

The Effect of Perceived Ease of Use and Perceived Usefulness on Behavior Intention Digital Payment OVO in Pematangsiantar City

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Abstract: The development of technological systems now makes cashless payments. In Indonesia, the government is launching a cashless program for public with some programs being implemented. Digital payment technology has penetrated all levels of society. OVO is one of digital payment app. The dominance of the use of OVO compared to other digital payments creates various perceptions of the benefits and easy access offered by the application. This study aims to analyze how the effect of perceived ease of use and perceived usefulness on behavior intention. This research is quantitative research with an associative approach. The population in this study were all OVO users in Pematangsiantar City with a sample of 100 people. The sampling technique used is non-probability sampling by purposive sampling. The data collection technique was primary data with questionnaire. The results of this study indicate that perceived ease of use has a significant effect on behavior intention with a sig value of $0.015 < 0.05$. Perceived Usefulness has no significant effect on behavior intention with a sig value of $0.146 > 0.05$. In simultaneous testing, all independent variables have a simultaneous effect with a level of effect of 37,4%, while the remaining 62,6% is influenced by factors outside this research model.

1 INTRODUCTION

Technology is one of the things that cannot be separated from the advancement of the age of human life in the digital era like now. Along with its development increasingly pace, making technology as one of the needs that is very much needed in human life. One aspect that is also indicated that technology development is on the payment system.

The payment system can now be done in a non-cash method carried out by electronic money or familiarly known as e-money. The payment system using e-money is known as electronic payment. Transactions using e-payments are basically divided into two ways, namely by using a physical card based on electronic chips, and server-based e-payments, known as electronic wallets.

Basically electronic money was created to help the consumer's ease in carrying out transaction activities, efficient time in the sale and purchase process, and giving a sense of security when wanting to do payment activities without having to carry cash with a nominal enough. The level of convenience and benefits of a system offered in electronic money can

affect the interest of users in using the system (Pambudi, 2020).

Digital Payment is a technology-based payment system. Inside digital payments are stored, processed and accepted in the form of digital information and the transfer process is initialized through electronic payment tools. Digital Payment is done using certain software, payment cards and electronic money. One of the massive digital payment applications in Indonesia is OVO. OVO is a digital payment application that was launched in 2017, where this application works on a versatile payment service system that applies the Less Cash Society (LCS) system. This application also can easily be installed because it is available on the Android and iOS platforms. In the system, OVO provides convenience of transacting services and payments for various needs. OVO also provides an offer in the form of OVO Points which is part of the Loyalty Rewards which will be obtained by users every transaction using OVO, where the OVO Points obtained will later be reused as a payment tool.

Based on a survey conducted by Fintech Report 2021: The Convergence of (Digital) Financial Services (Dailysocial.id, 2021) also noted that OVO

is the most widely used digital payment application in Indonesia, both for online and offline transactions, and is used by small business who knows digital payments. The use of electronic money in Sumatera Utara in 2019 had an increase, where the total electronic money in circulation was 2.02 million, with the largest market 62% located in Medan City, then Deli Serdang 12%, Binjai 9%, Tebingtinggi 7% and Pematangsiantar 10%. The majority of transactions are using the OVO digital payment application (Sumut News, 2019).

The dominance of OVO in Indonesia as a digital payment application used by the public has led to various perceptions of the benefits and conveniences arising from using the application for its users. The existence of OVO is believed to make it easier for users to carry out transaction activities to meet their daily needs. It can be seen that people no longer need to carry large amounts of cash to carry out transaction activities (Nasution, 2020). However, amid the dominance of OVO in Indonesia, the use of e-money in Pematangsiantar City itself only gets a percentage of 10%, this is much less than the city of Medan and Deli Serdang district. The convenience and benefits offered by digital payment OVO itself currently play a fairly important role, where this perception will make people interested in using digital payment applications as one of the systems used daily (Pambudi, 2020).

2 LITERATURE REVIEW

A. Technology Acceptance Model

Technology Acceptance Model (TAM) or technology acceptance model is a model developed by Fred Davis in 1989. Technology Acceptance Model is a model used to determine the acceptance of a technology for individuals by using the assumption of perceived convenience and perceived usefulness. TAM shows that the perception of ease of use and benefits is a belief and trust in the existence of new technology which will later have an influence on user attitudes towards technology use (Rahmawati, 2019).

