



THE EFFECT OF PERCEPTION OF EASE, PRICE, AND PROMOTION ATTRACTION ON INTEREST IN USING OVO APPLICATIONS

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ABSTRACT

This study was conducted to determine the effect of perceived convenience, price, and promotional attractiveness on interest in using the OVO application. The study was conducted in Supermal Karawaci with 100 respondents using non-probability sampling purposive sampling technique with research respondents being new users, active users, and occasional users. The instrument test was conducted by testing the validity using the product-moment method. The analytical technique used was multiple regression analysis. Based on the results of the study, partially the effect of the perceived convenience variable has a significant positive impact on interest in the use, the price variable has positive and significant effects on appeal in use, and the promotional attractiveness variable has a positive and significant impact on interest in service. Simultaneously the variables of Perception of Ease, Price, Promotional Attractiveness have a positive and significant effect on Interest in Use.

Kata Kunci: Perceived ease of use, Price, The attractiveness effect of promotion, Interest in Use

INTRODUCTION

Changes in the development of science and technology in the world are now entering the era of industrial revolution 4.0, where information technology has become the basis of human life. Everything becomes borderless by using unlimited computing power and data because it is influenced by the development of the internet and massive digital technology as the backbone of the movement and connectivity of humans and machines (Supriyanto et al., 2021). Technological advances will also affect various human activities, including business and marketing, especially the transformation of the payment system (Supriyanto, 2021)

History has proven that the development of payment instruments

continues to change its form, starting from the structure of the metal, conventional paper money; now, payment instruments have evolved in the form of data that can be placed in a container or called electronic payment instruments (Mergel et al., 2019).

At the beginning of its issuance, electronic money was only issued in chips embedded in cards or other media (chip-based). Unlike today, electronic money is also published in another medium. Namely, the media currently used for transactions will be connected first to the issuing server (server-based) or can be called an e-wallet (Neumann et al., 2019).

Financial service providers are competing to offer transaction convenience and efficiency by creating a server-based electronic money payment

system in a mobile phone application or called m-payment (Madsen, 2018).

PT. Visionet Internasional within the Lippo Group has launched a smartphone application-based financial service, namely OVO. The application is in electronic money, which provides convenient transactions and a more significant opportunity to collect points in many places (Latief & Dirwan, 2020).

With the benefits provided by the OVO application, it has provided a lot of stimulus to the community in the form of convenience, discounts, and gift points in places frequented by the public in obtaining goods and services as well as attractive promotions, which will undoubtedly affect the public interest in using the application. According to Yudrik Jahja (2015: 63), interest is an impulse that causes the attachment of individual attention to particular objects such as work, lessons, things, and people. And several factors that influence interest are perceived convenience, price, and attractiveness of promotion.

The convenience offered by this application product can impact increasing user interest. Suppose a product has ease when used in everyday life, especially in financial transactions. In that case, the wider community will likely use the product to hope that using OVO can reduce effort, time, and energy while using the payment system through the application.

Price is also one of the factors that people consider in using the product. Price (price), according to Kotler and Gray, is the amount of money that must be issued (paid) by consumers. If users feel the benefits of using the product are pretty extensive with the price promo in the form of cashback offered, consumers are more likely to be interested in using the product.

Promotional attractiveness is one way that can be used to disseminate information on a product to the public. Through promotion, the company will inform, offer and influence to encourage people to use its products through mass media or in other ways. According to (Wahyudi et al., 2021), promotion is a

communication process by marketers that informs and reminds potential buyers of a product to influence an opinion or obtain a response. With promotions that the company has carried out through several media, it will undoubtedly attract people interested in using these products in transactions.

OVO is a financial application product of fintech technology belonging to the Lippo group. At the beginning of its launch, this company has collaborated with sky parking, parking management companies in malls belonging to the Lippo group, Supermal Karawaci Tangerang. Based on the author's observations, until now, almost all shops in the Supermal Karawaci shopping center area have become partner merchants of OVO.

METHOD

The research method is a scientific way to get data with specific goals and uses (Bryman, 2017). The research method used in this study is quantitative.

According to Sugiyono (2011:77), a population is a generalization area consisting of objects or subjects with specific qualities and characteristics set by researchers to be studied and then drawn conclusions. The population is people or humans and objects and other natural objects. The population is not just the number in an object or subject being studied but includes all the characteristics or properties of a particular topic or entity.

According to Sugiyono (2017), the sample is part of the number and characteristics possessed by the population. This study uses a purposive sampling technique, part of the Non probability sampling technique. This technique is used because the population is heterogeneous and not all have the same criteria, and the sample obtained using the Slovin formula is 100 respondents.

RESULTS AND DISCUSSION

Conceptual Definition

According to Jogiyanto (in Setyo Feri 2015), Perceived ease of use is defined as the extent to which a person believes that using technology will be free from effort. If seen from the explanation, it can be seen that the perception of ease is a belief about the decision-making process; if someone feels that the information system is easy to use, then he will use it.

According to Kotler et al. (2017), price is the amount of money charged for a product/service or the amount of value exchanged by consumers for the benefits of having or using the product or service. Price is also defined as the amount of money required.

Promotion is one of the variables in the marketing mix that is very important to be implemented by companies in marketing products and services. Promotional activities function as a communication tool between companies and consumers and as a tool to influence consumers by purchasing activities or using services according to their wishes and needs. This is done with promotional tools.

Interest is obtained from the learning process and the thought process that forms a perception. Interest creates a motivation that continues to be recorded in one's mind and will become a powerful desire. At the end, when a consumer has to fulfill his needs, he will actualize what is in his mind (Latief & Dirwan, 2020).

Linear Regression Test

A multiple regression analysis tests determine the effect of two or more independent variables on the dependent variable.

