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FACTORS THAT EFFECT INDIVIDUAL INTEREST IN USING E-WALLET OVO (CASE STUDY ON STUDENTS IN BANDAR PASIR MANDOGE)

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Abstract
A range of innovative financial technologies, including e-wallets, have emerged due to the rapid rise of online transactions. There are 38 e-wallets in Indonesia, including OVO, that have been granted a license by Bank Indonesia. Due to the competition among e-wallets, OVO, the second most well-known e-wallet in Indonesia, has continued to implement a number of improvements to boost OVO usage. OVO e-wallet, on the other hand, is still making an effort to present itself to the public through various promotions. This study intends to ascertain the degree to which perceptions of trust, perceived safety, perceived usefulness, perceived ease of use, perceived risk, and consumptive behaviour, either partially or simultaneously, affect students in Bandar Pasir Mandoge's choice to use the OVO e-wallet. The research method used in this research is associative quantitative research method. The data analysis method used is statistical method with the help of SPSS version 23. The data analysis techniques used in this study are validity test, reliability test, normality test, multicolinerity test, heteroscedasticity test, multiple linear regression test, coefficient of determination, t test, and F test. This study concluded that there is a positive and significant influence either partially or simultaneously between the variables of trust, perceived safety, perceived usefulness, perceived ease

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of use, perceived risk, and consumptive behaviour of decisions to use the OVO e-wallet.
Keywords: E-Wallet, OVO, Bandar Pasir Mandoge, and Technology Acceptance Model

A. Introduction

The growth of non-cash transactions has accelerated in the contemporary era of globalization. Science and technological advancements have been successful in altering how people conduct business in daily life. The use of cash as a form of payment is gradually being replaced by more effective and efficient non-cash payment methods thanks to technological advancements. In the past, paying bills required mailing checks or going directly to the location of payment, but as technology advanced, many businesses now offered websites where customers could submit information by simply clicking a few buttons, allowing for electronic transactions.

In order to maintain its credibility in the face of technological advancements and increasingly harsh competition, the company must be able to sustain consumer pleasure. This also affects competition in the business world, therefore the organization is required to have the correct innovations and tactics. Companies must therefore continue to generate inventive company ideas that help individuals meet their demands in daily life. In order to come to this realization, it is crucial to note that a large number of businesses now use information technology as a tool for decision-making. This helps businesses compete more effectively in the market.

In the current technical growth, industrialized nations compete with one another to create the newest technology for societal demands. At the same time, internet usage worldwide is rapidly rising, notably in Indonesia. By 2022, Indonesia will have more than 210 million internet users. As a result, Indonesia is listed as having the fourth-highest percentage of internet users. Teenagers make up about 70% of internet users. Millennials are a generation that is particularly adept at comprehending the complexities of today's quickly evolving technologies. Particularly when using social media, making purchases, investing, and other online activities. It should not come as a surprise that this generation is able to alter the foundational principles of how organizations conduct business.

Offline sales and marketing have essentially started to give way to internet sales and marketing. As evidence, consider how many new marketplace applications are currently being developed, like Bukalapak, Tokopedia, Shopee, Lazada, Blibli, and others. There are four startup companies with an internet presence that were founded in recent years and already sport unicorn horns. Startup is a recently founded start-up business

that is still in the research and development stage to identify the ideal market.

An alternative financial technology (fintech)-based payment method that makes use of the internet or online network media is the e-wallet. Customers can only use this E-wallet system with an internet connection, and it makes use of applications. The term "e-wallet" refers to a system connected to the user's account that allows payments to be made directly from the user's account balance to the seller. The purpose of an e-wallet is to make it simpler for each user to keep money electronically and to enable users to conduct all transactional operations more quickly, effectively, safely, and comfortably. Online shopping is one of the pastimes that the younger generation enjoys. which results in more people using e-wallets.

E-wallet payments are a common and well accepted new payment mechanism in both developed and developing nations. Numerous causes, including growing adoption, mobile penetration, financial inclusion, improved practicality, and cost-effectiveness, are contributing to the growth of e-wallets. The development of ecosystems involving regulators, financial institutions, device makers, retailers or sellers, and consumers themselves appears to be significantly influenced by digital payments. Since there is no need to come into contact with cash or other individuals who could be able to spread the Covid-19 virus, e-wallets are becoming more and more popular during the Covid-19 pandemic. According to government regulation, customers must engage in activities with little contact with other people, even during transactional activities, in order to comply with World Health Organization (WHO) guidelines on physical distance (Sisca Aulia, 2020).

