THE EFFECT OF PERCEIVED USEFULNESS, EASY OF USE AND TRUST ON INTEREST IN USE IN THE OVO APPLICATION

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Abstract - The research aims to determine how the influence of perceived usefulness, ease of use and trust on interest in use of the OVO application in North Jakarta. Perceived usefulness, ease of use and trust are the independent variables, while interest in use is the dependent variable. This research uses associative research with a quantitative approach, data processing methods using the SmartPLS 3.0 program (Partial Least Square). The population of this study were users of the OVO digital payment system in Jakarta, aged 17 to 25 years. The sample was determined based on the purposive sampling method, with a sample of 67 respondents. The sample used is OVO users in North Jakarta. The result of this study indicate that the perceived usefulness and ease of use variables do not have a significant effect, while the trust variable has a significant effect on interest in use of the OVO application in North Jakarta.

Keywords: Perceived Usefulness, Ease Of Use, Trust, Interest in use.

The development of technology has now brought a change in people's needs for a payment system that is fast, easy, and safe to use. As we know, Indonesia has entered the digital economy era. Where economic activities have started to be based on the use of digital information and communication technology. One of the phenomena that has occurred in Indonesia in the era of the digital economy is that the Indonesian people have started implementing a payment system that uses electronic money. According to the provisions of Bank Indonesia regulation Number 11/12 / PBI / 2019 concerning electronic money in article 1 paragraph 3 Electronic Money is a payment instrument that is issued on the basis of the value of money that is first deposited by the holder to the issuer then the value of money is stored electronically in a media, for example server or chip, is used as a means of payment for merchants who are not the issuers of electronic money, and the value of electronic money that has been deposited by the holder and managed by the issuer is not a deposit as referred to in the law governing banking. Meanwhile, according to (Mentari et al., 2019) electronic money is money that is recorded electronically on a card owned by a person. The existence of electronic money aims to make it easier for people to carry out various kinds of economic transactions in their lives. Meanwhile, according to (Mentari et al., 2019) electronic money is money that is recorded electronically on a card owned by a person. The existence of electronic money aims to make it easier for people to carry out various kinds of economic transactions in their lives. Meanwhile, according to (Mentari et al., 2019) electronic money is money that is recorded electronically on a card owned by a person. The existence of electronic money aims to make it easier for people to carry out various kinds of economic transactions in their lives.

The following is the amount of electronic money circulating in Indonesia from 2016 to 2019 according to Bank Indonesia:

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Instruments</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>477,322,243</td>
</tr>
<tr>
<td>2016</td>
<td>499,283,097</td>
</tr>
<tr>
<td>2017</td>
<td>833,975,238</td>
</tr>
<tr>
<td>2018</td>
<td>1,542,055,053</td>
</tr>
<tr>
<td>2019</td>
<td>2,747,789,404</td>
</tr>
</tbody>
</table>

Source: Bank Indonesia (www.bi.go.id/id/statistik)

Currently, the development of electronic money in Indonesia is relatively fast, it can be seen from this table which shows that the amount of electronic money in Indonesia has continued to increase from year to year for the last 5 years. From 2015, the number of electronic money in circulation was 477,322,243, with its growth continuing to increase until 2019 it reached...
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2,747,789,404. This proves that the use of electronic money in Indonesia is increasingly in demand by the public.

One company that is developing an innovation in the electronic money payment system is the Lippo Group. A smart financial digital was launched, namely OVO. OVO is a digital wallet service or smart financial app that offers various transactions at a number of OVO partners. With a lot of competition from companies that issue digital payment systems, OVO created a partnership strategy with four major companies in Indonesia, such as Bank Mandiri, Alfamart, Grab and Moka. This collaboration was carried out by OVO to create trust in non-cash transactions and also to accelerate the development of the OVO network.

In choosing a type of digital service, people also have various criteria that are taken into consideration in deciding whether to use a digital payment system service or not. Perceived of usefulness is something that people pay attention to when using a digital payment system service. Someone will use technology if this technology can provide benefits to them. According to (Jogiyanto, 2019) the perceived usefulness are the extent to which a person believes that using a certain technology will improve the performance of his workers. Apart from perceived benefits, ease of use is also an important factor that people pay attention to in using a digital payment system. According (Jogiyanto, 2019) the perception of useability is the extent to which a person believes that using a certain technology system will be free from a business.

