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The Influence of Perceived Ease of Use, Perceived Trust, and Perceived Benefits on Unismuh Makassar Students' Interest in Using E-Money (OVO) on the Grab Application

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Perception of Ease, Trust, Benefits and interests

Abstract

This research aims to determine the influence of perceived Ease of Use, Trust, and Benefits on the interest of Unismuh students in using the e-money (OVO) Grab application. This study employs a quantitative approach, using a census method sample of 80 respondents. The data analysis was conducted using multiple linear regression analysis processed with SPSS Version 25. The research findings indicate that perceived Ease of Use significantly and positively impacts student interest. However, the influence of perceived Trust, while positive, does not significantly affect student interest. Conversely, the perceived benefits significantly and positively impact the interest of Unismuh students in using the OVO Grab application. In summary, the study reveals that while both Ease of Use and Benefits perceptions play crucial roles in driving student interest in the OVO Grab application, Trust perception alone does not have a significant effect. These insights can guide improvements in the application's design and functionality, enhancing user engagement and satisfaction.

1. Introduction

In this phase of globalization, Indonesia has experienced rapid economic and technological development. Information technology has become a critical need and an urgent demand for solving problems quickly and making work more efficient. In line with current trends, the development of information technology, especially the role of computers, is receiving significant attention. This technological advancement has had a tremendous impact on today's transactions. The evolution of payment methods has progressed through several phases. Initially, payments were made using a barter system, where goods were exchanged directly for other goods. Over time, the concept of money as a legal medium of exchange emerged. Humans initially used valuable materials such as gold and silver to create money, eventually leading to the invention of paper currency. Throughout these phases, money has evolved due to weaknesses in materials, value, strength, and storage. Despite these changes, all types of money serve the same function: as a medium of exchange. However, each payment system has its drawbacks.

These limitations have led to the development of new forms of money that are safer, more durable, and easier to use. One such innovation is non-cash payment methods. In Islamic law, non-cash transactions are regulated in QS Al-Baqarah verse 282, where Allah SWT instructs:

يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوْٓا اِذَا تَدَايَنْتُمْ بِدَيْنٍ اِلٰٓى اَجَلٍ مُّسَمًّى فَاكْتُبُوْهُۗ

"O you who have believed, when you contract a debt for a specified term, write it down."

Technology has simplified various transactions, including payments. One such advancement is the use of credit cards and

electronic payment methods. With technological progress, payments can now be made via smartphones using Android or iOS applications. An example of such an application is OVO. OVO is a digital payment platform that facilitates transactions through a digital balance. Users of the OVO application no longer need to carry cash; instead, payments are made directly from their OVO balance, which is automatically deducted according to the amount to be paid. Electronic money is also widely used for public transportation and retail purchases. Technology-based electronic money products, like OVO, are growing in popularity, with other examples including Gojek's Gopay and Lippo Group's OVO.

OVO, in particular, has gained traction for its user-friendly features, trustworthiness, and benefits. According to OVO (2018), the application provides ease and reliability for handling large transactions. As of 2019, OVO reported having 115 million users, with approximately 77% located outside the Jabodetabek area. The transaction volume exceeds one billion annually, with a 400% growth rate, predominantly in the transportation, retail, and e-commerce sectors (OVO, 2019). OVO is notable for topping the free app rankings in the financial category on the App Store and holding third place on the Google Play Store with over one million downloads.

Given this background, it is of interest to further study the use of OVO within the Grab application, particularly among students, focusing on perceptions of ease of use, trust, and benefits. Therefore, the authors propose a thesis titled "The Influence of Perceptions of Ease of Use, Trust, and Benefits on Unismuh Makassar Students' Interest in Using E-Money (OVO) in the Grab Application."

2. Literature Review

2.2 Overview Theory

Interest refers to a strong inclination or enthusiasm towards something, signifying a significant inclination towards understanding or knowing about it. According to the KBBI, interest is a natural liking or attraction towards an activity or matter without external prompting, as described by Slameto. Crow & Crow, cited by Abd. Rachman, link interest to motivational forces that drive individuals towards people, things, or activities that stimulate affective experiences. Consequently, interest can be understood as a psychological drive that provides pleasure and satisfaction from specific activities or objects.

