

ABSTRAK

Perkembangan teknologi digital yang terjadi pada saat ini dapat mengubah gaya hidup manusia dari berbagai aspek kehidupan termasuk dalam dunia keuangan. Sehingga saat ini dimasyarakat terjadi pengadopsian penggunaan aplikasi *mobile wallet* untuk kemudahan bertransaksi sehari-hari.

Tujuan penelitian ini ialah untuk mengetahui pengaruh dari *perceived information quality*, *perceived ability*, *perceived benefit*, *perceived cost*, *perceived risk*, dan *perceived uncertainty* terhadap *positive word of mouth* yang pada akhirnya mempengaruhi *continued intentions to use*. Manfaat dari penelitian ini ialah untuk menambah wawasan mengenai pengaruh dari *positive word of mouth* yang pada akhirnya mempengaruhi *continued intentions to use*. Penelitian yang dilakukan merupakan penelitian kausal dan menggunakan metode penelitian kuantitatif dengan memakai *software* SPSS 21.0. Perihal pengumpulan data, peneliti menggunakan penyebaran kuesioner dengan teknik yaitu *snowball sampling* kepada 125 responden dengan karakteristiknya yaitu wanita sebanyak 85 dan pria sebanyak 40 dengan rentang umur 19 – 60 tahun, domisilinya di Surabaya, menggunakan aplikasi DANA dari ponsel pribadi sebanyak 2 kali dalam 3 bulan terakhir.

Hasil penelitian menunjukkan bahwa *Perceived Information Quality* tidak berpengaruh signifikan terhadap *Positive Word of Mouth* dengan koefisien regresi sebesar 0.089; variabel *Perceived Ability* tidak berpengaruh signifikan terhadap *Positive Word of Mouth* dengan koefisien regresi sebesar 0.138; variabel *Perceived Benefit* berpengaruh signifikan terhadap *Positive Word of Mouth* dengan koefisien regresi sebesar 0.212; variabel *Perceived Cost* berpengaruh signifikan terhadap *Positive Word of Mouth* dengan koefisien regresi sebesar 0.183; variabel *Perceived Risk* tidak berpengaruh signifikan terhadap *Positive Word of Mouth* dengan koefisien regresi sebesar -0.056; *Perceived Uncertainty* berpengaruh signifikan terhadap *Positive Word of Mouth* dengan koefisien regresi sebesar 0.387; dan variabel *Positive Word of Mouth* berpengaruh signifikan terhadap *Continued Intentions to Use* dengan koefisien regresi sebesar 0.794.

Kata kunci: *Perceived Information Quality*, *Perceived Ability*, *Perceived Benefit*, *Perceived Cost*, *Perceived Risk*, *Perceived Uncertainty*, *Positive Word of Mouth*, dan *Continued Intentions to Use*.

ABSTRACT

The current development of digital technology can change human lifestyles in various aspects of life, including in the world of finance. So that currently in society there is adoption of the use of mobile wallet applications for ease of daily transactions.

The aim of this research is to determine the influence of perceived information quality, perceived ability, perceived benefit, perceived cost, perceived risk, and perceived uncertainty on positive word of mouth which ultimately influences continued intentions to use. The benefit of this research is to increase insight into the influence of positive word of mouth which ultimately influences continued intentions to use. The research carried out was causal research and used quantitative research methods using SPSS 21.0 software. Regarding data collection, researchers used a questionnaire distribution using a snowball sampling technique to 125 respondents with characteristics, namely 85 women and 40 men with an age range of 19 - 60 years, domiciled in Surabaya, using the DANA application from their personal cellphone 2 times in 3 months final.

The research results show that Perceived Information Quality has no significant effect on Positive Word of Mouth with a regression coefficient of 0.089; the Perceived ability variable has no significant effect on Positive Word of Mouth with a regression coefficient of 0.138; the Perceived Benefit variable has a significant effect on Positive Word of Mouth with a regression coefficient of 0.212; the Perceived Cost variable has a significant effect on Positive Word of Mouth with a regression coefficient of 0.183; the Perceived Risk variable has no significant effect on Positive Word of Mouth with a regression coefficient of -0.056; Perceived Uncertainty has a significant effect on Positive Word of Mouth with a regression coefficient of 0.387; and the Positive Word of Mouth variable has a significant effect on Continued Intentions to Use with a regression coefficient of 0.794.

Keywords: Perceived Information Quality, Perceived Ability, Perceived Benefit, Perceived Cost, Perceived Risk, Perceived Uncertainty, Positive Word of Mouth, and Continued Intentions to Use.