Numerous businesses in Indonesia alone have excelled as tools for cashless transactions. Due to its simplicity of use and suitability for people from all social strata, e-Wallet is gradually gaining popularity in the community. Users simply need to register by completing a brief application, with minimal criteria and no need for credit checks. Additionally, these e-Wallets enable users to do a variety of online transactions without having to reveal their personal financial information. Given the high level of anxiety associated with online transactions, this feature is the reason e-Wallets have grown to be highly popular. Additionally, e-Wallets provide its users with a variety of advantageous promotions, removing any reluctance on their part to transfer funds to the e-Wallet.

OVO is a clever program that offers transaction services using digital currency and the idea of an electronic wallet. Any purchase made with OVO at a business that is OVO Accepted Here will result in the accumulation of OVO Points. Every time you use OVO Cash at one of the many OVO partner businesses, you earn OVO Points. Each OVO Point is redeemable at businesses that display the OVO Zone sign. OVO is now a digital payment platform accepted in retail chains, warung, e-commerce, online and on-demand services, with more than 500,000 offline shops thanks to the relationship with Grab and Tokopedia. OVO reported merchant growth of over 70% in the months of October and November of 2018. OVO is concentrating on creating QR codes this year to aid in the growth of MSMEs.

Several aspects, including practicality, efficacy from use, ease of use, and other elements that draw interest in its use in online transactions, affect students' interest in utilizing OVO. It is not surprising that OVO is one of the prima donnas in the majority of E-wallet users given the advantages and simplicity of online transactions that raise user interest in meeting their daily demands. His own view states that interest is a person's awareness of a subject, issue, or circumstance that has an impact on oneself (Witherington, 1999). In contrast, according to Slameto, interest is a sense of desire and interest in a certain activity that you have on your own initiative. Interest basically entails accepting a connection between oneself and something external to oneself (Slameto, 2010).

Many students in Bandar Pasir Mandoge District utilize OVO e-wallets due to the convenience they provide, especially those who study in large cities like Padang, Medan, Jakarta, Pekanbaru, and many other places. Students can conduct transactions more easily by using e-wallets. Students also use OVO e-wallets a lot because of how many of them sign up for pre-employment assistance and play online games.

As a result, this study will look at the efficiency, superiority, trustworthiness, allure, advantages, and practices of using OVO, an e-wallet company, as a transactional tool. The discussion of the aforementioned issues served as the foundation for our investigation into the variables influencing Bandar Pasir Mandoge students' interest in utilizing e-wallets.

B. Theoritical review

1. Interest

The Big Indonesian Dictionary defines interest as having a strong propensity toward something, passion, or desire. Since liking something requires both internal and external generation, there must be something (Departemen Pendidikan dan Kebudayaan, 2001). Interest is the sensation of desire and interest in an object or activity that one has on one's own, without being told or coerced. In essence, having curiosity is accepting something outside of oneself. The more significant or intimate the connection, the higher the interest (Slameto, 2010). Interest is a persistent mental inclination toward something that other people find desirable (Zakiah Drajat, 2005).

2. Trust

Trust is the understanding of another person's or party's behaviour when that person or party decides on that person. It can also be described as behavior in light of one's opinions of the traits of another person. Trust is not taking risks; rather, it is being aware of or desiring to take risks. Trust is necessary in risky circumstances so that interested parties are willing to make decisions. Trust enables consumers to face their concerns and encourages their adoption of a product. Existing impressions can be used to resolve user trust. Even when they anticipate risks, they are nonetheless able to use the technology because of their trust in it (Mayer, 1995).

3. Perceived Safety

The subjective likelihood that a person believes that a person's personal information won't be discovered or faked is known as perceived

security. To elaborate, security assessment refers to a person's expectation based on their subjective judgments on the legitimacy, authorisation, and non-repudiation of data (Pavlou, 2001). One of the difficulties in making e-payments public is security. The user's confidence in their desire to utilize e-money determines whether they have an interest in it. Security can be used in this study as a unique difficulty when developing an e-money system to encourage consumers to use it (Widyastuti, 2017).

4. Perceived Usefulness

Users' perceptions of the utility of systems and technology are based on their expectations that its use would result in increased productivity and benefits. This can influence whether users believe that employing information system technology would better their work, in which case they will use it, or whether they will not use it, in which case they will not (Jogiyanto, 2007).

5. Perceived Ease of Use

When a user perceives convenience, it refers to their idea that a technology or system would be simple to use and free from issues. Convenience can also be shown by the degree of engagement and intensity between the user and the system. Perceived easiness demonstrates how much a user of online application technology assumes that the technology is not challenging to use and doesn't take a lot of challenging effort (Davis, 1989).

