

# The influence of perceived ease, trust and promotion on decisions use of OVO Apps

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## ABSTRACT

This study aims to determine the effect of perceived convenience, trust, promotion on the decision to use the OVO application. The sample in the study was 100 people with a population of Pelita Bangsa University students who made transactions using the OVO application. Data collection techniques include observation, distribution of questionnaires and literature study. The type of research used is quantitative. The analytical method used is validity test, reliability test, classical assumption test, multiple linear analysis and hypothesis testing. The results of the study stated that the perceived ease of use partially had a negative and insignificant influence on the decision to use because the calculated t value was smaller than t table and the sig value was greater than 0.05. Partial trust also has a negative and insignificant effect on the decision to use because the calculated t value is smaller than t table and the sig value is greater than 0.05. Meanwhile, promotion has a positive and significant influence on the decision to use, which means that the better the promotion, the decision to use OVO also increases. Simultaneously the perception of ease, trust and promotion influence the decision to use.

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## 1. Introduction

The development of financial technology (fintech) gave birth to various service innovations, one of which is a digital wallet. Through these products, users can save money and transact electronically. Based on data from Bank Indonesia (BI), no less than 38 electronic wallet (e-wallet) applications have received official licenses (Nadhilah et al., 2021). India-based research and advisory institute, RedSeer, reports that e-wallet transactions in Indonesia have reached US\$1.5 billion, equivalent to IDR 21.73 trillion (exchange rate of IDR 14,490 per US dollar) (Aulia, 2020). This is supported by the increasing penetration of mobile phone and internet users in the country. Still from BI data, the total electronic money transactions including digital wallets in Indonesia throughout 2021 reached 5.22 billion transactions. Meanwhile, the value of electronic money transactions jumped sharply by 207% to IDR 145.16 trillion in 2021 (Agustina & Sutinah, 2022).

There are many electronic wallets that have emerged at this time, such as DANA, OVO, GoPay, LinkAja, Jenius, iSaku, and other financial applications (Sulistiyowati et al., 2020). These applications provide payment services with a Top Up system, or we pay and save money in these applications. So that when we need money to pay for something, such as motorcycle taxis, shopping at supermarkets, and so on, consumers only need to scan the existing barcode (Remoan & Firmansyah, 2020).

In business processes, of course, there are factors that make users decide to use the applications offered. The purchase decision is an early human psychological method that plays an important role in understanding that consumers will actually decide to buy something (Sabar et al., 2020). Purchasing decision

is a selection method that combines two or more other characteristics then chooses one with the strongest relationship with personal characteristics, provider, website quality, behavior and time of purchase, intention to shop online and decision making (Mahodim et al., 2020).

The conveniences offered by these applications or digital wallets in a transaction are of course attractive to some consumers to use these applications (Nizar & Yusuf, 2022). This research is about OVO, where OVO is an application that provides an online payment system that facilitates a simple and safe payment process that is ready to make all financial transactions faster, OVO is also a smart application that gives its customers a great opportunity to collect points at lots of places (Silalahi et al., 2022). OVO users can use it for transactions at all merchants marked OVO Accepted Here and collect and use OVO Points at merchants marked OVO Zone. There are also two types of payment methods, namely OVO Cash and OVO Points (Novitasari & Supriyanto, 2020). According to Kotler and Armstrong, purchasing decisions are the result of a process consisting of five stages, namely need recognition, information search, evaluation of alternatives, purchase decisions and post-purchase behavior (Lailiya, 2020).

In addition, OVO has collaborated with more than 60,000 outlets from Sabang - Merauke. Another advantage of using OVO is Top up OVO Cash via ATM, m-Banking, Internet Banking, Debit Card or through selected partner merchants (Savitri, 2022). The various advantages offered by OVO certainly make it one of the people's preferred online transaction media (Susanti et al., 2021). In the independent application category, OVO leads monthly active users with 20.8 million, followed by Dana and LinkAja. It should be noted that this report will be released in mid-2021. OVO is in the lead because most people use it to transact on Grab and Tokopedia (Husein et al., 2022). Recently, OVO launched a partnership with Bareksa for OVO Invest, a feature for OVO users to buy mutual funds and monitor price movements in the OVO mobile application so that OVO becomes popular among users (Yanti et al., 2023).

Many factors influence purchasing decisions, including factors, namely internal factors including promotions and external factors including trust (Arbaini, 2020). Online shopping decisions are influenced by several factors, one of which is convenience (Lestari & Widyastuti, 2019).

Ease is defined as the extent to which a person believes that using technology will make unnecessary effort and the main positive factor that will influence his behavior is the easier it is to understand the use of the system, the higher the level of system use. information technology (Finannafi'ah & Witono, 2022). Next for online event users is the ease of use factor. Ease of Use is defined as the degree to which a person feels compelled to use technology. Over time, these benefits influence behavior, and the higher the perceived usefulness of the system, the higher the level of use of information technology. Often, potential buyers have difficulty transacting online for the first time and are discouraged because of security and not knowing how to transact online. On the other hand, there are potential buyers who become experiment pioneers because they receive information about online transactions. Starting with payment and how to Top-up the balance (Rodiah & Melati, 2020).

