



The Influence of Relative Advantage, Compatibility, and Complexity on Consumers' Intention to Adopt

Mandiri e-Money (A Case Study of Universitas Gadjah Mada Students)

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Universitas Gadjah Mada, 2019 | Diunduh dari <http://etd.repository.ugm.ac.id/>

The influence of relative advantage, compatibility, and complexity on consumers' intention to adopt Mandiri e-Money (a case study of Universitas Gadjah Mada students)

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Abstract

This study examines the influence of relative advantage, compatibility, and complexity on interest in e-Money adoption, taking as its case study students from Universitas Gadjah Mada (UGM). In doing so, it applies quantitative method research. The sample for this study consists of 101 UGM students, who were chosen through purposive sampling; all respondents were undergraduate/diploma students of the 2015/2016 cohort who had e-Money through their student cards. Data were collected through online questionnaires, then analyzed using Microsoft Excel and the Statistical Package for the Social Sciences (SPSS). This study finds that relative advantage, compatibility, and complexity simultaneously and significantly affect students' intention in using e-Money; however, complexity does not contribute significantly on its own.

Keywords

Diffusion of innovation, relative advantage, compatibility, complexity, intention to adopt

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