6. Perceived Risk

Risk perception is defined as the subjective belief of the user that there is a chance of risk to suffer losses when using electronic wallet application services (Pavlou, 2003).

7. Consumptive Behaviour

Four factors cultural, social, personal, and psychological are responsible for determining consumption behavior. First, social factors, which include role and status, family, and reference group you would say that this component is compliance with both peers and family influence the consumptive level in this study. Second, personal elements are broken down into the following categories: age, phases in life, career, income level, way of life, self-concept, and traits. Personality is a person's unique psychological mark, and it is typically displayed through the use of intrinsic traits like identification and socioeconomic class in order to make people consumptive. Students, especially those with a sizable amount of pocket money, are more prone to overspending since they have the chance (Philip Kotler, 2005).

8. Theory of Reasoned Action

According to the theory of reasoned action, an individual's desire to carry out a particular action or refrain from doing so, or vice versa, influences their behavior. Attitude and subjective norm are two independent variables that affect desire (Fishbein, 1980).

9. Technology Acceptance Model (TAM)

One of the theories that outlines the technology acceptance approach model that can be used to gauge user adoption of technology is the technology acceptance model (TAM). Davis created the Technology

Acceptance Model (TAM) in 1989 as an adaption of the Theory of Reasoned Action (TRA). The perception of technology's advantages and its applicability are the two elements that have the most bearing on user acceptance of technology. Both elements affect a person's desire to use technology (Davis, 1989).

10. E-Wallet

According to Bank Indonesia's 2016 regulation Number 18/40/PBI/2016, an e-wallet is a service that stores information on payment instruments, including those that use cards and/or electronic money and can also hold funds. An electronic wallet is a piece of software that enables users to carry out different kinds of cashless transactions and digitally save money. The term "e-wallet" refers to a method of taking anything with a device like a computer or smartphone (Muhammad Taufik Hidayat, 2020).

C. Research Method

Researchers do their research using quantitative research techniques. Quantitative research is a method of learning by using numerical data as a tool to analyze information about a topic you're interested in learning more about (Sugiyono, 2016). In quantitative research, objective theory is used to analyze the relationship between variables. Quantitative research involves converting qualitative data into quantitative data or simply extracting statistical data in the form of numbers from study outcomes (Wiratna Suwarjeni, 2015).

The term "population" refers to a collection of research "components," where "element" refers to the smallest component of the needed data source. There were 258 participants in this study, all of whom were students in the Bandar Pasir Mandoge District. The researcher employed the Slovin formula or procedure to identify the sample that would be examined in this investigation. The sample consisted of 77 individuals as determined by calculations made using the Slovin formula.

A questionnaire and interviews with people whose information is required to complete the data for this study were the data collection tools employed by the researchers in this investigation. Giving respondents a list of questions or written statements to respond to is how a questionnaire collects data (Suharsimi Arikunto, 2016). In this study, the researchers employed questionnaires and interviews as data gathering tools.

The data analysis method used is statistical method with the help of SPSS version 23. The data analysis techniques used in this study are validity test, reliability test, normality test, multicolinerity test, heteroscedasticity test, multiple linear regression test, coefficient of determination, t test, and F test.

D. Result and Discussion

1. Data Analysis Result and Discussion

Software Statistical Program Service Solution (SPSS) version 23 was used to analyze the data in this study. The following are the results of the analysis that can be found:

a) Validity Test Result

The validity test is carried out to see whether the existing data is valid or not. The validity test is carried out by comparing the rcount value with the rtable value. Where rtabel is sought at a significance of 10% or 0.1 with degrees of freedom (df) = n-k-1, so df = 77-6-1 = 70. Then the r table obtained is 0.306. If rcount > rtable and the r value is positive then the statement item is said to be valid.

Table 1. Validity Test Result

Variable	Item	R-Hitung	R-Tabel	Description
Trust	1	0.713	0.306	Valid
	2	0.760	0.306	Valid
	3	0.631	0.306	Valid
	4	0.443	0.306	Valid
	5	0.569	0.306	Valid
Perceived Safety	1	0.581	0.306	Valid
	2	0.764	0.306	Valid
	3	0.571	0.306	Valid
	4	0.524	0.306	Valid
	5	0.650	0.306	Valid
Perceived Usefulness	1	0.565	0.306	Valid
	2	0.656	0.306	Valid
	3	0.626	0.306	Valid
	4	0.502	0.306	Valid
	5	0.715	0.306	Valid
Perceived Ease of Use	1	0.560	0.306	Valid
	2	0.745	0.306	Valid
	3	0.686	0.306	Valid
	4	0.526	0.306	Valid
	5	0.539	0.306	Valid
Perceived Risk	1	0.631	0.306	Valid
	2	0.543	0.306	Valid
	3	0.517	0.306	Valid
	4	0.523	0.306	Valid
	5	0.644	0.306	Valid
Consumptive Behaviour	1	0.451	0.306	Valid
	2	0.653	0.306	Valid
	3	0.491	0.306	Valid
	4	0.612	0.306	Valid
	5	0.704	0.306	Valid
OVO E-Wallet User Interest	1	0.671	0.306	Valid
	2	0.587	0.306	Valid
	3	0.534	0.306	Valid
	4	0.423	0.306	Valid
	5	0.794	0.306	Valid

