CHAPTER V

CONCLUSION, IMPLICATION, LIMITATION,

AND SUGGESTION FOR FURTHER RESEARCH

5.1. Conclusion

The aim of this study is to develop the consumer adoption model of behavioral intention toward mobile wallet specifically for Y generation in Indonesia by extending UTAUT2 (Venkantesh et al., 2013). The overall model proposed could explained 61% variances of factors toward behavioral intention which considered as moderate (Chin, 2010). In addition, the model also showed good fit (SRMR = 0.06) as well as predictive relevance ($Q^2 = 0.47$).

Eight out of Eleven Hypotheses were supported in this study. Trust, Habit, Social Influence have been found as the most important factors, followed by Facilitating Conditions, Trialability, and Price Value. But, it should be noted that the effect size were found to be very small even for Trust as the strongest factor (0.07). In Contrast, The study found that Performance Expectancy, Effort Expectancy, Hedonic Motivation, Awareness, and Network Expectancy had no significant affeet on behavioral intention to use mobile wallet. In summary, Hypothesis H1, H2, H3, H4, H5, H7, H8, and H9 were supported, whereas H6, H10, and H11 were rejected.

5.2.Theoretical and Practical Implication

5.3.Theoretical Implications

This study have several contributions to theoretical perspective. First, This study contributes on theoretical by extending UTAUT2 including Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Price Value, Hedonic Motivation, and Habit with four additional constructs : Awareness, Trialability, Trust, and Network Externalities. This Combination has never been used in any prior studies.

Second, For the first time, no significant relationship had been found between Network externalities and behavioral intention. The result is inconsistent with two prior studies : Ewe et al. (2014) and Qasim and abu-shanab (2015). This result likely happen because mobile wallet still only in introductory phase. In this phase, Early adopters likely do not really care about the lack of availability of the services.

5.3.1. Managerial Implications

The result of this study is a consumer adoption model that can be used by services providers to develop both company strategies and marketing strategies for Y generation market segmentation in Indonesia. Trust including trust in technologies, trust in systems, and trust in the service provider must be build as a first priority. Another two important factors are Habit and Social Influence. Service Providers need to give good impression for early adopters in order to create Word Of Mouth Effect. By creating good impression, services provider would gained trust from its user. In

the same time, Service Providers should increase the reliability of its infrastructure and its services. In addition, Facilitating consumers with onsite registration where the promotion is underway seems worth to try.

With the support of big data and data analytics, marketers can understand their users and develop better marketing strategies to increase the usage retention for mobile wallet user and attract more consumer to try mobile wallet. Marketer should consistently made attractive promotion to increase the price value of mobile wallet. Ensuring the continuity of adoption is very important as it would lead to form habit of using mobile wallet.

5.4. Limitation

Generalizability of the result findings were the main limitation of this this study. First, This study only examined Y Generation as sample. Hence, the results of this study could not be generalized into other groups such as X Generation, Z Generation, or Baby Boomers. Second, This study not specify the product of mobile wallet examined. It should be noted that each mobile wallet is different compared to each other and could lead to different perception. Thus, experience of different mobile wallet could generate bias in the study. Third, the sample used not only included user of mobile wallet but also either non-user who never know mobile wallet or non-user who never use mobile wallet. These non-user group might can not answer some of the questions accurately due of limited knowledge and experience. Therefore, this issue also could cause bias in the study.

5.5. Suggestion for Further Researches

For further researches, this study suggest researchers to conduct another study in area of mobile adoption specifically for mobile wallet, mobile payment, and mobile banking. Several suggestion that can be considered for further research are discussed in the following.

First, Further researches could investigate consumer adoption for Elderly or other Group Age. This study only investigated the mobile wallet adoption for Y generation which considered as tech savvy. Further study should considered other group age such as Elderly who might different than Young people. Conducting Multi Group Analysis between Group Age also welcomed.

Second, Further researches should focus only one or two mobile wallet products as a case study. This study welcomed all respondents with any experience of mobile wallet. This could create bias because each mobile wallet is unique compared to each other. Hence, Further research should focused only one mobile wallet products. By doing this, researcher can gain more insight on particular mobile wallet product with less bias. Multi Group Analysis also can be conducted to compare mobile wallet products.

Third, More exploration on consumer adoption model should be conducted using Different theoretical model and different construct. The model proposed on this study can explained 63% variance on behavioral intention to use mobile wallet which considered as moderate based on Chin (2010). In addition, even though trust, habit,

social influence, facilitating conditions, trialability, and price value were significantly affect on behavioral intention to use mobile wallet, the f^2 were very small ($0.02 <= f^2 < 0.15$) to none ($f^2 < 0.02$). Thus, There are many other factors that possibly have greater effect on behavioral intention. Hence, further research should explore different theoretical model such as TAM, IDT, TRA, or other adoption model to increase the variance as well as investigate higher f^2. Combining two or more theoretical adoption model are welcomed as well as extending the theoretical adoption model with others construct.

