

## Interest In Using Ovo: The Role Of Trust In Mediating Security And Perceived Ease Of Use

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**Abstract**-This study discusses interest in using OVO: the role of trust in mediating security and perceived ease of use. Then, the purpose of this study is to determine (1) The effect of security on digital wallets (e-wallets) OVO on interest in using (2) The effect of security on digital wallets (e-wallets) OVO on trust in digital wallet applications (e-wallets) (3) The effect of trust in digital wallets (e-wallets) OVO on interest in using (4) The effect of perceived convenience on digital wallets (e-wallets) OVO on interest in using (5) The effect of security mediated by trust has a significant positive effect on interest in using OVO. The method used in this research is quantitative. The primary data sources used are questionnaires and journals. The sampling technique used was a proportional sampling technique, and sampling in this study was carried out by distributing questionnaires to a total of 100 respondents. The analysis technique used in this research is SmartPLS (Partial Least Square) 3.0 with version 3.2.9. The results of this study indicate that (1) the security variable is proven to have no significant effect on interest in using (2) Security is proven to have an influence on trust (3) Trust is proven to have an influence on interest in using (4) Perception of convenience is proven to have no significant effect on interest in using (5) Trust can mediate security on interest in using OVO e-wallets.

**Keywords:** *security, perceived ease, trust, interest in using, gen z*

### INTRODUCTION

Along with the rapid development of the times, there have been many changes to life, especially in Indonesia. Indonesia is already a country that has entered the digital era. Previously, all activities were carried out face-to-face, but in 2019, a virus appeared, namely the COVID-19 pandemic, which made people more comfortable doing activities online. All community activities are carried out at home, and this situation has led to online activities. Before the COVID-19 pandemic, the use of digital wallets (e-wallets) was only around 10%, but in 2020, it increased to 44% with more and more users using (Wulandari, 2023).

A digital wallet (e-wallet) is an application-based service that makes it easy for users to store money and make legal payments or transaction methods, and everyone can download digital wallet applications on their smartphone (Situmorang, 2021). The purpose of the existence of digital wallets (e-wallets) is to replace the role of physical wallets, including money, banknotes, cards, coins, and other physical payment components and is a solution for the community to overcome the waste of time wasted in making payment processes such as taking money first at the ATM, and breaking the nominal money, the efficiency and effectiveness of this action attracts users to use it (Dina Marsela *et al.*, 2022).

A survey conducted by Ipsos in Southeast Asia proves that people use digital wallets (e-wallets) more than bank accounts. There are five digital wallet (e-wallet) applications that are very popular and widely used by Indonesians when making online shopping transactions (Kurniawan, 2023). Various kinds of digital wallets (e-wallets) are present, and are also developing in Indonesia, namely Gopay, OVO, Dana, Shopeepay, and LinkAja (Dina Marsela *et al.*, 2022).

One of the companies that have grown and innovated in providing digital wallet services (e-wallet) with various partners, non-cash payments, and money storage features is OVO. OVO was founded by Lippo Group and launched by PT Visionet Internasional, and it obtained permission from Bank Indonesia (BI) to become an e-wallet provider in 2016 (Rezeki *et al.*, 2020). There are various financial transaction features established in the OVO application, such as checking balances, moving or switching places (transfers), investing, donating, topping up, and partner merchant payments (Yudhistira, 2022). OVO collaborates with various applications to expand the scope of its services. For example, OVO has partnered with Grab and Gojek as a payment method for transportation services. In addition, the OVO application is widely used in the retail sector, including e-commerce, for online payments and transactions. Then there is the OVO Points feature, which is a form of promotion in the form of rewards for transactions using the OVO balance when buying at a merchant or product that has partnered with OVO (Nurjanah, 2020).

Along with its development, OVO developed a QR Code, which aims to support the empowerment of UMKM (Usaha Mikro, Kecil, Menengah) and assist merchants in providing various payment options, making it easier for customers to no longer need to carry physical money. Customer convenience needs to be optimized to simplify the payment process, speed up transactions, and support increasing economic growth, especially for small and medium enterprises (Rezeki *et al.*, 2020). This application can cover various needs, with the OVO application providing many functions to the community to facilitate transactions or cashless payments to be faster and more efficient because OVO focuses on convenience in transactions (Nurjanah, 2020).

