

**CONSUMER ACCEPTANCE OF MOBILE PAYMENT IN CASUAL  
DINING RESTAURANTS:**

**A Study of OVO's Consumers in Greater Jakarta**

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11503013

BACHELOR'S DEGREE

in

BUSINESS ADMINISTRATION - HOTEL AND TOURISM MANAGEMENT

concentration

FACULTY OF BUSINESS AND COMMUNICATION



SWISS GERMAN UNIVERSITY

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July 2019

**Revision after the Thesis Defense on 9<sup>th</sup> July 2019**

### STATEMENT BY THE AUTHOR

I hereby declare that this submission is my own work and to the best of my knowledge, it contains no material previously published or written by another person, nor material which to a substantial extent has been accepted for the award of any other degree or diploma at any educational institution, except where due acknowledgement is made in the thesis.

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## ABSTRACT

### CONSUMER ACCEPTANCE OF MOBILE PAYMENT IN CASUAL DINING RESTAURANTS: A Study of OVO's Consumers in Greater Jakarta

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The financial industry has evolved rapidly from the past ten years. Presently, consumers are spoilt for many options with regards to how they pay like cash, cards, and mobile payments. The emergence of mobile payments namely OVO answers consumers' hunger for convenience in a tight schedule. Despite the fact that the number of users continues to burgeon, the utilization of OVO is still limited in the food and beverage industry, especially casual dining restaurants. The model used in this study incorporated Perceived Security, Subjective Norm, and Perceived Compatibility into the classical Technology Acceptance Model as determinants of intention to use mobile payment in casual dining restaurants. The findings revealed that Perceived Compatibility had a significant influence followed by Perceived Usefulness and Perceived Ease of Use. Apparently, neither Perceived Security nor Subjective Norm was found to influence the intention to use mobile payment. These findings provided implications for management and recommendations to step the adoption up such as enabling NFC technology for tap-and-go payment.

*Keywords: Mobile Payment, Technology Acceptance Model, Perceived Security, Subjective Norm, Perceived Compatibility, Intention to Use, Food and Beverage*



## **DEDICATION**

This study is wholeheartedly dedicated to my parents who continuously provide their support and the upturn in mobile payment acceptance in Indonesia.



## ACKNOWLEDGEMENT

With immeasurable appreciation, I would like to express my profound gratitude to the following who have assisted and fortified me to finish this study:

1. To the Almighty God for His blessings, grace, and strength to get through even the toughest times.
2. To my beloved parents for the unwavering moral, emotional, and financial support that has shaped me into the person I am today.
3. To my affable advisor Sir Esa Theodore Mbouw for sharing expertise, advice, and encouragement despite your busy agenda to successfully deal with difficulties.
4. To my significant other for always working, believing, and sticking with me even when I am at my worst.
5. To my dearest siblings Calandra Alencia, Vincent Fernando, and Andryan Dedy for all the assistance to date.
6. To my great friends Vanessa, Yessie Elviana, and my high school squad for spreading your positive vibes and motivation during the struggle to complete this study. See you all on top!
7. To HTM Batch 2015 and SGU lecturers for the experience this past four years of study that has taught me valuable life lessons.
8. To everyone else who directly or indirectly lent a hand throughout the whole process.

This achievement would not have been attainable without them. Thank you!

## TABLE OF CONTENTS

<b>STATEMENT BY THE AUTHOR</b> .....	<b>2</b>
<b>ABSTRACT</b> .....	<b>3</b>
<b>DEDICATION</b> .....	<b>5</b>
<b>ACKNOWLEDGEMENT</b> .....	<b>6</b>
<b>TABLE OF CONTENTS</b> .....	<b>7</b>
<b>LIST OF FIGURES</b> .....	<b>11</b>
<b>LIST OF TABLES</b> .....	<b>12</b>
<b>CHAPTER 1 - INTRODUCTION</b> .....	<b>13</b>
<b>1.1. BACKGROUND</b> .....	13
<b>1.2. RESEARCH PROBLEMS</b> .....	17
<b>1.3. RESEARCH QUESTIONS</b> .....	17
<b>1.4. RESEARCH OBJECTIVES</b> .....	18
<b>1.5. SCOPE AND LIMITATIONS</b> .....	18
<b>1.6. SIGNIFICANCE OF STUDY</b> .....	18
<b>1.7. STUDY OUTLINE</b> .....	19
<b>CHAPTER 2 - LITERATURE REVIEW</b> .....	<b>20</b>
<b>2.1. FRAMEWORK OF THINKING</b> .....	20
<b>2.2. MONEY</b> .....	22
2.2.1. <i>Definition</i> .....	22
2.2.2. <i>Functions of Money</i> .....	22
2.2.3. <i>Characteristics of Money</i> .....	23
<b>2.3. MONEY IN FINANCIAL SYSTEM</b> .....	24
<b>2.4. CASH TRANSACTION</b> .....	24
<b>2.5. CASHLESS TRANSACTIONS</b> .....	24
2.5.1. <i>Definition</i> .....	25
2.5.2. <i>Modes of Cashless Transaction</i> .....	25

