

Final Paper Proposal – Digital Literacy

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Consumers' Intention to Use Mobile Payment Technology: A Technology Acceptance Model Perspective

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In 2019, there are 42.98 million of mobile payment users, with a total transaction of US\$ 607.2 million (Statista, 2019). With more than 64% of Indonesia citizen connected to the internet (Asosiasi Penyelenggara Jasa Internet Indonesia, 2019) and supported by more than 80 million of smartphone user in Indonesia (Muller, 2020) mobile payment providers are predicted to have 75.87 million users with a total transaction of US\$ 2,438.5 million in 2023 (Statista, 2019).

As stated by Bank Indonesia (2020), there are 42 mobile payment providers in Indonesia with GoPay and Ovo as the market leader (Devita, 2019). Factors may influence consumers' intention to use mobile payments, as can be predicted by using Technology Acceptance Model 3 (Venkatesh & Bala, 2008). This model explains how the variables of perceived usefulness and perceived ease of use can influence consumers' intention (Lai, 2017).

Keywords: TAM, mobile payment, fintech

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