

## **ABSTRACT**

*PT Finnet Indonesia which is one of the online transaction service provider company named is Finpay. Looking at the existing phenomenon is still very rare people who use the service Finpay. This research uses UTAUT model and uses variabel perceived usefulness, perceived ease of use, trust, social influence, Perceived Behavioral Control (PBC) and behavioral intention.*

*The purpose of this research is to know the effect of perceived usefulness, perceived ease of use, trust, social influence and Perceived Behavioral Control (PBC) to behavioral intention variabel and perceived ease of use variabel and trust to perceived usefulness variabel in service user of Finpay.*

*The research method used a quantitative approach. Data collection was done on the user of Finpay service of DKI Jakarta province with 315 respondents. This research uses non-probability sampling method with convenience sampling type. This research uses structural equation model (SEM) and using ordinal scale with 18 item question.*

*The results of this study indicate behavioral intention variabels significant to perceived usefulness and perceived ease of use and perceived ease of use and trust against perceived usefulness. The variabels that are not mutually influential are trust, social influence and Perceived Behavioral Intention (PBC) against behavioral intention.*

*This research is expected to be useful for PT Finnet Indonesia in order to achieve the increasing interest of Finpay service users.*

*Keywords: UTAUT, SEM, Perceived Usefulness, Perceived Ease of Use, Trust, Behavioral Intention.*