In the current era, various applications and digital wallet application providers (e-wallets) compete to make advertisements to attract someone's interest (Ernawati & Noersanti, 2020). Interest is a desire that arises because one feels interested in something that will be done, produces feelings of pleasure, and increases high curiosity (Andista & Susilawaty, 2021). There are several factors that drive a person's interest. To use e-wallets, namely the ease of carrying out transactions: the ability to make payments with just a tap of a finger on a smartphone to increase efficiency and convenience, the existence of discounts, cashback, and promos offered by e-wallet service providers can be a significant encouragement and provide additional intensive for users to use e-wallets rather than other payment methods.

Transaction security must also be considered, with robust security systems, such as encryption technology and double authentication, making transactions safer than carrying cash. Security is the server's ability to protect its usage data and detect fraud in a technology-based environment. Security is also a significant obstacle for consumers when using financial services applications. Service provider companies have presented information technology that utilizes mobile media and internet services with increasingly sophisticated features. In a technology service, if the perception of convenience is straightforward and has a high level of security, it can generate trust from consumers.

Trust is believed to be true or false, influenced by suggestion and one's experience of something that has been used. Trust reflects a person's level of confidence that shows a positive attitude towards an entity or object, especially in a constantly changing context full of uncertainty and risks. The higher the user's perception of trust in e-wallet applications such as OVO, the higher the interest in using it. Trust is an essential factor in shaping the interest of e-wallet users, especially when using e-wallet applications such

as OVO as a means of payment. A high level of trust will positively impact interest in using e-wallets for long-term payment.

It is proven that the millennial generation has a high level of trust. The results also show that trust, which acts as a mediator of interest in using, has an influence. Research also shows that trust does not influence customer interest in mobile banking.

## LITERATURE REVIEW

### *Interest in Using*

Interest is a person's impetus or great desire to act on something that is prioritized or chosen (Kholid & Soemarso, 2018). Interest in use is a condition where a person focuses on a need in an activity that will be carried out so that he may ignore the following steps (Abrilia & Sudarwanto, 2022). Several factors influence interest in using (Junaedi & Neneng, 2023), as follows: a) Individual encouragement, when an individual is interested in using an application, of course, there are causes, namely: starting from the individual's interest in the convenience and security of what is offered. The application makes the individual think that the application is relevant and can be used easily. In the end, the individual starts using the application continuously. b) Social motives, when an individual is influenced by the environment in using the application, due to the influence his environment which feels that the application has been guaranteed convenience and security by his environment, and in the end, the individual is interested in using the application; c) Emotional factors, when an individual gets guaranteed convenience and security, the individual will feel satisfied and happy, of course, it will strengthen the interest of the individual to use the application continuously, and vice versa if an individual does not get the convenience and security that occurs he will immediately leave the application and look for an application that is more convenient and guaranteed security.

Apart from the existence of these several factors regarding interest. Interest also has several indicators (Tony Sitinjak, 2019), namely: a) Will interact, refers to activities or events that will occur in the future or predictions that several parties will be involved in a process of interaction, communication, or relationship, b) Will recommend, that a person plans or has the intention to provide positive advice or recommendations related to a topic, product, and something in the future, c) Will continue to use, describes the intention or plan to continue using or utilizing something in the future without stopping. This can refer to various contexts, such as the continued use of a device, tool, service, or habit.

### *Security*

Security is a technology-based server facing various challenges in maintaining data security, helping to protect data, and detecting and responding to potential threats and fraud. Security aims to monitor and manage an activity to keep the activity in a safe state and accordance with desired or normal conditions. Good security is critical in maintaining the server and its data (Umaningsih & Wardani, 2020).

There are several Security Indicators (Naufaldi & Tjokrosaputro, 2020), namely: a) Authentication is the process of recognizing and verifying one's identity, and a device where the user ensures that he is an individual with the correct authority, b) Confidentiality is a system for maintaining the confidentiality of a person's identity in an application, c) Integrity is one of the aspects that ensures that what has been done by a

user will not change in a system or application. d) Non-repudiation is a mechanism that will ensure that users cannot increase their involvement in transactions that have been carried out.

### ***Perceived Ease of Use***

Perceived Ease can be defined as an individual being more likely to adopt or use a technology system if they believe it will save time and effort or make tasks more manageable. This level of belief can affect user interest in choosing and utilizing certain technologies (Brahanta & Wardhani, 2021).