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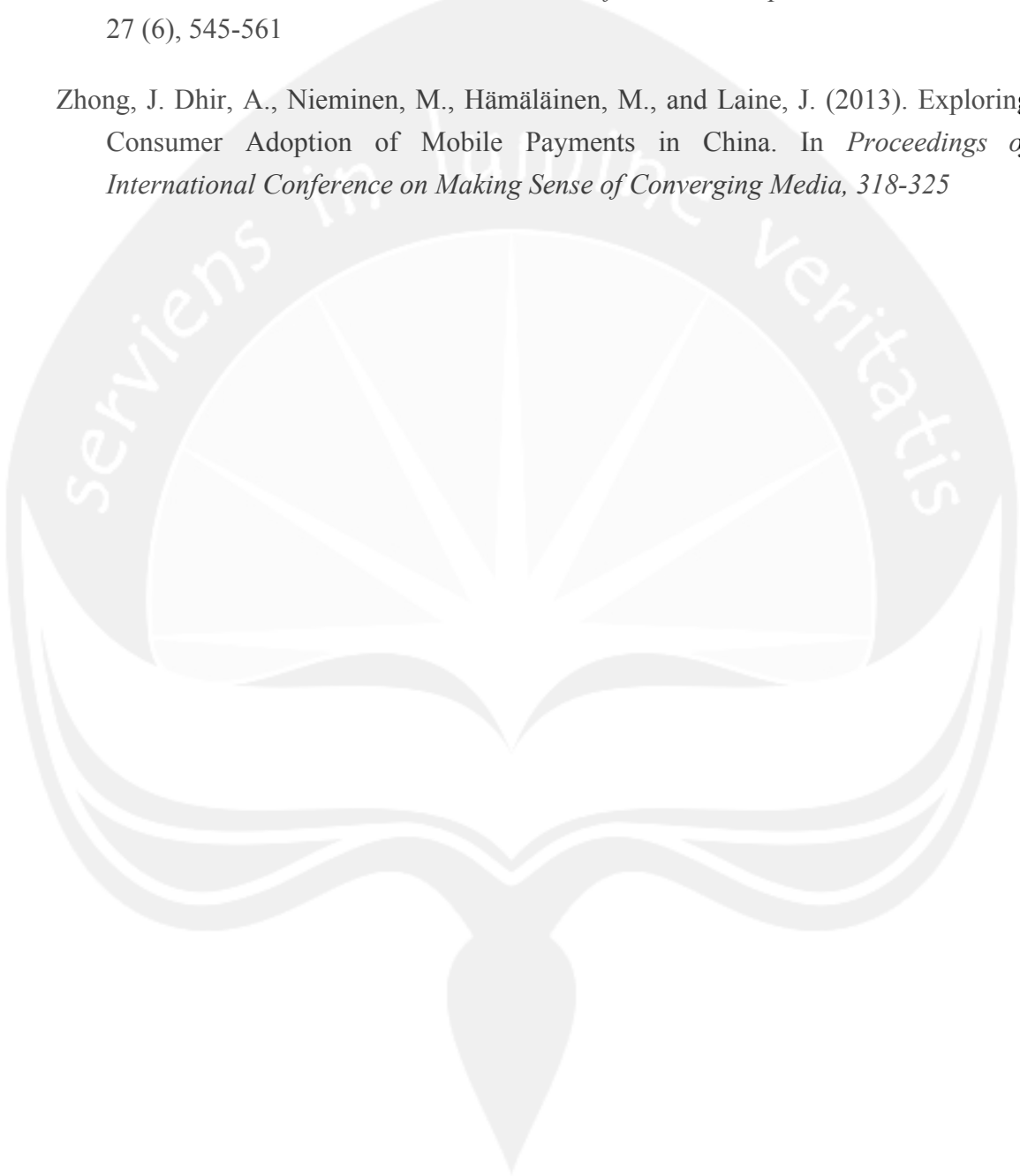
APPENDIX I

SUMMARY OF LITERATURE REVIEW

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	**Not Significant**		
Towards an understanding of the consumer acceptance of mobile wallet Shin (2009)	M-Wallet / UTAUT	296 respondents in Korea / CB-SEM	Perceived Security, Attitude, Trust	Social Influence Self-Efficacy	Perceived Usefulness, Perceived Ease of Use,Social Influence, Perceived Security, Trust, Self-Efficacy, Attitude, Behviorala Intention	Attitude, Intention, Use Behaviour
An Empirical Study on Mobile Banking Adoption: Role of Trust Liu et al. (2009)	M-Banking / TAM	438 respondents in China / CB-SEM	Perceived Ease of Use, Trust	Perceived Usefulness	Perceived Usefulness, Perceived Ease of Use, Trust, Trust in Technologies, Trust in Vendors, Structural Assurance, Dispositional Trust	Intention, Trust, Trust in Vendors,
An Investigation into the acceptance of online banking in Saudi Arabia Al-Somalli et al. (2009)	M-Banking / TAM	400 respondents Saudi Arabia / PLS-SEM	Perceived Usefulness, Attitude		Quality of Internet Connection, Attitude, Self-Efficacy, Trust, Awareness, Social Influence, Resistance to Change, Perceived Usefulness, Perceived Ease of Use, Use Behaviour, Behavioral Intention	Perceived Usefulness, Perceived Ease of Use, Attitude, Behavioral Intention, Use Behaviour

