COMPARATIVE ANALYSIS OF THE USE OF DIGITAL PAYMENT TOOLS BETWEEN INDONESIA AND TAIWAN

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ABSTRACT

This study aims to analyze the comparative of the use of digital payment tools between Indonesia and Taiwan, especially for Indonesian Student in Taiwan. In this study, primary data was obtained directly from respondents through a questionnaire regarding perceived usefulness and perceived ease of use. The researchers conducted an online questionnaire survey in Taiwan, employing IBM SPSS 25 for model validation and hypothesis testing. Data were analyzed using descriptive statistical techniques, and the results show that Perceived Usefulness and Ease of Use affect the behavioral intention of Digital Payment Tool users in both countries. From the descriptive statistical analysis carried out, it can be proven that Indonesian students studying in Taiwan prefer to use QRIS compared to LinePay, and it can prove to occur due to factors that are in accordance with the variables used in this study. The findings of this study can prove valuable for digital payment service providers seeking to enhance customer satisfaction.

Keywords: Perceived Usefulness, Perceived Ease of Use, Behavioral Intention