2.2 Elements of Interest

Interest encompasses three primary elements. Cognition involves knowledge and information about the object of interest, which is acquired through sensory experiences and processed into meaningful data for decision-making. Emotions are crucial, as they accompany experiences with feelings such as pleasure or satisfaction, guiding how individuals seek to understand, evaluate, and think about the object of interest. Conation represents the will or desire to engage in an activity, reflecting conscious effort and repeated desire to act based on emotions and cognition. Therefore, interest includes cognition, emotion, and conation.

2.3 Influencing Factors

The factors influencing interest can be categorized into intrinsic and extrinsic types. Intrinsic factors are internal motivations related to personal preferences, such as attention, liking, experience, and hobbies. Extrinsic factors include external influences like parental guidance, environmental conditions, and available facilities. Interest is

personal and varies between individuals, can lead to discriminatory effects, is closely related to motivation, and is a learnable trait that evolves with needs, experiences, and methods.

2.4 Electronic Money

Electronic money is defined by Bank Indonesia regulations (No. 20/6/PBI/2018) as a payment instrument issued based on money deposited with the issuer, with value stored electronically on a server or chip, and not classified as a savings account. The BIS (1996) describes it as a prepaid or stored-value product where monetary value is held electronically. Electronic money is categorized into prepaid cards, also known as electronic purses or chip-based products, and prepaid software, also known as digital cash or server-based products. It can be classified based on registration as either registered electronic money, which contains the holder's identity with a maximum limit of IDR 5,000,000, or unregistered electronic money, which does not contain the holder's identity with a maximum limit of IDR 1,000,000.

2.5 Advantages and Weaknesses of Electronic Money

The advantages of electronic money include faster and more convenient transactions compared to cash, shorter transaction times than credit or debit cards, and the ability to be refilled through various facilities provided by the issuer. However, interoperability issues can arise, meaning electronic money from one issuer might not be usable with another issuer's systems. Despite this, electronic money offers benefits such as convenience and speed in transactions, eliminating the need for change, and suitability for frequent, small-value transactions like transportation and parking. Risks associated with electronic money include the potential for loss and unauthorized use, similar to cash, and users might face issues like double charging due to a lack of understanding.

2.6 Perception of Ease of Use

Perceived ease of use involves the belief that using technology requires minimal effort. According to Jogiyanto (2007) and Davis (1989), perceived ease of use is related to the clarity and convenience of using technology, with indicators including ease of learning, operation, and usability. Research by Christian Chandra (2016) suggests that perceived ease of use does not significantly impact purchasing decisions involving e-money.

2.7 Perception of Trust

Trust is a crucial factor for technology adoption, influenced by the perceived ability, benevolence, and integrity of the seller or system (Mayer et al., 1995). Ability refers to the seller's competence and reliability, benevolence pertains to the seller's willingness to provide mutual benefit, and integrity involves consistency and honesty in the seller's actions.

2.8 Perception of Usefulness

Perceived usefulness, on the other hand, is the belief that using a system enhances performance and provides benefits. It influences behavioral intentions and is affected by both perceived usefulness and ease of use (Jogiyanto, 2007), with indicators such as increased productivity, effectiveness, reduced transaction time, and overall helpfulness.

2.9 Overview of Empirical Studies

Empirical studies offer insights into the relationship between perception and interest in using electronic money. Ridwan Muhammad (2018) found that drivers preferred cash over e-money for transactions in the Grab application. Marissa Ginting (2019) examined the impact of community perception and transaction efficiency on the repeated use of e-money among millennials at Plaza Medan Fair. Ahmad Illyin (2018) discovered that perceived convenience and security positively influence the use of e-money, specifically OVO, in Surakarta. Research on UIN Syarif Hidayatullah Jakarta students revealed that perceptions of ease of use, trust, and usefulness significantly impact the interest in using the OVO application.

2.10 Hypotheses

The hypotheses propose that perceived usefulness, perceived trust, and perceived ease of use positively and significantly influence students' interest in using the OVO application at Unismuh Makassar, both individually and in combination.

