

ABSTRACT

The OVO application is one of the e-payment systems that has been growing in Indonesia since its launch in 2017. During its launch the OVO application has succeeded in stealing the attention in the competition for digital payment instruments in Indonesia so that the OVO application is in the second position as a digital payment application that is most in demand by millennial groups in Indonesia. However there are still many obstacles and problems experienced by users when using OVO to transact, but OVO applications still provide good benefits and external factors and confidence in OVO applications have motivated users to be interested in using OVO applications sustainably.

This research was conducted to find out: (1) Respondents' responses to the continuance intention of OVO application users based on the results of descriptive analysis (2) Factors that influence user satisfaction that indirectly affect the continuance intention in OVO applications based on the ECT model (3) Factors influenced by satisfaction that lead to continuance intention in using OVO applications based on the SDT model. (4) Factors that influence the user's continuance intention in OVO applications based on the integration model of ECT and SDT.

The data collection method in this study used a questionnaire with a total of 400 respondents. And the data analysis technique used to answer the hypotheses in this study uses the Structural Equational Model (SEM) method.

The results showed that: (1) Respondents responses to continuance intention was 10125 or 72.32% of respondents' ratings included in the slightly high category. (2) Based on the ECT model, perceived usefulness, quality, and trust affect user satisfaction which indirectly influences continuance intention in OVO applications. (3) Based on the SDT model, intrinsic regulation, identification regulation, introjection regulation, external regulation and integration regulation are influenced by user satisfaction OVO applications. (4) Based on the ECT and SDT integration model, perceptions of benefits, satisfaction, external regulation, and integration regulation affect the user's continuance intention in OVO applications.

Keyword : Continuance Intention, Satisfaction, E-payment, OVO, Expectation-Confirmation Theory, Self-Determination Theory