Source: SPSS Output Results Version 23

From Table 1 above, it proves that the sum of the calculated r values

of all question items the value exceeds r table 0.306. Therefore it can be concluded that all items are said to be valid and the questionnaire in the study can be used for The next analysis is multiple linear regression.

b) Reliability Test Result

The method used to determine internal consistency in this study is by means of Cronbach's alpha. This study by means of Cronbach's alpha. If the Cronbach's Coefficient Alpha exceeds 0.6, then the questionnaire for measuring tools is said to be reliable. If the Cronbach's CoefficientAlpha value is less than 0.6, then the questionnaire is said to be unreliable questionnaire is said to be unreliable. The results of the reliability test can be presented in the table below:

Table 2. Reliability Test Result

Variable	*Cronbach's alpha*	Critical Value	Description
Trust	0.831	0.6	Reliable
Perceived Safety	0.744	0.6	Reliable
Perceived Usefulness	0.887	0.6	Reliable
Perceived Ease of Use	0.721	0.6	Reliable
Perceived Risk	0.911	0.6	Reliable
Consumptive Behaviour	0.864	0.6	Reliable
OVO E-Wallet User Interest	0.734	0.6	Reliable

Source: SPSS Output Results Version 23

Based on the summary of the reliability test results as contained in table 2 above, it can be seen that the Cronbach Alpha coefficient values of all research variables are greater than 0.6 research is greater than 0.6. Based on Ghozali's (2001) view, then all question items on the research variables are reliable.

c) Uji Asumsi Klasik

- **Uji Normalitas**

The test is to test whether the observations are normally distributed or not, this test uses Kolmogorov Smirnov. The results of the Normality test can be seen in the following data:

Table 3. Normalitiy Test

Unstandar Residual	Limit	Description
0.834	0.05	Normal

Source: SPSS Output Results Version 23

From Table 3 above, it can be seen that the asymp.sig value is 0.834> 0.05 so it can be concluded that the data is normally distributed.

- **Uji Multikolinearitas**

The multicollinearity test is intended to see if the regression model found a correlation between the independent variables. A good regression model ideally has no correlation between independent variables. In order to see whether or not multicollinearity exists, it can be seen from the Variance Inflation Factor (VIF) and tolerance (α) values.

Table 3. Multicollinearity Test

Variable	Tolerance	VIF	Description
Trust	0.587	1.325	No multicollinearity
Perceived Safety	0.521	1.533	No multicollinearity
Perceived Usefulness	0.553	1.383	No multicollinearity
Perceived Ease of Use	0.856	1.134	No multicollinearity
Perceived Risk	0.713	1.133	No multicollinearity
Consumptive Behaviour	0.646	1.233	No multicollinearity

Source: SPSS Output Results Version 23

From table 3 it can be seen that the tolerance value > 0.10 or VIF value < 10 so there is no multicollinearity.

- **Uji Heteroskedastisitas**

An important assessment of the classical linear regression model is that the disturbance that appears in the regression is homoscedasticity, that is, all disturbances have the same variation. Heteroscedasticity test results can be seen in the table below:

Table 4. Heteroscedasticity Test

Variable	Sig	Limit	Description
Trust	0.211	> 0.05	No multicollinearity
Perceived Safety	0.219	> 0.05	No multicollinearity
Perceived Usefulness	0.357	> 0.05	No multicollinearity
Perceived Ease of Use	0.312	> 0.05	No multicollinearity
Perceived Risk	0.746	> 0.05	No multicollinearity
Consumptive Behaviour	0.307	> 0.05	No multicollinearity

Source: SPSS Output Results Version 23

From table 4, it can be seen that the probability value is greater than 0.05, so the variables proposed in the study do not occur heteroscedasticity.