Using online transactions really needs to be considered by consumers based on trust. Online transaction activities cannot be separated from trust issues. OVO as a digital wallet that is widely known is able to build customer trust to create and retain consumers (Ernawati & Noersanti, 2020). The higher public trust in OVO services will increase its use because it does not arouse suspicion and worry from its users and will form a good image for OVO that consumers get (Nuraeni & Somantri, 2021).

The next purchasing decision factor is promotion. Promotion is a form of marketing communication that provides information to consumers about a product or service with the aim of influencing, persuading and reminding them about the product or service being offered (Rozi & Khuzaini, 2021). Promotion has a very important function because promotion is a factor that greatly determines the company's success in selling products or services. Promotions can be used to attract new consumers, because many customers will switch to certain brands simply because promotions come in the form of lower prices and are considered more attractive (Latief et al., 2023).

OVO promotional activities, namely rewards for payments made with OVO at OVO partner merchants, are a way to attract consumers and even lead consumers to unexpected purchases. The promos offered are quite diverse, ranging from discounts, cashback, payment features (epayment) and others (Ramadoni, 2020). Through this campaign, it is hoped that it can influence usage decisions and influence consumers so that more and more people use OVO in their shopping transactions because it brings benefits to consumers.

## 2. Research Method

This research method uses a quantitative approach. Quantitative methods can be understood as research that produces discoveries using statistical calculations. The population in this study were all students at Pelita Bangsa University, Cikarang, Bekasi Regency, who had used the OVO application. So with these conditions the technique of taking respondents was purposive sampling and found a total of 100 respondents. The data collection technique used in this study was a literature study which was carried out by collecting articles, relevant theories, and other literature related to this research. Data was taken through a questionnaire about variable indicator statements which were distributed to respondents.

Quantitative data analysis using the SPSS program. After the data is collected, data analysis is performed by grouping data based on the variables studied, performing calculations to answer the problem formulation, performing calculations to answer the problem formulation, and performing calculations to test the hypothesis. The purpose of this study was to determine the effect of the independent variables on the dependent variable partially and simultaneously.

## 3. Results And Discussions

### Multiple Linear Regression Test Result

The linear regression test in this test aims to determine how much influence the variables Perceived Convenience (X1), Trust (X2) and Promotion (X3) have on the Decision to Use (Y). Below will be discussed the results of multiple linear regression analysis performed with the SPSS program, with the following results:

**Table 1.** Multiple linear regression test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	30.491	4.760		6.405	.000
	Perceived Convenience	-.085	.096	-.151	-.890	.376
	Trust	-.016	.151	-.018	-.105	.917
	Promotion	.269	.144	.411	1.868	.065

a. Dependent Variable: Decision to Use

Based on the table above, it is known that the constant value (a) = 30.491. This shows that without the Perceived Convenience (X1), Trust (X2) and Promotion (X3) factors, all of them are considered 0 (zero), then the Decision to Use shows a constant value of 1.550. The regression coefficient value of Perceived Convenience (X1) is  $b_1 = -0.085$  indicating that Perceived Convenience (X1) influences the decision to use (Y) in a negative direction. The regression coefficient value of Trust (X2) is  $b_2 = -0.016$  indicating that Trust (X2) influences the Decision to Use (Y) in a negative direction. Promotion regression coefficient (X3) value of  $b_3 = 0.269$  indicates that Promotion (X3) affects the Decision to Use (Y) in a positive direction.

### Coefficient of Determination ( $R^2$ ) Result

Analysis of the coefficient of determination is to measure how far the model's ability to explain the variation of the dependent variable. where the relationship is indicated by a positive or negative sign. If  $r = +1$  or close to  $+1$ , then the correlation between the two variables is said to be positive, very strong and unidirectional, meaning that an increase or decrease in the value of X occurs together with an increase or decrease in the value of Y. The following are the results of the test for the coefficient of determination:

**Table 2.**  $R^2$  test result  
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.831 <sup>a</sup>	.690	.677	2,471

a. Predictors: (Constant), Promotion, Trust, Perceived Convenience

b. Dependent Variable: Decision to Use

Based on the results above, it shows that the R-Square value is 0.690 or 69%, the variation in the value of the decision to use is determined by the role of the variables perceived ease, trust and promotion, then the remaining 31% is influenced by other variables outside this study.

#### T Test Result (Partial)

The t test is used to determine each independent variable on the dependent variable. If t count > t table or significant value t test <0.05, it can be concluded that individually the independent variables have a significant effect on the dependent variable.

Based on table 1 above, it is known that the sig value for the influence of X1 on Y is 0.376 > 0.05 and the calculated T value is -0.890 < t-table 1.660, so that Ho is accepted by Ha rejected. This means that the variable Perceived Ease has a negative and insignificant effect on the Decision to Use the OVO application. Furthermore, the sig value for the influence of X2 on Y is 0.917 > 0.05 and the T-count value is -0.105 < t-table 1.660, so that Ho is accepted and Ha is rejected. This means that the trust variable has a negative and insignificant effect on the decision to use the OVO application. Meanwhile, the sig value for the effect of X3 on Y is 0.065 < 0.05 and the T-count value is 1.868 > t-table 1.660, so that Ho is rejected and Ha is accepted. This means that the promotion variable has a positive and significant effect on the decision to use the OVO application.

