ABSTRACT

The large number of internet users today greatly influences the pattern of buying and selling transactions of the Indonesian people. One of the most visible changes in daily activities is economic transactions in the payment system from cash to non-cash which are carried out digitally. Where there are various types of non-cash payments such as credit cards, debit cards, and digital wallets. Services that are now popular with the public are server-based digital payment transactions or commonly called Mobile Payments. OVO (PT Visionet Internasional) is an electronic wallet for storing electronic money and for payment transactions in Indonesia. The purpose of this research is to find out the factors that influence generation Y and Z consumers on OVO e-wallet users in the city of Bandung. The method used in this research is a quantitative method with a descriptive research type, the scale measurement is a Likert scale. The population of this study is OVO e-wallet users in the city of Bandung using a non-probability sampling technique. The data analysis method used in this study is the Structural Equation Model (SEM). Data processing is done using SmartPLS software. The results of this study lead to respondents' responses regarding the variables of performance expectations, social influence, and behavioral intentions included in the very good category. The results of the SEM-PLS analysis show that performance expectations and behavioral intentions have a positive and significant influence on behavioral intentions, and performance expectations have a positive and significant influence on behavioral intentions mediated by social influences.

Keywords: Mobile Wallet, OVO, Performance expectancy, social influence, behavioral intention