In addition, in considering the use of digital payment system services, the community also considers a sense of trust in using these digital payment system services. According to (Setiawan, 2020) trust is a belief that allows individuals to voluntarily become customers of service providers after considering the characteristics of the service provider. When a product can give trust to its consumers and has benefits and conveniences when used in everyday life, it is likely that the product will be used by the wider community. Likewise with electronic money which is considered very helpful for the benefit of public economic transactions, it is not impossible that the public will be interested in using this electronic money. According to (Seng and Ping.,

Based on the background of the problem above, the researcher hopes to see the extent of the influence of perceived usefulness, ease of use and trust on interest in use in the OVO application.

1.2 Problem Formulation
From the explanation above, researchers need to know:
1. Does the perceived usefulness have an influence on interest in using the OVO application?
2. Does the perceived ease of use have an influence on interest in use of the OVO application?
3. Does trust have an influence on interest in use of the OVO application?

1.2 Research Objectives
The expected objectives in this study are
1. This is to determine the effect of perceived usefulness on interest in use in OVO applications.
2. To determine the effect of ease of use on interest in use in the OVO application.
3. This is to find out whether trust has an influence on interest in using the OVO application.
II. THEORETICAL BASIS

2.1 Definition of Electronic Money

According to the provisions of Bank Indonesia Regulation Number 11/12 / PBI / 2009 concerning electronic money in article 1 paragraph 3, it explains that Electronic Money is a payment instrument issued on the basis of the value of money deposited in advance by the holder to the issuer, where the value of money is stored electronically in a medium, such as a server or chip, is used as a means of payment to merchants who are not the issuers of electronic money, and the value of electronic money deposited by the holder and managed by the issuer is not a deposit because it is not guaranteed by the Deposit Insurance Corporation and is not given interest or reward. This means that electronic money is the value of money stored in which a certain amount of money is stored in an electronic media that is owned by consumers.

According to (Indonesian Bankers Association, 2014: 235) there are 2 types of electronic money, namely:

a. Chip-based Electronic Money, namely electronic money with a storage medium for the value of money on a chip with an electronic money identity in the form of a card number.

b. Server-based Electronic Money, namely electronic money with a storage medium for the value of money on a server with an electronic money identity in the form of a cell phone number, email address, or other identity.

Electronic money can be used as a means of payment at certain retail merchants that collaborate with electronic money issuers. According to (Indonesian Bankers Association, 2014: 235) the benefits offered by electronic money are practicality in transactions so that the general public can use them for mass economic activities which require transaction speed and usually use small denominations of money, for example toll road access payment transactions, train tickets, transactions at minimarkets, pay for parking, and so on.

2.2 Perceived Usefulness

According to (Kotler, 2012: 179) Perception is the process by which we select, organize, and translate input information to create a meaningful world picture. According to (Jogiyanto, 2019: 933) Perceived Usefulness is the extent to which a person believes that using a certain technology will improve his job performance.

Someone will use a technology if this technology can provide benefits to them. If someone believes that a technology is useful then he will use it. Conversely, if he thinks the technology is less useful then he will not use it. Someone will also use a technology if someone knows the positive benefits of using it. Therefore, it is hoped that the presence of this technology can provide benefits to each user so that users can use this technology with the various benefits it provides.

According to (Davis et al, 2017: 4) Perceived of Usefulness can be measured from several indicators as follows:

1. Simplify payment transactions
2. Speed up payment transactions
3. Provides additional benefits when completing transactions
4. Provides a sense of security when making payment transactions
5. Increase efficiency in making payment transactions
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2.3 Ease of Use

According to (Jogiyanto, 2019: 934) Perceived ease of use is a measure where someone believes that using technology can be clearly used and does not require a lot of effort but must be easy to use and easy to operate.

A person's perception of the ease of using a system is the level at which someone believes that using the system will be free from errors and an effort. The easier a system is to use, the less effort a person has to do so that it can improve one's performance when using the technology. Because ease of use is an effort that is not burdensome or does not require high abilities when someone uses a system.

