

ABSTRACT

This study aims to prove perceived credibility as a mediator that influences the intention to use fintech digital payment transactions in MSMEs, referring to the important role of credibility perception in influencing the relationship between user intention and actual usage behavior and the acceptance of digital fintech payment as a digital payment transaction platform in MSMEs. This study uses SEM (Structural Equation Modeling) as a multivariate statistical analysis method, while the analysis tool used to complete the complex research model is SMART-PLS software. The respondents in this study are owners of Micro, Small and Medium Enterprises (MSMEs) in Central Java as actors and users of digital fintech payments (e-wallets) in business transaction activities.

The results of hypothesis testing in this study found that Performance Expectancy, Effort Expectancy, Social Influence, Hedonic Motivation, and Price Value did not affect Behavioral Intention. Facilitating Conditions did not affect the behavior of using digital fintech payment transactions, but Facilitating Conditions had a positive effect on Behavioral Intention. Habit and Behavioral Intention have a positive effect on the behavior of using digital fintech payment transactions. The experience variable does not moderate the effect of Behavioral Intention on the behavior of using digital fintech payment transactions. Perceived Credibility mediates the effect of Behavioral Intention on the behavior of using digital fintech payment transactions. Behavioral Intention mediates the effects of Facilitating Conditions and Habit on MSMEs' usage behavior of Fintech digital payment.

Keywords: *transactions, fintech digital payment, MSMEs, UTAUT 2, perceived credibility*