

**MODEL *MINDFULNESS TECHNOLOGY ADOPTION* DALAM
MENINGKATKAN *CONTINUANCE USAGE* PADA
PAYLATER DI INDONESIA**



DISERTASI

Diajukan untuk memenuhi sebagian syarat untuk memperoleh
Gelar Doktor pada Program Studi Doktor Manajemen
Konsentrasi Manajemen Pemasaran

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2025**

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DISERTASI

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Maret 2025

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MENINGKATKAN *CONTINUANCE USAGE* PADA
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Dengan ini saya menyatakan bahwa penelitian disertasi dengan judul **“Model Mindfulness Technology Adoption dalam Meningkatkan Continuance Usage pada Paylater di Indonesia”** ini 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 ini 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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ABSTRAK

Emi Amelia, 2210496. Model *Mindfulness Technology Adoption* dalam meningkatkan *continuance usage* pada *paylater* di Indonesia, di bawah bimbingan Promotor Prof. Dr. Hj. Ratih Hurriyati, M.P; Co-Promotor Dr. H. Mokh Adib Sultan, ST., MT; Anggota Promotor Dr. Puspo Dewi Dirgantari, S.Pd., M.T., M.M.

Adopsi yang cepat dari solusi pembayaran digital telah mengubah lanskap keuangan, dan layanan *paylater* telah muncul sebagai komponen penting dalam ekosistem yang terus berkembang ini; namun, *continuance usage* masih menjadi masalah utama bagi penyedia layanan, karena pemanfaatan platform yang optimal masih belum terwujud. Penelitian ini bertujuan untuk mengembangkan dan menguji model *Continuance usage* yang disintesis dari *Expectation confirmatory theory*. Penelitian ini menggunakan metode kuantitatif dalam bentuk survey. Populasi dan sample penelitian ini adalah 349 pengguna Shopee Paylater. Pengujian menggunakan metode pengujian *Structural Equation Modelling* (SEM). Hasil Penelitian menunjukkan bahwa terdapat hubungan positif *Mindfulness Technology Adoption* dengan *continuance usage* baik langsung maupun melalui *Trustworthy financial well-being*. Terdapat hubungan positif *Mindfulness Technology Adoption* dengan *Satisfaction* baik langsung maupun melalui *Technology selfefficacy*, terdapat hubungan positif *Mindfulness Technology Adoption* dengan *Satisfaction* baik langsung maupun melalui *Social Influence*, terdapat hubungan positif *Mindfulness Technology Adoption* dengan *Continuance Usage* baik langsung maupun melalui *habit*, terdapat hubungan positif *Mindfulness Technology Adoption* dengan *satisfaction* baik langsung maupun melalui *habit*. Hasil ini mengindikasikan bahwa terdapat hubungan *Mindfulness Technology Adoption* (MTA) *trustworthy financial well-being*, *technology selfefficacy*, *social influence*, *habit*, *satisfaction* terhadap *continuance usage*. *Mindfulness Technology Adoption* (MTA) meningkatkan *satisfaction* pengguna dan penggunaan teknologi dalam jangka panjang, baik secara langsung maupun melalui berbagai aspek mediasi seperti *trustworthy financial well-being*, *technology selfefficacy*, *social influence*, dan *habit*. Temuan ini menegaskan bahwa MTA memainkan peran penting dalam meningkatkan pengalaman pengguna dan keberlanjutan penggunaan teknologi. Dengan menumbuhkan kesadaran dan kepercayaan dalam penggunaan teknologi keuangan, MTA berkontribusi terhadap pemanfaatan layanan keuangan digital yang lebih optimal dan berkelanjutan.

Keywords: *Mindfulness Technology Adoption* (MTA) terhadap *trustworthy financial well-being*, *technology selfefficacy*, *social influence*, *habit*, *satisfaction*, *continuance usage*

ABSTRACT

Emi Amelia, 2210496. Mindfulness Technology Adoption Model in increasing Continuance Usage on Paylater in Indonesia, under the guidance of Promoter Prof. Dr. Hj. Ratih Hurriyati, M.P; Co-Promoter Dr. H. Mokh Adib Sultan, ST., MT; Promoter Member Dr. Puspo Dewi Dirgantari, S.Pd., M.T., M.M.

The rapid adoption of digital payment solutions has changed the financial landscape, and paylater services have emerged as an important component in this evolving ecosystem; however, continuance usage is still a major issue for service providers, as optimal utilization of the platform has yet to be realized. This study aims to develop and test a Continuance usage model synthesized from Expectation confirmatory theory. This research uses quantitative methods in the form of surveys. The population and sample of this study were 349 Shopee Paylater users. Testing using the Structural Equation Model (SEM) testing method. The results showed that there is a positive relationship between Mindfulness Technology Adoption and continuance usage either directly or through Trustworthy financial well-being. There is a positive relationship of Mindfulness Technology Adoption with Satisfaction both directly and through Technology self-efficacy, there is a positive relationship of Mindfulness Technology Adoption with Satisfaction both directly and through Social Influence, there is a positive relationship of Mindfulness Technology Adoption with Continuance Usage both directly and through habit, there is a positive relationship of Mindfulness Technology Adoption with satisfaction both directly and through habit. These results indicate that there is a relationship between Mindfulness Technology Adoption (MTA) trustworthy financial well-being, technology self-efficacy, social influence, habit, satisfaction on continuance usage. Mindfulness Technology Adoption (MTA) increases user satisfaction and long-term technology use, both directly and through various mediating aspects such as trustworthy financial well-being, technology self-efficacy, social influence, and habit. The findings confirm that MTAs play an important role in improving user experience and sustainability of technology use. By fostering awareness and trust in the use of financial technology, MTAs contribute to more optimal and sustainable utilization of digital financial services.

Keywords: Mindfulness Technology Adoption (MTA) on trustworthy financial well-being, technology self-efficacy, social influence, habit, satisfaction, continuance usage

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