

ABSTRACT

This research is motivated by the many companies that continue to innovate in technological progress. One example of the use of information technology is transaction activities that evolve from cash payments to non-cash payments. This phenomenon began in 2007 which was marked by the emergence of e-money in Indonesia, followed by an e-wallet which in recent years has become a trend of mobile payment services. Fintech OVO service, which was active in the middle of 2017, is rapidly able to compete with other large competitors in Indonesia. This study aims to determine the factors that influence the intention of using digital payment (case study on OVO users in Jakarta, Bogor, Depok, Tangerang, Bekasi).

This study uses quantitative methods and uses multiple linear regression analysis techniques using SPSS 25 software. This research sample is OVO users in Jabodetabek with 200 respondents with a percentage of 76% stating they have experience in using e-wallet services other than OVO.

Based on the results of the study, the factors of Performance Expectancy, Effort Expectancy, and Perceived Security significantly influence the intention to use OVO in Jabodetabek. While the Social Influence and Culture factors do not affect the intention to use digital payment (OVO) in Jabodetabek.

Keywords: *e-wallet, Performance Expectancy, Effort Expectancy, Perceived Security*