

**SKRIPSI**

**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**

Written as a partial fulfillment of the academic requirements  
to obtain the degree of *Sarjana Manajemen*

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