

ABSTRACT

The rapid development of information technology has changed people's lifestyles to be faster and more practical. One of them is the change in the transaction process from using cash to digital wallets. This also encourages digitalization in various business fields including in the financial sector, several financial service companies create services that prioritize technology, namely Finance technology (Fintech).

This research was conducted to determine the effect of perceived ease of use and perceived usefulness on the behavioral intention to use Gopaylater users in the city of Bandung. The purpose of this study is to determine the perceived ease of use on the Gopaylater payment system, to determine the perceived usefulness of the Gopaylater payment system, to determine the behavioral intention to use Gopaylater users, to determine how much influence the perceived ease of use has on the behavioral intention to use Gopaylater. . to find out how much influence perceived usefulness has on behavioral intention to use Gopaylater, to find out how much influence perceived ease of use and perceived usefulness have on behavioral intention to use Gopaylater users in Bandung.

This research uses quantitative method with descriptive-causality research type. Sampling was done by non-probability sampling method purposive sampling type, with the number of respondents as many as 400 people. The data analysis technique used is descriptive analysis and path analysis.

Based on the results of simultaneous hypothesis testing, perceived ease of use and perceived usefulness have a significant effect on behavioral intention to use Gopaylater. This is evidenced by $F_{count} > F_{table}$ ($602.411 > 3.018$). Based on the results of partial hypothesis testing (t test) it was found that the perceived ease of use variable had a significant effect on the perceived usefulness of Gopaylater users. Partially (t test) it was found that the perceived ease of use variable had a significant effect on behavioral intention to use Gopaylater. And the results of the partial test (t test) showed that the perceived usefulness variable had a significant effect on behavioral intention to use Gopaylater.

Keywords: *perceived ease of use, perceived usefulness, behavioral intention to use*