# ABSTRACT

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## THE INFLUENCE OF PERFORMANCE EXPECTANCY, EFFORT EXPECTANCY, SOCIAL INFLUENCE, FACILITATING CONDITION, HEDONIC MOTIVATION AND HABIT TOWARD BEHAVIOURAL INTENTION AND ACTUAL USAGE OF DIGITAL PAYMENT SYSTEMS OVO IN MEDAN

(xviii+256 pages; 21 figures; 67 tables; 11 appendixes)

The Covid-19 pandemic has had a tremendous impact on the worldwide population as well as the Indonesian people. During pandemic, the public is encouraged to use non-cash payments to prevent the spread of the COVID-19 virus. It is important for OVO as one of the largest digital payment products in Indonesia in maintaining and increasing the actual usage of customers in using the digital payment in order to lead the market in the midst of increasingly fierce competition. Primary and secondary data are used in this research, the questionnaires are distributed to OVO users in Medan, Data is measured by validity and reliability test. The sampling method used in this study is non-probability sampling method, specifically snowball sampling. The data is analyzed using SPSS 25.0, the research model is being tested using normality, heteroscedasticity, multicollinearity and linearity test.The data also tested with multiple linear regression and coefficient of determination test, and hypothesis test are done with F-Test, T-Test and Sobel Test.

The purpose of this study is to evaluate between Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Hedonic Motivation and Habit has the greatest influence on Behavioral Intention and Actual Usage of OVO. The study has indicated that Habit, Hedonic Motivation and Facilitating Condition are having significant influence towards Behavioral Intention of OVO partially and simultaneously. Performance Expectancy, Effort Expectancy and Social Influence aren't having significant influence towards Behavioral Intention of OVO partially but simultaneously. Also, Behavioral Intention of OVO is having significant influence towards Actual Usage of OVO both partially and simultaneously. behavior intention also mediates the effect of performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation and habit on the actual usage of OVO users in Medan.

**Keywords: Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Habit, Behavioral Intention, Actual Usage**

References: 101 (1980-2022)

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(xviii+256 halaman; 21 gambar; 67 tabel; 11 lampiran)

*Eksistensi pandemi Covid-19 memberikan dampak yang signifikan bagi masyarakat global dan Indonesia. Masyarakat dihimbau menggunakan pembayaran digital selama pandemi untuk mencegah penyebaran virus COVID-19. Penting bagi OVO sebagai salah satu produk pembayaran digital terbesar di Indonesia dalam meningkatkan penggunaan aktual pelanggan dalam menggunakan pembayaran digital agar dapat memimpin pasar di tengah persaingan yang semakin ketat. Penelitian ini menggunakan data primer dan sekunder, penyebaran kuesioner kepada pengguna OVO di Medan. Data kemudian dihitung dengan uji validitas dan reliabilitas. Metode sampling yang digunakan adalah non-probabilitas, yaitu snowball sampling. Data yang telah terkumpul diolah menggunakan aplikasi SPSS 25.0 diuji dengan tes normalitas, heteroskedastisitas, multikolinearitas, dan linearitas. Selanjutnya pengujian regresi linear berganda, koefisien determinasi dan diikuti uji hipotesis terdiri dari uji T, uji F dan Sobel Test.*

*Tujuan penelitian ini untuk mengetahui dampak terbesar antara Harapan Kinerja, Harapan Usaha, Pengaruh Sosial, Kondisi Memfasilitasi, Motivasi Hedonis dan Kebiasaan terhadap Niat Perilaku pengguna OVO dan penggunaan nyata aplikasi OVO serta signifikansinya. Hasil penelitian menunjukkan kebiasaan, motivasi hedonis, dan kondisi memfasilitasi berpengaruh signifikan secara parsial dan simultan terhadap niat perilaku aplikasi OVO. Sedangkan, harapan kinerja, harapan usaha dan pengaruh sosial hanya signifikan secara simultan terhadap niat perilaku pengguna OVO. Berikutnya, niat perilaku pengguna OVO di Medan berpengaruh signifikan secara parsial maupun simultan terhadap penggunaan nyata pengguna OVO di Medan. niat perilaku juga memediasi pengaruh harapan kinerja, harapan usaha, pengaruh sosial, kondisi memfasilitasi, motivasi hedonis dan kebiasaan pada penggunaan aktual pengguna OVO di Medan.*

**Kata kunci:** *Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Habit, Behavioral Intention, Actual Usage*

Referensi: 101 (1980-2022)