

THE INFLUENCE OF PERCEIVED EASE OF USE, BENEFITS, AND RISK ON DECISIONS TO USE OVO E-WALLET

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Abstract

Rapid developments in digital technology have changed people's transaction behaviors, particularly in terms of digital wallet usage. This quantitative study aims to determine the influence of perceived ease of use, perceived benefits, and perceived risks on the decision to use the OVO E-Wallet. The research data was obtained through a questionnaire distributed using non-probability sampling, specifically purposive sampling. This study involved 128 respondents from the Millennial and Generation Z groups in DKI Jakarta who had used the OVO E-Wallet. The research data analysis used Partial Least Square (PLS) with the help of the SmartPLS 4.0 application. The results showed that perceptions of ease of use and perceived benefits influenced the decision to use the OVO E-Wallet. Perceived risk has a negative effect on the decision to use the OVO E-Wallet. Overall, perceived ease of use, perceived benefits, and perceived risk are proven to influence the decision to use the OVO E-Wallet.

Keywords: *Digital Financial Technology, E-Wallet, Perceived Ease of Use, Perceived Risk, Perceived Usefulness, Usage Decision*

PENGARUH PERSEPSI KEMUDAHAN PENGGUNAAN, MANFAAT, DAN RISIKO TERHADAP KEPUTUSAN PENGGUNAAN *E-WALLET* OVO

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Abstrak

Perkembangan pesat di bidang teknologi *digital* telah mengubah perilaku transaksi masyarakat, khususnya dalam hal penggunaan dompet *digital*. Penelitian ini merupakan penelitian jenis kuantitatif yang bertujuan untuk mengetahui pengaruh persepsi kemudahan penggunaan, persepsi manfaat, dan persepsi risiko terhadap keputusan penggunaan *E-Wallet* OVO. Data penelitian ini diperoleh melalui penyebaran kuesioner dengan metode *non-probability sampling*, teknik *purposive sampling*. Penelitian ini melibatkan 128 responden golongan Milenial dan Generasi Z di DKI Jakarta yang pernah menggunakan *E-Wallet* OVO. Analisis data penelitian ini menggunakan *Partial Least Square* (PLS) dengan bantuan aplikasi SmartPLS 4.0. Hasil penelitian menunjukkan persepsi kemudahan penggunaan dan persepsi manfaat berpengaruh terhadap keputusan penggunaan *E-Wallet* OVO. Sementara itu, persepsi risiko berpengaruh negatif terhadap keputusan penggunaan *E-Wallet* OVO. Secara keseluruhan, persepsi kemudahan penggunaan, persepsi manfaat, dan persepsi risiko terbukti berpengaruh terhadap keputusan penggunaan *E-Wallet* OVO.

Kata Kunci: Dompet *Digital*, Keputusan Penggunaan, Persepsi Kemudahan Penggunaan, Persepsi Manfaat, Persepsi Risiko, Teknologi *Digital* Keuangan