PU to BI. However, PU has an indirect effect on BI through the attitude. The attitude itself is getting direct influence from trust and perceived usefulness, also an indirect effect from the perceived ease of use through PU. Hopefully, this thesis could provide help for the mobile commerce business and stimulate further research to understand the Indonesian consumer behavior in mobile commerce market better.

**Keywords** : System adoption, mobile commerce, technology acceptance model, theory of planned behavior, trust, Indonesian consumer behavior

**JEL classifications** : C12 – Hypothesis Testing: General; M20 – General; M31 – Marketing