

ABSTRACT

This research is motivated by the use of technology in the digital era. which is users are offered with a variety of easy access to many information from Internet. Technological developments have made these activities turn out to be almost instantaneous. One of the things that has changed is in the payment system. Non-cash payments are now growing up with their smartphone, users are increasingly facilitated without having to carry a card or e-wallet. With the rapid development of technology, now comes a digital wallet or e-wallet to realize a cashless society.

This research was conducted to determine the factors that influence acceptance and interest in using OVO digital wallets to optimize service to customers. This study uses the UTAUT2 model. In this research the object of research is the generation Z. Generation Z is the youngest generation entering the workforce or also called iGeneration or internet generation. The method used in this study is a quantitative method using 100 respondents. Data processing was carried out using the PLS-SEM method with the help of smartPLS software version 2.0 and the validity and reliability test using SPSS software version 16.0.

The results of this study indicate that social influence, facilitating conditions, hedonic motivation and price value have a significant effect on behavioral intention. Where the value of t-statistic 2.405 highest price value. While other independent variables such as performance expectancy, effort expectancy and habit do not have a significant effect on behavioral intention. Meanwhile facilitating conditions, habits and behavioral intention are proven to directly have a positive and significant effect on use behavior.

Keywords: UTAUT2, SEM, Mobile application, adoption, Behavior intention