

**MODEL *BEHAVIORAL INTENTION* DALAM MENGGUNAKAN
KINERJA *eWOM* DI *SOCIAL NETWORK SERVICES (SNS)*
(Survei terhadap pengguna *fintech* di Indonesia)**

DISERTASI

Diajukan untuk Memenuhi sebagian syarat untuk
Memperoleh Gelar Doktor pada
Program Studi Doktor Manajemen Konsentrasi Manajemen Pemasaran



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PERNYATAAN

Dengan ini saya menyatakan bahwa disertasi dengan judul “**MODEL BEHAVIORAL INTENTION DALAM MENGGUNAKAN KINERJA *eWOM* DI SNS (Survei terhadap pengguna *fintech* di Indonesia)**” dan beserta seluruh isinya adalah benar-benar karya saya sendiri. Saya tidak melakukan penjiplakan atau pengutipan dengan cara-cara yang tidak sesuai dengan etika ilmu yang berlaku dalam masyarakat keilmuan. Atas pernyataan tersebut, saya siap menanggung risiko/ sanksi apabila di kemudian hari ditemukan adanya pelanggaran etika keilmuan atau ada klaim dari pihak lain terhadap keaslian karya saya ini.

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Yang membuat pernyataan,

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Sebagai penutup, semoga disertasi ini bermanfaat baik bagi penulis maupun bagi masyarakat luas.

Bandung, Agustus 2023

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ABSTRAK

MODEL *BEHAVIORAL INTENTION* DALAM MENGGUNAKAN KINERJA *eWOM* DI *SOCIAL NETWORK SERVICES* (SNS) (Survei terhadap pengguna *fintech* di Indonesia)

ADRYAN RACHMAN, NIM 1604631; Model *Behavioral Intention* dalam Menggunakan Kinerja *eWOM* di *Social Network Services* (SNS), (Survei terhadap pengguna *fintech* di Indonesia); Promotor : Prof. Dr. Hj. Ratih Hurriyati, M.P., Ko-Promotor : Dr. Lili Adi Wibowo, S.Pd., S.Sos.,M.M., Anggota Promotor : Prof. Dr. Vanessa Gaffar, SE., Ak., MBA.

Pada tahun 2021-2023 ini *fintech payment* berkembang dengan inovasi seperti pembayaran menggunakan biometrik dan integrasi dengan *e-commerce*. Kepercayaan masyarakat pada pembayaran digital mendorong adopsi layanan *fintech payment*. Penelitian ini bertujuan untuk mengetahui bagaimana model peningkatan *intention to use eWOM* di SNS sebagai media sosial dalam konteks produk *fintech payment* (Gopay, OVO, dan LinkAJA) pada SNS di Indonesia dengan pembahasan variabel dan sub variabel lebih komprehensif menggunakan pendekatan *theory acceptance model* (TAM 3). Metode penelitian menggunakan metode penelitian kuantitatif dengan jenis penelitian deskriptif dan verifikatif. Populasi penelitian 1300 pengguna produk *fintech payment* (Gopay, OVO, dan LinkAJA) pada SNS di Indonesia, sehingga unit analisis menggunakan teori Hair 1:10 dari 59 item pertanyaan kuisioner sebagai instrument penelitian yaitu 590 responden. Teknik analisis data untuk mengetahui hubungan korelatif dalam penelitian ini menggunakan IBM SPSS AMOS versi 26. Berdasarkan hasil penelitian diketahui bahwa *Behavioral Intention* dengan sub variabel dominan yaitu penggunaan praktis dipengaruhi secara signifikan oleh *Perceived Ease of Use* dengan sub variabel dominan yaitu beralih pada *fintech*. Selanjutnya *Perceived of Usefulness* dengan sub variabel dominan yaitu kemudahan transaksi dipengaruhi secara signifikan oleh *Perceived Ease of Use* dengan sub variabel dominan yaitu beralih pada *fintech* dan *Perceived Ease of Use* dengan sub variabel dominan yaitu beralih pada *fintech* dipengaruhi secara signifikan oleh *Perceived Enjoyment & Objective Usability* dengan sub variabel dominan yaitu kemudahan fitur. Sehingga edukasi pengguna, penambahan fitur interaktif, peningkatan *user interface* (UI) dan *user experience* (UX), dorongan ulasan positif, program peningkatan keterampilan pengguna, kolaborasi dengan pihak ketiga, dan ketentuan privasi yang jelas menjadi implikasi penelitian ini.

Kata Kunci: *Subjective Norm, Output Quality, Experience & Result Demonstrability, Computer Selfefficacy, Perception of External Control, Computer Playfulness, Perceived Enjoyment & Objective Usability, Perceived of Usefulness, Perceived Ease of Use, Behavioral Intention, TAM 3, eWOM, dan Fintech.*

ABSTRACT

MODEL OF BEHAVIORAL INTENTION IN USING eWOM PERFORMANCE ON SOCIAL NETWORK SERVICES (SNS) (Survey of fintech users in Indonesia)

ADRYAN RACHMAN, NIM 1604631; *Model of Behavioral Intention in Using eWOM Performance on Social Network Services (SNS), (Survey of fintech users in Indonesia)*; Promotor : Prof. Dr. Hj. Ratih Hurriyati, M.P., Ko-Promotor : Dr. Lili Adi Wibowo, S.Pd., S.Sos.,M.M., Anggota Promotor : Prof. Dr. Vanessa Gaffar, SE., Ak., MBA.

Between years 2021 and 2023, fintech payment has witnessed growth through innovations such as biometric-based payments and integration with e-commerce. The public's trust in digital payments has fueled the adoption of fintech payment services. This study aims to understand how to enhance the intention to use eWOM on SNS as a social media platform in the context of fintech payment products (Gopay, OVO, and LinkAJA) in Indonesia, with a more comprehensive discussion of variables and sub-variables using the Theory of Acceptance Model (TAM 3) approach. The research methodology employs a quantitative approach with descriptive and verification research. The study population consists of 1300 users of fintech payment products (Gopay, OVO, and LinkAJA) on SNS platforms in Indonesia, with the analysis unit applying the Hair's theory of 1:10, resulting in 590 respondents for the questionnaire's 59 items. Data analysis techniques to explore correlational relationships in this study employ IBM SPSS AMOS version 26. Based on the research findings, it is evident that Behavioral Intention, with the dominant sub-variable being practical usage, is significantly influenced by Perceived Ease of Use, with the dominant sub-variable being the switch to fintech. Furthermore, Perceived Usefulness, with the dominant sub-variable being transactional ease, is significantly influenced by Perceived Ease of Use, with the dominant sub-variable being the switch to fintech. Additionally, Perceived Ease of Use, with the dominant sub-variable being the switch to fintech, is significantly influenced by Perceived Enjoyment & Objective Usability, with the dominant sub-variable being feature ease. Consequently, the implications of this research encompass user education, the addition of interactive features, enhancement of user interface (UI) and user experience (UX), encouragement of positive reviews, user skill enhancement programs, collaborations with third parties, and clear privacy policies.

Keywords: Subjective Norm, Output Quality, Experience & Result Demonstrability, Computer Self-efficacy, Perception of External Control, Computer Playfulness, Perceived Enjoyment & Objective Usability, Perceived of Usefulness, Perceived Ease of Use, Behavioral Intention, TAM 3, eWOM, and Fintech.

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