

Ryan Priangga

NIM. 15/377319/EK/20291

Jurusan Akuntansi, Universitas Gadjah Mada

ryan.priangga@mail.ugm.ac.id

Dosen Pembimbing: Sumiyana, Dr., Msi., Ak., CA.

INTISARI

Perkembangan teknologi sampai kepada ranah transaksi ekonomi mikro harian manusia, *Mobile Payment* oleh OVO hadir sebagai salah satu alternatifnya, industri jasa teknologi keuangan sangat menarik di Indonesia karena pasarnya masih terus berkembang, secara alternatif solusi transaksi ini terhitung lebih efisien dari pada opsi yang lebih tradisional.

Penelitian ini bertujuan untuk menguji korelasi pengaruh positif konstruk model modifikasi *Unified Theory of Acceptance and Use of Technology* (UTAUT2) terhadap sebuah niat dan penggunaan sebuah teknologi baru. Penelitian ini menggunakan metode penelitian kuantitatif. Data diperoleh dari data primer yang didapat dari penyebaran kuesioner dengan menggunakan *google form* kepada 907 pengguna OVO aktif di Indonesia, dan diambil sampel sebesar 475 dengan metode *purposive sampling*. Data primer diolah menggunakan analisis regresi linier berganda dengan menggunakan IBM SPSS versi 25. Hasil penelitian ini menunjukkan bahwa variabel *Performance Expectancy*, *Social Influence*, *Hedonic Motivation*, *Price Value*, dan *Culture* memiliki pengaruh positif yang signifikan terhadap niat pengadopsian, dan penggunaan *Mobile Payment* OVO di Indonesia, sedangkan *Effort Expectancy*, dan *Facilitating Conditions* tidak memiliki pengaruh yang signifikan.

Kata kunci: *Electronic payment, Mobile Payment, OVO, UTAUT, UTAUT2, Culture, Accounting System*

ABSTRACT

Technological development has reached to a point of micro transaction in everyday life, Mobile Payment by OVO is one of the alternatives available to use, the financial technology service is still relevant as ever in Indonesia since its market has a lot of potential development, Mobile Payment becomes the most efficient option available.

This research aims to examine the positive correlation between constructs from a modified UTAUT2 model to a behavioral intention to adopt and use of new technology. This research utilizes a quantitative approach. The data were obtained from primary data and was collected by distributing online questionnaires using google form into 907 active OVO users in Indonesia and sample was collected using the purposive sampling method rounding to 475 usable data. Data were then processed using multiple linear regression analysis using a software, IBM SPSS 25. The result of this research indicates that Performance Expectancy, Social Influence, Hedonic Motivation, Price Value and Culture are indeed having a positive significant correlation to Behavioral Intention to adopt and use mobile payment OVO, meanwhile Effort Expectancy and facilitating conditions apparently doesn't have any significant impact into adopting and usage of Mobile Payment System – OVO in Indonesia.

Keyword: *Electronic payment, Mobile Payment, OVO, UTAUT, UTAUT2, Culture, Accounting System*