

# **A Comparative Study of Factors Affecting User Acceptance of GO-PAY and OVO As a Feature of Fintech Application**

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## **ABSTRAK**

The new era of technology has changed how people run their businesses, including transportation network companies. The business has started to utilize advanced internet-based technology. Gojek and Grab have both joined the competition by introducing GO-PAY and OVO as their crucial features in their applications. Both Gojek and Grab have succeeded in countering conventional means of transport and taken over the dominations of services to clients. The term of fintech has been optimized in day-to-day operations, however the figures of capitalization are different significantly indicating the number of loyal customers. Technology Acceptance Model (TAM) was used to spot the main causes, a problem illustrated by intention to use and considering the usefulness and also ease of use the applications. Eighty-two of Diploma degree students were asked to complete a set of TAM-questionnaires, and answer which applications they use the most. The hypothesis testing indicates that the high degree of usefulness of similarities, ease of use perceptions, attitude to actual usage between GO-PAY and OVO.

Kata Kunci: *Fintech; GO-PAY; OVO; Technology TAM*