



The Influence of Perceived Ease of Use and Promotion on Interest in Using OVO E-Wallet in Surabaya City

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ABSTRACT

The purpose of this study is to analyze and identify the influence of perception about ease of use and the influence of promotion on the interest of the people of Surabaya to use OVO e-wallet. This research is quantitative by using questionnaires as a data collection tool. The number of respondents involved in this study was 110 people. The questionnaire is created through Google Form for ease of dissemination. The sampling technique used is purposive sampling where respondents are determined selectively based on certain criteria according to the research objectives. The respondents involved in this study are residents of Surabaya City who live in Surabaya and understand and know about OVO e-wallet. The analysis technique used in this study uses SmartPLS with validity tests, reliability tests and hypothesis tests. Research shows that perceived ease of use and promotion have a positive and significant effect on interest in using. In other words, the higher the perception of ease of use and promotion, the higher the interest in using.

INTRODUCTION

Information is one of the technologies that is developing very rapidly. With the rapid development of information technology, it will make it easier for every technology user to get information. The internet helped other industries grow, one of the industries affected was the financial industry. One of the emerging innovations is fintech (financial technology). Fintech is a new financial model that combines financial services and technology, this combination solves problems such as making necessary transactions to banks/ATMs, money in wallets, etc. (Azzahara & Nasution, 2022).

Fintech has various types, one of which is an e-wallet or digital wallet that serves a digital payment system. According to (Wulandari, 2023) E-wallet is an electronic application that functions as a storage place and as an alternative payment system that facilitates financial transactions.

According to a report from East Ventures (EV) entitled "Digital Competitiveness Index 2023: A Fair Digital Nation" it can be concluded that the most widely used payment method today is a digital wallet or e-wallet. And in line with the results of the research, InsightAsia also released the results of the research by showing that digital wallets are the most popular payment method in Indonesia's digital society compared to cash payments and bank transfers.

PT Visionet Internasional, which is affiliated with Lippo Group, developed OVO, a digital wallet application. OVO has many useful features, such as the ability to pay for various needs such as credit, bills, and online transactions. However, this does not mean that the application is flawless.

This obstacle is known from the complaint of "Andi Hardian" on March 22, 2023 in the review column of the google play store, saying that the transaction process through the OVO application is a difficult process. This was also complained by "Qiki Net" on March 19, 2023 on the same platform, which said that it had experienced transfer problems that had been 2 working days but the transaction status was still being processed, had contacted customer service but there was no action.

The OVO e-wallet also has some limitations. Users must upgrade their account to a premier account in order to be able to perform transactions such as transfers between OVO accounts, transfers to bank accounts, and access to other financial features. Although OVO continues to expand its network of business partners, there are still stores that cannot use the OVO payment system. In addition, OVO points as rewards have an expiration date.

The number of e-wallet service provider companies makes user competition in Indonesia quite tight. Based on the survey results in the data above, in 2020, Gopay received 58%, followed by OVO (29%), and Dana (9%), but in 2021, OVO ranked first with 58.9%, followed by Gopay (58.4%), and ShopeePay (56.4%). In 2022 Gopay ranked first again with 88%, followed by Dana (83%), and OVO (79%).

From the description above, it can be indicated that the high level of e-wallet competition in Indonesia, so that OVO e-wallet is still unable to maintain the number of users. So in an effort to increase user interest, OVO e-wallet conducts promotions. Promotion is a form of communication that uses

statements to persuade potential customers to buy goods and services (Alma, 2018). With so many people using internet technology, companies are now choosing social media as a promotional medium to promote their products.

According to Instagram *ade_n_yusuf* who commented on OVO's Instagram saying that the promotion carried out by OVO was not appropriate. From these comments, there is also a phenomenon that the promotion carried out by OVO is still inefficient.

Based on the description that has been stated, the purpose of this study is to find out whether the perception of ease of use and promotion affects the interest in using OVO digital wallets in the city of Surabaya.

THEORETICAL REVIEW

Perceived Ease of Use

According to Jogiyanto in (Prasetya & Putra, 2020), Perceived ease of use is a person's belief that using a technology will be easy and will support their activities. According to Davis in the work (Prasetya & Putra, 2020), the perception of ease of use is the level of confidence a person has in the benefits of using a technology. Davis' perception of ease of use (Citra & Kuswantoro, 2020) shows that objects are easy to learn, objects are easy to control or use, and objects can change over time.

