

ABSTRACT

PT Fintek Karya Nusantara is a company which provides online payment services product in the form of a digital wallet named LinkAja. Looking at the phenomenon, there is still a low interest on people in using LinkAja digital wallet and the discovery of research gaps. The purpose of this study is to measure the influence of subjective norms on perceived ease of use, perceived usefulness, and intention to use variables, perceived usefulness variable on attitude and intention to use variables, perceived ease of use on perceived usefulness and attitude variables, attitude and perceived security on intention to use variable, and subjective norms indirectly on intention to use LinkAja digital wallet. Data collection is done on LinkAja digital wallet users in Bandung. This research uses non-probability sampling technique by convenience sampling. The sample in this study amounted to 233 users of LinkAja digital wallet. The hypothesis contained in this research was tested using structural equation modeling (SEM) research method with ordinal scale and 23 questions, and LISREL 8.80 software in processing the data. The results of this study showed that subjective norms variable have a significant effect on perceived ease of use, perceived usefulness, and intention to use variables, perceived usefulness variable have a significant effect on attitude and intention to use variables, perceived ease of use variable have a significant effect on perceived usefulness and attitude variables, attitude and perceived security variables have a significant effect on intention to use variable, and subjective norms variable have a significant indirect effect on intention to use variable. This research is expected to be useful for PT Fintek Karya Nusantara for the implementation in increasing the adoption of LinkAja digital wallet users.

Keywords: digital wallet, technology acceptance model, structural equation modeling