

## ABSTRACT

### ACCEPTANCE ANALYSIS OF OVO DIGITAL PAYMENT IMPLEMENTATION AT COFFEE STORE USING THE TECHNOLOGY ACCEPTANCE MODEL (TAM) METHOD

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Developments in the field of financial services have a good impact on technological developments. Digital payments are a new technological development as financial technology (Fintech). Payments using cash have now begun to be shifted to making digital payments. This is also done at Kedai Contextual Kopi, which is trying to implement digital payments using the OVO application. However, the implementation that occurs at the Contextual coffee shop has not been carried out optimally, namely there are still many Contextual coffee shop customers who have not used OVO. The purpose of this study is to analyze acceptance and find out what factors influence the level of use of OVO as a digital payment tool in contextual coffee shops using the Technology Acceptance Model (TAM) on the perceived usefulness variable (perceived ease of use), perceived ease of use (perceived ease of use). in use), Attitude Toward Using (attitude towards use), Behavioral Intention (interest in use). This study uses the Quantitative Method. The data obtained in the form of primary data as many as 50 respondents. On the results of the t-test on the dependent Behavioral Intention, the variable Perceived Usefulness (PU) was 6.508; the variable Perceived Ease of Used (PEU) is 5,290; and the Attitude Towards Using variable is 7.413. The results of the t test on the Attitude Towards Using dependent obtained Perceived Usefulness (PU) of 6.476; and the Perceived Ease of Used (PEU) variable is 7.423. The conclusion obtained in this research is that all hypotheses are accepted, which means that digital OVO payments can be received at Contextual coffee shops.

**Keywords:** digital payment, fintech, OVO, *Technology Acceptance Model* (TAM).