

ABSTRAK

This research is motivated by non-cash transactions through fintech only 1.66% of the velocity of money in Indonesia and penetration of the use of financial services through non-banking or financial technology (fintech) in Indonesia has only reached 5%. This figure is far lower than other countries such as China which ranked first with a percentage of 67%. Mckinsey said, the fintech penetration rate could continue to grow, even reaching 15 percent or could rival Australia which had touched 17 percent. Especially with the existence of payment applications such as Gopay. This study aims to determine how much influence the performance of expectancy, effort expectancy, social influence, perceived risk and perceived cost of the behavioral intention of Go-Pay users in Bandung. The method used in this study is a quantitative method with the type of research used is descriptive, the measurement scale used is a Likert scale. The study population was Go-Pay mobile payment users in Bandung with a sample of 400 respondents. The sampling technique used in this study is nonprobability sampling. The data analysis method used in this study is Structural Equation Modeling (SEM). Data processing is performed using SmartPLS. The results of this study, respondents' responses regarding performance expectancy variables, effort expectancy variables, social influence variables are in the good category and the perceived risk variable, the perceived cost variable is in the quite good category. and SEM-PLS analysis results that performance expectancy, effort expectancy, social influence, perceived risk, perceived cost have a significant influence on behavioral intention.

Kata Kunci: *Behavioral intention, Effort expectancy, Perceived risk, Perceived Cost, Performance expectancy, dan Social influence.*