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	Not Significant		
Integrating TTF and UTAUT to explain mobile banking user adoption Zhou et al. (2010)	M-Banking / UTAUT + TTF	250 respondents in China / PLS-SEM	Performance Expectancy, Social Influence, Facilitating Conditions, Task Technology Fit	Effort Expectancy	Performance Expectancy, Effort Expectancy, Social Influence Fac. Conditions, Task Characteristic, Tech. Characteristic	Performance Expectancy, Task technology Fit, User adoption
Investigation of Factors Influencing the Intention to Adopt Mobile Banking Services in Jordan Awwad and Ghadi (2010)	M-Banking / DOI	413 respondents in Jordan / Regression	Complexity, Trialability, Perceived Risk	Relative Advantage, Observability, Perceived Cost	Complexity, Relative Advantage, Compatibility Trialability, Observability, Financial Cost, Risk	Behavioral Intention
Technology Rejection: The Case of the Wallet Phone Swilley (2010)	M-Wallet / TAM	706 respondents in USA / CB-SEM		Attitude, Security and Privacy	Perceived Usefulness, Perceived Ease of Use, Subjective Norms, Risk, Attitude. Security and Privacy	Behavioral Intention
Factor influencing mobile service adoption: a brand-equity perspective Wang and Li (2011)	M-Service / Brand Equity	497 respondents in Taiwan / CB-SEM	Brand Loyalty, Perceived Quality, Brand Awareness, Brand Associations		Brand Loyalty, Perceived Quality, Brand Awareness, Brand Assosiations, Usability, Personalitation, Identifiability, Perceived Enjoyment	Brand Loyalty, Perceived Quality, Brand Awareness, Brand Assosiations, Behavioral Intention

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	Not Significant		
Exploring E-Payment Adoption in Vietnam and Taiwan Lin & Nguyen (2011)	E-Payment / TAM	353 respondents in Vietnam	Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Information, Innovativeness		Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Information, Innovativeness	Behavioral Intention
Exploring E-Payment Adoption in Vietnam and Taiwan Lin & Nguyen (2011)	E-Payment / TAM	323 respondents in Taiwan /	Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Information, Innovativeness	-	Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Information, Innovativeness	Behavioral Intention
Realizing M-Payments: modelling consumer's willingness to M-Pay using Smart Phones Duane et al. (2014)	M-Payment / TAM	82 respondents in Ireland / PLS-SEM	Perceived Ease of Use, Perceived Usefulness, Trust	Personal Innovativeness, Self-Efficacy	Perceived Ease of Use, Perceived Usefulness, Personal Innovativeness, Self-Efficacy, Trust	Willingness to make an M-Payment
Mobile Banking Adoption: Application of Diffusion of Innovation Theory Al-Jabri and Sohail (2012)	M-Banking / DOI	240 respondents in Saudi Arabia / Regression	Relative Advantage, Complexity, Observability, Perceived Risk	Trialability Compatibility	Relative Advantage, Complexity, Perceived Risk, Compatibility, Observability, Trialability	Behavioral Intention
Predicting consumer decisions to adopt mobile commerce: Cross country empirical examination between China and Malaysia Chong et al (2012)	M-Commerce / TAM	172 respondents in Malaysia / Regression	Trust, Perceived Cost Social Influence, Variety of Services	Perceived Ease Of Use, Perceived Usefulness, Trialability	Trust, Cost, Social Influence, Variety of Services, Perceived Usefulness, Perceived Ease of Use, Trialability	Behavioral Intention

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	Not Significant		
Predicting consumer decisions to adopt mobile commerce: Cross country empirical examination between China and Malaysia Chong et al (2012)	M-Commerce / TAM	222 respondents in China / Regression	Trust, Perceived Cost Social Influence,	Perceived Ease Of Use, Perceived Usefulness, Trialability	Trust, Cost, Social Influence, Variety of Services, Perceived Usefulness, Perceived Ease of Use, Trialability	Behavioral Intention
Mobile banking adoption of the youth market : perception and intention Akturan and Techan (2012)	M-Banking / TAM	435 respondents in Turkey	Attitude	Perceived Usefulness	Perceived Usefulness, Attitude. Perceived Ease of Use, Perceived Benefit, Perceived Sosial Risk, Perceive Performance Risk, Perceived Financial Risk, Perceived Security Risk, Perceived Privacy Risk	Perceived Usefulness, Attitude, Behavioral Intention
Building Consumer Mobile Money Adoption and Trust in Conditions Where Infrastructures are Unreliable Unyolo (2012)	M-Money / UTAUT2	508 respondents in Malawi / CB-SEM	Performance Expectancy, Effort expectancy, Facilitating Conditions, Price Value, Trust, Experience	Social Influence, Infrastructure Reliability	Performance Expectancy, Effort expectancy, Facilitating Conditions, Price Value, Trust, Experience, Social Influence, Infrastructure Reliability	Behavioral Intention

