ABSTRACT

COMPARATIVE ANALYSIS OF E-WALLET USER ACCEPTANCE OF OVO, GOPAY, SHOPEEPAY, AND DANA USING THE TECHNOLOGY ACCEPTANCE MODEL (TAM)

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The growth of digital technology in the era of globalization has changed various aspects of people's lives, including the financial and payment systems. Cashless transactions are increasingly popular, and e-wallets are emerging as a practical option for digital payments. Based on previous research suggestions that it is necessary to expand the area of e-wallet research, this study analyzes the comparative acceptance of e-wallet users by comparing the 4 most popular types of e-wallets in Indonesia, namely OVO, GoPay, ShopeePay, and DANA. The purpose of this study was to compare the acceptance levels of OVO, GoPay, ShopeePay, and DANA e-wallet users, as well as analyze perceptions of the weaknesses of these e-wallets using the Technology Acceptance Model (TAM). This study uses a quantitative research approach. Data collection was carried out by distributing questionnaires prepared based on the TAM method, then distributed online to active users of OVO, GoPay, ShopeePay and DANA e-wallets in Indonesia. The collected data were analyzed by descriptive analysis. The results of this study are the results of a comparison of e-wallet interest based on the average score of the e-wallet index, namely ShopeePay (85.6%), DANA (83.8%), GoPay (82.7%), and OVO (77. 8%), the results of the comparison of superior perceptions based on the perceived ease of use variable show the perception of the index score, namely ShopeePay (88.5%), GoPay (86%), DANA (85%), and OVO (84.6%) and perceived usefulness shows the perception of the index score, namely ShopeePay (87.4%), DANA (86%), GoPay (85.1%), and OVO (82.3%), as well as the results of a comparison of the weaknesses of e-wallets based on the variable perceived ease of use shows the weakness of e-wallet with a score of OVO percentage (2.9%), GoPay (1.5%), ShopeePay and DANA (1.3%) and perceived usefulness shows weakness of e-wallet with an OVO percentage score (3 .7%), FUNDS (1.1%), GoPay (0.7%), ShopeePay (0.5%).

Keywords: *DANA, GoPay, OVO, ShopeePay, Technology Acceptance Model (TAM)*