

## **ABSTRACT**

*Data obtained from Fintech Indonesia Report 2018 shows that fintech companies have increased significantly since 2016 with 50 fintech to 167 fintech companies in 2018 in Indonesia. The changes that have occurred with increasing internet usage in Indonesia are one of them in the financial sector, especially in terms of transactions. One of fintech company is OVO which is launched at the end of 2016 but it has the second level of users from several finteches that established. This is the newest m payment, but it has the second level of among others.*

*This study aims to find the factors that influence the intention to continue the use of OVO in Indonesia by using the modified UTAUT2 model. Several previous studies have shown that Trust is one of the factors that influence a technology adoption. The results of the preliminary data gathering conducted through in-depth interviews show that lifestyle is one of the factors influencing the adoption of OVO. In addition, it is necessary to analyze the factors that influence the use of OVO to be able to improve and retain users in various services. Therefore, this research adds variables, namely Lifestyle Compatibility based on the results of preliminary data gathering and Trust.*

*This study uses a questionnaire in data collection and uses 30 respondents for validity and reliability related to questionnaire items. Data collection was from 400 respondents in metropolitan city and megapolitan areas in Indonesia.*

*The results showed that factors that had the highest influence on continuance intention on users of OVO were Habit. The added variables in the research model shows the results that Lifestyle Compatibility and Trust are strong and significant factors that influence after Habit sequentially, followed by Performance Expectancy and Hedonic Motivation. Age only moderates the influence of lifestyle compatibility on continuance intention. The  $R^2$  in this study was 70.2% so it was in the "Good" category to predict the intention to continue using OVO.*

*Habit was the strongest factor that influencing the intention of users to continue using OVO. The company can provide more attractive offers to make users increasingly use OVO repeatedly. The company needs to add various types of services with payment through OVO in order to fulfill the user's daily transactions and fulfill the user's lifestyle. In addition, OVO needs to further improve service security updates to increase user's trust.*

*Keywords: M-Payment, Lifestyle Compatibility, Trust, Continuance Intention, Consumer Behavior, modified UTAUT2*