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	Not Significant		
Factors Affecting Individuals to adopt Mobile Banking : Empirical Evidence from the UTAUT Model Yu (2012)	M-Banking / UTAUT	441 respondents in Taipei / PLS-SEM	Performance Expectancy, Social Influence, Perceived Credibility, Perceived Financial Cost	Effort Expectancy,	Performance Expectancy, Effort Expectancy, Social Influence, Perceived Credibility, Perceived Financial Cost, Facilitating Conditions, Perceived Self-Efficacy, Behavioral Intention	Behavioral Intention Use Behaviour
What drives mobile commerce ? An empirical evaluation of revised UTAUT model Alkhunaizan & Love, (2012)	M-Commerce / UTAUT	574 respondents in Saudi Arabia / Regression	Cost, Performance Expectancy, Effort Expectancy	Trust, Social Influence	Trust, Cost, Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Behavioral Intention	Behavioral Intention, Use Behaviour
Exploring Consumer Adoption of Mobile Payments in China Zhong et al. (2013)	M-Payment / TAM	365 respondents in China / CB-SEM	Perceived Ease of Use, Compatibility, Security, Perceived Usefulness, Habits, Interonnection	-	Perceived Usefulness, Perceived Ease of Use, Compatibility, Perceived Security, Habits, Interconnection	Behavioral Intention
Do Trust and Security Matter for the Development of M-Banking? Evidence from a Developing Country Vaithilingam (2013)	M-Banking / -	209 respondents in Malaysia / CB-SEM	Trust, Security, Interface Design	Promotion, Value-added	Trust, Security, Value added, Interface Design, Promotion	Trust, Promotion Intention to adopt, Actual Use

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	**Not Significant**		
Mobile Commerce Adoption: An Empirical Analysis of the Factors Affecting Consumer Intention to Use Mobile Commerce Shah et al. (2013)	M-Commerce / TAM	313 respondents in Pakistan / Regression	Perceived Ease of Use, Perceived Usefulness, Social Influence, Perceived Cost, Perceived Trust, Awareness		Perceived Ease of Use, Perceived Usefulness, Social Influence, Perceived Cost, Perceived Trust, Awareness	Behavioral Intention
Modelling The Adoption Of Mobile Payment System For Primary And Secondary School Student Examination Fees In Developing Countries: Tanzanian Experience Tossy, T. (2012)	M-Payment / UTAUT	182 respondents in Tanzania / PLS-SEM	Performance Expectancy, Social Influence, Trust, Perceived Risk	Facilitating Condition, Effort Expectancy	Performance Expectancy, Social Influence, Trust, Perceived Risk, Condition, Effort Expectancy	Behavioral Intention
Exploring consumer adoption of proximity mobile payments Slade et al. (2014)	M-Payment / UTAUT2	244 respondents in England / Regression	Performane Expectancy, Social Influence, Habit, Trust, Perceived Risk	Effort Expectancy, Facilitating Condition, Price Value, Hedonic Motivation	Performance Expectancy, Habit, Effort Expectancy, Social Influence, Price Value, Hedonic, Motivation, Facilitating Cond.	Behavioral Intention
Network Externalities and the perception of innovation characteristics: mobile banking Ewe et al. (2014)	M-Banking / DOI	368 respondents in Malaysia / CB-SEM	Complexity,	Relative Advantage, Avaiability of Complementary Services, Compatibility	Number of Users, Network Externalities, Relative Advantage, Complexity, Compatibility	Network Externalities, Relative Advantage, Complexity, Compatibility, Intention to Use

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	Not Significant		
Extending the understanding of mobile banking adoption: When UTAUT meets TTF and ITM Oliveira et al. (2014)	M-Payment / UTAUT + ITM	194 respondents in Portugal / CB-SEM	Performance Expectancy, Trust	Effort Expectancy, Social Influence, Firm Reputation	Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Firm Reputation, Initial Trust, Structural Assurance, Personal Propensity to Trust, Technology Characteristic, Task Characteristic, Task Technology Fit, Behavioral Intention	Task Technology Fit, Performance Expectancy, Initial Trust, Behavioral Intention. Use Adoption
Factor Affecting the Adoption of Mobile Banking : Sample of Turkey Bidar et al. (2014)	M-Banking / TAM	128 respondents in Turkey / Regression	Perceived Usefulnes, Compatibility, Social Influence	Perceived Ease Of Use, Security and Privacy, Facilitating Condition, Perceived Cost	Perceived Usefulness, Perceived Ease of Use, Security and Privacy, Compatibility, Sosial Influence, Facilitating Conditions, Perceived Cost	Use Adoption

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	Not Significant		
A Study of mobile banking in Iran Mohammadi (2014)	M-Banking / TAM	139 respondents in Iran / CB-SEM	Usefulness Attitude		Resistance, Perception of Risk, Lack of System Compatibility, Low Awareness, Perceived Usefulness, Perceived Ease of Use, Subjective Norms, Personal Innovativeness, Attitude, Behavioral Intention	Perceived Usefulness, Perceived Ease of Use, Attitude, Behavioral Intention
An Empirical Examination of Consumer Adoption of Mobile Banking (M-Banking) in Jordan Khasawneh (2015)	M-Banking / TAM	268 respondents in Jordan / PLS-SEM	Attitude	-	Perceived Ease of Use, Perceived Usefulness, Perceived Credibility, Perceived Trust, Attitude	Attitude Behavioral Intention
Influencing Factors on Tend to Use Mobile Banking in Refah Bank Saadi and Khoshtinat (2015)	M-Banking / UTAUT	276 respondents in Iran / CB-SEM	Effort Expectancy, Subjective Norms	Performance Expectancy, Awareness	Performance Expectancy, Effort Expectancy, Subjective Norms, Awareness	Behavioral Intention

