ABSTRACT

The growth of technological development is directly proportional to the development of today's lifestyle. With the increasing breadth of information obtained from various media, both print and electronic, the development of people's lifestyles today really needs fast access to information to accommodate their information needs. Currently the development of technology in the world, especially the internet is growing rapidly and helps our lives today.

The purpose of this study was to determine the antecedents of customer behavioral intentions and their influence on mobile payment adoption in Bandung, using the UTAUT 2 model. In the UTAUT 2 model, it has eight variables, namely: performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, trust, behavior intention and adoption.

In this study using quantitative research methods with the type of conclusive research. The population in this study is the millennial generation of mobile payment users in the city of Bandung. The sample in this study were 385 respondents. Data collection was done by distributing questionnaires via google form. The sampling technique used is non-probability with convenience sampling approach. Technical analysis of the data in this study using the method of structural equation modeling (SEM) with the help of Lisrel 8.8 software.

The results of this study indicate that effort expectancy, social influence and hedonic motivation do not have a significant effect on behavior intention, while performance expectancy and trust have a positive and significant effect on behavior intention. Effort expectancy and trust have a positive and significant effect on performance expectancy. Facilitating conditions and behavior intention have a positive and significant effect on adoption.

Keywords: Mobile Payment, Behavior Intention, Adoption, UTAUT2 and SEM.