

ABSTRACT

ANALYSIS THE EFFECT INITIAL TRUST AND PERCEIVED USEFULNESS OF THE BEHAVIORAL INTENTION TO ADOPT MOBILE PAYMENT (Study of Indonesian Mobile Payment Users)

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The growth of mobile payment users in Indonesia is quite slow compared to other countries, so this study aims to analyze the factors that influence behavioral intention to adopt mobile payment. The variables used to measure behavioral intention to adopt mobile payment are perceived enjoyment, perceived ease of use, perceived security, initial trust and perceived usefulness.

The sample of this study is mobile payment users in several cities, especially Java. The sampling method using non probability sampling with purposive sampling technique through questionnaires and google form 1-5 likert scale, so that 227 samples of mobile payment users were obtained from several cities in Java. The research data analysis uses a quantitative approach of SEM (Structural Equation Modeling) with AMOS 24 (Analysis of Moment Structure) software, while validity and reliability test use SPSS 23 software.

This study consists of seven hypotheses proposed, the result of the study prove that there are six hypotheses accepted and proven to have a significant positive effect on the relationship : 1) perceived ease of use with perceived usefulness, 2) perceived ease of use with initial trust, 3) perceived security with initial trust, 4) initial trust with perceived usefulness, 5) initial trust with behavioral intention to adopt mobile payment, and 6) perceived usefulness with behavioral intention to adopt mobile payment. In this study there is one hypotheses rejected, that is perceived enjoyment does not significantly influence perceived usefulness. This proves that the behavioral intention to adopt mobile payment is influenced by perceived usefulness, but is not supported by perceived enjoyment. The result of the study are expected to provide an understanding of marketers to develop strategies in order to increase behavioral intention to adopt mobile payment, so as to increase the growth of mobile payment users.

Keywords : *perceived enjoyment, perceived ease of use, perceived security, initial trust, perceived usefulness, behavioral intention to adopt mobile payment*