

ABSTRACT

The increasing growth of non-cash transactions in Indonesia encourages business people to keep on innovate with electronic payments. One type of electronic payment that current frequently used is mobile payment. LinkAja is a brand of mobile payment that has been officially licensed from Bank Indonesia to transaction. Even though LinkAja is a joint product from several state-owned enterprise (BUMN), in fact LinkAja still cannot become a mobile payment with the most active users in Indonesia.

The purpose of this research is to find out the factors that affect the use of LinkAja mobile payment with method of model Unified Theory of Acceptance and Use of Technology (UTAUT) that developed by Venkatesh et al in 2003 by focusing on variables performance expectancy, effort expectancy, social influence, and facilitating condition on behavioural intention and use behaviour. With adding variable perceived cost. Type of this research is qualitative and technique that used for data analysis is descriptive analysis technique using Structural Equation Model – Partial Least Square (SEM-PLS) with 100 samples of LinkAja user.

The result from this research is performance expectancy, social influence, dan perceived cost have a positive affect and significant on behavioural intention. Effort expectancy has a negative affect dan significant on behavioural intention. Behavioural intention has a positive affect dan significant on use behaviour, while facilitating condition has a negative effect and not significant on use behaviour mobile payment of LinkAja users.

Keywords : Mobile payment, UTAUT, Percieved Cost, SEM-PLS