ABSTRAK

ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI PENERIMAAN DAN PENGGUNAAN *MOBILE PAYMENT* PADA TEKNOLOGI PEMBAYARAN OVO
(Studi Empiris Konsumen di Wilayah Jakarta, Bogor, Depok, Tangerang, dan Bekasi)

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Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi penerimaan dan penggunaan teknologi *mobile payment* pada teknologi pembayaran OVO dengan mengintegrasikan teori *Technology Acceptance Model* (TAM), *mobile payment characteristics*, *trust*, dan *security and privacy*. *Mobile payment* berkembang karena penggunaan *smartphone* sebagai alat pembayaran semakin meningkat. Penggunaan *smartphone* sebagai alat pembayaran dapat dipengaruhi oleh faktor *mobile payment characteristics, trust,* dan *security and privacy*.

Jenis penelitian ini adalah penelitian survei. Sampel dalam penelitian ini adalah pengguna OVO di wilayah Jakarta, Bogor, Depok, Tangerang, dan Bekasi dengan jumlah responden 207 responden. Data diperoleh melalui kuesioner *online* dan wawancara telepon. Teknik analisis data yang digunakan adalah *Smart Partial Least Square* (PLS) 3.0.

Hasil dari penelitian ini dapat disimpulkan bahwa faktor-faktor yang mempengaruhi penerimaan dan penggunaan OVO yaitu *mobile payment characteristics, trust,* dan *security and privacy*. OVO memiliki karakteristik *mobility*, *reachability*, *compatibility*, *convenience*. Namun, karakteristik *mobility* dalam penelitian ini tidak terdukung karena pengguna tidak merasakan manfaat, kemudahan, dan sikap positif untuk menggunakan OVO dimana saja dan kapan saja. Selain itu, *trust* tidak terdukung karena belum semua pengguna merasa percaya terhadap OVO karena pengguna tidak yakin proses *top-up* saldo akan masuk kedalam akun. Namun terkait keamanan dan privasi terdukung karena pengguna sudah merasa percaya dengan teknologi yang digunakan OVO.

Kata Kunci: *Technology Acceptance Model, Perceived usefulness, Perceived ease of use, Attitude toward using, Behavioral intention, Mobile Payment Characteristics, Mobility, Reachability, Compatibility, Convenience, Trust,* dan *Security and privacy.*

ABSTRACT

ANALYSIS OF FACTORS AFFECTING THE ACCEPTANCE AND BEHAVIOR OF MOBILE PAYMENT IN OVO PAYMENT TECHNOLOGY
(Empirical Study of Consumers in the Jakarta, Bogor, Depok, Tangerang, dan Bekasi Region)

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The purpose of this study is to find factors that influence the acceptance and the behavior of mobile payment of OVO payment technology by integrating the theory of Technology Acceptance Model (TAM), mobile payment characteristics, trust, and security. The development of mobile payment owes to the increasing use of smartphones as a payment device. The use of smartphones as a payment device can be affected by mobile payment characteristics, trust, and security.

This is a survey study. The sample of this study were the users of OVO in Jakarta, Bogor, Depok, Tangerang, and Bekasi. The number of the participants were 207. The data was collected through online questionnaires and telephone interview. The data was analyzed by Partial Least Square (PLS) 3.0.

The result of this study shows that the factors that influence the acceptance and the behavior of OVO are mobile payment characteristics, trust, security and privacy. OVO has characteristics such as mobility, reachability, compatibility, and convenience. However, the characteristic of mobility was not supported in this study because the users do not get advantage, positive attitude, and was ease in using OVO anywhere and anytime. Besides, the characteristic of trust is not supported since not all of the users were sure that the top-up process for the balance would be added into their OVO account. However, the users trust the technology offered by OVO related to the security and privacy.

Key Word :   *Technology Acceptance Model, Perceived usefulness, Perceived ease of use, Attitude toward using, Behavioral intention, Mobile Payment Characteristics, Mobility, Reachability, Compatibility, Convenience, Trust, and Security and privacy.*