

**THE EFFECT OF PERCEIVED USEFULNESS AND  
PERCEIVED EASE OF USE TOWARDS INTENTION  
TO USE THROUGH ATTITUDE TOWARD USING  
OVO WITH GENDER AS MODERATOR**



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**WIDYA MANDALA CATHOLIC UNIVERISTY SURABAYA**  
**2019**

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WITH GENDER AS MODERATOR**

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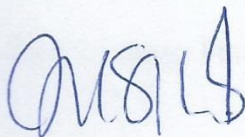
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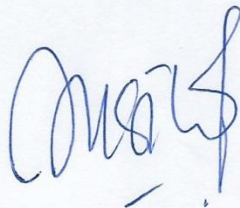
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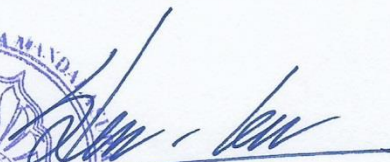
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Surabaya, 16th January 2019

Author

(Michelle Angela Molomu)

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# **THE EFFECT OF PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE TOWARDS INTENTION TO USE THROUGH ATTITUDE TOWARD USING OVO WITH GENDER AS MODERATOR**

## **ABSTRACT**

The existence of the Industrial Revolution 4.0 made a lot to follow the development of the digital age which made the internet become very important. Especially in the financial industry that offers digital payments. OVO is one of the fastest growing applications in early 2018. However, there is still not much research that examines the factors that influence the customer's intention to use OVO and whether gender differences can also influence the use factor in OVO. Therefore, researchers want to know whether advanced technology can have an impact on the intention to use OVO.

This study uses the Technology Acceptance Model as a theoretical basis and aims to determine the relationship and influence of perceived ease of use variables, perceived usefulness, attitude toward use, intention to use, and gender as a model and propose a number of hypotheses. In this study also wanted to know the differences between gender in perceived usefulness variables and perceived ease of use and whether gender moderates these variables. This study uses the SEM (Structural Equation Model) method using PLS (Partial Least Sqaure) analysis with 150 respondents. This study concludes that perceived ease of use, perceived usefulness, attitude toward use are important determinants of the intention to use OVO. Meanwhile, gender differences are determined not to have a moderating influence on OVO. Finally, the theoretical and practical implications of the findings and recommendations for future research will be presented and discussed.

**Keywords:** *TAM, Gender, OVO*

## ABSTRAK

Adanya Revolusi Industri 4.0 membuat banyak mengikuti perkembangan zaman digital yang membuat internet menjadi hal yang sangat penting. Terutama di industri finansial yang menawarkan pembayaran digital. OVO merupakan salah satu aplikasi yang berkembang pesat di awal tahun 2018. Namun, masih belum banyak penelitian yang meneliti tentang faktor-faktor yang mempengaruhi niat pelanggan untuk menggunakan OVO dan apakah perbedaan jenis kelamin juga dapat mempengaruhi faktor penggunaan pada OVO. Oleh karena itu, peneliti ingin mengetahui apakah teknologi maju dapat berdampak pada niat untuk menggunakan OVO.

Penelitian ini menggunakan Technology Acceptance Model sebagai landasan teori dan bertujuan mengetahui hubungan dan pengaruh variabel *perceived ease of use*, *perceived usefulness*, *attitude toward use*, *intention to use*, dan *gender* sebagai model dan mengajukan sejumlah hipotesis. Dalam penelitian ini juga ingin mengetahui perbedaan antara *gender* dalam variabel *perceived usefulness* dan *perceived ease of use* dan apakah *gender* memoderasi variabel tersebut. Penelitian ini menggunakan metode SEM (Structural Equation Model) menggunakan alat analisis PLS (Partial Least Square) dengan responden 150 orang. Penelitian ini menyimpulkan bahwa *perceived ease of use*, *perceived usefulness*, *attitude toward use* adalah faktor penentu penting dari *intention to use* OVO. Sementara itu, perbedaan *gender* ditentukan tidak memiliki pengaruh moderasi pada OVO. Akhirnya, implikasi teoretis dan praktis dari temuan dan rekomendasi untuk penelitian masa depan akan disajikan dan dibahas.

**Kata kunci:** *TAM, Gender, OVO*