

ABSTRAK

Priskilla E.E. Napitupulu (02014210002)

ANALISIS PENGARUH *EFFORT EXPECTANCY*, *PERFORMANCE EXPECTANCY*, *SOCIAL EXPECTANCY* TERHADAP *USER BEHAVIOR* MELALUI *BEHAVIORAL INTENTION* PADA PENGGUNA OVO DI SURABAYA

(xviii + 104 halaman; 8 gambar; 22 tabel; 4 lampiran)

Penelitian ini bertujuan untuk menganalisis pengaruh *Effort Expectancy*, *Performance Expectancy*, dan *Social Influence* terhadap *Behavioral Intention* melalui *User Behavior* pada pengguna OVO di Surabaya. Melalui pendekatan kuantitatif, data dikumpulkan menggunakan kuesioner daring yang disebarakan kepada 128 responden, yang merupakan pengguna OVO dua kali dalam tiga bulan terakhir. Teknik analisis data menggunakan metode *Partial Least Squares Structural Equation Modeling 4* (PLS-SEM 4). Hasil penelitian menunjukkan bahwa hanya *Social Influence* dan *Performance Expectancy* yang memiliki pengaruh signifikan terhadap *Behavioral Intention*, dan pada akhirnya berpengaruh terhadap *User Behavior*. Penelitian ini memberikan implikasi bagi strategi pemasaran dan manajerial, yang mengindikasikan bahwa pemahaman lebih lanjut terhadap faktor-faktor ini dapat membantu pengelola OVO dalam memperkuat perilaku penggunaan aplikasi *e-wallet* di Surabaya.

Kata Kunci : *Effort Expectancy*, *Performance Expectancy*, *Social Expectancy*, *Behavioral Intention*, *User Behavior*

Referensi : 39 (2013 – 2024)

ABSTRACT

Priskilla E.E. Napitupulu (02014210002)

ANALYSIS OF THE INFLUENCE OF EFFORT EXPECTANCY, PERFORMANCE EXPECTANCY, AND SOCIAL EXPECTANCY ON USER BEHAVIOR THROUGH BEHAVIORAL INTENTION AMONG OVO USERS IN SURABAYA

(xviii + 104 pages; 8 figures; 22 tables; 4 appendics)

This study aims to analyze the effect of Effort Expectancy, Performance Expectancy, and Social Influence on Behavioral Intention through User Behavior for OVO users in Surabaya. Through a quantitative approach, data was collected using an online questionnaire distributed to 128 respondents, who were OVO users twice in the last three months. The data analysis technique used the Partial Least Squares Structural Equation Modeling 4 (PLS-SEM 4) method. The results showed that only Social Influence and Performance Expectancy have a significant influence on Behavioral Intention, and ultimately affect User Behavior. This research provides implications for marketing and managerial strategies, which indicate that further understanding of these factors can help OVO managers strengthen the behavior of using e-wallet applications in Surabaya.

Keywords : *Effort Expectancy, Performance Expectancy, Social Expectancy, Behavioral Intention, User Behavior*

References : *39 (2013 – 2024)*