

ABSTRAK

Hadirnya *mobile payment* dianggap dapat membantu pengguna dalam transaksi keuangan dengan perangkat *mobile* tanpa memerlukan kepemilikan atas rekening bank. *Mobile payment* diketahui telah melesap ke dalam gaya hidup masyarakat Indonesia. Disebutkan dalam penelitian terdahulu, intensi penggunaan teknologi seperti *digital wallet* dapat dipengaruhi oleh beberapa faktor dari sistem teknologi contohnya *perceived ease of use*, *perceived usefulness*, *perceived risk*, serta faktor eksternal individu (seperti cara promosi layanan *digital wallet* atau nominal pembelanjaan) maupun faktor internal individu (seperti usia atau jenis kelamin) yang telah banyak diteliti dengan pendekatan *technology acceptance model*. Akan tetapi, penelitian terhadap faktor eksternal lain seperti ada tidaknya *reward* berupa *cashback* serta faktor internal individu lain seperti *maximization tendency* belum banyak dilakukan. Penelitian ini bertujuan untuk mengetahui bagaimana (1) pemberian *reward* atau gratifikasi berupa *cashback*, (2) variabel *maximization tendency*, (3) *perceived ease of use*, (4) *perceived usefulness*, dan (5) perbedaan jenis kelamin dapat berpengaruh terhadap intensi penggunaan *digital wallet* pada transaksi *e-commerce*.

Penelitian dilakukan dengan menyebarkan kuesioner eksperimen *online* dengan teknik pengambilan sampel secara acak (*snowball sampling*) melalui *broadcast message* di media sosial *online*. Didapatkan 124 responden pria dan 225 responden wanita yang terbagi menjadi dua kelompok berdasarkan nilai *maximization tendency scale*, yaitu *maximizer* dan *satisficer*, dalam penelitian ini. *Scenario-based experiment* digunakan dalam penelitian ini, dimana setiap responden dihadapkan pada empat skenario yang merupakan kombinasi antara kondisi ada tidaknya pemberian *reward* berupa *cashback* dan kecukupan saldo *digital wallet* sebagai modulator skenario.

Hasil penelitian menunjukkan intensi penggunaan *digital wallet* pada *e-commerce* dipengaruhi oleh keberadaan *reward* berupa *cashback*. Adanya *reward* akan meningkatkan intensi individu untuk menggunakan *digital wallet* dalam menyelesaikan transaksi pada *e-commerce*. Hasil uji statistika juga menunjukkan adanya pengaruh dari interaksi antara adanya pemberian *reward* dengan kecukupan status saldo terhadap intensi penggunaan *digital wallet* pada transaksi *e-commerce*, yang artinya keberadaan *reward* meskipun saldo tidak cukup akan menjadikan individu untuk menggunakan *digital wallet*. Sementara itu, faktor berupa *maximization tendency* dan perbedaan jenis kelamin *ditemukan* tidak berpengaruh terhadap intensi individu untuk menggunakan *digital wallet* sebagai alat bayar pada transaksi *e-commerce*.

Kata kunci: intensi penggunaan, *digital wallet*, *reward*, *decision making style*, *maximization tendency*

ABSTRACT

The presence of mobile payment is considered to be able to assist its users in financial transactions with mobile devices without requiring ownership of a bank account. Mobile payment already known to have penetrated into the lifestyle of the Indonesian people. Mentioned in previous research, the intention to use technology such as digital wallets can be influenced by several factors from the technology system (for example perceived ease of use, perceived usefulness, perceived risk), individual's external factors (such as how to promote digital wallet services or nominal spending), and also individual's internal factors. (such as age or gender) which has been widely researched using the technology acceptance model approach. However, research on other external factor of individuals such as the presence of reward in the form of cashback and other internal factor of individual such as the maximization tendency, has not been done much. This study aims to determine how (1) cashback reward or gratification, (2) maximization tendency variable, (3) perceived ease of use, (4) perceived usefulness, and (5) gender differences can affect the intention of digital use. wallet on e-commerce transactions.

The research was conducted by distributing online experimental questionnaires with random sampling method (snowball sampling) through broadcast messages on online social media. There were 124 male respondents and 225 female respondents who were divided into two groups based on the value of the maximization tendency scale, namely the maximizer and the satisficer, in this study. A scenario-based experiment is used in this study, where each respondent is given with four scenarios which are combinations of the condition of whether or not there is a reward in the form of cashback and the adequacy of digital wallet balances as a scenario modulator.

The results of this research showed that the intention to use digital wallets in e-commerce is influenced by the existence of rewards in the form of cashback. The presence of rewards will increase the intention to use the digital wallets in completing transactions on e-commerce of an individual. The results of statistical tests also show the influence of the interaction between the provision of rewards and the adequacy of the status of the balance on the intention to use digital wallets in e-commerce transactions, which means that the existence of rewards even though the balance is not sufficient will make individuals to use digital wallets. Meanwhile, factors in the form of a maximization tendency and gender differences were found to have no effect on an individual's intention to use a digital wallet as a means of payment for e-commerce transactions.

Keywords: intention to use, digital, reward, decision making style, maximization tendency