3. Research Methodology

3.1 Type of Study

This research employs a quantitative descriptive survey method, utilizing a questionnaire to gather data from a sample population. The approach aims to explain and summarize various conditions, situations, or variables within the studied community based on observed events (Bungin, 2011). Specifically, the study examines how perceptions of ease of use, trust, and benefits affect the interest of Unismuh Makassar students in using e-money (OVO) on the Grab application.

3.2 Research Location and Time

The research was conducted at the Faculty of Economics and Business, Muhammadiyah University of Makassar (Unismuh), over a period of approximately two weeks.

3.3 Population and Sample

The population for this study consists of active students at Unismuh Makassar, forming a homogeneous group with characteristics relevant to the research (Sugiyono, 2012). Due to constraints imposed by the pandemic, the sample was limited to 80 students from Unismuh Makassar.

3.4 Data Collection Technique

Data was collected using a survey method with a questionnaire that included both closed and open-ended questions. Respondents provided feedback by selecting from predefined answers.

3.5 Types, Data Sources, and Data Measurements

The study collected both qualitative and quantitative data. Qualitative data consisted of verbal or written responses from students, while quantitative data was numerical and derived from the students for further analysis. Data sources included primary data obtained directly from students and secondary data from relevant agencies to supplement the primary data. A Likert scale was used to measure perceptions, attitudes, or opinions, ranging from "Strongly Agree" to "Strongly Disagree."

3.6 Method of Analysis

The analysis involved multiple linear regression to assess the relationship between multiple independent variables and a dependent variable. This method determines

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the influence and direction of relationships between variables, using the regression equation:

Y=b0+b1x1+b2x2+b3x3+eY = b_0 + b_1x_1 + b_2x_2 + b_3x_3 + eY=b0+b1x1+b2x2+b3x3+e

Where YYY represents student interest, and x1x_1x1, x2x_2x2, and x3x_3x3 denote perceptions of utility, trust, and expediency, respectively. Classical assumptions were tested to ensure model validity, including normality (using histograms or probability plots), linearity (assessed with SPSS Version 25), multicollinearity (measured with variance inflation factors), and heteroscedasticity (analyzed through scatter plots). Hypothesis testing included the t-test to evaluate the individual impact of each explanatory variable and the F-test to determine if all independent variables collectively affect the dependent variable, by comparing the F-count value to the F-table value.

4 Results and Discussion

4.1 Research result

a. Test Assumptions classic

1) Normality test

The normality test is carried out to see whether in the regression model the dependent variable and the independent variable both have a normal distribution or not . A good regression model is a regression model that has a normal distribution . How to detect normality is done by looking at the Normal Probability Plot.

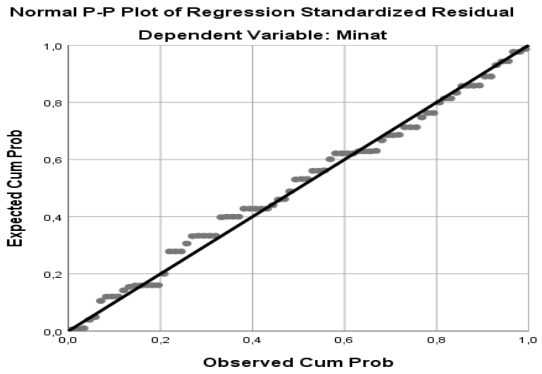

Figure 2. Normal PP Plot
Dependent: Variable of interest

Based on the picture above , it can be concluded that the data gives a distribution pattern spread around the diagonal line and follows the direction of the diagonal line or the histogram graph shows a normal distribution pattern, then the regression model meets the assumptions normality.

2) Linearity Test

This test is used to see whether the model used is correct or not. Is the function used in linear form?

