ABSTRAK

ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI PENGADOPSIAN ALAT PEMBAYARAN OVO

Dinda Ayu Natalia

NIM: 172114115

Universitas Sanata Dharma

2021

Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi pengadopsian alat pembayaran OVO dengan model *Unified Theory of Acceptance and Use Technology* (UTAUT), *Task Technology Fit* (TTF) dan *Initial Trust Model* (ITM). Penelitian ini perlu dilakukan sebagai pertimbangan pengguna untuk mengadopsi *fintech* OVO dalam rangka mengikuti perkembangan zaman atau kemajuan teknologi di bidang pembayaran atau keuangan.

Penelitian ini merupakan penelitian deskriptif kuantitatif dengan menggunakan survei online melalui *google form*. Penelitian ini menggunakan teknik pengumpulan sampel yaitu *snowball sampling* dengan jumlah data 175 responden yang merupakan pengguna OVO di Provinsi Daerah Istimewa Yogyakarta. Data tersebut kemudian diolah dan dianalisis menggunakan *Smart*PLS 3.0.

Hasil penelitian ini menunjukkan bahwa:(1)*technology characteristics* berpengaruh positif terhadap *task technology fit,*(2)*task technology fit* berpengaruh positif terhadap *performance expectancy,*(3)*performance expectancy, structural assurance,* dan *firm reputation* berpengaruh positif terhadap *initial trust,*(4) *effort expectancy, social influence, firm reputation,* dan *initial trust* berpengaruh positif terhadap *behavioral intention,*(5)*facilitating conditions dan behavioral intention* berpengaruh positif terhadap *adoption*. Sementara itu, *task characteristics* tidak berpengaruh positif terhadap *task technology fit, task technology fit* tidak berpengaruh positif terhadap *adoption*, *performance expectancy* tidak berpengaruh positif terhadap *behavioral intention,* dan *personal propensity to trust* tidak berpengaruh positif terhadap *initial trust*.

Kata Kunci: OVO, *Unified Theory of Acceptance and Use Technology* (UTAUT), *Task Technology Fit* (TTF), *Initial Trust Model* (ITM).

i

ABSTRACT

THE ANALYSIS OF FACTORS AFFECTING THE ADOPTION OF OVO PAYMENT INSTRUMENT

Dinda Ayu Natalia

NIM: 172114115

Sanata Dharma University

2021

This research aims to determine factors that influence the adoption of OVO payment instruments with the Unified Theory of Acceptance and Use Technology (UTAUT), Task Technology Fit (TTF) and Initial Trust Model (ITM) models. This research needs to be carried out as a consideration for user in adopting OVO as a fintech in order to keep up with the times or technological advances in the field of payments or finance.

This is a quantitative descriptive study with online survey via google form. The samples in this study were collected by snowball sampling technique with total data of 175 respondents who were OVO users in the Province of Special Region of Yogyakarta. The data were processed and analyzed by SmartPLS 3.0.

The results of this study indicate that:(1)technology characteristics have a positive effect on task technology fit,(2)task technology fit has a positive effect on performance expectancy,(3)performance expectancy, structural assurance, and firm reputation have a positive effect on initial trust,(4)effort expectancy, social influence, firm reputation, and initial trust have a positive effect on behavioral intention,(5)facilitating conditions and behavioral intention have a positive effect on adoption. Meanwhile, task characteristics do not have a positive effect on task technology fit, task technology fit does not have a positive effect on adoption, performance expectancy does not have a positive effect on behavioral intention, and personal propensity to trust does not have a positive effect on initial trust.

Keyword: OVO, *Unified Theory of Acceptance and Use Technology* (UTAUT), *Task Technology Fit* (TTF), *Initial Trust Model* (ITM).