

## ABSTRACT

The development of technology and the Internet is increasingly advanced which has caused the phenomenon of accelerated globalization and the dissemination of infinite information on the Internet. Developing technological sophistication produces various innovations to support human activities, especially in the fintech sector. One of the fintech is Flip.id which helps its users to make inter-bank transactions without admin fees. The purpose of this study is to determine the level of acceptance of Flip.id fintech application users in the city of Bandung by applying the Extended Technology Acceptance Model method. Then identify the level of influence of perceived privacy factors, perceived security, and perceived trust using the Extended Technology Acceptance approach. Models that influence the use of Flip fintech application technology. Data collection was carried out by distributing questionnaires via Google form to the public with the criteria of having an Identity Card obtained in the city of Bandung and having used the Flip.id fintech application at least once with a sample of 405 respondents in this study. The data analysis technique uses PLS (Partial Least Square) with the help of SmartPLS 4 software. There are TAM variables that are measured, namely Perceived Ease of Use, Perceived Usefulness, Intention to Use, and Actual System Use as well as other additional variables, namely Perceived Privacy, Perceived Security, Perceived Trust. Based on the results found in this study, the level of acceptance of the direct Flip.id fintech application was good based on the results of respondents' responses to the questionnaire, namely 65.2% of respondents used the Flip.id fintech application 1-5 times a month, 18% used it 6-10 times a month, and 16.8% use it more than 10 times a month. Then, the second research objective is the influence of Perceived Ease of Use, Perceived Usefulness, Perceived Privacy, Perceived Security, and Perceived Trust affects the Intention to Use or interest in using a significant positive influence. Can ensure that privacy and security factors affect the trust factor so that the trust factor, perceived convenience, and perceived usefulness affect interest in using the Flip.id fintech application and will affect the actual use of the Flip.id application.

**Keywords:** Perceived Privacy, Perceived Security, Perceived Trust, Technology Acceptance Model, Partial Least Square (PLS)