

ABSTRACT

With current technology and internet capacities, information transmission becomes considerably faster, broader, and rereadily verifiable. The advancement of technology can be complemented by digital innovations such as financial technology. Nowadays, financial technology such as e-wallet has become a favorite among people. To promote financial inclusion, GoPay is currently upgrading its service both inside and outside of the GOJEK ecosystem so that it is easily accessible to all Indonesians. However GoPay is currently experienced a decrease in the intensity of use.

This study will use the latest and modified UTAUT, namely UTAUT2, a literature on technology adoption including financial technology such as mobile payments (Venkatesh et al., 2012). The purpose of this study is to examine the Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Habit, Price Value, and Behavioral Intention of GoPay Use Behavior. The study method adopted is descriptive and causal. The non-probability sampling approach was used to choose the study sample of 385 participants. The SEM-PLS model was used in this quantitative study (v 3.3.5).

Performance Expectancy, Effort Expectancy, Social Influence, Hedonic Motivation, and Facilitating Conditions are denied by Behavioral Intention.. While Price Value, Habit, and Behavioral Intention are accepted by Use Behavior.

Keywords: Fintech, UTAUT 2, Adoption