

**ANALISIS PENGARUH FAKTOR PENERIMAAN PELANGGAN INDOMARET  
PADA NIAT UNTUK MENGGUNAKAN UANG ELEKTRONIK DI INDOMARET  
YOGYAKARTA**

**SATRIA ANGGARA**

15/391853/PEK/21299

**ABSTRAK**

Perubahan teknologi yang pesat pada beberapa tahun terakhir memberikan berbagai kemudahan dalam kehidupan sehari-hari. Berbagai metoda pembayaran dapat digunakan untuk mempercepat aktivitas transfer dana ataupun pembayaran. Uang elektronik merupakan salah satu produk keuangan yang memberikan kemudahan bagi pelanggan dalam melakukan pembayaran tagihan, seperti jalan berbayar, parkir, pengisian bahan bakar, berbelanja, dan lain-lain. Masalah utama yang dihadapi toko Indomaret ialah penggunaan uang elektronik yang belum banyak digunakan oleh masyarakat, terutama dalam berbelanja kebutuhan sehari-hari. Tujuan penelitian ini adalah untuk menguji pengaruh efikasi diri, kegunaan persepsian, kemudahan penggunaan persepsian, dan risiko persepsian pada niat untuk menggunakan uang elektronik. Penelitian ini menggunakan metoda non-probabilitas sampling yang beresponden 180 orang. Pengambilan data penelitian menggunakan kuesioner yang disebarakan secara langsung dan daring. Teknik analisis yang digunakan adalah regresi linier sederhana dan regresi linier berganda.

Hasil penelitian menunjukkan bahwa kebergunaan persepsian, kemudahan penggunaan persepsian secara signifikan berpengaruh positif pada niat untuk menggunakan uang elektronik, risiko persepsian secara signifikan berpengaruh negatif pada niat untuk menggunakan uang elektronik, efikasi diri secara signifikan berpengaruh pada kebergunaan persepsian dan kemudahan penggunaan persepsian, serta efikasi diri tidak berpengaruh pada risiko persepsian. Perusahaan dapat meningkatkan kebergunaan persepsian dan kemudahan penggunaan persepsian untuk meningkatkan niat pelanggan dalam berbelanja menggunakan uang elektronik. Efikasi diri dapat dimanfaatkan perusahaan untuk meningkatkan kebergunaan persepsian dan kemudahan penggunaan persepsian uang elektronik dalam berbelanja.

Kata kunci: Kebergunaan persepsian, kemudahan penggunaan persepsian, risiko persepsian, efikasi diri, niat untuk menggunakan, uang elektronik, Daerah istimewa Yogyakarta, Indomaret.

**ANALYSIS OF THE EFFECT OF INDOMARET CUSTOMER  
FACTORS FOR INTENTION TO USE ELECTRONIC MONEY  
IN INDOMARET YOGYAKARTA**

**SATRIA ANGGARA**

15/391853/PEK/21299

**ABSTRACT**

Rapid technological changes in recent years provide various conveniences in our daily life. Thus, technological changes are also affecting many sectors, including the financial. Various types of payment methods within the system can be used to speed up the process of fund transfers or payments. Electronic money is one of the financial products that gives customers the convenience of paying bills such as tolls, parking, refueling gas, shopping, and others. Financial technology in recent years also has a significant influence on the company by providing faster and more accurate turnaround opportunities. However, the electronic money has not been used widely by the community yet, especially in common shopping for the daily needs. This situation becomes the main problem faced by the Indomaret stores. The use of electronic money in the Special Region of Yogyakarta is still low. Therefore, the purpose of this study was to examine the effect of self-efficacy, perceived usefulness, perceived ease of use and the perception of risk on the intention to use the electronic money. This study used a purposive sampling method to 180 respondents. The criteria used in this study was Indomaret customers who reside in the Special Region of Yogyakarta, have shopped at least three times during the past month and have never used electronic money in Indomaret previously. Research data were collected using questionnaires, distributed directly and online. The analysis technique used simple linear regression and multiple linear regression.

The results showed that perceived usefulness and perceived ease of use significantly had a positive effect on the intention to use the electronic money, risk perceptions significantly had a negative effect on the intention to use electronic money. The self-efficacy significantly affected the perceived of usefulness and the perceived ease of use. Meanwhile, the self-efficacy did not affect the perception of risk. Companies can improve the perceived usefulness and the perceived ease of use to increase customer intention to shop using electronic money. The self-efficacy can be used by companies to improve their perceived usefulness and perceived ease of use of electronic money in shopping.

**Keywords:** Perceived usefulness, perceived ease of use, perception of risk, self-efficacy, intention to use, electronic money, Special Region of Yogyakarta, Indomaret.