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	Not Significant		
Antecedents of Consumer Trust in Mobile Payment Adoption Xin et al. (2015)	M-Payment / -	302 respondents in New Zaeland / PLS-SEM	Trust	-	Trust, Perceived Reputation of Mobile Servie Provider, Perceived Opportunitism of Mobile Service Provider, Perceived Reputation of Mobile Payment Vendor, Perceived Structural Assurance, Perceived Environmental Risk, Consumer trust in Mobile Payment, Espoused Uncertainty Avoidance, Disposition to trust	Behavioral Intention
Driver of mobile payment acceptance: The impact of network externalities Qasim and Abu-shanab (2015)	M-Payment / UTAUT	253 respondents in Jordan / CB-SEM	Performance Expectancy, Social Influence, Trust, Network Externalities	Effort Expectancy	Performance Expectancy, Effort Expectancy, Social Influence, Trust, Network Externalities	Behavioral Intention
Modelling Consumer's Adoption Intentions of Remote Mobile Payments in the United Kingdom: Extending UTAUT with Innovativeness, Risk, and Trust Slade et al. (2015)	M-Payment / UTAUT	268 respondents in England / CB-SEM	Perfomance Expectancy, Social Influence,, Innovativeness, Perceived Risk	Trust	Performance Expectancy, Effort Expectancy, Social Influence, Innovativeness, Perceived Risk, Trust in System	Perceived Risk, Behavioral Intention

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	Not Significant		
Antecedents of the Adoption of the new mobile payments systems: the moderating effect of age Liébana-Cabanillas et al. (2014)	M-Banking / TAM	168 respondents in Spain / CB-SEM	Attitude, Perceived Usefulness. Risk, External Influences		Social Influences, Subjective Norms, External Influences, Trust, Perceived Ease of Use, Perceived Usefulness, Risk, Attitude	External Influences, Trust, Perceived Ease of Use, Usefulness, Attitude, Risk, Intention to Use
Understanding mobile banking: The unified theory of acceptance and use of technology combined with cultural moderators Baptista and Oliveira (2015)	M-Payment / UTAUT2 + CUL	252 respondents in Mozambique / PLS-SEM	Performance Expectancy, Hedonic Motivation, Habitt	Effort Expectancy, Social Influence, Facilitating Condition, Price Value	Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivations, Price Value, Habit,	Behavioral Intention, Use Behaviour
User Intentions to Adopt Mobile Payment Services: A Study of Early Adopters in Thailand Phontanukitithaworn et al. (2015)	M-Payment / TAM	256 respondents in Thailand / CB-SEM	Compatibility, Subjective Norms, Trust, Perceived Cost	Perceived Ease Of Use, Perceived Usefulness, Perceived Risk	Subjective Norms, Perceived Usefulness, Perceived Ease of Use, Compatibility, Perceived Risk, Perceived Trust, Perceived Cost	Behavioral Intention

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	Not Significant		
Acceptance of Mobile Banking Framework in Pakistan Afshan & Sharif (2015)	M-Banking / UTAUT + TTF + ITM	151 respondents in Pakistan / CB-SEM	Facilitating Conditions, Technology Task Fit, Initial Trust	Performance Expectancy, Effort Expectancy, Social Influence,	Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Initial Trust, Familiarity, Structure Assurance, Task Technology Fit, Technology Characteristic, Task Characteristic	Task technology Fit, Initial Trust, Behvioral Intention
User Behaviour in QR Mobile Payment System: the QR Payment Acceptance Model Liébana-Cabanillas et al. (2015)	M-Payment / TAM	201 respondents in Spanish / CB-SEM	Attitude, Subjective Norms, Personal Innovativeness	Individual Mobility	Perceived Usefulness, Compatibility, Perceived Security, Perceived Ease of Use, Personal Innovativeness, Individual Mobility, Subjective Norms, Attitude toward	Perceived Usefulness, Perceived Ease of Use, Attitude, Behavioral Intention
The effects of convenience and speed in m-payment Teo et al. (2015)	M-Payment / UTAUT	194 respondents in Malaysia / PLS-SEM	Effort Expectancy, Facilitating Condition	Social Influence, Performance Expectancy	Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Perceived Transaction Convenience, Perceived Transaction Speed	Behavioral Intention