According to (Jogiyanto, 2016: 134) Perception of ease is a belief about the decision making process. If someone believes that information systems are easy to use or not difficult to understand, he will use them. Conversely, if someone believes that information systems are not easy to use or difficult to understand, then that person will not use them.

According to (Davis et al, 2019: 30) Several indicators can measure ease of use, namely:

1. Easy to learn (easy to learn)
2. Controllable
3. Flexible (flexible)
4. Easy to use (easy to use)
5. Clear and understandable

2.4 Trust

According to (Kotler and Keller, 2012: 125) Trust is a cognitive component of psychological factors. Trust relates to a proof of suggestion and experience if belief in something is right or wrong. Meanwhile, according to (Jogiyanto, 2019: 935) Trust is an assessment of an individual after obtaining, processing, and gathering information which will then result in various assessments and assumptions.

Trust is a person's trust in another party in making a relationship between the two parties after the person has collected various information obtained based on the belief that the party can fulfill the obligations he expected. This can be interpreted that trust is someone's belief in something. The level of trust is the ability of the producer or service provider to guarantee the security and confidentiality of the instruments used by consumers to make users trust.

According to (Jogiyanto, 2019: 936) individual beliefs in information technology are formed from three factors, namely institutional, social, and individual factors. To generate trust in the other party, trust must be built from scratch and requires a process to generate that trust. Therefore, it is important for a company to give trust to its users.

According to (Kotler and Keller, 2016: 225) there are four indicators of consumer confidence, namely as follows:

1. Benevolence
2. Ability
3. Integrity
4. Willingness to depend
2.5 Interest in Use

According to (Kotler and Keller, 2012: 131) Purchase interest is a consumer behavior where consumers have the desire to choose a product based on their experience in choosing, using and consuming or even wanting a product. Meanwhile, according to (Jati, 2019: 31) Interest in the use of information technology is the level of a person's desire or intention to use information technology continuously, assuming that the person has access to information technology.

One of the models used to determine a person's acceptance of an information technology system is the Technology Acceptable Model (TAM). The Technology Acceptable Model is used to predict the level of user acceptance and usage based on perceptions of the ease of use and benefits of information technology.

According to (Ferdinand, 2011: 12) buying interest can be identified through indicators, as follows:
1. Transactional Interests
2. Referential Interests
3. Preferential Interests
4. Explorative Interest

\[ H_1: \text{Perceived Usefulness have an influence on interest in use of the OVO application in North Jakarta.} \]

\[ H_2: \text{Ease of Use has an influence on interest in use of the OVO application in North Jakarta.} \]

\[ H_3: \text{Trust has an influence on interest in use of the OVO application in North Jakarta.} \]
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III RESEARCH METHOD

The sampling technique used was non-probability sampling, that is, the sampling method was purposive sampling. The sample used is OVO users in North Jakarta with the sample criteria used are users who have used OVO at least 3 times and millennials aged 17 to 25 years.

For the sample size used, because researchers do not know the exact number of OVO user populations in Jakarta aged 17 to 25 years, the researcher uses the Rao Purba formula, with the following formula:

\[ n = \frac{Z^2}{4(moe)^2} \]

Information:

- \( n \) = Number of Samples
- \( Z \) = The level of confidence required by the population sample in determining the sample (90% = 0.9) the value for the Z statistic 90% is 1.64
- \( Moe \) = margin of error (10% = 0.10)

By using the formula above, the sample size is:

\[ n = \frac{(1.64)^2}{4(0.10)^2} = 67.24 \approx 67 \]

Based on the results of the calculation above, the number of samples needed in this study were 67 respondents.

This study uses data collection techniques, namely by distributing questionnaires online with google form media which contains a set of questions used to measure each research variable to be tested, namely Perceived of Usefulness (X1), Ease of Use (X2), Trust (X3), and Interest in Use (Y). The questionnaire was distributed online with the google form media through the WhatsApp group and via Instagram which was owned by the researcher. Data processing using software program SmartPLS 3.0 (Partial Least Square).