B. Perceived Ease of Use

Perceived ease of use is a person's level of trust in the use of an information technology system that can actually be free from effort and can lighten and facilitate work (Madan et al. 2016). According to Davis (Muliadi and Edwin, 2021) perceived ease of use has several indicators which are divided into: Easy to learn, Controllable, Clear and understandable, Flexible, Easy to become skill, Easy to use.

C. Perceived Usefulness

Perceived usefulness is the level of confidence that individuals using a technology system can improve their performance (Madan et al. 2016). Indicators of perceived usefulness are divided into several parts, including: Work more quickly, Increase productivity, and Usefull (Muliadi and Edwin, 2021).

D. Behavior Intention

Behavioral intention refers to individuals making subjective determination when he or she needs to take a particular behavior. It reflects the willingness of the individual conducting a particular behavior (Wang and Li, 2016). Behavior intention has several indicators, namely: Motivation to use, Repeat to use, Recommend to other, and Positive remark (Muliadi and Edwin, 2021).

3 RESEARCH METHOD

This Study use quantitative research with associative approach. Primary data collection was carried out using a questionnaire distributed using a google form. Data analysis was carried out using SPSS 25 software. The population in this study were all Pematangsiantar city residents who used OVO. Sampling was carried out using Non-Probability Sampling with purposive sampling technique with a total sample of 100 people.

4 RESULT AND DISCUSSION

4.1 Multiple Linear Regression

Multiple linear regression analysis aims to calculate the magnitude of the effect of two independent variables on a dependent variable.

Table 1. Result of Multiple Linear Regression.

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	11,671	3,887	
Perceived Ease of Use	,286	,115	,403
Perceived Usefulness	,352	,240	,238

Based on the results in Table 1. the linear equations in this study are as follows:

$$Y = 11.671 + 0.286X_1 + 0.352X_2.$$

The constant coefficient is 11,671 which means that if the Independent variables, namely Perceived Ease of Use (X1) and Perceived Usefulness (X2) are 0 (zero), then the Behavior Intention (Y) value is 11,671.

The regression coefficient of Perceived Ease of Use (X1) is 0.286, meaning that for every increase in the value of X1 by 1 unit, the Behavior Intention (Y) variable will increase by 0.286.

The regression coefficient of Perceived Usefulness (X2) is 0.352, meaning that for every increase in the value of X2 by 1 unit, the Behavior Intention (Y) variable will increase by 0.352.

4.2 Partial Test

T test was conducted to determine the effect of one independent variable on one dependent variable. In the partial significance test, the significance level used is 0.05 or 5% (two tailed test) or a two-way test with degrees of freedom $df = nk = 97$, so that the Ttable value is 1.984.

Table 2. Result of T Test.

Model	T	Sig.
1	(Constant)	3,003 ,003
	Perceived Ease of Use	2,479 0.015
	Perceived Usefulness	1,466 ,146

Based on table 2. It is known that the perceived ease of use (X1) variable on behavior Intention (Y) obtained a tcount value of $2.479 > 1.984$ with a significance level of $0.015 < 0.05$. This shows that variable Perceived ease of use (X1) has a significant effect on Behavior Intention (Y) variable.

In the perceived usefulness variable (X2) on behavior Intention (Y), the tcount value is $1.466 < 1.984$ with a significance level of $0.146 > 0.05$. This shows that Perceived Usefulness (X2) variable has no significant effect on Behavior Intention (Y) variable.

4.3 Simultaneous Test

Test F carried out to knowing is the entire variable the independent that is Perceived Ease of Use (X1) and Perceived Usefulness (X2) have influence the

significant or not to variable dependent, that is Behavior Intention (Y).

Table 3. Result of F Test.

