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Integration of the UTAUT 2 Model and Awareness of Cybercrime as the Moderating Variable of Cashless Adoption in Indonesia

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ABSTRACT

This study analyzes people's behavior in using cashless payments in the midst of rampant cybercrime. In explaining user behavior regarding the use of cashless transactions, the unified theory of acceptance and use of technology (UTAUT2) model is used and integrated with the awareness of cybercrime in Indonesia. Questionnaires were distributed both online and offline to users of cashless platforms. Purposive Sampling was used due to the large population. The sample has 208 people.

The data were analyzed using a Structural Equation Model (SEM). The results show that, in the UTAUT2 model, all the variables, including Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, and Habit, have an impact on the Use of Cashless. Additionally, all these relationships are moderated by Awareness of Cybercrime.

Keywords: Cashless; unified theory of acceptance and use of technology (UTAUT2); awareness cybercrime.