

ABSTRACT

Financial technology is currently experiencing a rapid development because the development of information and communication technology is also rapidly expanding and very influential in daily life. One type of financial technology is mobile payment and one of the mobile payment service that is growing in Indonesia is Go-Pay from the company of PT Karya Anak Bangsa.

Financial technology is a combination of financial services with technology. Nowadays, there are many different types of financial offered in the market. In this study, Variables used are performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, compatibility, innovativeness and perceived technology security. The dependent variable used is behavioral intention to adopt and behavioral intention to recommend.

This research aims to identify key determinants of mobile payment adoption and intention to recommend using Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), diffusion of innovation, perceived Technology security and intention behavior.

Sampling in this study uses purposive sampling with a sample number of 400 respondents and the method of analysis used in this study is structural equation Modeling (SEM). The structural model parameters used are R-square, Q-square and t-statistic tests.

This study shows that all independent variables have a positive effect on the dependent variables. Variable compatibility, facilitating conditions, hedonic motivation, and innovativeness have a significant influence on behavioral intention to adopt whereas performance expectancy, effort expectancy, social influence, price value, and perceived technology security have no significant effect on behavioral intention to adopt.

Keyword: *financial technology, Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), diffusion of innovation, perceived technology security, intention behavior, structural equation modeling (SEM)*