IV RESULTS

4.1 Descriptive Analysis

Of the 67 respondents who filled out the questionnaire, it is known that the majority of respondents reside in North Jakarta. With the majority being female as many as 38 people or 57% and respondents who are a Bachelor (S1) as many as 39 respondents or 58%.

Researchers analyzed the average score obtained on each variable to obtain the results of the position of the majority of respondents’ answers. The result obtained is the average value per variable, for the perceived usefulness variable according to the perception of 67 respondents is 83.98%, so it can be interpreted that the respondent’s perception of the statement items regarding the perceived usefulness variable is high. The average value of the ease of use variable according to the perceptions of 67 respondents was 85.37%, so it could be interpreted that the respondents' perceptions of the items of the variable statement of ease of use were declared high. The average value of the trust variable according to the perceptions of 67 respondents is 80.76%, so it means that the respondents' perceptions of the statement items regarding the trust variable are stated to be high.
4.2 Evaluation of the Measurement Model (Outer Model)

4.2.1 Convergent Validity Test

The convergent validity test can be measured by the Outer Loading value. According to Ghozali, quoting from Chin (2014: 39), it is said that an individual’s reflexive measure is high if it correlates more than 0.7 with the construct to be measured. While the Average Variance Extracted (AVE) value is more than 0.5. The following are the Outer Model values:

<table>
<thead>
<tr>
<th>Correlation of indicators with variables</th>
<th>Loading Factor</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>X1.1</td>
<td>0.849</td>
<td>Valid</td>
</tr>
<tr>
<td>X1.4</td>
<td>0.928</td>
<td>Valid</td>
</tr>
<tr>
<td>X1.5</td>
<td>0.778</td>
<td>Valid</td>
</tr>
<tr>
<td>X2.1</td>
<td>0.765</td>
<td>Valid</td>
</tr>
<tr>
<td>X2.2</td>
<td>0.850</td>
<td>Valid</td>
</tr>
<tr>
<td>X2.3</td>
<td>0.871</td>
<td>Valid</td>
</tr>
<tr>
<td>X2.5</td>
<td>0.739</td>
<td>Valid</td>
</tr>
<tr>
<td>X3.1</td>
<td>0.878</td>
<td>Valid</td>
</tr>
<tr>
<td>X3.2</td>
<td>0.854</td>
<td>Valid</td>
</tr>
<tr>
<td>X3.3</td>
<td>0.881</td>
<td>Valid</td>
</tr>
<tr>
<td>X3.4</td>
<td>0.853</td>
<td>Valid</td>
</tr>
<tr>
<td>X3.5</td>
<td>0.833</td>
<td>Valid</td>
</tr>
<tr>
<td>X3.6</td>
<td>0.893</td>
<td>Valid</td>
</tr>
</tbody>
</table>
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From the table above, it can be seen that the outer loading value in this study each has a value above 0.7 and has an AVE value for the Perception of Usefulness variable (X1) is 0.729, the Ease of Use variable (X2) is 0.653, the Trust variable (X3) is 0.749, and for the Use Interest variable (Y) is 0.731. It can be concluded that the overall convergent validity has been fulfilled.

4.2.2 Discriminant Validity Test
According to Fornell and Larcker, quoted by Imam Ghozali's book (2014: 40), discriminant validity is to compare the square root of average variance extracted (AVE) value of each construct with the correlation between constructs and other constructs in the table. If the AVE square root value of each construct is greater than the correlation value between the other constructs in the model, it is said to have good discriminant validity. From the results of the research conducted, it can be seen that each construct value or AVE root value exceeds or is greater than 0.5. Then the test of the overall discriminant validity is fulfilled.

