

## **ABSTRACT**

*Technology has been going through developments starting from the industrial revolution 1.0 to 4.0, there is an increase in the number of internet users in the 4.0 era that is caused by multiple factors including changes from a traditional lifestyle to a more modern, digital-centered one. One of the most prominent development is related to the payment system of an economical transaction, from cash to cashless, dominated by the usage of the digital wallet. With said development happening in the society, it caused a surge in the birth of digital wallet service providers, one of them is OVO which was created to help simplify transactions. However, in the middle of a flare of digital wallet usage, some people remain loyal to the traditional way of cash transaction due to the lack of awareness and knowledge regarding the conveniences and privileges that comes from using OVO for various payment services.*

*That being said, the goal of this research is to analyze use behavior through behavioral intention in the usage of OVO digital wallet using the UTAUT2 method by focusing on the performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, and habit as the independent variables, towards use behavior dependent variable, by comprehending the influence of behavioral intention as the intervening variable. Whereas the method used in this research is the quantitative method, with the OVO digital wallet user population across Indonesia. A sample consisting of 262 respondents is used in this research as the data gathering tool, by way of a google form questionnaire, that is further processed through the Partial Least Square Structural Equation Model (PLS-SEM) with SmartPLS version 3.2.9 program. The result generated seven hypotheses including social influence, hedonic motivation, and habit that have a significant positive effect on behavioral intention, in which behavioral intention also has a significant positive impact on use behavior.*

*Furthermore, social influence, hedonic motivation, and habit also have significantly and positively affect use behavior through behavioral intention. Apart from that, there are six rejected hypotheses including performance expectancy, effort expectancy, and facilitating conditions, each having a positive effect on behavioral intention albeit not significant. As for the suggestion that the author can give towards the companies, there needs to be an enhancement or refinement regarding the performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, and habit variables. Additionally, the suggestion for the other researchers revolves around doing the research on similar companies and also the usage of wider variables such as age, gender, and experience in further researches.*

**Keywords:** Behavioral Intention, Digital Wallet, OVO, Use behavior, UTAUT2