Table 2. Linearity Test

ANoVA Table							
			Sum of Squares	df	Mean Square	F	Sig .
interest * perceived_ Ease	Between Groups	(Combined)	1 ,872	4	,468	6,000	, 000
		Linearity	1 .63 0	1	1 .63 0	2 0 .895	, 000
		Deviation from Linearity	,242	3	, 0 8 1	1 , 0 35	,382
	Within Groups		5,849	75	, 0 78		
	Total		7.72 1	79			

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Based on the table above, we can conclude that the test results above properties linear, because the Sig value 0.000, while the basis for the decision in the linearity test is that if the significant value is below 0.05, it is linear.

3) Multicollinearity Test

The multicollinearity test aims to detect correlations between independent variables in a regression model. Ideally, there should be no correlation between these variables. To test for multicollinearity, we examine the tolerance value and its counterpart, the variance inflation factor (VIF). The common cut-off value for tolerance is 0.01. To determine the presence of multicollinearity, we look at the VIF values. If the VIF value is greater than 10, it indicates that multicollinearity is present.

Table 3. Multicollinearity Test

Coefficients [a]								
Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig .	Collinearity Statistics	
		B	Std . Error	Beta			Tolerance	ViF
1	(Constant)	.80 0	,393		2, 0 35	, 0 45		
	perceived_ease	.3 0 6	, 0 99	,3 00	3, 0 93	, 00 3	,868	1 , 1 52
	perception_belief	, 1 33	, 11 2	, 1 45	1 , 1 87	,239	,549	1 .82 0
	perceived_benefits	.3 0 9	, 11 6	,329	2,668	, 00 9	,538	1 .86 0
a. Dependent Variable : INTEREST								

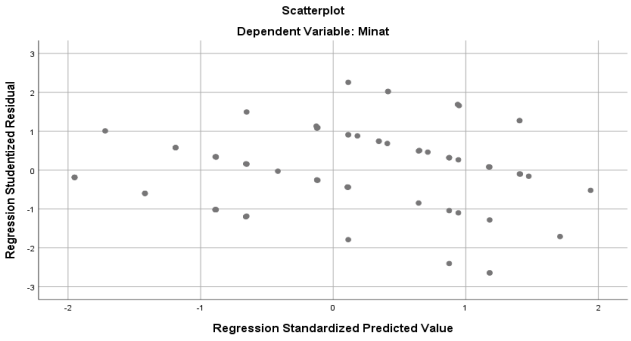
Based on the table above , it can be concluded that the model regression for The independent variables proposed by researchers to be studied are free from multicollinearity. This can be proven by looking at the table above which shows the ViF value of each independent variable < 10 , and can be used to determine its effect on interest student.

4) Heteroscedasticity Test

Heteroscedasticity shows that the variation of a variable is not the same for all observations. If the variation from the residual from one observation to another is constant, it is called heteroscedasticity . A good regression model is heteroscedastic or does not have heteroscedasticity because of cross data section has data representing various sizes (small, medium, and large). To detect heteroscedasticity , the method used is the chart method (Scatterplot diagram). If:

- If there is a certain pattern of dots listed, which forms a certain regular pattern (wavy, widening, then narrowing), then Heteroscedasticity occurs.
- If there is a clear pattern, and the dots spread up and down 0 on the Y axis, then heteroscedasticity does not occur.

Figure 3.
Scatterplot Dependent Variable: interest



b. Analysis Regression Linear Multiple

Multiple linear regression tests were carried out to determine the functional relationship between independent variables. on *the* dependent variable. The results of the multiple linear regression test can be seen from the following equation. This research tests the influence of perception convenience use, perception beliefs and perceptions benefit to interest student.

Table 4. Analysis Regression

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig .
		B	Std . Error	Beta		
1	(constant)	.80 0	,393		2, 0 35	,0 45
	perceived_ease	.3 0 6	,0 99	,3 00	3, 0 93	,00 3
	perception_belief	,1 33	,11 2	,1 45	1, 1 87	,239
	perceived_benefits	.3 0 9	,11 6	,329	2,668	,00 9
a. Dependent Variable : INTEREST						

The Coefficients table *from the SPSS* output above, the regression equation is known as follows:

$Y= 0.800 + 0.306_{xi} + 0.133_{x2} + 0.309_{x3}$

In the multiple linear regression equation above it can be explained in detail:

