

ABSTRAK

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ANALISIS PENGARUH *MOBILE SELF EFFICACY* TERHADAP *USE BEHAVIOUR* PENGGUNA *E-WALLET* DENGAN DIMEDIASI OLEH *PERCEIVED ENJOYMENT*, *SATISFACTION*, DAN *BEHAVIORAL INTENTION* PADA PELAKU UMKM DI DAERAH CIANJUR : STUDI KASUS PERAN *UTAUT* SEBAGAI *PREDICTOR*

(xv + 201 pages; 6 figures; 25 tabel; appendix)

Penelitian ini bertujuan untuk menganalisis pengaruh *mobile self-efficacy* terhadap *use behaviour* pengguna *e-wallet* pada pelaku UMKM di Kabupaten Cianjur, dengan dimediasi oleh *perceived enjoyment*, *satisfaction*, dan *behavioral intention*. Model yang digunakan mengadaptasi kerangka UTAUT dengan pendekatan kuantitatif melalui survei terhadap 384 responden, dianalisis menggunakan SmartPLS 4. Penelitian menunjukkan bahwa *mobile self-efficacy* berpengaruh signifikan terhadap *perceived enjoyment*, yang kemudian memengaruhi *satisfaction* dan *behavioral intention*. *behavioral intention* terbukti menjadi mediator utama dalam mendorong *use behaviour*. Temuan IPMA juga mengidentifikasi area prioritas untuk perbaikan, terutama terkait kemudahan penggunaan dan dukungan teknis. Implikasi penelitian ini memberikan rekomendasi strategis bagi pengembang *e-wallet* dan pemerintah daerah dalam meningkatkan adopsi teknologi digital oleh UMKM. Keterbatasan penelitian mencakup distribusi karakteristik responden dan cakupan wilayah. Penelitian selanjutnya disarankan untuk memperluas model, metode, dan lokasi studi.

Kata Kunci: *Mobile self-efficacy*, *e-wallet*, UMKM, *behavioral intention*, UTAUT, *use behaviour*

Referensi: (2015-2025)

ABSTRACT

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ANALYSIS OF THE EFFECT OF MOBILE SELF EFFICACY ON USE BEHAVIOUR OF E-WALLET USERS MEDIATED BY PERCEIVED ENJOYMENT, SATISFACTION, AND BEHAVIORAL INTENTION ON UMKM ACTORS IN CIANJUR AREA: CASE STUDY OF THE ROLE OF UTAUT AS A PREDICTOR

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This study aims to examine the impact of mobile self-efficacy on e-wallet usage behavior among MSME actors in Cianjur Regency, mediated by perceived enjoyment, satisfaction, and behavioral intention. The research model adapts the UTAUT framework and employs a quantitative approach through a survey of 384 respondents, analyzed using SmartPLS. The results indicate that mobile self-efficacy significantly impacts perceived enjoyment, which in turn affects satisfaction and behavioral intention. behavioral intention serves as a key mediator in driving use behaviour. The IPMA results also highlight key improvement areas, especially regarding ease of use and technical support. This study provides practical implications for e-wallet developers and local governments in promoting digital adoption among MSMEs. The research is limited by the sample's demographic distribution and geographic scope. Future studies are recommended to expand the model, methods, and study locations.

Keywords: Mobile self-efficacy, e-wallet, MSMEs, behavioral intention, UTAUT, use behaviour

Reference : (2015-2025)