

## ABSTRACT

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### **ANALYSIS OF THE ADOPTION OF CASHLESS PAYMENTS USING UNIFIED THEORY OF ADOPTION AND USE OF TECHNOLOGY 2 (UTAUT2) IN INDONESIA**

(xvi + 111; 11 figures; 23 tables; 2 appendices)

This research aims to determine the effect of Performance Expectancy, Facilitating Condition, Social Influence, Innovativeness, Perceived Technology Security, Hedonic Motivation on the Adoption of Cashless Payments. This research discusses the adoption of cashless payments using a quantitative approach with electronic/online questionnaire data collection methods. The questionnaire is created using Google Forms and distributed to respondents who have used or have never used cashless payments through social media platforms and online chat applications. The number of samples used were 200 respondents, then analyzed through PLS-SEM using SmartPLS 4. The results showed that Facilitating Condition, Perceived Technology Security, Hedonic Motivation had a positive effect on Adoption of Cashless Payments, and Performance Expectancy, Social Influence, Innovativeness had no positive effect on the Adoption of Cashless Payments. This research is expected to be useful for business people in the field of non-cash payments, increase knowledge and insight, especially in the field of management, as well as as a reference for further research.

**Keywords:** Cashless Payments Adoption, Performance Expectancy, Facilitating Condition, Social Influence, Innovativeness, Perceived Technology Security, Hedonic Motivation, Adoption of Cashless Payments, Unified Theory of Adoption and Use of Technology 2, UTAUT2.

**References :** 83 (1995-2022)

## ABSTRAK

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### **ANALISIS ADOPSI PEMBAYARAN NON TUNAI DENGAN MENGGUNAKAN *UNIFIED THEORY OF ADOPTION AND USE OF TECHNOLOGY 2 (UTAUT2)* DI INDONESIA**

(xvi + 111; 11 gambar; 23 tabel; 2 lampiran)

Penelitian ini bertujuan untuk mengetahui pengaruh antara *Performance Expectancy*, *Facilitating Condition*, *Social Influence*, *Innovativeness*, *Perceived Technology Security*, *Hedonic Motivation* terhadap *Adoption of Cashless Payments*. Penelitian ini membahas adopsi pembayaran non tunai menggunakan pendekatan kuantitatif dengan metode pengumpulan data kuesioner secara elektronik/*online*. Kuesioner berupa *Google Forms* yang disebarakan kepada responden yang sudah pernah maupun responden yang belum pernah menggunakan pembayaran non tunai melalui *platform* media sosial dan aplikasi *online chatting*. Jumlah sampel yang digunakan sebanyak 200 responden, kemudian dianalisis melalui PLS-SEM menggunakan SmartPLS 4. Hasil penelitian menunjukkan bahwa *Facilitating Condition*, *Perceived Technology Security*, *Hedonic Motivation* berpengaruh positif terhadap *Adoption of Cashless Payments*, dan *Performance Expectancy*, *Social Influence*, *Innovativeness* tidak berpengaruh positif terhadap *Adoption of Cashless Payments*. Penelitian ini diharapkan dapat berguna bagi pelaku bisnis dalam bidang pembayaran non tunai, menambah ilmu pengetahuan dan wawasan khususnya pada bidang manajemen, serta sebagai referensi bagi penelitian selanjutnya.

**Kata Kunci:** Adopsi Pembayaran Non Tunai, *Performance Expectancy*, *Facilitating Condition*, *Social Influence*, *Innovativeness*, *Perceived Technology Security*, *Hedonic Motivation*, *Adoption of Cashless Payments*, *Unified Theory of Adoption and Use of Technology 2*, UTAUT2.

**Referensi :** 83 (1995-2022)