1) The constant value is 0.800, which is positive. This indicates that if there are no changes in the perception variables of convenience, trust, and benefits, the students' interest will remain at 0.800.
2) The regression coefficient for perception of ease is 0.306. This implies that perception of convenience positively affects students' interest. An increase in the perception of convenience will result in an increase in interest by 0.306.
3) The regression coefficient for perception of trust is 0.133. This indicates that perception of trust has a positive effect on students' interest. An increase in the perception of trust will lead to an increase in interest by 0.133.
4) The regression coefficient for perception of benefits is 0.309. This shows that perception of benefits positively affects students' interest. An increase in the perception of benefits will result in an increase in interest by 0.309.

c. Testing Hypothesis

1) F Test (Simultaneous)

The F test is used to determine the simultaneous influence of all *independent* variables (X) to the *dependent variable* (Y). Testing is carried out with a significance level of 0.0 5. If Sig > 0.05 then the proposed hypothesis is rejected . Conversely, if Sig < 0.0 5 then the proposed hypothesis is accepted.

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Table 5. F test

ANOVA [a]						
Model		Sum of Squares	df	Mean Square	F	Sig .
i	Regression	2,922	3	,974	1 5,422	, 000 [b]
	Residual	4,799	76	,0 63		
	Total	7.72i	79			
a. dependent variable : interest						
b. predictors : (constant), perceived_benefits , perceived_convenience , perceived_trust						

based on the results of simultaneous tests that have been carried out between perceptions convenience, perception beliefs and perceptions benefit with interest it is known that niali The sig of the independent variable is 0,000. This value is smaller than the degree of error (α= 0, 05) (0, 00 < 0,05). In this way, the perception of convenience, perception of trust and perception of usefulness will simultaneously affect the interest of unimuh students Makassar uses the e- money (ovo) grab application.

2) T Test (Partial)

The partial test is used to find out whether the variable *is independent* (X) has a significant effect on the *dependent variable* (Y). Testing is carried out with a significance level of 0.0 5. If Sig > 0.05 then the proposed hypothesis is rejected. Conversely, if Sig < 0.0 5 then the proposed hypothesis is accepted.

Table 6. T Test (Partial)

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig .
		B	Std . Error	Beta		
i	(Constant)	.80 0	,393		2, 0 35	,045
	perceived_ease	.3 0 6	,0 99	,3 00	3, 0 93	,003
	perception_belief	,1 33	,11 2	,1 45	1.,1 87	,239
	perceived_benefits	.3 0 9	,11 6	,329	2,668	,009
a. Dependent Variable : interest						

Based on the results of partial tests that have been carried out between perceptions convenience , perception beliefs and perceptions benefit with interest it is known that perception convenience (xi) has a positive and significant influence on interest student unimuh Makassar using the e-money (ovo) grab application , perception belief (x2) has a positive and negative influence significant to interest student unimuh Makassar using the e-money (ovo) grab application , and perception benefit (x3) has a positive and significant influence on interest student unimuh Makassar using the e-money (ovo) grab application.

4.2 Discussion

According to Slameto, "interest is a sense of liking and engagement with something or an activity, even without external prompting." Crow & Crow, as cited by Abd. Rachman, suggest that interest can be related to the motivating force that drives us to be engaged with people, things, or activities,

or it can stem from affective experiences stimulated by the activities themselves. Interest is an impulse that captures an individual's attention towards a specific object, such as work, studies, things, or people. Based on the results of the normality test using the normal probability plot method, the data follows a diagonal line. This outcome aligns with the criteria for normality, where data following a diagonal line on the plot indicates a normal distribution.

The linearity test results show an F-value of 20.895 with a significance level of 0.000, indicating that the data is linear. The multicollinearity test results reveal that the tolerance values are Xi = 0.868, X2 = 0.549, and X3 = 0.538, and the Variance Inflation Factor (VIF) values are Xi = 1.152, X2 = 1.820, and X3 = 1.860. These results suggest that there are no signs of multicollinearity, as the tolerance values are greater than 0.10 and the VIF values are less than 10, indicating that multicollinearity is not present.