<table>
<thead>
<tr>
<th>Ease of Use</th>
<th>Trust</th>
<th>Usefulness</th>
<th>Interest in Use</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.808</td>
<td>0.728</td>
<td>0.749</td>
<td>0.694</td>
<td>Valid</td>
</tr>
<tr>
<td>0.866</td>
<td>0.854</td>
<td>0.769</td>
<td>0.730</td>
<td>Valid</td>
</tr>
<tr>
<td>0.855</td>
<td>0.730</td>
<td></td>
<td></td>
<td>Valid</td>
</tr>
</tbody>
</table>

4.2.3 Reliability Test
In the reliability test, it can be seen from the Crobach's Alpha value and the Composite Reliability value. The construct is declared reliable if the composite reliability value is more than 0.7 and the Crobach alpha value is more than 0.6. The following are the results obtained by Crobach's Alpha and Composite Reliability:
Table 4.3 Cronbach alpha and Composite reliability

<table>
<thead>
<tr>
<th>Information</th>
<th>Cronbach’s Alpha</th>
<th>Composite Reability</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Ease of Use</td>
<td>0.821</td>
<td>0.882</td>
<td>Reliable</td>
</tr>
<tr>
<td>Trust</td>
<td>0.933</td>
<td>0.947</td>
<td>Reliable</td>
</tr>
<tr>
<td>Usefulness</td>
<td>0.812</td>
<td>0.889</td>
<td>Reliable</td>
</tr>
<tr>
<td>Interest in Use</td>
<td>0.877</td>
<td>0.916</td>
<td>Reliable</td>
</tr>
</tbody>
</table>

Based on this table, the reliability test in this study shows that in general the measurement variables used in this study can be declared reliable, because it shows Cronbach’s Alpha > 0.6 and Composite Reability > 0.7.

4.3 Evaluation of the Structural Model (Inner Model)

4.3.1 FIT Model

| Table 4.4 Fit Model |
|---------------------|------------------|
| Saturated Model     | Estimated Model  |
| NFI                 | 0.772            | 0.772              |

Model Fit is used to determine how well the model under study and the fit model can be seen from the NFI. The NFI value ranges from 0 to 1. The criterion that the model can be said to be FIT is that the more the NFI value approaches 1, the more it is declared fit or good. From the table above it can be seen that the NFI value is 0.772, it can be said that the NFI value is close to 1 and it can be stated that the model under study is FIT or good.

4.3.2 Endogenous Variant Research Research (R2)

<table>
<thead>
<tr>
<th>Table 4.5 R-Square Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>R-Square</td>
</tr>
<tr>
<td>Interest in Use</td>
</tr>
</tbody>
</table>

In the table above states that the value of Perception of Usefulness, Ease of Use, and Trust is able to explain the constructs of endogenous variables, namely Use Interest with a value of 64.9% with a remaining 35.1% which is explained by latent variables outside of this study.
4.4 Hypothesis Testing

<table>
<thead>
<tr>
<th></th>
<th>T Statistic</th>
<th>P Value</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenience → Interest</td>
<td>1,307</td>
<td>0.192</td>
<td>Not significant</td>
</tr>
<tr>
<td>Trust → Interest</td>
<td>2,673</td>
<td>0.008</td>
<td>Significant</td>
</tr>
<tr>
<td>Usefulness → Interest</td>
<td>1,719</td>
<td>0.086</td>
<td>Not significant</td>
</tr>
</tbody>
</table>

The inner model is represented by its probability value and T-statistic. For the probability value, the P value is 5% alpha or less than 0.05. The T-statistic value is more than 1.96. So the criterion for acceptance of the hypothesis is when the T-statistic must be greater than 1.96 and the P value less than 0.05. Table 6 above shows the T-statistic and P-value which is the basis for testing the hypothesis which can be explained as follows:

1. In testing the effect of perceived Usefulness on interest in use (Hypothesis 1), the T-statistic value of the perceived benefit variable is 1.719, this value is less than 1.96 and the P value is 0.086, this value is more than 0.05. Then it can be stated that HO is accepted and Ha is rejected. So it can be concluded that the perceived benefit variable has no significant effect on interest in use.

2. In testing the effect of ease of use on interest in use (Hypothesis 2), the T-statistic value of the ease of use variable is 1.307, the value is less than 1.96 and the P value is 0.192, this value is more than 0.05. Then it can be stated that HO is accepted and Ha is rejected. So it can be concluded that the ease of use variable has no significant effect on interest in use.

3. In testing the effect of trust on interest in use (Hypothesis 3), the statistical value of the trust variable is 2.673, the value is more than 1.96 and has a P value of 0.008. Then it can be stated that HO is rejected and Ha is accepted. So it can be concluded that the trust variable has a significant effect on interest in use.

