

## ABSTRACT

The percentage of non-cash instruments used in Indonesia is still around 0.6%-10% which is still low if compared to the internet users and mobile users' penetration despite that it is already proven that the use of non-cash transactions had promoted economic efficiency and enhance financial inclusion. This phenomenon could lead Indonesian people to unproductivity and inhibit Indonesia to achieve the maximum nation profit. Using the UTAUT2 Model, there will be eight factors that might have an influence towards the influence of mobile payment in Indonesia, namely Performance expectancy (PE), effort expectancy (EE), social influence (SI), facilitating condition (FC), hedonic motivation (HM), price value (PV), behavioral intention (BI), and trust (TR).

The purpose of this research is to analyze which factors that affect behavioral intention or has a positive influence on the adoption variable. Through the use of cross-sectional data method by conducting an online survey questionnaire with a total of 36 indicators, the survey generated 400 respondents in six regions of Indonesia to answer the survey. From the respondents' assessment, known that performance and effort expectancy do not have a positive influence on customers' intention to adopt the OVO payment. It also shows that the model used has a relatively high prediction ability with more than 65%.

Based on the respondents' assessment result, the most significant factors that influence the adoption of OVO payment is the price value variable with 81.02% score, exempting the effort expectancy variable since that variable does not significantly affect the intention of OVO adoption. Then followed by facilitating conditions variable with 79.84%.

Furthermore, from the result analysis, the researcher suggests the companies to maintain and improve their compatibility with other technologies, support services, and features provided as facilitating conditions become the main priority of their company.

*Keywords: adoption, mobile payment, OVO, trust, UTAUT2*