

ABSTRACT

Increasing the use of smartphones in Indonesia and cashless society has great potential to develop mobile or digital-based payment systems so this is interesting to study. GO-PAY, OVO, DANA, LinkAja and Jenius are very suitable to be the object of research because these five mobile payments are the most popular e-wallet applications in Indonesia with the largest number of top five users.

Research related to mobile payment is still not widely found, especially research that discusses the Diffusion of Innovations Theory. This theory can be applied to various types of technologies, one of them is financial technology. This theory is also an appropriate model for predicting user interest in adopting new technology. Therefore, this theory is very interesting to be the basic theory of a study.

The purpose of this research is to find out how the relationship between relative advantage, complexity, compatibility, observability, trialability, and perceived risk with the adoption of mobile payment.

The research method used in this study is a quantitative method. Data collection was carried out by distributing questionnaires online using social media Twitter with a total of 400 respondents using mobile payment in West Java Province. In this study, the data analysis technique used is multiple linear regression analysis.

The results of data processing show that the significant factors affecting the adoption of mobile payments are relative advantage, complexity, compatibility, observability, and trialability.

Keywords: Mobile Payment Adoption, Diffusion of Innovation Theory, Financial Technology