

ABSTRACT

Internet is the one of various technological advances, that can be considered as the most revolutionary. Internet indirectly changes the way someone, in enjoying media information, because it transforms a conventional data information into a data with digital form. Content digitalization allows a new innovative development in many ways, including in the payment method. One of the company that producing payment method applications is LippoX, with its application features, namely OVO-Cash. There are many factors that can influence and make consumers behave on using OVO-Cash features, among them are perceived usefulness, perceived ease of use, and perceived risk

So, this research was conducted with the aim to test whether perceived usefulness, perceived ease of use, and perceived risk, influence the behavioral intention to use OVO-Cash features.

The data are obtained and collected through a questionnaire, distributed to 385 respondents whom are the customers that already used the OVO-Cash features, using a simple random sampling technique. Then the data was analyzed by multiple linear regression analysis.

Based on the results of the descriptive analysis, the variables perceived usefulness, perceived ease of use, and behavioral intention have good values and perceived risk values are quite good. Meanwhile, the results of the verification analysis test found that perceived usefulness had a positive and significant effect on behavioral intention, perceived ease of use had a positive effect on behavioral intention, and perceived risk had a positive and significant effect on behavioral intention in using the OVO-Cash feature.

Keywords: Perceived Usefulness, Perceived Ease Of Use, Perceived Risk, Behavioral Intention