

ABSTRACT

The development of digital wallet is filled by competition in the industry. In several studies stated that the most popular digital wallets were OVO and Gojek. OVO under the auspices of Lippo Group attracts users by collaborating with many merchants, helping with large online transportation companies Grab, collaborating with one of the big e-commerce sites such as Tokopedia, and helping with many UMKM to help non-cash payments in many places. Even so, the obstacles that OVO has can make users switch to using other mobile payment services. This study aims to examine the impact of trust on continuance intention, also analyze factors that influence trust in terms of gender moderation, the theories developed in this study are Innovation Diffusion Theory and Trust Building Framework. The data processing used is SEM and PLS. This study concludes that continuance intention is significantly influenced by trust. Trust is significantly influenced by reputation, followed by customization, security, and mobility. Continuance intention of using the OVO application is most influenced by Reputation, which is equal to 0.375 for female users, and by 0.295 for male users. The high reputation increases the tendency of intention to use mobile payment, and perceived higher for female consumers compared to male consumers.

Keywords: continuance intentions, gender, Trust Building Framework, Mobile Payment, OVO