There are also indicators of perceived convenience (Abrilia & Sudarwanto, 2022), namely: a) Easy to learn, the system knows how to work that can be used by users. learned and has eased, so it is not confusing and time-consuming; b) Easy to use, a system that can be used or operated easily without any significant difficulties; c) Information system (Timeliness) using the information system will increase the speed and reduce the time required in using the application by users; d) Clear and understandable, the system is designed clearly and easy to understand by application users; and e) Become Skillful, a system that is easy and understandable by users can increase user skills in the system.

### ***Trust***

Trust is the meeting point of synergistic interactions between economic and social components, which creates uncertainty. Basically, trust is needed when uncertainty is present. Practically, in the context of uncertain information technology, all forms of interaction require an element of trust. Trust has always been a key factor in influencing consumer behavior, especially in situations full of uncertainty, such as in the framework of internet-based financial technology, where importance has been proven (Efrianto & Tresnawaty, 2021). Trust also has several indicators (Suryani & Koranti, 2022), namely: a) Seriousness or sincerity (Benevolence), kindness is the willingness of the seller to provide mutually beneficial satisfaction between the seller and the consumer, b) Ability refers to the qualities and traits that enable the seller to maintain consumer trust, c) Integrity is an ability related to maintaining honesty, consistency, and conformity between actions and words, d) Integrity is an ability related to maintaining honesty, consistency, and conformity between actions and words. Willingness to depend is an act of consumer dependence on the seller that results in the generation of confidence.

### ***Model Framework***

Based on the literature review and also previous research, a research model can be prepared in this study as presented in the figure 1. Based on the description, the following framework can be drawn:

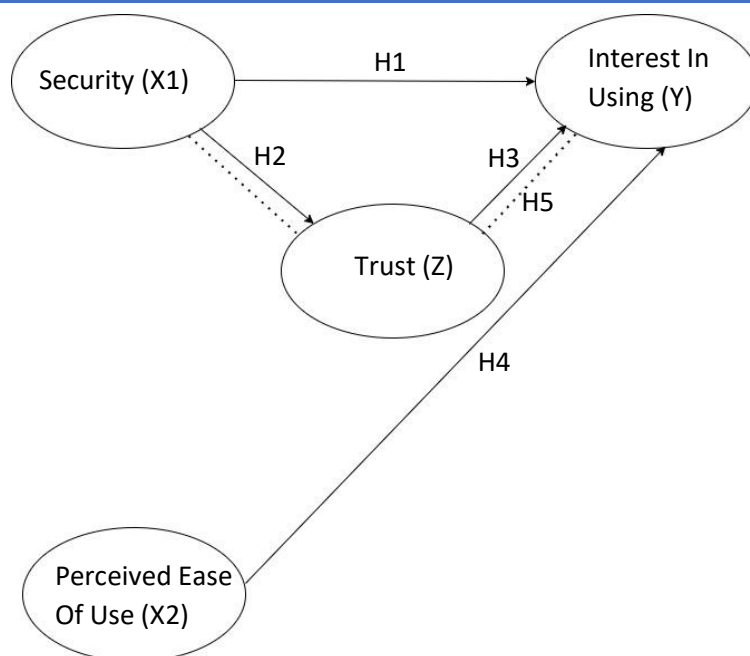
H1: Security (X1) affects Interest in Using (Y) OVO.

H2: Security (X1) affects Trust (Z).

H3: Trust (Z) affects Interest in Using (Y) OVO.

H4: Perceived Ease of Use (X2) affects Interest in Using (Y) OVO.

H5: Security (X1) mediated by Trust (Z) affects Interest in Using (Y) OVO.



**Figure 1.** Research Model

Source: Authors

## METHODOLOGY

### *Type of Research*

This research is about the digital wallet (e-wallet) OVO, OVO which is has been founded by Lippo Group and launched by PT Visionet Internasional. The OVO application is classified as one of the digital wallets (e-wallets) that are widely used in Indonesia to date, especially by consumers among the millennial generation and Generation Z. In research on Interest in Using OVO: The role of trust in mediating security and perceived ease of use using quantitative methods, The quantitative method is a research approach. Which uses data in the form of numbers as a tool to analyze data, exact science to answer research hypotheses, and draw conclusions (Ali *et al* ., 2022). Quantitative methods of numbers are used as a means of analyzing data, and exact science is used to answer research hypotheses and draw conclusions. This research was conducted in the Bekasi Regency area, and the research time was carried out from October 2023 to Maret 2024.

