

ABSTRACT

The rapid development of technology in the field of communication, information, and economic brings new innovations to financial technology as known as mobile payment. In Indonesia, there are four largest mobile payments, namely GOPAY, OVO, DANA, and LinkAja. The phenomenon shows that the level of use of the four mobile payments is quite massive in Indonesia and even always increases from year to year. Departing from this phenomenon, of course, there are reasons that encourage people to continue to use financial technology. The UTAUT approach and promotion appeal were chosen in this study to find out which factors are the preferences of mobile payment users to continue to reuse this financial technology.

This research is a quantitative study with the number of samples used is as many as 60 people from each object selected using the purposive sampling method. Data was obtained from questionnaires distributed online to samples from four different mobile payment objects (GOPAY, OVO, DANA, and LinkAja) so that a total of 240 people was obtained. Data obtained from this questionnaire were then processed and analyzed using the SPSS 23 program.

The results of this study indicate that the UTAUT approach and Promotion Attraction have an unique influence on intention to reuse at different mobile payments. In addition there are also dominant factors that also affect the intention to reuse from each of these mobile payments.

Keywords: *Mobile Payment, UTAUT, Promotion Attraction, Intention to Reuse*