

ABSTRACT

Increased use of the internet in Indonesia has pushed internet technology to be utilized in various fields. Utilization of Financial Technology (Fintech) is a new hope to increase the inclusion of state finances by deepening services to people who are unbanked. However, the rapid use of the internet is not comparable to its use in the field of financial transactions, which is only 0.3% to pay bills, and 0.9% to make money transfers. Despite growing, the use of mobile payment in Indonesia is still relatively low. This is because the community considers its use is still complicated. The emergence of DANA as a new mobile payment provider must prepare a surefire strategy to be able to compete with its competitors. Although increasing, the use of DANA is still low, this is supported by data that in the second quarter of 2019, DANA has decreased in terms of application downloads. Based on the decline in the number of DANA downloads, it is necessary to examine factors that influence consumer intentions to use DANA.

This study aims to investigate consumer attitude towards the implementation of mobile payment and determine the factors that influence the attitude. It also investigates how attitude turns into intention using mobile payment.

This type of research is quantitative research that aims to conclusive research. When the study was conducted in a cross-section without intervening data. The factors studied to determine the intention to use mobile payment include the Technology Acceptance Model (TAM) which consists of perceived security, perceived compatibility, perceived usefulness, perceived ease of use, and subjectives norm and attitude toward usage. Besides that there is also an explanation of customer intention.

The sampling technique used in this study was quota sampling. Data obtained by distributing questionnaires via Google Form to internet users in Indonesia with a total sample of 400 respondents. The sample is divided into three regions in Indonesia, namely the West Indonesia region, the Central Indonesia region, and the Eastern Indonesia region. This type of research is quantitative analyzed by Structural Equation Modeling (SEM) Partial Least Square (PLS).

The results of this study are perceived security, perceived compatibility, perceived usefulness, perceived ease of use have a significant and positive relationship to attitude toward the use of mobile payment DANA. While the subjectives norm does not have a significant and positive relationship to attitude towards the use of mobile payment DANA. Then attitude toward has a significant and positive relationship to customer intention to use mobile payment DANA.

Keyword: *mobile payment, TAM, attitude towards, customer intention*