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	Not Significant		
Factor affecting the Intention to reuse Mobile Banking Service Arahita and Hatammimi (2015)	M-Banking / TAM	100 respondents in Indonesia / Regression	Perceived Ease of Use, Awareness, Social Influence	Perceived Usefulness, Peceived Credibility	Perceived Usefulness, Perceive Ease of Use, Perceived Credibility, Awareness, Social Influence	
Examining the Role of three sets of innovation attributes for determining adoption of the interbank mobile payment service Kappor and Dwivedi (2015)	M-Payment / DOI	323 respondents in India / Regression	Relative Advantages, Compatibility, Complexity, Trialability, Voluntariness, Result demonstrability, Lower Cost, Communicability, Riskiness, Social Approval,	Observability, Image, Visibility	Relative Advantages, Compatibility, Complexity, Trialability, Observability, Lower Cost, Communicability, Riskiness, Social Approval, Voluntariness, Image, Result demonstrability, Visibility	
Developing Consumer Adoption Model on Mobile Wallet in Canada Kafsh (2015)	M-Wallet / TAM + IDT	650 respondents in Cananda / PLS-SEM	Perceived Usefulness, Perceived Ease of Use, Subjective Norm,	Compatibility	Observability, Trialability, Awareness, Perceived Usefulness, Perceived Ease of Use, Subjective Norm, Compatibility, Security & Privacy	Perceived Usefulness, Perceived Ease of Use, Behavioral Intention

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	Not Significant		
Consumer acceptance of mobile banking services in Bangladesh Nisha et al. (2015)	M-Banking / UTAUT	1000 respondents in Bangladesh / CB-SEM	Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition Self-Efficacy	Perceived Credibility, Perceived Financial Cost,	Performance Expectancy, Effort Expectancy, Social Influence, Perceived Credibility, Perceived Financial Cost, Facilitating Condition, Self-Efficacy, Innovativeness, Anxiety	Performance Expectancy, Effort Expectancy, Behavioral Intention, Use Behaviour
Intention of adoption of mobile payment: An analysis in the light of the Unified Theory of Acceptance and Use of Technology (UTAUT) Abrahão et al (2016)	M-Payment / UTAUT	605 respondents in Brazil / PLS-SEM	Peformance Expectancy, Effort Expectancy, Sosical Influence, Perceived Risk	Perceived Cost	Performance Expectancy, Effort Expectancy, Social Influence, Perceived Risk, Perceived Cost	Behavioral Inetntion
The Influence of Cultural Dimensions and Website Quality on m-banking Services Adoption in Bangladesh: Applying the UTAUT2 Model using PLS Mahfuz et al. (2016)	M-Banking / UTAUT2	220 respondents in Bangladesh / PLS-SEM	Peformance Expectancy, Facilitating Condition, Price Value, Power Distance	Effort Expectancy, Masculinity, Website Quality, Uncertainty,	Performance Expectancy, Effort Expectancy, Facilitating Condition, Price Value, Power Distance, Uncertainty, Masculinity, Website Quality, Behavioral Intention	Behavioral Intention, Usage Behaviour

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	Not Significant		
Mobile Payment : Understanding the determinants of customer adoption and intention to recommend the technology Oliveira et al. (2016)	M-Payment / UTAUT2 + DOI	217 respondents in Portugal /　PLS-SEM	Performance Expectancy Social Influence Perc. Technology Security, Compatibility, Innovativeness	Facilitating Condition, Hedonic Motivation, Price Value, Effort Expectancy	Compatibility, Innovativeness, Performance Expectancy, Effort Expectancy, Social Influence, Price Value, Facilitating Condition, Hedonic Motivation, Perceived Technology Security, Behavioral Intention	Compatibility, Performance Expectancy,Effort Expectancy, Behavioral Intention to adopt, Behavioral Intention to recommend
Enjoyment and Social Influence: predicting mobile payment adoption Koenig-Lewis et al. (2016)	M-Payment / TAM	316 respondents in France / CB-SEM	Perceived Usefulness, Knowledge, Perceived Enjoyment, Social Influence, Perceived Risk	Perceived Ease of Use	Perceived Enjoyment, Social Influence, Perceived Risk, Perceived Usefulness, Perceived Ease of Use, Knowledge, Intention to Use	Perceived Risk, Perceived Enjoyment, Perceived Usefulness, Intention to Use, Usage,
The Influence of Website Quality on M-banking Services Adoption in Bangladesh: applying the UTAUT2 model using PLS Abdullah et al. (2016)	M-Payment / UTAUT2	115 respondents in Bangladesh / PLS-SEM	Effort Expectancy, Social Influence	Facilitating Condition, Habit, Hedonic Motivation, Performance Expectancy, Price Value	Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Price Value, Habit, Website Quality	Behavioral Intention Usage Behaviour

Title, Author (Pub. Year)	Object / Base Model	Sample / Location / Method	Relationship toward BI		Independent Variable	Dependent Variable
			Significant	Not Significant		
Predicting Consumer Intention to Use Mobile Payment Services: Empirical Evidence from Vietnam (Nguyen et al., 2016)	M-Banking / TAM + TPB	489 respondents in Vietnam / Regression	Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment, Perceived Trust, Subjective Norm, Perceived Behavioral Control		Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment, Perceived Trust, Subjective Norm, Perceived Behavioral Control	Behavioral Intention

APPENDIX II

RESEARCH QUESTIONNAIRE IN BAHASA

Responden yang terhormat,

Perkenalkan nama Saya Raden Agoeng Bhimasta. Saya merupakan mahasiswa Magister Manajemen di Universitas Atma Jaya Yogyakarta. Saat ini saya sedang melakukan penelitian dengan judul "FAKTOR-FAKTOR YANG MENENTUKAN NIAT MENGGUNAKAN *MOBILE WALLET* : STUDI KASUS GENERASI Y DI INDONESIA". Tujuan utama dari penelitian ini adalah untuk mengumpulkan data dan informasi terkait dengan Adopsi Konsumen terhadap *Mobile Wallet*.