### *Research Design*

The research model is a description of the flow of the research being conducted. The type of research used in this study is casual-type explanatory research in the form of testing the effect of the independent variable on the dependent variable. The scope of this research is to test Interest in Using OVO: The Role of Trust Mediating Security and Perceived Ease.

There are 4 research variables, namely, 2 independent variables, 1 dependent variable, and 1 mediating variable. The first independent variable used in this study is Security (X1), the second independent variable is Perceived Ease (X2). The dependent variable used is Interest in Using (Y) and the mediating variable is Trust (Z).

### Population

In this study, population is defined as the entire group of people, events, objects, or other objects that are the center of attention of researchers to be studied. In this study, the intended population is users of the OVO e-wallet application in Bekasi Regency.

### Sample

The population in this study are all users of the OVO application in Bekasi Regency, and judging from the number in this study, the population is not. Limited or unknown, the type of sampling used is non-probability sampling. This technique provides unequal opportunities for each element or member of the population selected as a sample. The type of non-probability sampling used in this study is more precisely the author's purposive sampling technique. The purposive sampling technique is a sampling technique carried out with certain considerations (Haribowo *et al.* , 2022). There are certain considerations or criteria set in determining respondents, including the following: the user transacts using OVO 3 times a transaction in 1 month. Because the population is unlimited or unknown, determining the number of samples uses proportions in large or infinite populations as follows:

$$n = \frac{Z_a^2(p \cdot q)}{e^2}$$

Notes:

n = samples

Z<sub>a</sub> = *Level of Confidence* atau Nilai Z (Z<sub>a</sub> = 1,96) tabel Z

p = Variabilitas populasi (*presentase*) = 0,5

q = 100% - p (100% - 50% = 50% atau 0,5)

e = Margin/Sampling Error = 1% atau 0,01

$$n = \frac{Z_a^2(p \cdot q)}{e^2}$$

$$n = \frac{1,96^2 \times 0,5 \times 0,5}{0,01} = 96,04$$

Based on the results of the above calculations with the proportion sampling technique in a large or infinite population, the number of samples in this study was 96. However, the researcher decided to round the sample or take it to 100 respondents.

### Data Collection Methods

Data collection is the primary step in researching and obtaining the necessary information. Appropriate data collection techniques and valid research instruments are instrumental in producing accurate and reliable data. Research instruments are an essential component in both qualitative and quantitative research. There are several instruments or data collection methods, namely observation (observation), interviews (interviews), questionnaires (questionnaires), and other instruments or measurement methods used to collect data that can be measured and analyzed statistically (Ardiansyah *et al.*, 2023).

### Data Analysis Method

This study used a computer software analysis method or data processing tool, namely the SmartPLS (*Partial Least Square*) version 3.2.9 program for hypothesis testing to test a hypothesis and existing data. (Musyaffi *et al.*, 2022) Revealed that PLS (*Partial Least Square*.) is a technique in variant-based statistics designed to solve multiple regression problems. SmartPLS (*Partial Least Square*) is an analysis aid application that uses boot sparing. Therefore, the normality assumption is not a problem when using SmartPLS. In addition to normality issues, SmartPLS does not have a minimum number of research samples. Analysis in SmartPLS is carried out in 3 (three) stages, including a) Outer Model Analysis, b) Inner Model Analysis, and c) Hypothesis Testing.

**Table 2.** *Outer Loading*

Variables	Indicator	Outer Loading	Validity
Security	K1	0,867	Valid
	K2	0,804	Valid
	K3	0,873	Valid
	K4	0,911	Valid
	K5	0,846	Valid
	K6	0,764	Valid
	K7	0,843	Valid
	K8	0,892	Valid
Perceived Ease Of Use	PK1	0,791	Valid
	PK2	0,817	Valid
	PK3	0,821	Valid
	PK4	0,752	Valid
	PK5	0,896	Valid
	PK6	0,866	Valid
	PK7	0,876	Valid
	PK8	0,756	Valid
	PK9	0,623	Valid
	PK10	0,842	Valid
Trust	KP1	0,776	Valid
	KP2	0,847	Valid
	KP3	0,846	Valid
	KP4	0,902	Valid
	KP5	0,839	Valid
	KP6	0,809	Valid
	KP7	0,706	Valid
	KP8	0,897	Valid
Interest In Using	MM1	0,918	Valid
	MM2	0,916	Valid
	MM3	0,878	Valid
	MM4	0,882	Valid
	MM5	0,884	Valid
	MM6	0,916	Valid

**Source:** Primary Data Processed, (2024).

## RESULT

### *Validity Test of Coherent Validity*

Measures the measurement accuracy of the indicators. The recommended value for convergent validity is Outer loading > 0.7 in research models that have been widely studied. However, if the research model is newly developed or is the first research, the factor loading value is acceptable at 0.5 (Musyaffi *et al.*, 2022). Based on the data in Table 1 of the Outer Loading results, it can be concluded that all indicators have an outer loading value > 0.5. Table 02 shows they can be declared valid for further research and analysis.

