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THE INFLUENCE OF PERCEIVED BENEFITS AND EASE OF USE ON INTEREST IN USING THE OVO DIGITAL WALLET

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ABSTRACT

This research aims to determine the influence of perceived benefits and ease of use on interest in using the OVO digital wallet. This research uses associative research methods with data collection through surveys and non-probability sampling techniques. A total of 100 respondents were taken as samples in this research. The data was then analyzed using multiple linear regression analysis for goodness of fit tests such as the t test, f test, and $R^{2.}$ The research results show that perceived benefits and ease of use have a positive and significant influence on interest in using the OVO digital wallet. These findings indicate that perceived benefits and ease of use are the factors that most influence interest in using the OVO digital wallet. The appearance of the features also has an important influence on application usage. An attractive appearance can increase consumer satisfaction and encourage further application use. Therefore, companies must continue to innovate to improve the appearance of application features and beautify them. Otherwise, the company must issue various promos, discounts, and free vouchers to attract consumers to use the OVO digital wallet application. This can increase interest in using the application and strengthen the company's brand image. Companies must consider good quality customer service and ensure that the application can always be used smoothly. Overall, this research provides useful information for companies in developing OVO digital wallet applications. By paying attention to perceived benefits, ease of use, feature display, and promotions, companies can increase interest in using the application.

Keywords: Perceived Benefits; Ease of Use; Interest in Using

INTRODUCTION

Online payment systems via *mobile payment* or *m-payment applications* are increasingly popular in this digital era. By using this method, consumers do not need to carry large amounts of cash when making transactions. Simply transfer funds or scan a QR (quick *response)* code at a shop that collaborates with a *mobile payment service provider.*

M-payment service providers in Indonesia are OVO, Gopay, DANA, and LinkAja. Using m-payment not only makes things easier for consumers, but also provides benefits for traders. By accepting payments via m-payment, traders can avoid the risk of receiving counterfeit money or

losing money due to robbery. Apart from that, m-payment also makes it easier for traders to manage their transactions because the system automatically records all transactions.

However, as with every other payment system, using m-payment also carries security risks. There is a risk of using fake applications that ask for users' personal information, the risk of data leakage, and the risk of losing money due to cybercrime.

Therefore, it is important for m-payment users to ensure that they use official applications from trusted service providers and keep their software up to date. Apart from that, they should always pay attention to their surroundings and not share their personal information with anyone.

To reduce security risks, m-payment service providers have also enhanced the security of their applications using encryption and two-factor authentication technologies. In two-factor authentication, users must enter a verification code sent via text message or email to ensure that they are the legitimate account owner.

Overall, m-payment is a practical and convenient payment system for users and merchants. However, security must be the main concern for users when using this service.

By using a non-cash payment system, transactions become easier and simpler so that people no longer need to have difficulty carrying large amounts of cash to carry out buying and selling transactions. One Android application that can be used for payments is OVO, which can be downloaded via the Play Store and Apple IOS. (OVO, 2018a). In its use, the OVO application has been proven to simplify the payment process by saving time without having to wait in queues for too long. Not only that, using the OVO application also frees users from the hassle of carrying cash when making payments.

The OVO application is a platform used to make electronic or digital payments with the OVO Cash balance contained in it. Users can operate this application via mobile phones. OVO Cash is electronic money that can be accessed via the OVO application and used for various financial transactions, such as payments at various partner merchants, top ups and checking balances. (OVO, 2018b)

The research location was chosen in the city of Bandung because this area has many places of education and trade. Professions in this city require higher levels of activity compared to society in general and can easily obtain global information, including regarding m-payment. So, consumers in the city of Bandung may tend to find it easier to carry out transactions online. using the practical and efficient OVO Digital Wallet application. The factors that influence consumers' interest in using these applications also vary, depending on the benefits and convenience that suit their wishes. If consumers feel that these factors are in accordance with their wishes, then they will be interested in using the OVO Digital Wallet application, but on the other hand, if consumers feel that these factors are not appropriate then they will be less interested in using the application.

The Technology Acceptance Model (TAM) is an approach used to show the ease of a technology. This model was developed by Davis (1986) who adapted the TRA (Theory of Reasoned Action) model. In the TAM model, there are two important factors, namely perceived benefits, and perceived ease of use in computer usage behavior. The perceived benefits are a user's subjective probability that use of a particular system application will improve his work or life performance. Meanwhile, perceived ease of use can be defined as the level of user success in using the target system with little or no effort. According to TAM, the most important factor in determining system use is perceived ease of use. (Surendran, 2012)

In explaining the factors that influence interest in using electronic money instruments, perceived benefits are considered an important factor. Perceived benefits reflect the extent to which consumers consider electronic money instruments to provide advantages or benefits to their lives (Fehrenbach & Herrando, 2021). Apart from that, perceived convenience is also a factor that influences interest in using electronic money instruments, where consumers believe that the technology or system is easy to use and free from problems (Dewi et al., 2022). The intensity of use and interaction between the user and the system can also indicate ease of use. In research in

the city of Bandung, researchers chose these two factors because the phenomenon that occurs shows that consumers tend to use electronic money instruments which they consider providing benefits and are easy to use.

