


Influence Perception Facilities Use, Promotion Cashback, And Trust Towards Interest In Using The OVO Application Among Teenagers In Surabaya

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Article Info	ABSTRACT
Keywords: Trust Interest In Using Perceived Ease Of Use OVO Cashback Promotions Teenagers Surabaya	This study aims to analyze the influence of perceived ease of use, cashback promotions, and trust on the intention to use the OVO application among teenagers in Surabaya. Using the Technology Acceptance Model (TAM) theory, this research explores three independent variables: the influence of ease of use, cashback promotions, and trust, as well as their influence on the intention to use the OVO application as the dependent variable. This study uses a survey method with questionnaires distributed to 96 teenage respondents in Surabaya. Data analysis was conducted using multiple regression tests. The results show that perceived ease of use, cashback promotions, and trust have a positive and significant influence on the intention to use the OVO application, with t-values of 6.544, 9.862, and 7.494, respectively, all of which are greater than the t-table value of 1.986 at a significance level of $0.000 < 0.05$. The three variables also collectively have a significant influence on the intention to use the OVO application, with an F-value of 44.397 greater than the F-table value of 2.70.
This is an open access article under the CC BY-NC license 	Corresponding Author: Indriana Kristiawati Sekolah Tinggi Ilmu Administrasi dan Manajemen Kepelabuhan Barunawati Surabaya Indriana.k@stiamak.ac.id

INTRODUCTION

The development of the internet has directly affected internet usage in Indonesia, especially among teenagers, with a significant increase every year. Economic development digital bring up system financial technology (fintech), Wrong the only one is non-cash payment system (cashless). E-payment with digital wallets or e-wallets such as OVO is becoming popular especially among teenagers. According to Singgih And Gunarsa in Gupta (2022), interest is something Which personal and connect with the soul, where those who are motivated by a project will have the power or desire For take action Which determine For reach objective

They. User interest reflects their willingness to try and use something desired, which may arise from previous pleasant or unpleasant experiences. desire know about things new. (Rodiah, 2020) add that interest is psychological factors that have a significant influence on individual behavior, becoming a source of motivation that drives someone to act.

Research (Syafitri, 2020) shows that perceptions of ease of use and trust influential positive And significant to interest transact use OVO. Research (Mawardani & Dwijayanti, 2021) also found that cashback promotions have a positive and significant effect on interest

in using e-wallets.

This study uses the Technology Acceptance Model (TAM) Theory approach to develop a new concept in understanding the factors that influence teenagers' interest in using the OVO application. Thus, this study provides a significant contribution to the fintech literature, especially related to e-wallets, with a focus on teenagers as the main users in Surabaya.

Perceived ease of use refers to a person's belief that the technology is easy to use and free from obstacles. This belief makes individuals more motivated to use the technology with greater ease and confidence. Cashback promotions are cash prizes, discounts, or points given by companies after somebody buy product or service from company the. Cashback is one of the marketing strategies that aims to attract more users or buyers. Trust is one party's belief in the intentions and actions of another party. Therefore, consumer trust is defined as the customer's expectation that a service provider will be reliable in fulfilling its promises (Manunggal et al., 2024).

Research (Syafitri, 2020) shows that perceptions of ease of use and trust influential positive And significant to interest transact use OVO. (Mawardani & Dear Sir, 2021) Also find that promotion cashback influential positive and significant to interest use e-wallet. Study This aiming For analyze the influence of perceived ease of use, cashback promotion, and trust on the interest of teenagers in Surabaya in using the OVO application. The results of this study are expected to provide insight for application developers and marketers in designing more effective strategies to increase e-wallet usage among teenagers.

METHOD

This study uses a quantitative method with the aim of testing hypotheses or theories through the collection of measurable and calculable data. Data were collected by distributing questionnaires to respondents to obtain numerical data that was analyzed using technique statistics use SPSS. Study This done on teenager who are interested in transacting using the OVO application in Surabaya. This study lasted for 5 months, from March to July 2024.

DISCUSSION

Statistics descriptive

Results Test Statistics Descriptive in study This show that there is 3 independent variables are perceptions of ease of use, cashback promotions and trust and 1 variable dependent that is interest use Which every the variables own different question items. In the perceived ease of use variable there are 15 question items, in the cashback promotion variable there are 9 question items, the trust variable has 10 questions and the interest in using variable has 8 questions. Each question given, on average, respondents answered the question with an affirmative answer.