### *Discriminant Validity*

The value of the cross-loading factor is used to identify discriminants in research constructs. To carry out a discriminant in a construct, it is necessary to compare the loading values of other constructs. The discriminant validity value can be obtained from the Average Variance Extracted (AVE) value, which reflects discriminant validity for all constructs and endogenous and exogenous variables. AVE explains the internal correlation between indicators on the constructs of each latent variable, and the value must be at least 0.5 to ensure that AVE is achieved (Musyaffi *et al.*, 2022).

**Table 3.** *Average Variance Extracted (AVE)*

Variables	Average Variance Extracted(AVE)
Security	0,725
Trust	0,689
Interest In Using	0,809
Perceived Ease Of Use	0,652

**Source:** Primary Data Processed, (2024).

Based on Table 3, the AVE value on the research variables has reached a value > 0.5, which indicates that the discriminant value contained in the four variables (security, trust, perceived convenience, and interest in using) has validity that can be accounted for. Therefore, research can be continued by conducting further testing.

### *Reliability Test*

The reliability test serves to measure the reliability of an indicator in research. In this case, the reliability value can be measured using the Composite Reliability and Cronbach's Alpha values. According to Dr. Wati and Sarstedt, to achieve a high level of reliability, the Composite Reliability value is expected to reach at least 0.7 or even higher, which is above 0.8. Meanwhile, (Musyaffi *et al.*, 2022), the minimum value required in reliability testing is 0.6 for all constructs in the study.

Based on Table 4 above, it can be concluded that all constructs in this study have a Composite Reliability and Cronbach's Alpha value above 0.7 and even higher, namely above 0.8, which indicates that all constructs have a good level of reliability.

### *Inner Model Analysis*

The outer model deals with the relationship between measuring variables or indicators, while the inner model deals with the relationship between latent variables (constructs that are not directly measured).



**Table 4. Cronbach's Alpha**

Variabel	Cronbach's Alpha	Result
Security	0,945	Reliable
Trust	0,934	Reliable
Interest In Using	0,954	Reliable
Perceived Ease Of Use	0,940	Reliable

**Source:** Primary Data Processed, (2024).

**Table 5. R-Square**

Variables	R Square	R Square Adjusted
Interest In Using (Y)	0,614	0,601

**Source:** Primary Data Processed, (2024)

Based on Table 5 presented above, it can be concluded that the R-Square value is 0.614; it can be explained that the effect of security variables (X1), perceived convenience (X2), and trust (Z) on interest in using (Y) gives a value of 0.614, with the interpretation that the constructed variable of interest in using can be explained by the security variable, perceived convenience, and trust with trust as a mediating variable between security and interest in using with a percentage of 0.614 (61.4%) which indicates that this value exceeds the threshold value of 0.33 and there fore is considered feasible and meets the criteria with the moderate category. In comparison, other variables outside this study explain the remaining 38.6%.

**Table 6. F-Square**

Variables	Security (X1)	Truts(Z)	Interest In Using(Y)	Perceived Ease Of Use (X2)
Security		3,576	0,029	
Trust			0,183	
Interest In Using				
Perceived Ease Of Use			0,015	

**Source:** Primary Data Processed, (2024).

Based on Table 6 above, the results of the F-Square test show that the value of the effect of the security variable on interest in using is 0.029, which is higher than the threshold value of 0.02 (>0.02). Therefore, the modeling meets the criteria with a small category. Similarly, it shows a value of 3.576, which exceeds the threshold value of 0.35 (>0.35), so the modeling is feasible and meets the criteria with a very strong or large category. Finally, the effect of trust on interest in using shows a value of 0.183, which is higher than the threshold value of 0.35 (>0.35), so the modeling is considered to meet the criteria with a powerful category or large category.