Discussion

1. The effect of perceived Usefulness on interest in use of the OVO application in North Jakarta does not have a significant effect, meaning that respondents' awareness of the perceived benefits of using the OVO application is small or low so that it does not generate interest in using the OVO application. This is due to the lack of understanding and knowledge that respondents have about the benefits of electronic money and the lack of promotion of the benefits obtained from transactions using OVO. This can be proven by the low outerloading value of the questionnaire statement (X1.2), transacting using OVO because the process is much faster using only QR Scan, questionnaire statement (X1.3) OVO provides cashback after carrying out various transaction processes, questionnaire statements (X1).

This study is not in line with the results of previous studies, namely research conducted by Saraswati and Purnamasari (2020), which shows that there is a positive and significant effect of perceived usefulness on interest in using e-wallet OVO for Grab transportation customers.

2. The effect of ease of use on interest in use of the OVO application in North Jakarta does not have a significant effect, meaning that the respondents' awareness of the ease of use in
using the OVO application is small so that it does not generate interest in using the OVO application. This is because the respondents in this study were aged 17-25 years or that age was included in the category of Millennial Generation where this generation was born when technology was developing rapidly so that they were accustomed to using various technologies. So that ease of use is no longer a measure or is no longer a concern of someone or the millennial generation in using or operating server-based electronic money, namely OVO.

This research contradicts the results of previous research, namely research conducted by Romadloniyah (2018) where the research resulted in the conclusion that there is a significant influence between perceived ease of use on interest in using e-money.

3. The influence of trust on interest in use of the OVO application in North Jakarta has a significant effect, meaning that the respondents' awareness of the level of trust in using the OVO application is high so that it can foster interest in using the OVO application. It can be concluded that the level of trust will affect the level of interest in using the OVO application. Respondents pay more attention to the level of confidence in using electronic money. Trust makes OVO users in North Jakarta interested in using OVO because OVO really puts the interests of its users in the event of a problem. This can be proven by the results of the high outerloading value owned by the X3.6 variable, namely 0.893, which is a statement that OVO puts forward the interests of its users.

This research is in line with previous research, namely research conducted by Pratama and Suputra (2019) where the research resulted in the conclusion that the variable of trust has an effect on interest in use.

V. CONCLUSION

Based on the results of research that has been carried out and data analysis as described in the previous chapter, it can be concluded as follows:

1. Based on the results of hypothesis testing, it shows that the perceived usefulness variable does not have a significant effect on the use interest variable in the OVO application in North Jakarta.

2. Based on the results of hypothesis testing, it shows that the ease of use variable does not have a significant effect on the use interest variable in the OVO application in North Jakarta.

3. Based on the results of hypothesis testing, it shows that there is a significant influence of the trust variable on the use interest variable in the OVO application in North Jakarta.

VI. SUGGESTION

Based on the results of existing conclusions, try to make the following suggestions:

1. The company that organizes or publishes OVO must be able to maintain and increase trust in order to maintain the trust of its users because trust greatly affects consumer interest in using the OVO application.
2. Organizing companies or publishers are expected to conduct socialization such as promotional advertisements about the usefulness of using the OVO application.

3. For further research, it is expected to add other usage behavior variables in order to find out other factors that influence usage interest, because in this study there were 35.1% other factors that influenced usage interest.

VII. Limitations of Research and Further Research Development

In this study, efforts were made to the maximum extent possible in accordance with the aims and objectives of the study, but the research carried out had several limitations, including:

1. In submitting the questionnaire, it was found that the respondent's behavior was too hasty in filling out the questionnaire and did not read in detail every statement from the questionnaire that was distributed online so that the answers given by the respondents were not optimal. In filling the questionnaire, it should be better if you add a method to answer the questionnaire such as the essay method so that the research results obtained will be maximized.

2. The sample used in this study was only 67 respondents, so for further research it would be better if the research sample was added at least 100 respondents.

3. In this study there is no Classical Assumption Test, so for further research it is expected to use the Classical Assumption Test.
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