Test Validity And Validity Test Reliability

a. Test validity variable perception convenience use (X1)

Item Question	r- count	r- table	Information
X1.1	0.574	0.196	Valid
X1.2	0.490	0.196	Valid
X1.3	0.545	0.196	Valid
X1.4	0.430	0.196	Valid
X1.5	0.284	0.196	Valid
X1.6	0.453	0.196	Valid
X1.7	0.456	0.196	Valid
X1.8	0.402	0.196	Valid
X1.9	0.440	0.196	Valid
X1.10	0.515	0.196	Valid
X1.11	0.494	0.196	Valid
X1.12	0.480	0.196	Valid
X1.13	0.396	0.196	Valid
X1.14	0.548	0.196	Valid
X1.15	0.439	0.196	Valid

Table 4 Test Validity Variables Perception Convenience Use
Source : data processed writer, 2024 using SPSS

In the perceived ease of use variable (X1), there are 15 question items that have a calculated r value > r table, this shows that all question items are valid and suitable for use in research.

b. Promotion cashback (X2)

Item Question	r- count	r- table	Information
X2.1	0.642	0.196	Valid
X2.2	0.587	0.196	Valid
X2.3	0.499	0.196	Valid
X2.4	0.485	0.196	Valid
X2.5	0.534	0.196	Valid
X2.6	0.461	0.196	Valid
X2.7	0.585	0.196	Valid
X2.8	0.556	0.196	Valid
X2.9	0.592	0.196	Valid

Table 5 Test Validity Variables Promotion Cashback
Source : data in exercise author,2024 using SPSS

On variable promotion cashback (X2) there is 9 Items question Which own r-calculated value > r-table, this shows that all question items in the cashback promotion variable (X2) are valid and suitable for use in research.

c. Trust (X3)

Item Question	r- count	r- table	Information
X3.1	0.468	0.196	Valid
X3.2	0.477	0.196	Valid
X3.3	0.538	0.196	Valid
X3.4	0.420	0.196	Valid
X3.5	0.568	0.196	Valid
X3.6	0.490	0.196	Valid
X3.7	0.498	0.196	Valid
X3.8	0.505	0.196	Valid
X3.9	0.539	0.196	Valid
X3.10	0.625	0.196	Valid

Table 6 Test Validity Variables Trust
 Source : data processed author,2024 using SPSS

In the trust variable (X3) there are 10 question items that have a calculated r-value > r-table, this shows that all question items in the trust variable (X3) can be said to be valid and suitable for use in research.

d. Interest use

Item Question	r- count	r- table	Information
Y.1	0.599	0.196	Valid
Y.2	0.688	0.196	Valid
Y.3	0.657	0.196	Valid
Y.4	0.589	0.196	Valid
Y.5	0.532	0.196	Valid
Y.6	0.411	0.196	Valid
Y.7	0.544	0.196	Valid
Y.8	0.414	0.196	Valid

Table 7 Test Validity Interest Use
 Source : data processed writer, 2024 using SPSS

On variable Interest Use show that 8 question Which submitted to respondents can be said to be valid because it has a higher r-count value than the r-table.

Test Reliability

Reliability testing aims to ensure that the questionnaire used in the study produces valid data but is reliable or not. It can be said to be reliable if the Cronbach,s Alpha value > 0.60 is in accordance with the basis for decision making that has been determined. The following are the results of the reliability test using the SPSS application.

Variables	Cronbach's Alpha	Criteria	Information
Perception Ease of Use (X1)	0.738	0.60	Reliable
Promotion <i>Cashback</i> (X2)	0.723	0.60	Reliable
Trust (X3)	0.690	0.60	Reliable
Interest Use (Y)	0.687	0.60	Reliable

Table 8 Test Reliability
 Source : data processed writer, 2024 using SPSS

Matter the can concluded that test reliability For variable Perception Ease of Use (X1), Promotion Cashback (X2) Trust (X3) And Interest Use (Y) it is said reliable. Matter the because of mark results Cronbatch Alpha on each variable > 0.60 and has met the requirements.

