

**MODEL ADOPSI *MOBILE WALLET* PADA GENERASI
DIGITAL IMMIGRANT DI INDONESIA**

DISERTASI

Diajukan untuk memenuhi sebagian syarat untuk memperoleh
Gelar Doktor pada Program Studi Doktor Manajemen
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UNIVERSITAS PENDIDIKAN INDONESIA
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MODEL ADOPSI *MOBILE WALLET* PADA GENERASI *DIGITAL IMMIGRANT* DI INDONESIA

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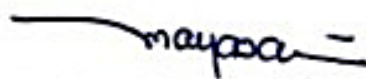
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ABSTRAK

Resa Nurlaela Anwar, 2105046. **MODEL ADOPSI *MOBILE WALLET* PADA GENERASI *DIGITAL IMMIGRANT* DI INDONESIA**, di bawah bimbingan Prof. Dr. Vanessa Gaffar, SE., Ak., MBA., Prof. Dr. Disman, MS., dan Dr. Chairul Furqon, S.Sos.

Layanan pembayaran *Mobile wallet* semakin banyak digunakan oleh konsumen di Indonesia. Hal ini dipicu oleh pandemi Covid-19 yang membuat banyak aktivitas dilakukan secara daring (*online*). Berdasarkan data empiris pasar pengguna *mobile wallet* di Indonesia tergolong tinggi, namun terdapat kesenjangan jumlah pengguna *mobile wallet* berdasarkan kelompok umur. Data dari (Statista, 2022) menyebutkan bahwa pengguna internet paling tinggi di Indonesia berdasarkan kelompok umur terdapat pada kelompok umur 17 – 25 tahun sebesar 85,4% sisanya ada pada kelompok umur lain. Kelompok umur yang tingkat adopsi penggunaannya masih sedikit adalah kelompok umur diatas 40 tahun (*Digital Immigrant*). Menurut Marc Prensky, pengelompokan umur di bagi dalam 2 kelompok yaitu Digital Native dan Digital Immigrant. Digital Native adalah generation yaitu generasi yang lahir setelah tahun 1980 dan Digital Immigrant adalah generasi yang lahir sebelum tahun 1980. Oleh karena itu tujuan penelitian ini adalah untuk mendapatkan sebuah model pengembangan adopsi *mobile wallet* melalui *Technology Factor*, *Security Concern* dan juga *Functional Benefit* pada generasi *digital Immigrant* di Indonesia. Metode penelitian yang digunakan dengan pendekatan kuantitatif dengan penjelasan secara deskriptif dan verifikatif. Teknik pengambilan sampel yang digunakan adalah non-probability sampling dan purposive sampling. Sample yang didapatkan dari hasil survei sebanyak terkumpul berjumlah 504 responden yang tersebar di berbagai provinsi di Indonesia. Analisis data dengan menggunakan PLS SEM. Hasil analisis deskriptif menunjukkan bahwa *Functional Benefit* merupakan faktor paling tinggi yang mempengaruhi adopsi *mobile wallet* pada *digital immigrant* di Indonesia. Hasil uji hipotesis menunjukkan bahwa variabel *Technology factors*, *Functional benefit*, *security Concern* dengan *mediating behavioral intention* berpengaruh signifikan terhadap *Mobile wallet adoption*. Penelitian ini menggunakan grand theory manajemen pemasaran, teori model perilaku konsumen sebagai *middle theory*. *Applied theory* yang digunakan merupakan gabungan beberapa teori diantaranya, *Diffusion of Inovation (DOI)*, *Technology Acceptance Model (TAM)*, *Unified Theory of Acceptance and Use of Technology (UTAUT)* , Teknik sampel digunakan dengan menggunakan non probability sampling dengan pendekatan purposive sampling. Hasil lain dari penelitian ini adalah Variabel moderasi *Age* dan *Gender* tidak dapat dapat memoderasi variabel penelitian. Hal ini berti perbedaan *Age* dan *Gender* tidak menjadi pembeda konsumen dalam memutuskan mengadopsi *mobile wallet*.

Kata Kunci : *Technology Factors, Functional Benefit, Security Concern, Behavioral Intention, Mobile Wallet Adoption, Mobile Wallet.*

ABSTRACT

Resa Nurlaela Anwar, 2105046. MOBILE WALLET ADOPTION MODEL USED BY DIGITAL IMMIGRANT GENERATION IN INDONESIA, under the supervision of Prof. Dr. Vanessa Gaffar, SE., Ak., MBA., Prof. Dr. Disman, MS., and Dr. Chairul Furqon, S. Sos., MM.

Mobile wallet services have been increasingly used by Indonesian's consumers. It was first triggered by the Covid-19 pandemic in which many activities were carried out online. Based on the empirical data, the market for mobile wallet users in Indonesia is relatively high, but there is a gap in the number of the users based on age groups. Data from (Statista, 2022) state that the highest internet users in Indonesia are 85.4% of those in their 17s to 25s, while the remaining percentage is on other age groups. The people whose adoption rate still low are those who are over 40s (digital immigrant). According to Marc Prensky, age groups are divided into 2, they are digital native and digital immigrant. Digital native refers to people born after the 1980s, while digital immigrant refers to those born before the 1980s. Therefore, the aim of this research is to obtain a model for developing mobile wallet adoption through technology factor, security concern and also functional benefit for the digital immigrant generation in Indonesia. The research method used was quantitative approach with descriptive and verification explanation. The sampling techniques used were non-probability and purposive ones. The sample obtained from the survey consisted of 504 respondents spread across various provinces in Indonesia. The data analysis used was PLS SEM. The result of the descriptive analysis showed that functional benefit is the highest factor influencing mobile wallet adoption among digital immigrant in Indonesia. The result of the hypothesis test showed that the technology factor, functional benefit, security concern with mediating behavioral intention have a significant effect on mobile wallet adoption. This research used the grand theory of marketing management, and consumer behavior model theory as a middle theory. The applied theory used was a combination of several theories including, Diffusion of Innovation (DOI), Technology Acceptance Model (TAM), and Unified Theory of Acceptance and Use of Technology (UTAUT). Another result of this research was that age and gender cannot moderate the research variables. It means that age and gender do not differentiate consumers on deciding to adopt mobile wallet services.

Keywords: Technology Factors, Functional Benefit, Security Concern, Behavioral Intention, Mobile Wallet Adoption, Mobile Wallet.

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