

ABSTRAK

Pesatnya perkembangan teknologi dan informasi memiliki dampak perkembangan di berbagai bidang, termasuk dalam bidang sistem pembayaran dalam transaksi jual beli yang dikenal sebagai *electric money* atau *E-money*. *E-money* adalah fasilitas pembayaran non-tunai yang banyak diterapkan di sejumlah negara di dunia, termasuk Indonesia. *E-money* adalah bentuk perkembangan sistem pembayaran, yang memberikan perubahan signifikan tentang kemudahan, efisiensi, fleksibilitas, serta keamanan dalam setiap transaksi elektronik yang dilakukan (Samsumar, 2016; Pranoto, 2018). Oleh karena itu hadirnya OVO sangat berpengaruh dalam perkembangan *E-Money*, khususnya Surabaya.

Penelitian ini ditujukan untuk menganalisa pengaruh variabel *perceived ease of use*, *perceived enjoyment*, *perceived usefulness*, *attitude toward using*, terhadap *behavioral intention* melalui *actual usage* pengguna OVO di Surabaya. Sampel yang digunakan pada penelitian ini yaitu pada laki-laki dan wanita, berusia 18-60 tahun yang tinggal di kota Surabaya sejumlah 100 responden yang telah menggunakan aplikasi OVO lebih dari 2 kali dalam 3 bulan terakhir dan telah menginstall dan menggunakan aplikasi OVO dari ponsel pribadi minimal dalam 6 bulan terakhir. Untuk pengolahan dan penganalisaan data dalam penelitian ini yaitu dengan menggunakan SPSS 22 sebagai software untuk mengolah data.

Temuan empiris tersebut mengindikasikan bahwa hubungan *perceived ease of use* memiliki pengaruh terhadap *attitude toward using* dengan koefisien regresi sebesar 0.394, *perceived enjoyment* memiliki pengaruh terhadap *attitude toward using* dengan koefisien regresi sebesar 0.233, *perceived usefulness* memiliki pengaruh terhadap *attitude toward using* dengan koefisien regresi sebesar 0.250, *perceived ease of use* memiliki pengaruh terhadap *behavioral intention* dengan koefisien regresi sebesar 0.224, *perceived enjoyment* memiliki pengaruh terhadap *behavioral intention* dengan koefisien regresi sebesar 0.216, *perceived usefulness* memiliki pengaruh terhadap *behavioral intention* dengan koefisien regresi sebesar 0.247, *attitude toward using* memiliki pengaruh terhadap *behavioral intention* dengan koefisien regresi sebesar 0.254, *behavioral intention* memiliki pengaruh terhadap *actual usage* dengan koefisien regresi sebesar 0.588.

Kata Kunci : *Perceived Ease Of Use, Perceived Enjoyment, Perceived Usefulness, Attitude Toward Using, Behavioral Intention, Actual Usage.*

ABSTRACT

The rapid development of technology and information has had a developmental impact in various fields, including in the field of payment systems in buying and selling transactions known as electric money or E-money. E-money is a non-cash payment facility that is widely applied in a number of countries in the world, including Indonesia. E-money is a form of payment system development, which provides significant changes regarding convenience, efficiency, flexibility, and security in every electronic transaction carried out (Samsumar, 2016; Pranoto, 2018). Therefore the presence of OVO is very influential in the development of E-Money, especially Surabaya.

This study aims to analyze the influence of perceived ease of use, perceived usefulness, perceived usefulness, attitude toward using, and behavioral intention through actual usage of OVO users in Surabaya. The sample used in this study is for men and women, aged 18-60 years who live in the city of Surabaya with 100 respondents who have used the OVO application more than twice in the last 3 months and have installed and used the OVO application from a personal cellphone at least in the last 6 months. For processing and analyzing data in this study, that is by using SPSS 22 as a software for processing data.

The empirical findings indicate that the relationship of perceived ease of use has an influence on attitude toward using regression coefficient of 0.394, perceived enjoyment has an influence on attitude toward using a regression coefficient of 0.233, perceived usefulness has an influence on attitude toward using with a regression coefficient of 0.250, perceived ease of use has an influence on behavioral intention with a regression coefficient of 0.224, perceived enjoyment has an influence on behavioral intention with regression coefficients of 0.216, perceived usefulness has an influence on behavioral intention with a regression coefficient of 0.247, attitude toward using has an influence on behavioral intention with regression coefficient of 0.254, behavioral intention has an influence on actual usage with a regression coefficient of 0.588.

Key Words : *Perceived Ease Of Use, Perceived Enjoyment, Perceived Usefulness, Attitude Toward Using, Behavioral Intention, Actual Usage.*