

ABSTRAK

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PENGARUH PUSH PULL MOORING DAN STATUS QUO BIAS TERHADAP MOBILE PAYMENT SWITCHING INTENTION

(XVIII+135 halaman; 20 tabel; 7 gambar; 3 lampiran)

Perkembangan teknologi telah membawa banyak perubahan terutama dalam hal aktifitas transaksi pembayaran digital. Namun ironisnya, perkembangan teknologi tersebut tidak sebanding dengan kesiapan masyarakat untuk menggunakan pembayaran digital karena masih cukup banyak masyarakat yang tidak terbiasa dengan hal tersebut khususnya di Indonesia. Penelitian ini bertujuan untuk menguji pengaruh dari faktor *push pull mooring* dan *status quo bias* terhadap *mobile payment switching intention*. Penelitian dilakukan secara kuantitatif pada 238 pengunjung Taman Hiburan XYZ di Cikarang. Hasil penelitian menunjukkan bahwa *perceived security and privacy*, *monetary value* dan *alternative attractiveness* memiliki pengaruh positif terhadap *switching intention* ke *mobile payment*, sedangkan *inertia* memiliki pengaruh negatif terhadap *switching intention* ke *mobile payment*. Selain itu, *trust* tidak memiliki pengaruh terhadap *switching intention* ke *mobile payment*. Hasil penelitian juga menunjukkan bahwa *perceived benefit* memiliki pengaruh positif terhadap *trust*. Begitu juga dengan *switching costs* dan *traditional payment habit* memiliki pengaruh positif terhadap *inertia*.

Kata Kunci : *Switching Intention, Mobile Payment, Push Pull Mooring, Status Quo Bias, Taman Bermain*

164 Referensi (1975-2024)

ABSTRACT

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THE INFLUENCE OF PUSH PULL MOORING AND STATUS QUO BIAS ON MOBILE PAYMENT SWITCHING INTENTION

(XVIII+135 pages; 20 tables; 6 figures; 3 appendixes)

Technological developments have brought many changes, especially in terms of digital payment transaction activities. However, ironically, the development of this technology is not commensurate with people's readiness to use digital payments because there are still quite a lot of people who are not used to this, especially in Indonesia. This research aims to examine the influence of push pull mooring factors and status quo bias on mobile payment switching intention. Research was conducted quantitatively on 238 visitors to the XYZ Amusement Park in Cikarang. The research results show that perceived security and privacy, privacy, monetary value and alternative attractiveness have a positive influence on switching intention to mobile payment, while inertia has a negative influence on switching intention to mobile payment. In addition, trust has no influence on switching intention to mobile payment. The research results also show that perceived benefit have a positive influence on trust. Likewise with switching costs and traditional payment habits have a positive influence towards inertia.

Keywords: *Switching Intention, Mobile Payment, Push Pull Mooring, Status Quo Bias, Amusement Park*

164 References (1975-2024)