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1947,034	2	973,517	30,541	,000 ^b
	Residual	3091,956	97	31,876		
	Total	5038,990	99			
a. Dependent Variable: Behavior Intention						
b. Predictors: (Constant), Perceived Usefulness, Perceived Ease of Use						

Based on the results of the table 3. can be known that the value of significant of influence Perceived Ease of Use and Perceived Usefulness simultaneous on variable behavior Intention is $0.000 < 0.05$ and the value of Fcount is $30,541 > 3.09$.

The results show that all of independent variables, that are Perceived Ease of Use and Perceived Usefulness are have simultaneous effect to dependent variable, that is Behavior Intention.

4.4 Determination Coefficient Test

Coefficient of determination aims to measure the level of effect independent variable and the variation of up and down the dependent variable. Coefficient of determination is expressed by $0 < R^2 < 1$.

Table 4. Result of Determination Coefficient Test.

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,622 ^a	,386	,374	5,646
a. Predictors: (Constant), Perceived Usefulness, Perceived Ease of Use				
b. Dependent Variable: Behavior Intention				

Based on the results of data processing shown in table 4. It is known that the value of Adjusted R Square or the value of the coefficient of determination showing that the variables perceived ease of use and perceived usefulness able to explain the behavior intention variable by 37.4%, while 62.6% the rest is influence by factors outside this research model.

4.5 Discussion

A. The effect of Perceived Ease of Use On Behavior Intention

Based on the results of data tests using SPSS, Perceived ease of use Significantly influence the Behavior Intention. This proves that the people of Pematangsiantar city believe that OVO is easy to use and need no more effort to understand the application, that make people have interest to use the OVO app. The development of the time that changes a system of paying systems to cashless also become one of the reason to using the digital payment.

OVO is also can be used whenever and anywhere because this app can be used in smartphone. This makes OVO users can conduct their payment activities both online or offline through the OVO app anytime and anywhere they want.

The results of this study supported research by Muliadi and Edwin (2021). In that research, found that perceived ease of use had a significant effect on behavior intention with T-Test value of 2.478. based on the observations, 7 of 10 people accustomed to conducting cashless payment, this causes OVO usage to be believed by respondents to fulfil their needs.

B. The Effect of Perceived Usefulness on Behavior Intention

Based on tests results in the SPSS Program, perceived usefulness does not significantly influence to the behavior intention variable. Based on the results, known that the people of Pematangsiantar City used the OVO app is not based on the long term benefits offered by the app or using this app can improve their productivity, but it can be because using the digital payment is a trend nowadays and promotional offers from OVO, Such as a discount and cashback.

The other reason perceived usefulness have no effect because people still using cash payment, this is because OVO merchants have not been maximally in all of the sub-districts in Pematangsiantar. in addition, OVO also has not been massively partnering with educational institutions for the payment process, such as school and college.

Based on Sinaga et al. (2021) the reason have no effect of perceived usefulness to behavior intention is a difference in object and the characteristics of the respondents, in addition to the difference in habit of use the services and also the habit of benefit rapidly can influence it.

C. The Effect of Perceived Ease of Use and Perceived Usefulness On Behavior Intention

Based on results of the simultaneous test, that is known that all of independent variables are perceived ease of use and perceived usefulness affecting the

dependent variable, behavior intention. in simultaneous tests, it is known that the perceived usefulness has a value of coefficient beta is 0.352, where the value is greater than perceived ease of use variable is 0.286. that is can be seen that perceived usefulness variable has a greater effect on behavior intention simultaneously. The result of the simultaneous test obtained in this study is in line with the theory of the Acceptance Model, in this theory explained that the perceived ease of use and usefulness is a belief and trust to the new technology that will also influence the user's attitude towards to use of technology (Rahmawati, 2019).

Simultaneously, it was found that the people of Pematangsiantar City have an interest to use OVO as a digital payment app if the perceived ease of use and usefulness in the test simultaneously. This is because both perceptions are part of the individual considerations in the reception process of a new technology.

5 CONCLUSIONS

1. Perceived ease of use has a significant effect on behavior intention to use digital payment OVO in Pematangsiantar city.
2. Perceived usefulness has no significant effect on the behavior intention to use digital payment OVO in Pematangsiantar city.
3. All of independent variables, perceived ease of use and perceived usefulness have simultaneously effect by dependent variable, Behavior intention.

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