ABSTRACT

With the rapid development of digital payments in Indonesia, make many people use digital payment services, one of them is LinkAja. LinkAja is a digital-based financial services from Telkom Indonesia company in the form of electronic money (e-money). LinkAja has functions like a bank account that is very flexible and without being charged interest.

This research uses TPB (Technology Planed Behavior) theory. By using three independent variables namely Place Emotion, Percieved Behavior Control, Subjective Norm, the dependent variable is Behavior Intention, and by mediating Attitude.

This study uses a quantitative method, through the distribution of questionnaires on the academic community of Telkom University and also from LinkAja user. From the questionnaire collected 225 questionnaires, there were 178 questionnaires that were complete and in accordance with the criteria of respondents that were determined by researchers so that they could be further processed with a minimum sample of 153 using the G-power application, data analysis techniques were carried out using the SEM-PLS method for knowing the level of significance and influence of the factors used in this study.

From the analysis conducted in this study there are 6 positive hypotheses and a significant effect of 7 hypotheses on LinkAja application users at Telkom University with the Place Emotion, Percieved Behavior Control, Subjective Norm, Attitude, and Behavior Intention variables.

From the results of this study, it is recommended for LinkAja to improve the functionality of the features to be more useful for users. And it is also recommended for LinkAja to adding or increasing network speed when accessing so that it does not obstruct consumers when using it.

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Keywords:* LinkAja, TPB, *Place Emotion, Percieved Behavior Control, Subjective Norm, Attitude,Behavior Intention.