

ABSTRACT

OVO is an electronic wallet-based service provider for conducting various kinds of online transactions developed by PT. Visionet International. Since it was launched OVO has claimed to have five to ten million active users. Until now, OVO is still announcing a positive performance competition for digital-based financial services. Indonesia has a growing number of OVO users where by the end of June 2019 it had reached 115 million users

This study discusses factors that oppose customer adoption and intention to support OVO electronic purses using the Theory of Unification Acceptance and Use of Technology 2 (UTAUT 2) model with diffusion theory of innovation, perception of technological security and intention to recommend. The results of the study stated that Performance Expectation, Facilitation Conditions, Price Values did not have a positive influence on Behavior Intention to Adopt. Expectancy Efforts have a positive influence on Performance Expectancy and Behavioral Intention to Adopt. Social Influences do not support Behavioral Intentions to Adopt. Hedonic Motivation has a positive and significant influence on Behavioral Intention to Adopt. Innovation has a positive and significant effect on the compatibility and expectations of efforts. However, it does not have a positive relationship to Performance Expectations and Behavior Intentions to Adopt, Compatibility is positively related to Performance Expectations, Business Expectations, and Behavior Intentions to Adopt, Perceived Security Technology provides a positive and significant influence on Behavior Behaviors to Adopt, Behavioral Intentions to Adopt has positive and significant influence on Behavior Intentions to recommend.

Keywords: Diffusion of Innovation, Intention to Suggest, Perception of Technology Safety, Theory of Unity of Acceptance and Use of Technology 2 (UTAUT 2).