Test Assumptions Classic Normality Test

Test Normality aiming For test data Which investigated nature normal or No. At this normality test stage, the researcher used the Kolmogorov-Smirnov test, the Hostogram Graph, and the Normal P-Plot Graph. The following is the Normality Test of the Influence of Perceived Ease, Cashback Promotion and Trust on the Interest in Using the OVO Application on Adolescents in Surabaya.

One Sample Kolmogorov-Smirnov Test

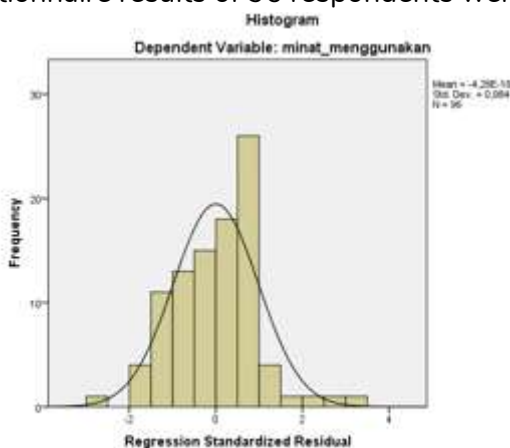
		Unstandardized Residual
N		96
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1.94729054
Most Extreme Differences	Absolute	,081
	Positive	,081
	Negative	-,070
Test Statistics		,081
Asymp. Sig. (2-tailed)		,126 ^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Table 9 Test Normality

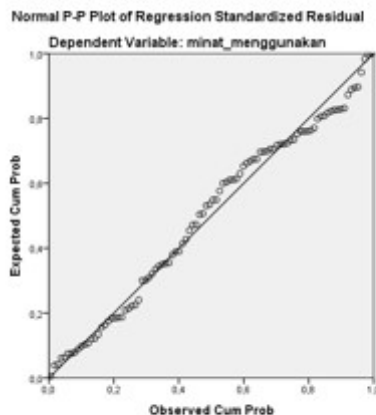
Source : data processed writer, 2024 using SPSS

Based on results test normality kolmogorov-smirnov the mark Asymp. Sig. (2-tailed) of 0.126. Condition data can it is said normal if own mark sig. > 0.05. From these results it can be concluded that the questionnaire results of 96 respondents were normal.



Picture 2. Chart Histogram
 Source : data processed writer, 2024 use SPSS

Based on the histogram graph which is shaped like a bell, this can be interpreted that the respondent data is normally distributed.



Picture 3. Chart P- Plot
 Source : data processed author,2024 using SPSS

The data (dots) do not spread far from the diagonal line and approach the diagonal line. This means that the data is normal, because the requirement for normal data using Normal P-Plot, if the data (dots) do not spread far from the diagonal line.

Test Multicollinearity

The purpose of the multicollinearity test is to determine whether the data being tested shows connection between variable independent or No. Condition data No There is multicollinearity if the VIF value is <10 and the Tolerance value is >0.1. The following are the SPSS output results for the multicollinearity test.

Variables	Mark Correlation Statistics		Information
	Tolerance	VIF	
Perception ease of use	0.514	1,947	There is no <u>multicollinearity</u>
Promotion <i>cashback</i>	0.689	1,452	no <u>multico</u> <u>llinearity</u>
Trust	0.536	1,865	no <u>multico</u> <u>llinearity</u>

Table 10 Results Test Multicollinearity
 Source : data processed writer, 2024 using SPSS

Multicollinearity Test, it can be said that the data does not contain multicollinearity. This is because the VIF value for each independent variable is smaller than the predetermined VIF standard value, which is <10 and the Tolerance value is greater than the predetermined Tolerance standard value, which is > 0.1.

Test Heteroscedasticity

The purpose of the Heteroscedasticity Test is to analyze and interpret data where there are differences between the residual variances from one test to another in a model. regression. In test heteroscedasticity, researcher use Test Spearman's rho, where the data requirement for no heteroscedasticity is the sig. value > 0.05 which is seen in the

Unstandardized Residual column. The following are the results of the heteroscedasticity test output in the study of the Influence of Perceived Ease of Use (X1), Cashback Promotion (X2) and Trust (X3) on Interest in Using the OVO Application among Adolescents in Surabaya.

