ABSTRACT

The development of the business world at this time is increasingly visible rapidly. Moreover, with the emergence of new technologies that increasingly provide space for business people to innovate in developing their business. One of them is Mobile payment for easy payment transactions. No need to use cash to pay for anything, one of which is now the online transportation industry now uses mobile paymet for payment. This study seeks to test the level of consumer acceptance. Online transportation of new Gojek and Grab innovations in the payment system developed is Gopay and Ovo Balance. In addition, this study also examined the effect of benefits, convenience and experience on the intensity of service use. The purpose of this study was to determine whether fintech innovations developed by Gojek and Grab were acceptable to consumers and had a positive impact on the use of Gojek services. Sampling uses questionnaire techniques by using SPSS 23 with the research method that is multiple regression with 400 respondents.

Keywords: Gojek, Grab, Benefits, Convenience, Mobile payment, Experience, Online Transportation.