

# **ANALISIS PERBANDINGAN FAKTOR-FAKTOR YANG MEMPENGARUHI KEBERTERIMAAN PENGGUNA APLIKASI GOPAY DAN OVO SEBAGAI FINANCIAL TECHNOLOGY**

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## **ABSTRACT**

The changing times have changed the way business is run, including transportation. The transportation business is starting to use payments that utilize the latest technology based on the internet. Gojek and Grab started their business by introducing Gopay and OVO features. Both of these businesses began with threats from conventional transportation service providers in many areas, but lately it cannot be denied, the number of customers has increased dramatically. Although both of them use internet bases that are classified as fintech, but in fact the number of their customers is different, this indicates there are intense uses that are also different. By using the Technology Acceptance Model, research seeks to uncover the underlying reasons for the difference in the number of uses described by intense by considering aspects of ease, usefulness and behavior of Gojek and Grab application users. This study used UNY D3 Economics students. Results found in the current 4.0 era, fintech, ulai are considered normal. There are no longer various considerations as in previous studies.

Kata Kunci: *fintech, TAM, GO PAY, OVO*