

ABSTRACT

The development of mobile access technology that is growing rapidly makes activities can be carried out and accessed easily through smartphones. One of the community activities that use mobile technology is the finance industry (fintech) which issues e-money or electronic money products. The existence of this fintech technology is a substitute for cash in digital buying and selling transactions. The existence of e-money helps and makes it easier for people to carry out long-distance transactions or direct payment transactions.

The LinkAja digital wallet application, which is the object of this research, is a joint venture established by Eight SOEs in the field of financial services. Despite being the only e-money established by a BUMN, the LinkAja application is still inferior in its use compared to other e-money and is number 5 under Shoppe pay, OVO, Gojek, and DANA. This shows that customer interest in the LinkAja application still has to be developed when compared to other e-money.

The purpose of this study is to analyze the factors that influence interest in using the LinkAja Application using the UTAUT2 approach model. The variables used are Performance Expectations, Effort Expectations, Social Influence, Facilitation Conditions, Hedonic Motivation, Price Values, and Habits as independent variables, Behavioral Intentions as dependent variable and Use Behavior as moderator variable. So that it can be known what are the factors that affect LinkAja application users in using the application.

The research data collection method used quantitative methods through the distribution of online questionnaires through Google Forms. The number of respondents in this study as many as 385 respondents who live in Indonesia with data collection instruments 28 questions on the questionnaire from 9 constructs used. The data analysis technique used in this study used Structural Equation Modeling (SEM) with SmartPLS 3.29 software to test the validity and reliability.

The results showed that the most significant factors of the UTAUT2 Model in this study were Social Influence, Facilitating, Price Value, and Habit as significant factors influencing the intention to use the LinkAja application. That way LinkAja needs to improve its marketing strategy to create value for the use of the company and application system as well as add new application features to improve the LinkAja application. In Social Influence, LinkAja needs to interact with social communities to develop and attract more consumer interest in using the LinkAja application. Meanwhile, other factors such as Performance Expectancy, Effort Expectancy, Facilitating Condition, and Hedonic Motivation proved to have no significant effect on behavioral intention. while the Facilitating Condition and Habit variables have a significant effect on Use Behavior.

Keyword : UTAUT2, LinkAja, e-money, SEM, SmartPLS.