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A Test of the Theory of Planned Behavior: Influencing Behavioral in Implementation Central Bank Digital Currency in Indonesia

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Abstract

The aim of this research is to test the Theory of Planned Behavior and its influence on behavior in the implementation of Central Bank Digital Currency (CBDC) in Indonesia. CBDC refers to a digital currency issued by the central bank that can be used as a legal tender, similar to physical cash. The purpose of CBDC as an alternative legal tender is to coexist with physical cash, providing the option of CBDC as a legal tender for individuals who prefer to use digital currencies. Given the increasing reliance on technology in our lives, it is important for society to embrace digital currencies to facilitate transactions. Therefore, it is crucial to understand the factors that influence an individual's intention to use electronic money. The research design used in this study is quantitative research with a descriptive approach. The research location to gather data is in Makassar City, South Sulawesi, Indonesia. The sample size in this study was determined using the Slovin's formula, with a 10% margin of error, resulting in a sample size of 99.9 samples. However, due to fractional subject numbers, it was rounded up to 100 samples. The data analysis technique used is multiple regression. The research results indicate that: 1) Attitude has a positive and significant influence on the implementation of Central Bank Digital Currency. 2) Subjective Norm has a significant negative influence on the implementation of Central Bank Digital Currency. 3) Perceived Behavioral Control has a significant influence on the implementation of Central Bank Digital Currency
