

ABSTRACT

Financial technology is an innovation of technological development by utilizing technology and combined with finance. There are various types of fintech, one of which is electronic money. One of the server-based electronic money is OVO e-wallet managed by PT. Visionet International. OVO is an application transaction service provider using electronic money with the concept of an electronic wallet. Currently OVO can be used in Android and iOS-based smartphone mobile applications. With the increase in smartphone users in Indonesia from year to year, OVO tries to become an online transaction service application provider using smartphones as its intermediary.

The purpose of this study was to determine what factors influence the behavioral intentions of OVO e-wallet users to transact in Bandung using the TAM model modified by Pavlou's research by focusing on perceived usefulness, perceived ease of use, perceived risk, and trust against the intention to transact online.

The method used in this study is a quantitative method. Data collection was carried out by sending questionnaires to 400 respondents of OVO e-wallet users. The technique used is descriptive analysis using Structural Equation Model - Partial Least Square (SEM-PLS).

Based on the results of data processing, perceived usefulness, perceived ease of use, perceived risk, and trust have a significant positive effect on the intention to transact online. In this study, it was able to explain 29.7% from the intention to transact online for OVO e-wallet users in Bandung City.

Keywords: Electronic wallet, TAM, Perceived Risk, Trust, SEM-PLS