

## ABSTRACT

*This study was conducted to identify is there any influence between perceived usefulness services, perceived ease of use, perceived credibility services and self-efficacy as moderating variabel towards intentions of use mobile payment in Jakarta. . This study uses primary data sources, with the research instrument used is a questionnaire. The sampling method used is non-probability sampling with purposive sampling technique. The research sample in this study were 300 active users of mobile payment services in DKI Jakarta. This study gives the results that there is a significant effect of perceived usefulness services, perceived ease of use, perceived credibility services and self efficacy on intention of use, also there is an effect of perceived ease of use on intention of use moderated by self efficacy. But there is not an effect of perceived usefulness services and perceived credibility services on intention of use moderated by self efficacy. This study provides input for the mobile payment companies and community so that public interest can be increase in using mobile payment technology. Digital payment based company need to understand the factors that help user to intention of use mobile payment, so they will focus more on the factors that need to be considered by the user, thereby increasing intention of use on mobile payment.*

**Keywords:** *Perceived Usefulness Services, Perceived Ease of use, Perceived Credibility Service, Self Efficacy, Intention to use, mobile payment, fintech, TAM*