

ABSTRAK

Mobile payment saat ini sedang marak digunakan banyak orang termasuk mahasiswa, salah satunya adalah OVO. OVO merupakan layanan *mobile payment* yang memberikan kemudahan penggunaannya dalam melakukan *online*. *Online trust* merupakan hal penting yang harus dimiliki seseorang untuk melakukan transaksi *online*. Penelitian ini bertujuan untuk menganalisis dan mengetahui bagaimana faktor-faktor *online trust* terhadap penggunaan aplikasi OVO serta bagaimana tingkatan *online trust* di kalangan mahasiswa. Peneliti menggunakan konsep oleh Djahantighi dan Fakar (2012). Konsep faktor-faktor *online trust* ini terdiri dari *perceived usefulness*, *perceived ease of use*, *perceived enjoyment of technology*, *perceived privacy and security* dan *company competency*. Metode penelitian yang digunakan adalah kuantitatif deskriptif serta lokasi penelitian yang dipilih adalah perguruan tinggi di Surabaya. Peneliti menggunakan teknik *purposive sampling* kemudian dihitung dengan rumus slovin dengan tingkat kesalahan 10% untuk menentukan besaran sampel pada penelitian ini yaitu sebanyak 100. Hasil dari penelitian ini menunjukkan bahwa *online trust* pada penggunaan OVO di kalangan mahasiswa kota Surabaya berada pada kategori tinggi, dengan rincian *perceived usefulness* memiliki skor rata-rata 4,12 (kategori tinggi), *perceived ease of use* memiliki skor rata-rata 4,09 (kategori tinggi), *perceived enjoyment of technology* memiliki skor rata-rata 4,05 (kategori tinggi), *company competency* memiliki skor rata-rata 4 (kategori tinggi) dan *perceived privacy and security* memiliki skor rata-rata 3,76 (kategori tinggi). Dari hasil tersebut juga terlihat bahwa terdapat tingkatan *online trust* yang mana *perceived usefulness* memiliki skor paling tinggi, artinya mahasiswa merasakan manfaat yang besar ketika menggunakan OVO hingga *perceived privacy and security* yang memiliki skor paling rendah sehingga berdampak pada sikap atau perilaku mahasiswa untuk menggunakan OVO.

Kata kunci: OVO, *online trust*, *mobile payment*

ABSTRACT

Mobile payment currently booming used by many people including students, one of them is OVO. OVO is a mobile payment service that provides user convenience in doing online. Online trust is an important thing to possess someone to conduct online transactions. This study aimed to analyze and find out how the factors of online trust against OVO application usage and how the level of online trust. Researchers used a concept by Djahantighi and Fakar (2012). The concept of online trust factors consist of perceived usefulness, perceived ease of use, perceived enjoyment of technology, perceived privacy and security and company competency. The method used is quantitative descriptive and research sites chosen are universities in Surabaya. Researchers using purposive sampling techniques and then calculated using the formula slovin with error rate 10% to determine the sample size in this study as many as 100 respondents. The results of this study indicate that online trust the OVO usage among students of Surabaya at high category, with details of perceived usefulness had an average score of 4.12 (high category), perceived ease of use has an average score of 4, 09 (high category), perceived enjoyment of technology have an average score of 4.05 (high category), company competency had an average score of 4 (high category) and perceived privacy and security have an average score of 3.76 (high category). From these results can also be seen that there is a level of online trust which the perceived usefulness has the highest score, means students feel a huge benefit when using OVO to perceived privacy and security that has the low score that have an impact on the attitude or behavior of students to use OVO.

Keywords : OVO, online trust, mobile payment