OVO Digital Wallet has advantages in terms of speed, convenience and efficiency compared to other non-cash payment instruments, thereby providing many benefits and convenience for its users. However, in the city of Bandung, there are still a few who use the OVO Digital Wallet as a method of payment and transaction. This is caused by a lack of public understanding regarding the benefits and ease of transactions using the OVO Digital Wallet. Therefore, efforts need to be made to increase public understanding of the benefits and ease of use of the OVO Digital Wallet.

Based on the results of research conducted by (Purwiati, 2013) there are several factors that influence the adoption of electronic money, namely security and confidentiality, usefulness, ease of use, enjoyment, public attitudes towards the use of electronic money.

Therefore, researchers are interested in further research with research entitled "The Influence of Perceived Benefits and Ease of Use on Interest in Using the OVO Digital Wallet."

RESEARCH METHOD

Associative research with a quantitative approach is used to measure the relationship between two or more variables in a certain context. In this research, the variables observed were the perceived benefits and ease of use of the OVO application on interest in use. This research has a limited population, namely individuals who are interested in using the OVO application in the city of Bandung. Therefore, the sample taken must be selected carefully to ensure the validity and reliability of the data collected.

The sampling method used was a purposive sampling technique, where respondents were selected based on certain criteria, such as age, gender, and level of education. This method allows researchers to select respondents who have characteristics relevant to the research. However, the weakness of this method is the bias that may occur if the criteria used do not

consider sufficient variation in the population.

Data collected through survey methods and tested for validity and reliability to ensure that the data obtained is accurate and reliable. Data analysis was carried out using multiple linear regression analysis, where the relationship between two or more variables is measured in a mathematical model. Hypothesis testing is also carried out to find out whether the results obtained are statistically significant.

The research results show that the perceived benefits and ease of use of the OVO application has a positive and significant influence on interest in use. In addition, there is a strong interaction between perceived benefits and ease of use on usage intention. Thus, it can be concluded that these two factors influence each other in influencing interest in using the OVO application.

This research provides important implications for the development of OVO applications and other similar services. Companies can increase application use by improving the interface, increasing ease of understanding instructions, and providing features that better suit user needs. Apart from that, the results of this research can also provide information for companies in understanding the factors that influence interest in using and more effective marketing strategies.

This research has several limitations, such as a limited population and the research area is limited to the city of Bandung. Therefore, further research involving a wider population and a wider research area is needed to ensure more accurate results and stronger generalizability. In addition, this research also only considers perceived benefits and ease of use as factors that influence usage intentions, while other factors, such as security and privacy, can be important factors in users' decision to use the OVO application. Therefore, it is necessary to carry out further research that is more holistic in considering broader factors in user decision making.

In addition, this study only measures the relationship between observed variables, so it cannot conclude a cause-and-effect relationship between these variables. In addition, because this research was

only conducted in the city of Bandung, the results may not be generalizable to a wider population or different regions.

Nevertheless, this research provides useful insights in understanding the factors that influence interest in using the OVO application, which can help develop more effective applications and marketing strategies. Additionally, with more and more companies offering similar services, this research can help users choose the service that best suits their needs.

C. Result and Discussion

Questionnaire validity is an important aspect in quantitative research. Validity refers to the extent to which a questionnaire can measure the variables studied accurately. Therefore, testing the validity of the questionnaire must be carried out before data collection is carried out. There are several methods that can be used to test the validity of questionnaires, such as content validity tests and correlation validity tests.

The correlation validity test is a method used to measure how big the relationship is between each question in the questionnaire and the variables studied. The resulting correlation coefficient value can be used to determine whether the questions in the questionnaire are valid or not. However, correlation validity tests do not guarantee absolute validity, because other factors such as respondent bias or measurement error can affect the validity of the questionnaire.

To test the validity of the questionnaire, this study used the Pearson correlation coefficient (r). Pearson correlation coefficient is used to measure the linear relationship between two variables. If the Pearson correlation coefficient is positive and significant, then the questions in the questionnaire are declared valid for the variables studied. However, if the Pearson correlation coefficient is negative or not significant, then the questions in the questionnaire need to be revised or deleted.

The results of the questionnaire validity test can be used to evaluate the questionnaire and ensure that each question in the questionnaire can measure the variables studied accurately. By having a valid questionnaire, the data obtained from respondents will be more reliable and the research results will be more accurate. Therefore, it is important for

researchers to test the validity of the questionnaire before data collection is carried out.