#### F Test Result (Simultaneous)

The F test was conducted to examine the significant relationship between the independent variables and the dependent variable as a whole. Following are the results of the F test in this study:

**Table 3.** F test result  
ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	967,062	3	322,354	52,783	.000 <sup>b</sup>
	Residual	433,604	96	6,107		
	Total	1400,667	99			

a. Dependent Variable: Decision to Use

b. Predictors: (Constant), Promotion, Perceived Convenience, Trust

From the results above, the F test (simultaneous) for all variables shows a calculated F value of 52.783 with a significant level of 0.000 while the F table uses a significance of 0.05 with df 1 = number of variables - 1 or 4-1 = 3 and df 2 = n-k-1 or 100-3-1 = 96 then the obtained F table is 2.70. Thus it can be concluded that F count 52.783 > 2.70 and significance 0.000 < 0.05, then the hypothesis is accepted meaning that Perceived Convenience, Trust and Promotion influence simultaneously on User Decision.

#### Discussion

The results of the tests that have been carried out regarding the effect of perceived ease of use on the decision to use the sig sig results are greater than 0.05, which is equal to 0.376 and the t value is -0.890 with t table 1.660 so that there is a negative and insignificant influence on the decision to use. Based on the results of the SPSS 22 study, perceived ease of use has a negative and insignificant influence on the decision to use. These results are in accordance with the research of Raden Bagus Rendy Putra Pradwita, Yunus Handoko, Ike Kusdyah Rachmawati in an article entitled The Effect of Trust, Convenience, and Information Quality on the Website [www.laroslaptop.com](http://www.laroslaptop.com) on Online Purchase Decisions stating that the convenience variable has no significant effect on online purchasing decisions on the website [www.laroslaptop.com](http://www.laroslaptop.com).

From the results of the tests that have been carried out above regarding the effect of Trust on Use Decisions from the sig results greater than 0.05 which is equal to 0.917 and the t value is -0.105 with t table less than 1.660 so that there is a negative effect on trust and not significant for decisions use. Based on the results of the SPSS 22 study, trust has a negative and insignificant influence on the decision to use. These results are in accordance with Yuli Nur Pratiwi's research, Suprihatmi Sri Wardiningsih, Sumaryanto (2019) entitled The Influence of Trust, Convenience and Price on Purchasing Decisions through the Lazada Online Store Site (Survey of Slamet Riyadi University Students in Surakarta) which states that trust does not affect decisions purchases through the Lazada online store site for Slamet Riyadi University students in Surakarta.

From all the tests that have been carried out above regarding the effect of promotion on the decision to use, the sig results are smaller than 0.05, namely 0.065 and the t-count value is 1.818 with a t-table of 1.660 so that there is a positive influence on promotion and a significant impact on the decision to use. Based on the results of the SPSS 22 study, promotion has a positive and significant influence on the decision to use.

These results are consistent with Zikriatul Ulya Daud's research in an article entitled The Influence of Product, Price and Promotion on Home Purchase Decisions at Green Avina Birem Puntong Langsa Baro (2018) which states that the promotion variable can be stated to have a positive effect on purchasing decisions.

Based on the results of testing the F test hypothesis, the calculated F value is 52.783 with a significant level of 0.000 while the F table uses a significance of 0.05 with df 1 + number of variables - 1 or 4-1 = 3 and df 2 n-k-1 or 100-3- 1 = 96 then the obtained F table is 2.70. Thus it can be concluded that F count is 52.783 > 2.70 and significance is 0.000 <0.05, then the hypothesis is accepted meaning that perceived convenience, trust and promotion influence the decision to use simultaneously. These results are in accordance with Research Devi et. all in an article entitled The Effect of Trust, Ease of Transactions and Promotions on Online Purchasing Decisions of Shopee Site Users (2020) states that trust, ease of transactions and promotions simultaneously and significantly influence online purchasing decisions of Shopee site users.

#### 4. Conclusion

Looking at the results of the data analysis that has been carried out, it can be concluded that perceived convenience has no significant effect on the decision to use the OVO application, meaning that the perceived convenience that has been carried out by OVO does not support the decision to use the OVO application so that the perceived convenience is not a driving force for consumers to decide to use the OVO application. Trust does not have a significant effect on the decision to use the OVO application, meaning that trust is not a driving force for consumers to decide to use the OVO application. Furthermore, promotions have a positive and significant effect on the decision to use the OVO application, meaning that the promotions carried out by OVO strongly support the decision to use the OVO application, the more attractive the promotions carried out by OVO, the more consumers will use them again so they will always be motivated to make decision about the use of the OVO application. Perceived Convenience, Trust and Promotion simultaneously have a positive and significant effect on the decision to use the OVO application. Hopefully this research can be a reference for companies to create applications that can attract people to use them. Suggestions for further research, so that the results of this study can be used as a reference and the need for further researchers to deepen and develop research so that it is better and uses different methods in comparing one research method to another.

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