### **Hypothesis Analysis**

The hypothesis was tested using the t-test by comparing the probability value (sig t) with the 5% research test level,  $t = 1.96$ . There are specific criteria used to test the

research hypothesis, namely: if the sig t value is more significant than 1.96, the p-value output is below  $\alpha$  (0.05), then the null hypothesis ( $H_0$ ) is rejected, and the alternative hypothesis ( $H_a$ ) is accepted, which means there is an influence between the research variables. Conversely, if the sig t value is less than 1.96,  $H_0$  is accepted, and  $H_a$  is rejected, which means there is no influence between the research variables.

Hypothesis analysis is a statistical approach used to test hypotheses against sample data. After processing the primary data and research variable instruments, the research hypothesis test was carried out using the SmartPLS 3.0 version 3.2.9 program or application, and the following findings were obtained:

**Figure 7. Path Coefficient**

Variables	Original Sample (O)	Average Sample (M)	Standar Deviation (STDEV)	T Statistic ( O/STDEV )	P Values
Security (X1) -> Interest In Using (Y)	0,230	0,237	0,195	1,182	0,238
Security (X1) -> Trust (Z)	0,884	0,885	0,030	29,445	0,000
Trust (Z) -> Interest In Using (Y)	0,729	0,744	0,181	4,033	0,000
Perceived Ease Of Use (X2) -> Interest In Using (Y)	-0,177	-0,190	0,212	0,831	0,406

**Source:** Primary Data Processed, (2024).

Based on Table 4.6, the path coefficient shows the effect of the variable interest in using: the role of trust in mediating security and perceived ease of use in this study. The results of hypothesis testing show that the most significant influence in this study is the security variable on trust, trust in interest in using, security on interest in using, and perceived ease of use on interest in using. From the results of these hypothesis tests, the following conclusions can be drawn: H1 Security (X1) -> Interest in Using (Y), The effect of security on interest in using produces an original sample value of 0.230 with a T Statistic value of 1.182 ( $<1.96$ ) and P Values of 0.238 or greater than the  $\alpha$  value ( $0.238 > 0.05$ ). It can be concluded that  $H_{01}$  is accepted and  $H_{a1}$  is rejected, meaning that the security variable has no influence on the interest in using OVO. H2 Security (X1) -> Trust (Z), The effect of security on trust produces an original sample value of 0.884 with a T Statistic value of 29.445 ( $>1.96$ ) and P Values of 0.000 or less than the  $\alpha$  value ( $0.000 < 0.05$ ). It can be concluded that  $H_{02}$  is rejected and  $H_{a2}$  is accepted, meaning that the security variable influences trust. H3 Trust (Z) -> Interest in Using (Y), The effect of trust on interest in using produces an original sample value of 0.729 with a T Statistic value of 4.033 ( $>1.96$ ) and P Values of 0.000 or smaller than the  $\alpha$  value ( $0.000 < 0.05$ ). It can be concluded that  $H_{03}$  is rejected and  $H_{a3}$  is accepted, meaning that the trust variable influences the interest in using OVO. H4 Perceived Ease (X2) -> Interest in Using (Y), The effect of perceived convenience on interest in using produces an original sample value of -0.177 with a T Statistic value of 0.831 ( $<1.96$ ) with P Values of 0.406 or greater than the  $\alpha$  value ( $0.406 > 0.05$ ). It can be concluded that  $H_{04}$  is accepted and  $H_{a4}$  is

rejected, meaning that the perceived convenience variable does not influence interest in using OVO. To test the hypothesis that the trust variable mediates security in the OVO e-wallet application on interest in using, a Bootstrapping test is carried out with the following results:

**Table 8.** Specific Indirect Effects

Variables	Original Sample (O)	Average (M)	Standar Deviation (STDEV)	T Statistic ((O/STDEV))	P Values
Security (X1) -> Trust (Z) -> Interest In Using (Y)	0,645	0,661	0,170	3,795	0,000

**Source:** Primary Data Processed, (2024)

H5 Security (X1) -> Trust (Z) -> Interest in Using (Y), based on the results of the study, it was found that security affects interest in using through trust, as indicated by the original sample value of 0.645, the T Statistic value of 3.795 (>1.96) and a P-Value of 0.000 or smaller than the  $\alpha$  value (0.000 <0.05). It can be concluded that Ho is rejected and Ha is accepted, which means that security significantly influences interest in using directly through trust.