In research, reliability is important to ensure that the data obtained from measurement instruments can be relied upon. If a measurement instrument is deemed unreliable, then the data obtained from the instrument is unreliable and reduces the trustworthiness of the research results. Therefore, reliability measurement techniques such as the Cronbach Alpha coefficient are important in ensuring the measurement instrument is reliable.

The Cronbach Alpha coefficient is a reliability measurement technique that is often used in research. This coefficient measures the consistency of a set of questions or items in a measurement instrument. The Cronbach Alpha coefficient value ranges between 0 and 1, and the closer the value is to 1, the higher the reliability of the measurement instrument.

In this research, the Cronbach Alpha coefficient has been used to measure the reliability of the measurement instruments used in the research. Each item or question in the questionnaire is considered to measure the same variable, namely the perception of the benefits and ease of use of the OVO application on interest in using it. The results of measuring reliability with the Cronbach Alpha coefficient show that the resulting coefficient value is greater than 0.60, which means the measurement instrument is reliable.

Because the resulting Cronbach Alpha coefficient value is greater than 0.60, it can be concluded that the measurement instrument used in this research is reliable. This ensures that the data obtained from the questionnaire is reliable and accurate, so that the research results can be used as a basis for decision making. However, it is important to remember that the Cronbach Alpha coefficient can only measure the reliability of one set of questions in a measurement instrument, so further reliability testing is still needed on other measurement instruments used in research.

In practice, the use of the Cronbach Alpha coefficient as a technique for measuring the reliability of measurement instruments is not always without weaknesses. One of the weaknesses of this coefficient is its

sensitivity to the number of items or questions used in the measurement instrument. The more items used, the more this coefficient will increase. Therefore, researchers need to consider the number of items used in the measurement instrument and carry out appropriate evaluations to ensure the reliability of the measurement instrument used.

After the questionnaire data has been collected and cleaned, the next step is to process the data so that it can provide information that is easier to understand. One of the simplest data processing techniques is to use simple tabulation analysis. In this analysis, data is calculated and processed in the form of percentages for each item in the questionnaire. In this way, researchers can see what percentage of respondents answered each item in the questionnaire. This analysis can help researchers understand general patterns from the data that has been collected.

After the simple tabulation analysis is complete, the next step is to calculate the Likert Scale. The Likert scale is the measurement technique most often used in quantitative research. In the Likert Scale, respondents are asked to provide a level of agreement or disagreement with the statements given in the questionnaire. The Likert scale consists of several levels of agreement or disagreement, ranging from "strongly agree" to "strongly disagree." The Likert scale is very useful in measuring respondents' attitudes or opinions regarding the topic under study.

The final step is to calculate multiple linear regression. Multiple linear regression is a statistical technique used to measure the relationship between one or more independent variables and one dependent variable. In multiple linear regression, independent variables are used to predict the value of the dependent variable. Multiple linear regression is very useful in research that looks for relationships between two or more variables.

In calculating multiple linear regression, there are several steps that must be carried out. First, researchers must ensure that the data used meets the requirements for use in multiple linear regression analysis. Next, researchers must determine the regression model that will be used to analyze the data. After that, researchers can carry out regression analysis using

statistical software such as SPSS or R. This analysis will provide output in the form of regression coefficients and significance values for each independent variable used in the analysis. Finally, researchers must interpret the results of the analysis and draw conclusions from the data that has been analyzed.

Table 1 Analysis Regression Result

No	Variable	Coefficient Regression	Standard Error	T-Count	T-Tabel	Significance
1	Perception Benefits	0.540	0.082	6.613	1.984	0.000
2	Ease of Use	0.392	0.114	3.444	1.984	0.001

Analysis regression has been done and the result shows that the mark coefficient for variables "Perception Benefit" is positive and significant. Matter This proven by mark t The calculated value is greater than the t table value (6.613 > 1.984), and the significance value is less than 0.05 (0.000 < 0.05), indicating that "Perception of Benefits" has a positive and significant influence on "Intention to Use".

The results of the regression analysis show that the coefficient value for the "Ease of Use" variable is positive and significant. This is evident from the calculated t value which is greater than the t table (3,444 > 1,984) And mark significance which not enough from 0.05 (0.001 < 0.05), shows that "Ease of Use" has a positive and significant influence on "Intention to Use".

CONCLUSION

The aim of this research is to determine the relationship between Perceived Benefits and Ease of Use on Interest in Using the Ovo Digital Wallet in City X. Based on the results of testing and analysis in this research, it can be concluded as follows: (1) Perception of Benefits has a positive and significant influence on Interest in Using the OVO Digital Wallet in Bandung City. This shows that the higher the perceived benefits, the higher the user's interest in using the OVO digital wallet. (2) Ease of Use has a positive and significant influence on Interest in Using the OVO Digital

Wallet in Bandung City. This means that the easier it is to use the OVO digital wallet, the higher the user's interest in using it.

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