

## **ABSTRACT**

*Akulaku is one of an application that is engaged in the online ecomerical portal business and providing mobile-based online loan services. Even though application users have reached 15 million users, but data shows that in the last two years there has been hacking which has affected consumer confidence in making transactions on the Akulaku application, resulting in a decrease in users of 5 million users. This study aims to determine and analyze the effect of perceived Ease of Use, Perceived Utility, and Brand Trust on the Propensity to Consume of Akulaku Users in Indonesia.*

*The research method that used in this research is a quantitative method with descriptive research type. The sample are taken by using non-probability sampling method with purposive sampling, as a result the total of sample are 100 user of Akulaku being the respondents. The data analysis technique used is descriptive analysis and multiple regression analysis.*

*Based on the results of the descriptive factor analysis, it was found that all of the factor was in a good condition that could be proof by the percentage of Perceived ease of use 80.35%;; Perceived utility 79.5% ; and brand trust 68.31%. From the research results it was also found that partially and simultaneously, influenced the propensity to consume of Akulaku users in Indonesia by 59.2%,.*

***Keyword: Perceived Ease Of Use, Perceived Utility, Brand Trust, Propensity To Consume***