## DISCUSSION

Security (X1) is proven to have no significant effect on interest in using (Y). This shows that a system's security factor (X1) cannot be the main factor in attracting consumer interest in using the OVO application. Many factors influence consumer interest. This is supported by research (Mukhtisar *et al.*, 2021) which states that security does not affect interest in using. Security (X1) is proven to influence trust (Z). This shows that security is critical in building trust. One way to generate consumer trust is through the level of security. When a system has a high level of security, consumer confidence will also increase significantly. This is supported by research (Nurhatinah, 2018), (Marlena & Hafidloh, 2021) and (Asmara & Kusumadewi, 2022), which state that security (X1) influences trust (Z). Trust (Z) is proven to influence interest in using (Y). This shows that the higher the trust built, the greater the likelihood that consumers will feel comfortable and motivated in their interest in using the OVO e-wallet application. This is supported by research (Suryati & Yoga, 2021), (Fatonah & Hendratmoko, 2020), (Asmara & Kusumadewi, 2022), and (Kurnianingsih *et al.*, 2020) which state that trust influences interest in using. Perceived convenience (X2) is proven to have no significant effect on interest in using (Y). This shows that an individual (consumer) is not easily attracted to using a system because of the convenience factor alone. Many factors are considered by individuals (consumers) when using a system. This is supported by research (Ong & MN, 2022), (Lestari & Oktaviani, 2022), and (Asja *et al.*, 2021), which states that perceived convenience does not affect interest in using. Trust (Z) can mediate security on interest in using OVO e-wallets. This shows that trust (Z) is proven to mediate security (X1) on interest in using (Y). This is supported by research (Jamiah *et al.*, 2022) and (Asmara & Kusumadewi, 2022), which state that security (X1) influences interest in using (Y) through trust (Z).

## CONCLUSION

The results of this study indicate that the Security variable (X1) does not significantly affect Interest in Using (Y) in the OVO e-wallet application. These results are based on the path coefficient test on the inner model, which shows the t-statistic results for the security variable, which is 1.182 and is declared insignificant because the t-statistic value  $< 1.96$  ( $1.182 < 1.96$ ), then hypothesis test 1 is stated  $H_0$  is accepted, and  $H_a$  is rejected. This means that security has little effect on interest in using the OVO e-wallet. The results of this study are in line with the journal (Mukhtisar *et al.*, 2021), which states that security (X1) does not affect interest in using (Y). The results of this study indicate that the Trust variable (Z) significantly affects Interest in Using (Y) in the OVO e-wallet application. These results are based on the path coefficient on the inner model, which shows the t-statistic results for the security variable, which is 29.445 and is declared significant because the t-statistic value  $> 1.96$  ( $29.445 > 1.96$ ), then hypothesis test 2 is stated  $H_0$  is rejected, and  $H_a$  is accepted. This means the security variable influences the interest in using the OVO e-wallet. The results of this study are in line with the journals (Asmara & Kusumadewi, 2022) and (Marlena & Hafidloh, 2021), which state that security (X1) influences trust (Z). The results of this study indicate that the Trust variable (Z) significantly influences Interest in Using (Y) in the OVO e-wallet application. These results are based on the path coefficient on the inner model, which shows the t-statistic results for the trust variable, which is 4.033 and is declared significant because the t-statistic value  $> 1.96$  ( $4.033 > 1.96$ ), then hypothesis test 3 is stated  $H_0$  is rejected, and  $H_a$  is accepted. This means the trust variable influences the interest in using the OVO e-wallet. The results of this study are in line with the journals (Suryati & Yoga, 2021), (Fatonah & Hendratmoko, 2020) and (Asmara & Kusumadewi, 2022), which state that trust (Z) influences interest in using (Y).

Perceived convenience (X2) is proven to have no significant effect on interest in using (Y) in the OVO e-wallet application. These results are based on the path coefficient on the inner model. This shows the t-statistic results for the perceived ease of use variable, which is 0.831. It is declared insignificant because the t-statistic value is  $< 1.96$  ( $0.831 < 1.96$ ), hypothesis test 4 is declared  $H_0$  accepted, and  $H_a$  rejected. This means that perceived convenience has little effect on interest in using the OVO e-wallet. The results of this study are in line with the journals (Ong & MN, 2022) and (Lestari & Oktaviani, 2022), which state that perceived convenience (X2) does not influence interest in using (Y). The results of this study indicate that the Security variable (X1) has a significant effect on Interest in Using (Y), which is mediated by Trust (Z) in the OVO e-wallet application. These results are based on the path coefficient on the inner model, which shows the t-statistic results for the trust variable, which is 3.795 and is declared significant because the t-statistic value  $> 1.96$  ( $3.795 > 1.96$ ), then hypothesis test 5 is stated  $H_0$  is rejected, and  $H_a$  is accepted. This means the security variable influences interest in using the OVO e-wallet application through trust. The results of this study are in line with journals (Jamiah *et al.*, 2022) and (Asmara & Kusumadewi, 2022)a, which state that security (X1) influences interest in using (Y) directly through trust (Z).

