

ANALISIS PENGARUH DAN PERBANDINGAN TECHONOLOGY ACCEPTANCE MODEL (TAM) TERHADAP INTENSI PENGGUNAAN E-WALLET OVO DAN GO-PAY

ABSTRAK

Abstract: *This study aims to determine the effect of perceived ease of use (PEOU), perceived usefulness (PU), online promotion of intention to use mediated by attitude toward using on OVO and Go-Pay, and the comparison between OVO and Go-Pay seen by PEOU, PU and online promotion. Research respondents were 172 active users of OVO and Go-Pay with random sampling in Jabodetabek. The results of research on OVO show that PU and online promotion have a significant effect on attitude toward using. The results of the study on Go-Pay show that PEOU, PU and online promotion have a significant effect on attitude toward using. Both of these e-wallets provide results of attitude toward using which have a positive and significant effect on intention to use. The comparison results between OVO and Go-Pay do not provide a significant difference from PEOU, PU and online promotion.*

Keywords: OVO, Go-Pay, PEOU, PU, *attitude toward using, intention to use*

Abstrak: Penelitian ini bertujuan untuk mengetahui pengaruh *perceived ease of use* (PEOU), *perceived usefulness* (PU), promosi online terhadap *intention to use* yang diperantarai oleh *attitude toward using* pada OVO dan Go-Pay, dan perbandingan antara OVO dan Go-Pay yang dilihat PEOU, PU dan promosi online. Responden penelitian adalah 172 *active users* OVO dan Go-Pay dengan *random sampling* di Jabodetabek. Hasil penelitian pada OVO menunjukkan PU dan promosi online berpengaruh signifikan terhadap *attitude toward using*. Hasil penelitian pada Go-Pay menunjukkan PEOU, PU dan promosi online berpengaruh signifikan terhadap *attitude toward using*. Pada kedua *e-wallet* ini *attitude toward using* memberikan pengaruh positif dan signifikan terhadap *intention to use*. Hasil perbandingan antara OVO dan Go-Pay tidak memberikan perbedaan yang signifikan dari PEOU,PU dan promosi online.

Kata kunci : OVO, Go-Pay, PEOU,PU, *attitude toward using, intention to use.*