

ABSTRACT

Information technology growing rapidly and increasingly facilitating activities of its users. One of technology that is currently growing is mobile payment system. Many mobile payment applications are currently circulating in the community with their own advantages and characteristics. One of the mobile payments that compete in this business is LinkAja. But the popularity and number of LinkAja users still relatively low compared to other mobile payment applications. This condition triggers further research on the factors that influence users in using LinkAja. This study aims to analyze the effect of perceived usefulness, perceived risk, perceived credibility, attitudes, and subjective norms to intention to use LinkAja's mobile payment services. The variables used in this study are perceived usefulness, perceived risk, perceived credibility, attitudes, and subjective norms as independent variables, and intention to use as the dependent variable.

The population used in this study are users who know and are using the LinkAja's mobile payment application in Semarang City. The number of samples used in this study are 120 respondents. The method of data collection is done using a questionnaire. This study uses Multiple Linear Regression analysis techniques using SPSS analysis program (Statistical Product and Service Solutions).

The results of this study indicate that perceived usefulness, perceived credibility, attitudes, and subjective norms variables have a positive and significant effect on the intention to using m-payment. Meanwhile, the perceived risk variable has a negative and significant effect on the intention to use m-payment.

Keywords: Perceived Usefulness, Perceived Risk, Perceived Credibility, Attitudes, Subjective Norms, Intention to use, Mobile Payment