

## ABSTRACT

GO-PAY as one of the GO-JEK mobile money platform in Indonesia ( previously called Go Wallet ) is a virtual wallet which keep the consumer credit that can be used on transactions related to services in the GO-JEK application. This study aims to examine "The Effect of User Awareness, User Knowledge, Perceived Trust and Perceived Risk on Intention to use GOPAY".

This study uses a quantitative approach with descriptive statistical data analysis techniques. Data analysis techniques in quantitative research use statistics. Sampling method type of purposive sampling with the number of respondents taken as many as 100 respondents of using Gopay. Then for the processing data using SPSS version 24 software.

The result of this study indicate that: (1) User awareness variable has a tcount (3.254) > t table (1.985) and a significance level of 0.002 < 0.05. then H<sub>0</sub> is rejected. Therefore, it can be concluded that partially there is a significant influence of User Awareness (X<sub>1</sub>) on Intention To Use Gopay (Y). (2) User knowledge variable has has a tcount (4.124) > t table (1.985) and a significance level of 0.000 < 0.05, then H<sub>0</sub> is rejected. Therefore, it can be concluded that partially there is a significant influence of User Knowledge (X<sub>2</sub>) on Intention To Use Gopay (Y). (3) Perceived trust has a tcount (-1,859) < ttable (1,985) and a significance level of 0.066 > 0.05, then H<sub>0</sub> is accepted. Therefore, it can be concluded that partially there is no significant effect of Perceived Trust (X<sub>3</sub>) on Intention To Use Gopay (Y). (4) Perceived risk has a t-value (3.061) > t table (1.985) and a significance level of 0.003 < 0.05, then H<sub>0</sub> is rejected. Therefore, it can be concluded that partially there is a significant effect of Perceived Risk (X<sub>4</sub>) on Intention To Use Gopay (Y). Influence of Independent Variables user awareness, user knowledge, perceived trust, and perceived risk on the dependent variable, namely Sales Volume is 59,9% while the remaining 40,1% is influenced by other factors.

**Keywords:** User awareness, user knowledge, perceived trust, Perceived risk, Intention.