## LIMITATION AND IMPLEMENTATIONS

After testing and processing data using the SmartPLS 3.2.9 application, the authors reached a conclusion for each hypothesis in this study, including: The results of this study indicate that the security variable (X1) does not affect OVO application users' interest in using (Y) in Bekasi Regency. Results based on testing the inner model path coefficient,

which shows the results of T Statistics for the security variable, namely 1.182 ( $<1.96$ ) and P Values of 0.238 or greater than the  $\alpha$  value ( $0.238 > 0.05$ ). It can be concluded that  $H_01$  is accepted and  $H_{a1}$  is rejected, meaning that the security variable (X1) does not affect interest in using (Y); it will not cause an increase in interest in using the OVO application. This study's results align with previous research conducted by (Mukhtisar *et al.*, 2021), which states that security has no positive effect on interest in using. The results in this study indicate that security (X1) significantly affects trust (Z) in OVO application users in Bekasi Regency. The results based on testing the inner model path coefficient show the results of T Statistics for the security variable, which is 29.445 ( $> 1.96$ ) and P Values of 0.000 or smaller than the  $\alpha$  value ( $0.000 < 0.05$ ). So, the hypothesis 2 test states that  $H_02$  is rejected and  $H_{a2}$  is accepted, meaning that a good and robust security variable (X1) significantly affects trust (Z) in OVO application users in Bekasi Regency. The results of this study are in line with previous research conducted by (Nurhatinah, 2018), (Marlena & Hafidloh, 2021), and (Asmara & Kusumadewi, 2022). The results of previous research state that security affects trust.

The results of this study indicate that trust (Z) significantly affects interest in using (Y) on OVO application users in Bekasi Regency. Results are based on testing the inner model path coefficient, which shows the results of T Statistics for the trust variable of 4.033 ( $> 1.96$ ) and P Values of 0.000 or smaller than the  $\alpha$  value ( $0.000 < 0.05$ ). Then, the hypothesis 3 test states that  $H_03$  is rejected and  $H_{a3}$  is accepted. It can be interpreted that high trust (Z) significantly affects interest in using (Y) on OVO application users in Bekasi Regency. The results of this study are in line with previous research conducted by (Suryati & Yoga, 2021), (Fatonah & Hendratmoko, 2020), (Asmara & Kusumadewi, 2022), and (Kurnianingsih *et al.*, 2020), which state that trust has a significant effect on interest in using. The results of this study indicate that perceived convenience (X2) does not affect interest in using (Y) the OVO application in Bekasi Regency. Results based on testing the inner model path coefficient show the T Statistic value for the perceived convenience variable is 0.831 ( $<1.96$ ) with P Values of 0.406 or greater than the  $\alpha$  value ( $0.406 > 0.05$ ). So, hypothesis test 4 states that  $H_04$  is accepted and  $H_{a4}$  is rejected. This means that the perceived convenience variable (X2) does not affect interest in using OVO, so it will not cause an increase in interest in using OVO. The results of this study are in line with previous research conducted by (Ong & MN, 2022), (Lestari & Oktaviani, 2022), and (Asja *et al.*, 2021), which state that perceived convenience does not affect interest in using. The results of this study indicate that the security variable (X1) affects interest in using (Y) through trust (Z) in the OVO application in Bekasi Regency. Results are based on testing the inner model path coefficient, which shows the results of the T-Statistic value of 3.795 ( $> 1.96$ ) and a P-value of 0.000 or smaller than the value of a ( $0.000 < 0.05$ ). It can be concluded that  $H_0$  is rejected and  $H_a$  is accepted, which means that security (X1) has a significant influence on interest in using (Y) directly through trust (Z). The results of this study are in line with previous research conducted by (Jamiah *et al.*, 2022) and (Asmara & Kusumadewi, 2022), which state that security (X1) influences interest in using (Y) through trust (Z).

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