Furthermore, the results of the simultaneous test show that the significance level (sig) for the independent variables—perception of convenience, perception of trust, and perception of benefits—is 0.000. This indicates that, collectively, these perceptions significantly influence students' interest. Below, we will describe the partial influence of each independent variable on student interest.

a. Influence perception Convenience to interest student

Ease of use is defined as the belief that using a technology will require minimal effort (Jogiyanto, 2007). Factors related to the ease of using technology and perceptions of its usability are connected to a person's attitude towards using the technology. Attitude towards using something reflects a person's liking or disliking of the product, which can be used to predict their behavioral intention to use or avoid the product. Based on the results of multiple linear regression analysis, the coefficient for the perception of convenience is positive.

This indicates that the perception of convenience influences student interest in the same direction, meaning that as perceptions of convenience improve, student interest in using the technology also increases. Further, the partial test results show that the perception of convenience has a significant impact on student interest at Unismuh Makassar, with a t-value of 3.093 and a significance level of 0.003. In other words, the perception of convenience is a key factor in increasing student interest in using the e-money application (OVO) on the Grab platform.

b. Influence perception trust to interest student

Trust is closely related to the perception of risk; trust is difficult to establish when there is a high level of risk (Artha, 2011). Mayer et al. (1995) define trust as behavior based on one's belief in the characteristics of other people. According to Mayer et al. (1995), three factors shape a person's trust in others: ability, benevolence, and integrity. Based on the results of the multiple linear regression analysis, the coefficient for the perception of trust has a positive value. This indicates that the perception of trust influences student interest in the same direction, meaning that as perceptions of trust improve, student interest in using the technology also increases.

However, the partial test results show that the perception of trust does not have a significant effect on student interest at Unismuh Makassar, with a t-value of 1.187 and a significance level of 0.239. In other words,

the perception of trust is not a determining factor in increasing student interest.

c. Influence perception benefit to interest student

According to Jogiyanto (as cited in Triani, 2016), perceived usefulness is defined as the degree to which someone believes that using a particular system can enhance their performance. Both perceived usefulness and perceived ease of use influence behavioral intention. Users will be more interested in using a technology if they believe it is useful and easy to use. Based on the results of the multiple linear regression analysis, the coefficient for the perception of usefulness has a positive value.

This indicates that perceived usefulness influences student interest in the same direction; as perceptions of usefulness increase, so does student interest. Moreover, the partial test results show that perceived usefulness significantly affects student interest at Unismuh Makassar, with a t-value of 2.668 and a significance level of 0.009. In other words, perceived usefulness is a key factor in increasing student interest in using the e-money application (OVO) on the Grab platform.

5. Conclusions

5.1 Conclusion

Based on the research results and discussion from the previous chapter, the conclusions of this study are as follows:

1. Perception of Ease of Use: Perception of ease of use has a positive and significant impact on student interest in using the e-money Grab (OVO) application.
2. Perception of Trust: Perception of trust has a positive but not significant effect on student interest in using the e-money Grab (OVO) application.
3. Perception of Usefulness: Perception of usefulness has a positive and significant impact on student interest in using the e-money Grab (OVO) application.
4. Simultaneous Influence: Perception of ease of use, perception of trust, and perception of usefulness collectively influence student interest in using the e-money Grab (OVO) application.

5.2 Suggestion

Based on the research conclusions above, the suggestions given by researchers are as follows:

1. Future Research Directions: Future researchers should consider conducting a deeper analysis of how perceived ease of use, perceived usefulness, and perceived trust impact customer interest. This could provide more insights into how these factors interact and influence user behavior.
2. Enhancing Ease of Use: To maintain and further increase the perceived ease of use, which is the most significant factor influencing student interest in using e-money, Grab should focus on addressing customer feedback and prioritizing students' needs. This will help enhance the overall user experience and satisfaction.
3. Attention to Other Variables: Companies should also consider other significant variables that could boost students' interest in using e-money. By understanding and addressing these variables, companies can improve their competitive edge and effectively retain users in a rapidly evolving market.

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