ABSTRACT

In the era of the industrial revolution 4.0, technology is increasingly changing in the transaction process, making transaction patterns that previously used cash turn into a payment system using smartphones or often called mobile payments. Mobile payment is a type of transaction that uses a mobile device in conducting or executing and verifying transactions. The use of mobile payment is a method that can be used as an alternative to cash, checks, credit cards, debit cards and is able to create new opportunities for new payment methods.

The purpose of this study is to analyze how the effect of perceived usefulness, perceived ease of use, perceived trust and perceived risk on the use of mobile payments in Telkom University students both simultaneously and partially.

The population in this study is all Telkom University students. The sampling technique used is a probability sampling technique with a proportionate stratified random sampling method. The sample used was 282 respondents. The processed data is primary data obtained through the distribution of online questionnaires. With the analysis method used, namely multiple regression linear analysis using SPSS software version 26.

The results simultaneously show that perceived usefulness, perceived ease of use, perceived trust and perceived risk have a significant effect on the use of mobile payments. Meanwhile, partially perceived usefulness, perceived ease of use, perceived trust and perceived risk have a positive effect on the use of mobile payments.

Companies that provide Quick Response Code Indonesian Standard (QRIS) services are expected to improve service quality in using mobile payments so that they are able to maintain user consistency, increase security so that user trust does not decrease and pay attention to risks that might occur. Users of the Quick Response Code Indonesian Standard (QRIS) service are expected to use mobile payment as a digital payment tool so that they can assist the government and Bank Indonesia (BI) programs in reducing the circulation of paper money.

Keywords: *Mobile Payment, Perceived Ease Of Use, Perceived Risk, Perceived Trust, Perceived Usefulness*