

ABSTRACT

Human life and behavior today cannot be exempt from the influence of globalization; an example of such influence is the rapid growth of information technology. With the increasing use of mobile devices and new technologies, electronic payments, such as mobile payments using close-range communications (NFC), This technology gains its own appeal and gradually replaces currency-based cash payment methods. Despite various initiatives by various parties to encourage mobile payments, adoption rates in developing countries remain low.

The research aims to explore the key determinants of adoption intentions as well as actual adoption of NFC mobile payments using the Unified Theory of Technology Acceptance and Use of Technology 2 (UTAUT2) to develop a mobile payment adoption model that incorporates the perceived risk (PR) variable as one of the key elements. In achieving that goal, this research uses quantitative methods with the kind of causal research The sample determination method in this study is non-probability sampling, and the technique used is purposive sampling of 370 respondents who use NFC M-Payments technology in transactions. The study uses the Likert scale data collection technique of the questionnaire as well as the analytical technique used in the study, partial least squares structural Equation modeling (SEM-PLS).

The results of this study show that user retardation in Bandung city in adopting NFC M-Payments technology is influenced by Performance expectations (PE), Hedonic Motivation (HM), and Facilitating conditions (FC). The results of model and structural measurements are moderate. As for the effect size results, the value of interest in using the technology is well observed. However, there are still many shortcomings in this study, so the researchers suggest increasing the number of samples and using theories and other methods to validate the results of this study.

Keywords: *NFC M-Payments, Perceived Risk, UTAUT2, Intention to Adopt, SEM-PLS.*