

INTISARI

Mobile micropayment merupakan sistem pembayaran alternatif dengan menggunakan *e-money* dengan nominal pembayaran relatif kecil. *Mobile micropayment* dapat mengurangi intensitas transaksi menggunakan uang tunai (*less cash*).

Penelitian ini memiliki tujuan untuk menguji dan menganalisis perilaku penggunaan berkelanjutan dan dampak terhadap kinerja personal dalam konteks *mobile micropayment*. Penelitian ini memvalidasi model komprehensif yang diadaptasi dari *Unified Theory of Acceptance and Use of Technology* (UTAUT), *Innovation Diffusion Theory* (IDT), *Information Systems DeLone* dan McLean dan *Expectation-Confirmation Theory* (ECT).

Model penelitian menggunakan konstruk variabel yang terdiri dari kepercayaan, risiko persepsian, keinovatifan personal, ekspektansi kinerja, kualitas sistem, kualitas informasi dan kualitas pelayanan yang mempengaruhi penggunaan berkelanjutan dan dampak terhadap kinerja personal dengan dikendalikan usia, jenis kelamin, tingkat pendidikan, penghasilan dan pengalaman.

Metode penelitian menggunakan respon valid yang dikumpulkan dari kuesioner survei dan diuji dengan metode *structural equation modelling* (SEM).

Hasil penelitian mengindikasikan bahwa kepercayaan, keinovatifan personal, ekspektansi kinerja, kualitas informasi dan kualitas pelayanan mempengaruhi penggunaan berkelanjutan *mobile micropayment*. Hubungan antara penggunaan berkelanjutan *mobile micropayment* terhadap dampak kinerja personal yang dikendalikan oleh usia, jenis kelamin, tingkat pendidikan, penghasilan dan pengalaman memiliki korelasi positif.

Model penelitian yang diusulkan dapat menjelaskan mengenai penelitian sebelumnya dan membuktikan variabel-variabel yang mempengaruhi penggunaan *mobile micropayment*.

Kata kunci: *mobile micropayment*, ekspektansi kinerja, kualitas pelayanan, penggunaan berkelanjutan, SEM

ABSTRACT

Mobile micropayment is an alternative payment system using e-money with relatively small payment. Mobile micropayments can reduce the intensity of cash transactions (less cash)

The research aims is to examine and analyze the behavior of continuance usage and its impact on personal performance in mobile micropayment context. This research validating the comprehensive model that adapted from Unified Theory of Acceptance and Use of Technology (UTAUT), Innovation Diffusion Theory (IDT), Information Systems DeLone and McLean and Expectation-Confirmation Theory (ECT).

The research model uses construct variable, consist of: trust, perceived risk, personal innovativeness, performance expectancy, system quality, information quality and service quality that affecting the continuance usage and its impact on personal performance with controlled by of age, gender, level of education, income and experience.

The research method based on valid response that collected from a survey questionnaire and examined by structural equation modeling (SEM).

The results indicate that trust, personal innovativeness, performance expectancy, information quality and service quality affecting the continuance usage of mobile micropayment. The relationship between the continuance usage of mobile micropayment with the impact on personal performance controlled by age, gender, education level, income and experience has a positive correlation.

The proposed research model can explain the previous studies and prove the variables that affect the continuance usage of mobile micropayment.

Keywords: mobile micropayment, performance expectancy, service quality, continuance usage, SEM