Mobile wallet berfungsi seperti sama seperti dompet yang biasa anda gunakan, dimana di dalamnya anda dapat menyimpan uang, kartu kredit, kartu debit, kartu *membership*, dan informasi-informasi lainnya dalam bentuk digital. Sebagai tambahan, *mobile wallet* memiliki berbagai fitur tambahan seperti fitur pembayaran yang dapat digunakan dalam transaksi online maupun offline. Di dalam pembayaran *offline*, anda dapat menggunakan smartphone anda sebagai alat pembayaran dimana biasanya teknologi *Near Field Communication* (NFC) yang paling populer untuk digunakan. Beberapa produk-produk *mobile wallet* yang ada di Indonesia diantaranya adalah tCash, BCA Sakuku, Indosat Dompetku, Mandiri E-Cash, Ipaymu Mobile, Dimo Pay by QR, Kesles, dan lain sebagainya.

Oleh karena itu, dengan rendah hati saya memohon kesediaan saudara/i untuk berkenan mengisi kuesioner ini dengan jawaban sebenar-benarnya, sebab jawaban yang anda berikan sangat bermanfaat dalam kontribusi yang dihasilkan di dalam penelitian ini.

Anda mungkin akan memerlukan waktu 5 hingga 10 menit dalam menyelesaian pengisian kuesioner ini secara lengkap. Pernyataan dan data saudara/i hanya akan digunakan untuk keperluan penelitian dan sangat dijaga kerahasiaannya.

Atas perhatian dan kesediaannya, kami ucapkan terima kasih.

BAGIAN I – INFORMASI DEMOGRAFIK

1. Jenis Kelamin : ☐ Pria ☐ Wanita

2. Kota tempat tinggal saat ini : ……………………………

3. Berapa usia anda saat ini ? : …………………. tahun

4. Apa pekerjaan anda saat ini ? :

   o PNS   o Mahasiswa

   o Pegawai Swasta   o Ibu Rumah Tangga

   o Wiraswasta / Pengusaha   o Tidak Bekerja

   o Lainnya, sebutkan :   ………………………………………

5. Apa latar belakang pendidikan anda ?

   o SD   o S1   o Diploma

   o SMP   o S2

   o SMA   o S3

   o Tidak memiliki latar belakang pendidikan

6. Berapa besar **pengeluaran anda** setiap bulannya ?

   o < Rp 1.000.000

   o Rp 1.000.001 – 2.000.000

   o Rp 2.000.001 – 3.000.000

   o Rp 3.000.001 – 4.000.000

   o > 4.000.000

7. Apakah anda menggunakan *smartphone*?   ☐ Ya   ☐ Tidak

8. Apakah anda menggunakan *mobile banking* ?   ☐ Ya   ☐ Tidak

9. Berapa banyak kartu (kartu debit, kartu kredit, kartu loyalti, kartu member) yang anda miliki? ………….. kartu

BAGIAN II – PENGALAMAN TERHADAP PENGGUNAAN *MOBILE WALLET*

10. **Seberapa baik pemahaman anda terhadap mobile wallet ?**

    a. Ini pertama kalinya saya mendengar tentang *mobile wallet*

    b. Saya pernah mendengar tentang *mobile wallet*, namun tidak pernah menggunakannya

    c. Saya pernah mendengar dan pernah menggunakan *mobile wallet*

JIKA ANDA PERNAH MENGGUNAKAN *MOBILE WALLET* :   JAWAB PERTANYAAN NO 13 – 15

11. Sudah **berapa kali** anda pernah menggunakan *Mobile Wallet*?

     a. Hanya sekali dan tidak menggunakan lagi

     b. 2 - 5 kali

     c. 6 - 10 kali

     d. 11 - 15 kali

     e. > 15 kali

12. Manakah dari produk-produk *Mobile Wallet* berikut yang **pernah anda gunakan**?

☐ Apple pay   ☐ Telkomsel T-Cash

☐ Samsung Pay   ☐ BCA Sakuku

☐ Google Wallet   ☐ Indosat Dompetku

☐ Paypal Wallet   ☐ Mandiri E-Cash

☐ Dimo Pay by QR   ☐ Ipaymu Mobile

☐ Kesles   ☐ Go-Pay

☐ Lainnya sebutkan ……………….

BAGIAN III – OPINI TERHADAP PENGGUNAAN MOBILE WALLET

Pada bagian selanjutnya pada halaman 5 hingga 8 anda diminta untuk mengungkapkan pendapat / persepsi anda terhadap penggunaan mobile wallet. Silahkan untuk memberikan tanda centang (✔) atau silang (✗) pada telah disediakan untuk setiap pertanyaan yang ada.