<b>2.6. MOBILE PAYMENT (MP)</b> .....	26
2.6.1. <i>Definition</i> .....	26
2.6.2. <i>Types of MP</i> .....	26
<b>2.7. CONSUMER ADOPTION OF MOBILE PAYMENT SERVICES</b> .....	27
<b>2.8. THE TECHNOLOGY ACCEPTANCE MODEL (TAM)</b> .....	28
2.8.1. <i>Perceived Usefulness (PU)</i> .....	28
2.8.2. <i>Perceived Ease of Use (PEOU)</i> .....	29
2.8.3. <i>Perceived Security (PS)</i> .....	29
2.8.4. <i>Subjective Norm (SN)</i> .....	30
2.8.5. <i>Perceived Compatibility (PC)</i> .....	30
<b>2.11. CONSUMER PURCHASE DECISION</b> .....	31
2.11.1. <i>Consumer Behaviour</i> .....	31
2.11.2. <i>Consumer Purchase Decision Process</i> .....	33
<b>2.12. FOOD AND BEVERAGE INDUSTRY</b> .....	34
2.12.1. <i>F&amp;B Restaurant</i> .....	35
<b>2.13. PREVIOUS STUDIES</b> .....	36
<b>2.14. STUDY DIFFERENCES</b> .....	41
<b>2.15. HYPOTHESES</b> .....	42
<b>CHAPTER 3 - RESEARCH METHODS</b> .....	<b>43</b>
<b>3.1. TYPES OF STUDY</b> .....	43
<b>3.2. UNIT ANALYSIS/OBSERVATION</b> .....	43
<b>3.3. SAMPLING DESIGN</b> .....	43
3.3.1. <i>Population and Sample Target</i> .....	43
3.3.2. <i>Sampling Method</i> .....	44
3.3.3. <i>Sample Size</i> .....	44
<b>3.4. TIME FRAME OF STUDY</b> .....	45
<b>3.5. DATA SOURCE AND COLLECTION</b> .....	45
3.5.1. <i>Type of Data</i> .....	45
3.5.2. <i>Data Collection Method</i> .....	46
3.5.3. <i>Questionnaire Structure</i> .....	47



<b>3.6. RESEARCH MODEL</b> .....	48
<b>3.7. VARIABLE OPERATIONALIZATION</b> .....	49
<b>3.8. DATA PROCESSING PROCEDURE</b> .....	51
3.8.1. <i>Pre-Test</i> .....	51
3.8.2. <i>Post-Test</i> .....	52
3.8.3. <i>Validity Test</i> .....	52
3.8.4. <i>Reliability Test</i> .....	52
<b>3.9. DATA ANALYSIS TECHNIQUE</b> .....	53
3.9.1. <i>Classical Assumption Test</i> .....	53
3.9.2. <i>Type of Data Analysis</i> .....	55
<b>CHAPTER 4 - RESULTS AND DISCUSSIONS</b> .....	<b>56</b>
<b>4.1. COMPANY PROFILE</b> .....	56
<b>4.2. PRE-TEST RESULTS</b> .....	57
4.2.1. <i>Validity Test</i> .....	57
4.2.2. <i>Reliability Test</i> .....	59
<b>4.3. POST TEST RESULTS</b> .....	60
4.3.1. <i>Respondent Profile</i> .....	60
4.3.2. <i>Validity Test</i> .....	67
4.3.3. <i>Reliability Test</i> .....	68
4.3.4. <i>Descriptive Statistic Analysis</i> .....	69
4.3.5. <i>Classical Assumption Test</i> .....	70
4.3.6. <i>Regression Analysis</i> .....	72
4.3.7. <i>Hypotheses Results and Discussions</i> .....	76
<b>CHAPTER 5 - CONCLUSION AND RECOMMENDATION</b> .....	<b>79</b>
<b>5.1. CONCLUSION</b> .....	79
<b>5.2. MANAGERIAL IMPLICATIONS</b> .....	80
<b>5.3. RECOMMENDATIONS FOR FUTURE STUDY</b> .....	81
<b>GLOSSARY</b> .....	<b>82</b>
<b>ABBREVIATION</b> .....	<b>84</b>

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<b>REFERENCES</b> .....	<b>85</b>
<b>APPENDICES</b> .....	<b>96</b>
<b>APPENDIX 1 - QUESTIONNAIRE</b> .....	96
<b>APPENDIX 2 - QUESTIONNAIRE'S POST TEST ANSWERS</b> .....	104
<b>APPENDIX 3 - OVO USER INTERFACE</b> .....	109
<b>APPENDIX 4 - OVO RESTAURANT MERCHANTS</b> .....	112
<b>CURRICULUM VITAE</b> .....	<b>114</b>

