

ABSTRACT

Currently emerging Financial Technology under the auspices of LippoX as a digital payment company belonging to Lippo Group of companies, Lippo has business in various sectors such as Lippo Digital group that produce e-money products OVO. To find out the impact of performance expectancy, effort expectancy, social influence, culture, perceived security against intention to use is the goal of this study. The data analysis method used in this research is Structural Equation Modeling (SEM), which is processed using SmartPLS data application. As a result of this study, respondents' responses to the performance expectancy variable, the effort expectancy variable, the social influence variable, the culture variable, the perceived security variable are in good category. As well as the results of the analysis of SEM that performance expectancy, effort expectancy, social influence, culture, perceived security has a positive and significant influence on intention to use.

Keywords: *Performance expectancy, effort expectancy, social influence, culture, perceived security, intention to use*