

## **ABSTRACT**

**Abstract:** *The purpose of this study was to verify a relationship model of Perceived Risk, Perceived Usefulness and Perceived Ease of Use on Intention to Use Fintech mediated by Attitude with the theoretical approaches of Technology Acceptance Model (TAM), Perceived Risk and Financial Technology. The data source used is primary data, which is obtained directly from respondents using an online questionnaire in the form of a google form. The sample size is 202 users of banking and marketplace services who live in Jabodetabek as respondents. Data were collected using non probability sampling methods. The instrument used is a structured questionnaire of 17 questions which are arranged based on indicators and dimensions derived from each variable. This study uses multiple regression methods with Smart PLS version 3. The results of this study indicate that Perceived Risk, Perceived Usefulness, Perceived Ease of Use have a positive effect on Intention to use Fintech Services mediated by attitude toward the adoption of fintech..*

**Abstrak:** Tujuan penelitian ini adalah untuk memverifikasi suatu model hubungan *Perceived Risk, Perceived Usefulness dan Perceived Ease of Use* terhadap *Intention to Use Fintech* yang dimediasi *Attitude* dengan pendekatan teori *Technology Acceptance Model (TAM), Perceived Risk dan Financial Technology*. Sumber data yang digunakan adalah data primer, yang didapatkan langsung dari responden dengan menggunakan kuesioner *online* berupa *google form*. Ukuran sampel adalah 202 orang pengguna layanan perbankan dan marketplace yang berdomisili di Jabodetabek sebagai responden. Data dikumpulkan dengan menggunakan metode *non probability sampling*. Instrumen yang digunakan berupa kuesioner terstruktur dari 17 pertanyaan yang disusun berdasarkan indikator dan dimensi yang berasal dari masing-masing variabel. Penelitian ini menggunakan metode regresi berganda dengan program Smart PLS versi 3. Hasil penelitian ini menunjukkan bahwa *Perceived Risk, Perceived Usefulness, Perceived Ease of Use* berpengaruh positif terhadap *Intention to use Fintech Services* yang dimediasi oleh *attitude toward the adoption of fintech..*

**Keywords:** *Perceived Risk, Perceived Usefulness, Perceived Ease Of Use, Attitudes toward the adoption of Fintech, Intention to use Fintech Services*