Promotion

According to the definition (Aris, 2019), sales promotion is a marketing and sales activity that aims to provide information and stimulate consumer interest in buying the company's products and services. These activities are carried out by informing and persuading consumers to buy products and services produced by the company. Based on these paragraphs, it can be concluded that sales promotion helps entrepreneurs in introducing and convincing the public or potential customers about the products and services they offer. Thus, sales promotion can persuade potential customers to use the products and services offered. According to Kotler and Keller (Putra & Wardhani, 2022), sales promotion indicators include, for example, how well promotional messages are implemented and communicated to consumers or markets, which media are selected and used to conduct promotional campaigns, how long the company takes for implementation. Advertising programs and the amount of advertising sales that the company makes at the same time through advertising means.

Interest in Using

According to Ahmad (Desvronita, 2021), user interest is user interest in using a system. This interest becomes the tendency of user behavior to be confident and continue to use the system. According to Jogiyanto (Fatonah & Hendratmoko, 2020), user interest is a person's desire or reason to do a certain behavior when they have a strong desire to do it. According to Ferdinando (Fadillah & Zainurossalamia, 2023), the interest rate indicators used are transaction rates, reference rates, preferential interest rates and research rates.

Effect of Perceived Ease of Use on Interest in Use

According to Davis in (Prasetya & Putra, 2020) states that the perception of the level of ease of use is the level of trust a person has in how easy it is to understand a technology. If a person has the perception that a technological system is easy to use, easy to understand, easy to learn, and how to use it is clear, then that person will decide to use it. This is also supported by the results of research (Iffat & Laksmi, 2023) which states that the perceived level of ease of use has a positive effect on a person's interest in using electronic money.

H1: It is suspected that the perception of ease of use has a positive influence on interest in using OVO e-wallet in the city of Surabaya.

Effect of Promotion on Interest in Using

According to the definition of Rangkuti (Aris, 2019) promotion is defined as sales and marketing activities that aim to provide information and launch demand for products, services, and company ideas. This is done by making consumers interested in buying products and services produced by the company. Promotion aims to influence consumers positively to be moved to buy the products and services promoted. In other words, promotions are intended so that consumers want to buy goods and services offered by the company. This is supported by the results of research conducted by (Inneke Angelina, 2020) which shows that promotional variables have a positive and significant effect on interest in use.

H2: It is suspected that the promotion has a positive influence on interest in using OVO e-wallet in the city of Surabaya.

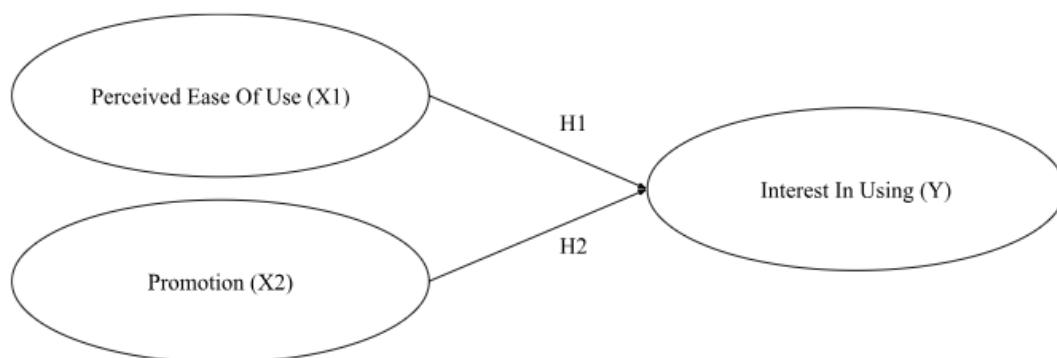


Figure 1. Theoretical

METHODOLOGY

This research is a quantitative research with 110 respondents. The sampling method used in this study was purposive sampling. The data in this study was processed using the PLS (Partial Least Square) method using the help of the SmartPLS 4.0 program.

