

ABSTRACT

This study aims to examine the acceptance of technology based on Technology Acceptance Model (TAM) in the use OVO application. Respondents are the users OVO in Semarang, with sample size of 112. For the analysis using Statistical Package for Social Science (SPSS) 23 for windows. The result of the study that perceived ease of use had a significant effect on behavioral intention to transaction, perceived risk didn't significantly effect on behavioral intention to transaction, and attitude toward technology can not mediated the influence of perceived ease of use and perceived risk on behavioral intention to transaction.

Keywords: *TAM, perceived ease of use, perceived risk, attitude toward technology, behavioral intention to transaction*

ABSTRAK

Penelitian ini bertujuan untuk menguji penerimaan teknologi berbasis *Technology Acceptance Model* (TAM) pada aplikasi OVO. Responden adalah pengguna aplikasi OVO di Semarang, dengan jumlah sampel sebanyak 112 responden. Untuk analisis menggunakan *Statistical Package for Social Science (SPSS) 23 for windows*. Hasil penelitian menjelaskan bahwa *perceived ease of use* memiliki pengaruh positif signifikan terhadap *attitude toward technology* dan *behavioral intention to transaction*, *perceived risk* tidak memiliki pengaruh yang signifikan terhadap *attitude toward technology* dan *behavioral intention to transaction*, dan *attitude toward technology* tidak dapat memediasi pengaruh *perceived ease of use* dan *perceived risk* terhadap *behavioral intention to transaction*.

Kata-kata Kunci: *TAM, perceived ease of use, perceived risk, attitude toward technology, behavioral intention to transaction.*