

ABSTRACT

Technological development disruptively touches most aspects of life and is supported by the existence of Artificial Intelligence (AI) giving birth to the latest technology-based innovations that are increasingly unstoppable in the field of finance or so-called Financial Technology (fintech). The use of digital technology supported by financial service institutions and companies that utilize Financial Technology changes people's behavior in everyday life in almost all aspects of life, such as online trading (e-commerce), digital social interaction, electronic books and newspapers, public transportation (taxi and motorcycle taxi), tourism support services, and also Financial Technology. Technological developments that have caused people's consumption patterns to shift to digital technology have also encouraged the development of means of payment from what was originally cash-based to non-cash-based. The trend of non-cash transactions is in line with the government's program to encourage the Non-Cash National Movement (GNNT) launched by BI since 2014.

This study aims to determine the factors that influence the interest of individual for using or adopting LinkAja as fintech services within the framework of Innovation Diffusion Theory (IDT). These factors are Relative Advantage, Compatibility, Complexity, Trialability, and Observability.

This research is a quantitative study using sample of 400 LinkAja users, obtained with non probability sampling techniques. Data collection, based on data sources is primary sources, based on data collection techniques researchers used a questionnaire technique. Data analysis using the IBM SPSS statistics 20 application.

The results of this study indicate that the Relative Advantage, Compatibility, Trialability, and Observability factors significantly influence the interest of individual using or adopting LinkAja as fintech services, while Complexity does not have a significant effect on individual interests using or adopting LinkAja as fintech services.

The results of this study are expected to provide benefits for digital business entrepreneurs, especially for PT. Fintek Karya Nusantara as an appraisal material for LinkAja is provided as a means of payment to facilitate customers.

Keywords: Innovation Diffusion Theory (IDT), Financial Technology Services, LinkAja.