RESULTS

Outer Model Test

Table 1. Outer Loadings (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STERR)
X1.1<- PERCEIVED EASE OF USE	0,898	0,895	0,028	31,713
X1.2<- PERCEIVED EASE OF USE	0,856	0,853	0,038	22,469
X1.3<- PERCEIVED EASE OF USE	0,771	0,772	0,047	16,269
X2.1 <- PROMOTION	0,757	0,758	0,043	17,611
X2.2 <- PROMOTION	0,801	0,801	0,032	24,744
X2.3 <- PROMOTION	0,692	0,685	0,068	10,11
X2.4 <- PROMOTION	0,735	0,73	0,058	12,589
Y.1 <- INTEREST IN USE	0,79	0,788	0,036	21,701
Y.2 <- INTEREST IN USE	0,885	0,885	0,019	45,513
Y.3 <- INTEREST IN USE	0,793	0,791	0,037	21,205
Y.4 <- INTEREST IN USE	0,736	0,735	0,05	14,677

Source: Processed Data (2023)

Referring to the provided external loading table, it can be observed that all reflective indicators associated with the variables Perceived Ease of Use (X1), Promotion (X2), and Interest in Use (Y) display loading factor values (original sample) exceeding 0.50, and these values are statistically significant (with T-Statistic values surpassing the Z value $\alpha = 0.05$ (5%) = 1.96). Consequently, the estimation outcomes of all indicators have demonstrated convergent validity or satisfactory validity.

The effectiveness of an indicator can be assessed through the Cross Loading table. If the loading coefficient value for each indicator in a particular variable is higher than the loading factor for the same indicator in other variables, it is considered valid. Conversely, if the loading coefficient value is lower than the indicator of other variables, it is deemed invalid.

Table 2. Cross Loading

INDIKATOR	INTEREST IN USE (Y)	PROMOTION (X2)	PERCEIVED EASE OF USE (X1)
X1.1	0,404	0,438	0,898
X1.2	0,389	0,357	0,856
X1.3	0,392	0,437	0,771
X2.1	0,573	0,757	0,444
X2.2	0,645	0,801	0,492
X2.3	0,433	0,692	0,182
X2.4	0,513	0,735	0,281
Y.1	0,79	0,638	0,383
Y.2	0,885	0,62	0,43
Y.3	0,793	0,589	0,343
Y.4	0,736	0,495	0,345

Source: Processed Data (2023)

Based on the findings of the cross loading analysis, it was observed that the loading factor values for all indicators associated with the variables Perception of Ease of Use (X1), Promotion (X2), and Interest in Using (Y) were higher than the loading factors of indicators from other variables. Therefore, it can be concluded that all indicators examined in this study have demonstrated validity or possess satisfactory validity.

Table 3. Average Variance Extracted (AVE)

	AVE
INTEREST IN USE (Y)	0,644
PROMOTION (X2)	0,558
PERCEIVED EASE OF USE (X1)	0,711

Source: Processed Data (2023)

The AVE (Average Variance Extracted) test results for the Perception of Ease of Use variable (X1) yielded a value of 0.711, while for the Promotion variable (X2) it was 0.558, and for the Interest in Using variable (Y) it was 0.644. These values for all three variables are higher than 0.5, indicating that the variables in this study exhibit good validity overall.

Table 4. Composite Reliability

	Composite Reliability
INTEREST IN USE (Y)	0,878
PROMOTION (X2)	0,835
PERCEIVED EASE OF USE (X1)	0,880

Source: Processed Data (2023)

The findings of the Composite Reliability test indicate that the Ease of Use Perception variable (X1) has a value of 0.880, the Promotion variable (X2) has a value of 0.835, and the Interest in Using variable (Y) has a value of 0.878. As all three variables exhibit Composite Reliability values exceeding 0.70, it can be concluded that all variables examined in this study are considered reliable.

Table 5. Composite Reliability

	INTEREST IN USE (Y)	PROMOTION (X2)	PERCEIVED EASE OF USE (X1)
INTEREST IN USE (Y)	1,000		
PROMOTION (X2)	0,734	1,000	
PERCEIVED EASE OF USE (X1)	0,469	0,488	1,000

Source: Processed Data (2023)

Based on the correlation table between latent variables above, an average correlation value between variables is obtained which shows a medium value. The highest correlation exists between the variables Promotion (X2) and Interest in Use (Y) of 0.734. This indicates that within the research model, the association between Promotion and Interest Use is more robust compared to the relationships of other variables. It can be interpreted that in this particular research model, the level of interest in using is influenced to a greater extent by promotional activities rather than the perception of ease of use.

