

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Cash Back*, *Payment Later* dan *Intention Use* terhadap *Continuance Commitment* pengguna OVO Payment di Lumajang secara parsial. Penelitian ini menggunakan data primer yang di peroleh dari hasil pengisian kuesioner terhadap *continuance commitment* pada pengguna OVO di Kabupaten Lumajang yang berjumlah 80 responden. Metode analisis yang digunakan dalam penelitian ini adalah Path Analisis. Berdasarkan hasil *Cashback program* berpengaruh positif terhadap *continuance commitment* pengguna OVO. *Payment Later* (PL) berpengaruh positif dan signifikan terhadap *continuance commitment* (CC). *Cashback Program* (CP) berpengaruh signifikan terhadap *satisfaction* (SF). *Payment Later* (PL) berpengaruh signifikan terhadap *satisfaction* (SF). *Satisfaction* (SF) berpengaruh signifikan terhadap *continuance commitment* (CC) Berdasarkan hasil penelitian ini, disarankan Perusahaan OVO hendaknya lebih mensosialisasikan program OVO kepada masyarakat luas agar lebih menjangkau dalam segala segmen pasar

Kata kunci: *Cash Back*, *Payment Later*, *Intention Use* dan *Continuance Commitment*

ABSTRACT

This study aims to determine the effect of Cash Back, Payment Later and Intention Use on the Continuance Commitment of OVO Payment users in Lumajang partially. This study uses primary data obtained from the results of filling out the questionnaire on continuance commitment of OVO users in Lumajang, which amounted to 80 respondents. The analytical method used in this study is Path Analysis. Based on the results of the program Cashback has a positive effect on continuance commitment of OVO users. Payment Later (PL) has a positive and significant effect on continuance commitment (CC). Cashback Program (CP) has a significant effect on satisfaction (SF). Payment Later (PL) has a significant effect on satisfaction (SF). Satisfaction (SF) has a significant effect on continuance commitment (CC) Based on the results of this study, it is recommended that OVO companies should further socialize OVO programs to the wider community so that they can reach more in all market segments

Keywords : Cash Back, Payment Later, Intention use and Continuance Commitment