STS = Sangat Tidak Setuju   **TS = Tidak Setuju**   **N = Netral / Tidak tahu**

S = Setuju   **SS = Sangat Setuju**

Performance Expectancy

No	Pernyataan	STS	TS	N	S	SS
1	Menggunakan *mobile wallet* dapat membuat transaksi lebih efisien					
2	Menggunakan *mobile wallet* dapat menghemat waktu dalam melakukan transaksi					
3	Menggunakan *mobile wallet* dapat membuat transaksi lebih nyaman					
4	Adanya *mobie wallet* memberikan berbagai keuntungan dalam bertransaksi					

Effort Expectancy

No	Pernyataan	STS	TS	N	S	SS
5	Saya dapat dengan mudah belajar menggunakan *mobile wallet*					
6	Saya dapat dengan mudah menjadi terampil dalam menggunakan *mobile wallet*					
7	Saya mudah untuk berinteraksi dengan *mobile wallet*					
8	Secara umum, saya berpendapat bahwa *mobile wallet* mudah untuk digunakan					

Social Influence

No	Pernyataan	STS	TS	N	S	SS
9	Seseorang yang berpengaruh di dalam kehidupan saya (misal : istri, suami, keluarga, pacar) berpendapat bahwa transaksi menggunakan mobile wallet menguntungkan					
10	Teman-teman saya berpendapat bahwa saya sebaiknya menggunakan mobile wallet					
11	Kebanyakan orang di sekitar saya menggunakan mobile wallet					

Facilitating Conditions

No	Pernyataan	STS	TS	N	S	SS
12	Infrastruktur di kota saya tinggal mendukung saya untuk menggunakan *mobile wallet*					
13	*Mobile wallet* cocok dengan gaya hidup yang saya miliki					
14	Bantuan tersedia ketika saya memperoleh masalah dalam menggunakan *mobile wallet*					

Hedonic Motivation

No	Pernyataan	STS	TS	N	S	SS
15	Menurut saya, menggunakan *mobile wallet* itu menyenangkan					
16	Saya nyaman dalam menggunakan *mobile wallet*					
17	Menurut saya, menggunakan *mobile wallet* itu menarik					

Price Value

No	Pernyataan	STS	TS	N	S	SS
18	Biaya administrasi yang dikenakan *mobile wallet* murah					
19	*Mobile wallet* memiliki nilai finansial yang baik (*Good value for the money*)					
20	Saat ini, *mobile wallet* menawarkan penawaran yang menarik					

Habit

No	Pernyataan	STS	TS	N	S	SS
21	Penggunaan *mobile wallet* sudah menjadi kebiasaan bagi saya					
22	Saya kecanduan untuk menggunakan *mobile wallet*					
23	Saya harus menggunakan *mobile wallet*					

Trialability

No	Pernyataan	STS	TS	N	S	SS
24	Menurut saya, menggunakan *mobile wallet* sangat mudah setelah mencoba menggunakan secara langsung					
25	Sebuah kesempatan untuk dapat mencoba langsung akan dapat menyakinkan saya bahwa *mobile wallet* lebih baik daripada metode pembayaran lainnya					
26	Sebelum akhirnya mengadopsi *mobile wallet*, saya berpendapat bahwa ada baiknya untuk bisa bereksperimen dengan mobile wallet terlebih dahulu					

Awareness

No	Pernyataan	STS	TS	N	S	SS
27	Saya mendapatkan informasi yang cukup mengenai layanan yang diberikan oleh penyedia layanan *mobile wallet*					
28	Saya mendapatkan informasi yang cukup mengenai berbagai keuntungan yang ditawarkan oleh layanan-layanan *mobile wallet*					
29	Saya telah menerima informasi terkait layanan mobile wallet dari operator penyedia layanan mobile wallet					
30	Saya telah mengetahui apa itu *mobile wallet* dan bagaimana cara kerja *mobile wallet*					

Trust

No	Pernyataan	STS	TS	N	S	SS
31	Saya mempercayai layanan mobile wallet					
32	Saya mempercayai operator yang menyediakan layanan mobile wallet					
33	Saya percaya bahwa informasi sensitif yang saya simpan aman (uang, rekening, kartu kredit, dsb) ketika menggunakan mobile wallet					
34	Saya mempercayai layanan mobile wallet					

Network Externalities

No	Pernyataan	STS	TS	N	S	SS
35	Jika semakin banyak merchant (toko) yang menerima mobile wallet, **maka kualitas dari layanan mobile wallet akan meningkat**					
36	Jika semakin banyak merchant (toko) yang menerima mobile wallet, maka **semakin banyak tawaran-tawaran yang diberikan oleh layanan mobile wallet**					
37	Jika semakin banyak merchant (toko) yang menerima mobile wallet, maka **biaya administrasi yang dikenakan akan semakin murah**					

Behavioral Intention

No	Pernyataan	STS	TS	N	S	SS
38	Saya berniat untuk menggunakan *mobile wallet* dalam waktu dekat					
39	Jika memungkinkan, Saya akan mencoba untuk selalu menggunakan *mobile wallet* dalam melakukan transaksi					
40	Saya berencana untuk sering menggunakan *mobile wallet*					