Inner Model Test

Table 6. R-Square

	R-square
INTEREST IN USE (Y)	0,555

Source: Processed Data (2023)

With an R-square value of 0.555, it can be inferred that the model is capable of elucidating the phenomenon of Interest in Use, which is influenced by independent variables such as Perception of Ease of Use and Promotion, accounting for 55.5% of the variance. The remaining 44.5% is ascribed to other variables beyond the scope of this study (excluding Perception of Ease of Use and Promotion).

Hypothesis Test

Table 7. Path Coefficient (Mean, STDEV, T-Values, P-Values)

	Path Coefficients (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STERR)	P Values
PERCEIVED EASE OF USE -> INTEREST IN USE	0,145	0,142	0,067	2,173	0,03
PROMOTION -> INTEREST IN USE	0,663	0,671	0,056	11,901	0,00

Source: Processed Data (2023)

From the table above it can be concluded that the hypothesis stated:

- Hipotesis 1: It is suspected that Perceived Ease of Use has a positive effect on the interest in using the e-wallet OVO which is **acceptable**, with a path coefficient of 0,145, and a T-statistic value of 2,173 > 1,96 (from table value $Z\alpha = 0,05$) or a P-Value of 0,03 < 0,05, with a **significant** (positive) result.
- Hipotesis 2: It is suspected that Promotion has a positive effect on the interest in using the e-wallet OVO which is **acceptable**, with a path coefficient of 0,663, and a T-statistic value of 11,901 > 1,96 (from the table value $Z\alpha = 0,05$) or a P-Value of 0,00 < 0,05, with a **significant** (positive) result.

DISCUSSION

The Effect of Perceived Ease of Use on Interest in Using

Based on the results of the study, it shows that interest in using OVO e-wallet is increasing because of the ease when using OVO e-wallet felt by its users. Based on the results of the Outer Loading analysis, it can be stated that the most impressive indicator in terms of usability is the easy-to-learn OVO e-wallet (X1.1). So in the interest of using OVO e-wallet, consumers are interested in OVO e-wallet because OVO e-wallet is easy to master. The conclusion of the discussion in this study explains that the greater the perception of ease of use, the greater the interest of consumers to use it.

The results of this study are in line with research conducted by (Desvronita, 2021) which states that Perception of Ease affects Interest in Using. This research is also in line with the findings of (Ramadhan & Safari Tamba, 2022), which concluded that Perceived Ease of Use affects Interest in Using. The perception of ease of use is influential because the instructions for use can be seen by users when they first download the application, and users can also learn for themselves how to use the service.

Effect of Promotion on Interest in Using

Based on the results of the study, the increasing interest in using OVO e-wallet is due to the increasing promotion of OVO e-wallet. Based on the results

of the analysis, it can be seen that the most effective advertising indicator is the OVO e-wallet advertisement which is highly visible on social media (X2.2). Therefore, consumers who are interested in OVO wallets are advised to use OVO e-wallets, because the campaigns carried out can be easily found on OVO social media such as Instagram and others. The discussion in this study shows that the more intensive the promotion carried out, the higher the consumer interest in using the product or service being promoted.

The results of this study are in accordance with previous studies by (Ruhaniah et al., 2022) and (Dwi Cahyo et al., 2022) which also show that promotion affects interest in using products or services. Promotion, especially through social media, can attract and increase user interest due to its reach and target accuracy. Thus, promotions that are done well and hit the target can increase interest in using the product or service being promoted.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the analysis and previous discussion, it can be concluded as follows:

1. Perceived Ease of Use contributes to the e-wallet OVO in the City of Surabaya. This shows that the higher the Perceived Ease of Use, the higher the consumer's interest in using it.
2. The promotion contributes to the e-wallet OVO in the city of Surabaya. This shows that the higher the promotion, the higher the consumer's interest in using it.

Based on the conclusions above, there are several suggestions that can be given, including the following:

1. e-wallet OVO is expected to increase the perception of ease of use for its products so that more people use it. Many consumers are interested in the e-wallet OVO because it is easy to learn about the e-wallet OVO.
2. The e-wallet OVO is expected to be able to increase promotions carried out, especially promotions on social media so that consumers can take an interest in OVO products after seeing promotions on social media.

FURTHER STUDY

This research still has limitations so that further research is still needed on this topic.

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