Based on the data output in table Y = -0.358X1+0.173X2+0.243X3+0.575e

1. The constant value is -0.358. This means that if there is no Perceived Ease, Price, and Promotional Attractiveness variable with a value

of 0 (zero), the constant value of Interest in Using is -0.358.

2. The value of the convenience variable constant is 0.173. This means that if the other independent variables have a fixed value and the Ease Perception variable increases one percent. Then Interest in Using will increase by 17.3%. This shows a positive relationship between Perception of Ease and Interest in Using.
3. The constant value of the Price variable is 0.243. This means that if the other independent variables have a fixed value, the price variable increases by one percent. Then Interest in Using will increase by 24.3%. This shows a positive relationship between Price and Interest in Using.
4. The constant value of the Promotional Attractiveness variable is 0.575. This means that if the other independent variables are fixed, the Promotional Attractiveness variable has an increase of one percent. Then Interest in Using will increase by 57.5%. This shows a positive relationship between Promotional Attractiveness and Interest in Using.

Hypothesis Test t

The t-test was used to test the relationship of each independent variable partially to the dependent variable with a significant level of 0.05. and to find out whether the hypothesis is accepted or rejected.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.358	1.219		-.294	.769
	TOTAL_X1	.173	.068	.161	2.541	.013
	TOTAL_X2	.243	.078	.241	3.128	.002
	TOTAL_X3	.575	.072	.577	7.938	.000

a. Dependent Variable: TOTAL_Y
Sumber data: Diolah dengan menggunakan SPSS versi 25

1. The count value is 2,541 > table 1,660, and the significance value of X1 is 0.013 < 0.05. It shows that the perception of convenience partially has a positive and significant effect on the OVO application's interest.
2. The count value is 3.128 > to table 1.660 and the significance value of X2

is $0.002 < 0.05$, it shows that the price partially has a significant effect on the interest in using the OVO application.

3. The t-count value is $7.938 > t\text{-table } 1.660$, and the significance value of X3 is $0.000 < 0.05$. It shows that perceived convenience partially affects the OVO application's interest.

F Hypothesis Testing

The F test the independent variables together or simultaneously on the dependent variable.

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	706.921	3	235.640	104.691	.000 ^b
	Residual	216.079	96	2.251		
	Total	923.000	99			

a. Dependent Variable: TOTAL_Y
 b. Predictors: (Constant), TOTAL_X3, TOTAL_X1, TOTAL_X2
 Sumber data: Diolah dengan menggunakan SPSS versi 25

Based on the results of SPSS data output, F count $104.691 > F\text{ table } 2.70$, then Ha is accepted, and Ho is rejected. This means that X1 (Perception of Convenience), X2 (Price), and X3 (Promotional Attractiveness) have a positive and significant influence on Y (Interest in Using).

CONCLUSIONS AND SUGGESTIONS

Conclusions

This study aims to test how much influence the Perception of Convenience, Price, and Promotional Attractiveness has on interest in using the OVO Application at Supermal Karawaci Tangerang. Based on the research, the sample used was 100 respondents. So the conclusions from the results of this study, namely:

1. Based on the results of statistical tests through the t-test, the variable (Independent) Perception of Ease of the variable (Dependent) Interest in Using the OVO application at Supermal Karawaci with a significance value of $0.013 < 0.05$ and count $2.541 > 1.984$ t table. Because the t-count for the X1 variable is greater than the t-table, Ho is rejected, and Ha is accepted, which means Ha1. There is a positive and

significant influence between perceived ease of use and interest in using ovo applications on ovo users at Supermal Karawaci Tangerang.

2. Based on the results of statistical tests through t-test, variable (Independent) Price on the variable (Dependent) Interest in Using the OVO application at Supermal Karawaci with a significance value of $0.002 < 0.05$ and count $3,128 > 1,984$ table. because t count for variable X2 is bigger
3. Instead of t table, Ho is rejected, and Ha is accepted, which means Ha2 There is a positive and significant influence between price and interest in using the OVO application on OVO at Supermal Karawaci Tangerang.
4. Based on the results of statistical tests through t-test, the variable (Independent) Promotional Attractiveness to the variable (Dependent) Interest in Using the OVO application at Supermal Karawaci with a significance value of $0.000 > 0.05$ and count $7.938 > 1.984$ table. Because the t count for the X3 variable is greater than the t table, Ho is rejected, and Ha is accepted, which means Ha3 There is a positive and significant influence between Promotional Attractiveness on interest in using ovo applications on ovo users at Supermal Karawaci Tangerang.
5. If F count $> F\text{ table}$, then Ho is rejected and Ha is accepted, whereas if F count $< F\text{ table}$, then Ho is accepted and Ha is rejected

Based on the results of statistical tests through the F test, the variables (Independent) Perceived Ease, Price and Promotional Attractiveness have a significant positive effect on the variable (Dependent) Interest in Using the OVO application at Supermal Karawaci with a significance value of $0.000 > 0.05$ and Fount $104.691 > 2.70$ F-table. Then Ha is accepted, and Ho is rejected.

Suggest

In this study, the suggestions that the author can give based on the results of the research conclusions above are:

1. For companies to further increase the ease of technological innovation, the perception of ease of use can provide good benefits.
2. So that companies can provide more attractive cashback or rewards so that people who have not used the OVO application can be interested in using it.
3. It was increasing the attractiveness of promotions with content that is more interesting, fresher, creative, innovative, with the delivery of information that is easier to understand about using more complete and concise and newer ideas to appeal to the promotion.
4. For further researchers, to be able to add or use other variables, in addition to the perceived ease of price and attractiveness of promotion variables that affect interest in using. And can expand the scope of research.

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PROFIL SINGKAT

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