			X1	X2	X3	Unstandardized Residual
Spearman's rho	X1	Correlation Coefficient	1,000	,554 **	,632 **	,032
		Sig. (2-tailed)	.	,000	,000	,755
		N	96	96	96	96
	X2	Correlation Coefficient	,554 **	1,000	,581 **	,023
		Sig. (2-tailed)	,000	.	,000	,823
		N	96	96	96	96
	X3	Correlation Coefficient	,632 **	,581 **	1,000	-,013
		Sig. (2-tailed)	,000	,000	.	,898
		N	96	96	96	96
Unstandardized Residual	Correlation Coefficient	,032	,023	-,013	1,000	
	Sig. (2-tailed)	,755	,823	,898	.	
	N	96	96	96	96	

** . Correlation is significant at the 0.01 level (2- tailed).

Table 11 Results test Heteros

Source : data processed author,2024 use SPSS

The results of the Spearman's rho heteroscedasticity test can be concluded that the data on the perceived ease of use variable (X1) has a sig. value of 0.755, promotion cashback (X2) own mark sig. as big as 0.823 And variable Trust (X3) has a sig. value of 0.898. This can be said that there is no heteroscedasticity because the sig. value is > 0.05.

Test Hypothesis Testing T Partial

In the variable Perceived Ease of Use, the t-count value is 6.544 and the t-table value is 1.986, respectively, indicating that the t-count value is greater than the t-table value, as shown by the partial test results shown in table 12. However, the sig. value is 0.000, which means less than 0.05. This indicates that the first hypothesis is accepted.

Model		Unstandardized Coefficients		Standardized Coefficient	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10,554	3,531		2,989	,000
	perception convenience use	,365	,056	,559	6,544	,000

a. Dependent Variables: interest use

Table 12 Results Test T Partial variable Perception Convenience Use

Source : data processed author,2024 using SPSS

In the Cashback Promotion variable, the t-count value is 9.862 and the t-table value is 1.986, according to the partial test results shown in table 13, indicating that the t-count value is greater than the t-table value. However, the sig. value is 0.000, which means less than 0.05. This indicates that the second hypothesis is accepted.

Coefficients ^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10,458	2,357		4,437	,000
	promotion <i>cashback</i>	,620	,063	,713	9,862	,000

a. Dependent Variables: interest use

Table 13 test T Partial Variables Promotion Cashback

Source : data processed author, 2024 using SPSS

For the Trust variable, the t-count value is 7.494 and the t-table value is 1.986, based on results test partial Which shown on table 14, show that mark t- count is greater than the t-table value. However, the sig. value is 0.000, which means less than 0.05. This indicates that the third hypothesis is accepted.

Coefficients ^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10,411	3,104		3,354	,001
	trust	,546	,073	,612	7,494	,000

a. Dependent Variables: interest use

Table 14 test T Partial Variables Trust

Source : data processed writer, 2024 using SPSS

F Test Simultan

Based on the results of the simultaneous F-test, it shows that the variables Perceived Ease of Use, Cashback Promotion and Trust simultaneously influence the Interest in Using, which means that the fourth hypothesis is accepted because the F-count value as big as 44,397 more small from mark F-table as big as 2.70 And mark sig. 0,000 smaller than the specified sig. value of 0.05.

ANOVA ^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	548,373	3	182,791	44,397	,000
	Residual	378,783	92	4,117		
	Total	927,156	95			

a. Dependent Variables: interest use

a. Predictors: (Constant), trust, promotion *cashback* , perception ease of use

Table 15 Test F Simultan

Source : data processed writer, 2024 using SPSS

Coefficient Determination

From the results of the determination coefficient test that has been carried out, it is proven that there is a correlation between the variables of perceived ease of use, cashback

promotions and trust. According to the Table 16 mark on Adjusted R Square as big as 0.591, or 59.1% of the interest in using it can be attributed to the three independent variables used. in study This. For 43.9 percent remainder, There is variable addition Which not identified in this study.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,769 ^a	,591	,578	2.02909

