

ABSTRACT

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ANALYSIS OF FACTORS INFLUENCING BEHAVIORAL INTENTIONS OF E-WALLET USAGE AMONGST F&B SME CONSUMERS IN JAKARTA

(xii + 119 pages: 10 figures; 20 tables; 4 attachments)

E-wallets have enabled more Indonesian users to incorporate financial services with their day-to-day activities, such as e-wallets as a payment platform to purchase food and beverages (F&B) from small-medium enterprises (SMEs). Measurement of how e-wallets affect behavioral intention towards F&B purchasing from SMEs considers the aspects of Perceived Ease of Use, Perceived Usefulness, Trust, Mobility, Customization and Customer Involvement. The purpose of this study is to identify the relationships between e-wallets consumers' behavioral intention towards purchasing F&B products from SMEs in Jakarta with Perceived Ease of Use, Perceived Usefulness, Trust, Mobility, Customization, and Customer Involvement. Primary data was collected using questionnaire distribution and has received 257 respondents which are e-wallet users that have used e-wallets as a payment platform in F&B products from SMEs within Jakarta. The data was analyzed by applying Structural Equation Modeling (SEM) to test the hypotheses. Hypothesis testing has shown that Perceived Usefulness, Mobility, and Customization has positive influence towards Behavioral Intention. Perceived Ease of Use, Trust, and Customer Involvement shows no positive influence towards Behavioral Intention. Discussions, limitations, and suggestions for future research are also provided.

Keywords: E-wallets, Food & Beverage, Small-Medium Enterprises in Jakarta, Behavioral Intention, Perceived Ease of Use, Perceived Usefulness, Trust, Mobility, Customization, Customer Involvement

References: 74 (1982-2022)