

**THE INFLUENCE OF PERCEIVED USEFULNES,  
PERCEIVED EASE OF USE, AND PERCEIVED TRUST  
ON INTENTION TO ADOPT LINKAJA MOBILE  
PAYMENT IN SURABAYA MEDIATED BY ATTITUDE**



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EASE OF USE, AND PERCEIVED TRUST ON INTENTION TO  
ADOPT LINKAJA MOBILE PAYMENT IN SURABAYA  
MEDIATED BY ATTITUDE**

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## APPROVAL PAGE

FINAL ASSIGMENT

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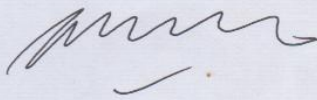
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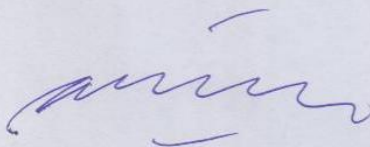
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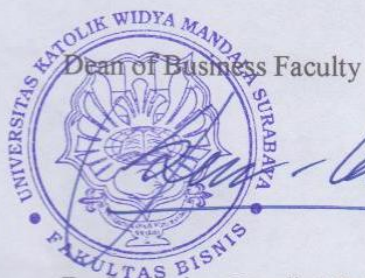
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## FOREWORDS

Thank you to God Almighty, because of His grace and inclusion the author can finish writing this final assignment well and on time. The final assignment was titled "THE INFLUENCE OF PERCEIVED USEFULNES, PERCEIVED EASE OF USE, PERCEIVED TRUST TOWARD INTENTION TO ADOPT MEDIATED BY ATTITUDE OF LINKAJA MOBILE PAYMENT IN SURABAYA". The final assignment aims to fulfill the requirements for completing an undergraduate education program at the IBM Department of Business, Widya Mandala Catholic University, Surabaya.

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## **ABSTRACT**

This study aims to identify the factors that influence the intention of adopting mobile payments in Surabaya by proposing a conceptual framework based on the technology acceptance model (TAM). By collecting data from 169 users of cellular payment services, through online surveys. Data were analyzed using Lisrel Structural Equation Modeling (SEM) techniques.

The results show that the usefulness of perception has a positive effect on Attitude, Perception of Trust has a positive effect on Attitude and Attitude has a positive effect on Attitude. However, the perceived ease of use does not have a significant impact on Attitude. Based on the results of the discussion, it is expected that the Company from LinkAja's application can better promote consumers the benefits and advantages that LinkAja has, so that it can improve users' perceptions of ease and positive attitudes. . So with the increase in positive attitude consumers will be able to increase their intention to adopt the mobile payment application LinkAja in society.

Keywords : M-payment, TAM, Perceived Usefulness, Perceived Ease Of Use, Perceived Trust, Attitude, Intention to adopt



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## **ABSTRAK**

Penelitian ini bertujuan untuk mengidentifikasi faktor-faktor yang mempengaruhi niat adopsi pembayaran mobile di Surabaya dengan mengusulkan kerangka kerja konseptual berdasarkan model penerimaan teknologi (TAM). Dengan mengumpulkan data dari 169 pengguna layanan pembayaran seluler responden, melalui survei online. Data dianalisis dengan menggunakan teknik Lisrel Structural Equation Modeling (SEM).

Hasil menunjukkan bahwa Kegunaan Persepsi berpengaruh positif terhadap Attitude, Persepsi Kepercayaan berpengaruh positif terhadap Attitude dan Sikap memiliki berpengaruh positif terhadap Attitude. Namun Kemudahan Penggunaan yang Dipersepsikan tidak memiliki dampak signifikan pada Attitude. Berdasarkan hasil pembahasan dari penelitian ini diharapkan untuk Perusahaan dari aplikasi LinkAja dapat lebih mempromosikan kepada konsumen mengenai kegunaan serta kelbihan yang dimiliki oleh LinkAja, sehingga bisa meningkatkan persepsi kemudahan kepada pengguna dan sikap positif dari pengguna. Maka dengan meningkatnya sikap positif konsumen akan dapat menaikkan niat untuk mengadopsi aplikasi mobile payment LinkAja di masyarakat.

Kata kunci: Pembayaran mobile, TAM, Persepsi Kegunaan, Persepsi Kemudahan Penggunaan, Persepsi Kepercayaan, Sikap, Niat untuk mengadopsi