a. Predictors: (Constant), trust, promotion *cashback*, perceived ease of use

Table 16 Test Coefficient Determination

Source : data processed writer. 2024 using SPSS

Test Regression Linear Multiple

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,209	2,970		,744	,459
	perception convenience use	,076	,061	,117	1,259	,211
	promotion <i>cashback</i>	,446	,071	,513	6,293	,000
	trust	,234	,083	,262	2,806	,006

a. Dependent Variable: interest use

Table 17 Test Regression Linear Multiple

Source : data processed writer, 2024 using SPSS

Regression coefficient value on the perceived ease of use variable has a value of 0.076. This shows that variable perceived ease of use has influence Which positive (one way) to interest use, means that every an increase of one in the perceived ease of use variable will affect the increase in interest in using by 0.076 and the other variables remain the same. For the Cashback Promotion variable, the regression coefficient value is 0.446. Showing that variable cashback promotion has a positive (unidirectional) influence to interest use, means that every increase One on Promotion variable cashback so will influence increase on interest use of 0.446 and other variables remain constant. And in the Trust variable the regression coefficient value is 0.234. Showing that variable Trust has a positive (unidirectional) influence on interest in using, means that every an increase of one in the trust variable will affect an increase in interest in using it by 0.234 and the other variables remain the same.

Discussion

- a. The first hypothesis on the variable Perception of Ease of Use (X1) has an influence and is significant on the interest of teenagers in Surabaya to use OVO, as shown by the results of the Partial T test shown in the table above. The t-table value of 1.986 is greater than the t-count value of 6.544, and the significant value obtained is 0.000, which is lower than 0.05. In other words, any increase in the variable perception of ease of use will have an impact on increasing interest in using. Thus, it can be concluded that

the perception of ease of use has an impact on increasing interest in using OVO. that application OVO easy used impact positive And significant on the desire of Surabaya teenagers to use it. This is supported by the fact that more than thirty respondents gave an agree and strongly agree rating on the questionnaire.

- b. Based on the statistical tests conducted, strong evidence was found that Cashback Promotion is an important factor that encourages Surabaya teenagers to use the OVO application. The statistical value obtained is far above the significance threshold, indicating a very close relationship between the two variables. With say other, every improvement in amount or variation promotion cashback will be directly proportional to the increasing interest in using the OVO application among Surabaya teenagers. This finding is reinforced by the survey results which show that most respondents agree that cashback promotions are the main consideration in choosing the OVO application
- c. Based on the results of the Partial T-test in Table 4.20, the Trust variable shows an influence positive And significant to interest use application OVO on teenagers in Surabaya. Matter This proven with mark significance Which as big as 0,000, Far smaller from mark significance 0.05 ($0,000 < 0.05$). In addition That, mark t-count as big as 7,494 also much greater than the t-table value of 1.986 ($7.494 > 1.986$). This finding is reinforced by the survey results showing that the majority of respondents (more than 30 people) agreed or strongly agreed with the statement regarding the influence of trust on the use of OVO.
- d. Based on the results of the simultaneous F test, it shows that Perception of Ease of Use, Cashback Promotion, and Trust together have a very strong and positive influence on the interest of Surabaya teenagers in using the OVO application. This is evidenced by the F-count value (44.397) which is far more big from mark F-table (2,170) And mark significance (0,000) Which Far smaller than the specified significance value (0.05).

CONCLUSION

Perceived Ease of Use has a significant effect on the interest in using the OVO application among teenagers in Surabaya. This is indicated by the t-count value $> t$ -table of $6.544 > 1.986$ and the significant value obtained is $0.000 < 0.05$. Cashback Promotion has a significant effect on the Interest in Using the OVO application among teenagers in Surabaya. This is indicated by a t-count value greater than t- the table is $9,862 > 1,986$ and the significant value that obtained as big as 0.000 which is less than 0.05. Trust has a significant influence on the interest in using the OVO application among teenagers in Surabaya. This is indicated by a t-count value greater than t- table is $7,494 > 1,986$ and the significant value that obtained as big as 0.000 which is less than 0.05. Perception Convenience Use, Promotion Cashback And Trust in a way together - The same influential significant to interest use application OVO on teenagers in Surabaya. F-count as big as 44,397 Which means that mark the more big from the F-table value of 2.70 ($44.397 > 2.170$) while the significant value is 0.000, which means that the value is smaller than the predetermined significant value of 0.05 ($0.000 < 0.05$).

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