

ABSTRACT

New discoveries in the field of information technology have changed people's lifestyles to be faster and more practical in carrying out their activities. One of lifestyle that is changing is in the field of finance with the advent of financial technology. In this study, the financial technology product that will be discussed is GO-PAY.

This research uses quantitative methods. The data collection method in this study was carried out through questionnaires to 400 GO-PAY respondents in the city of Bandung. This research model uses the basic Technology Acceptance Model (TAM) with variables of perceived usefulness, perceived ease to use, attitude toward use, and behavioral intention to use.

The results of this study are (1) perception of usefulness has a positive and significant effect on attitudes towards use, (2) perception of ease of use positive and significant influence on attitudes to use, (3) perception of usefulness is considered positive and significant on behavioral intention to use, (4) attitude towards use has positive and significant effect on behavioral intention to use, (5) perception of positive and significant use of behavioral intention to use attitude toward use, (6) perception of ease of use positive and significant relationship to behavioral intention to use use , (7) perceived ease of use of positive and significant intentions of behavioral intention to use attitudes through use, (8) perceived usefulness and perceived ease of use simultaneously positively and significantly related to behavioral intention to use, (9) perceived usefulness and perceived un easy to use positively and significantly toward attitudes toward use, as well as perceived usefulness and (10) perceived ease of use of positive and significant intentions of behavioral intention to use through attitudes towards use.

The results of this study found several items on the factor of ease of use and usefulness of GO-PAY which is still low, it is expected that GO-JEK companies can evaluate this.

Keywords: *technology acceptance model; financial technology; go-pay*