d) Analisis Hipotesis

- **Multiple Linear Regression Results**

Table 5. Multiple Linear Regression Test Results

Variable	B	Beta	T hitung	Sig t	Description
Constant	4.982				
Trust	0.314	0.300	3.367	0.037	Significant
Perceived Safety	0.341	0.284	2.085	0.040	Significant
Perceived Usefulness	0.146	0.211	2.381	0.024	Significant
Perceived Ease of Use	0.163	0.236	3.628	0.000	Significant
Perceived Risk	-0.246	-0.181	-3.216	0.001	Significant
Consumptive Behaviour	0.214	0.163	2.173	0.031	Significant
F Hitung	16,682				
Sig F	0,000				
Adjusted R Square	0,478				
Variabel Dependen	: Minat Penggunaan E-Wallet OVO				

Source: SPSS Output Results Version 23

From Table 5 above, multiple linear regression calculations using the SPSS programme obtained data, namely:

Y= 4.982 + 0.314X1 + 0.341X2 + 0.146X3+ 0.163X4 – 0.246X5 + 0.214 X6

The interpretation of the data above is:

1) Concert tanta = 4.982. This means that if there are no variables of trust, perceived security, perceived convenience, perceived benefits, perceived risk and consumptive behaviour that influence the interest of OVO E-wallet users, then interest is 4.982 units.
2) X1 (Trust) = 0.314. This means that if the trust variable increases by one unit, user interest will increase by 0.314, assuming that the other independent variables are constant.
3) X2 (Perceived Safety) = 0.341. This means that if the security perception variable increases by one unit, user interest will definitely increase by 0.341, assuming that the other independent variables are constant.
4) X3 (Perceived Usefulness) = 0.146. This means that if the perceived ease variable increases by one unit, the user's interest will definitely increase by 0.146, assuming that the other independent variables are constant.

5) X4 (Perceived Ease of Use) = 0.163. This means that if the perceived usefulness variable increases by one unit, user interest will increase by 0.163, assuming that the other independent variables are constant.
6) X5 (Perceived Risk) = -0.246. This means that if the risk perception variable increases by one unit, user interest will decrease by -0.246, assuming other independent variables are constant.
7) X6 (Consumptive Behaviour) = 0.214. This means that if the consumptive behaviour variable increases by one unit, the user interest will definitely increase by 0.214, assuming that the other independent variables are constant.

- **Partial Hypothesis Testing (t test)**

1) The Effect of Trust on Interest in OVO E-Wallet Users as a Student Transaction Tool in Bandar Pasir Mandoge

From the multiple linear regression analysis test, it proves that there is a significance value of 0.037 (0.037 < 0.05). This value can indicate that the hypothesis is accepted, which means that there is an effect of trust on interest. users of E-Wallet (electronic wallet) OVO as a transaction tool for students in Bandar Pasir Mandoge.

2) The Effect of Perceived Safety on User Interest in E-Wallet OVO as a Student Transaction Tool in Bandar Pasir Mandoge

From the multiple linear regression analysis test, it proves that there is a significance value of 0.040 (0.040 < 0.05). This value can show that the hypothesis is accepted, which means that there is an effect of perceived safety on the interest of OVO E-Wallet (electronic wallet) users as a student transaction tool in Bandar Pasir Mandoge.

3) The Effect of Perceived Usefulness in E-Wallet OVO as a Student Transaction Tool in Bandar Pasir Mandoge

From the multiple linear regression analysis test, it proves that there is a significance value of 0.024 (0.024 < 0.05). This value can show that the hypothesis is accepted, which means that there is an effect of perceived Usefulness on user interest in E-Wallet (electronic wallet) OVO as a student transaction tool in Bandar Pasir Mandoge.

4) The Effect of Perceived Ease of Use on User Interest in E-Wallet OVO as a Student Transaction Tool in Bandar Pasir Mandoge

From the multiple linear regression analysis test, it proves that there is a significance value of 0.000 (0.000 < 0.05). This value can show that the hypothesis is accepted, meaning that there is an effect of perceived Ease of Use on user interest in E-Wallet (electronic wallet) OVO as a student transaction tool in Bandar Pasir Mandoge.

5) The Effect of Perceived Risk on User Interest in E-Wallet OVO

as a Student Transaction Tool in Bandar Pasir Mandoge

From the multiple linear regression analysis test, it proves that there is a significance value of 0.001 (0.001 < 0.05). This value can show that the hypothesis is accepted, which means that there is an effect of perceived risk on the interest of OVO E-Wallet (electronic wallet) users as a student transaction tool in Bandar Pasir Mandoge.

6) **The Effect of Consumptive Behaviour on Interest in OVO E-Wallet Users as a Student Transaction Tool in Bandar Pasir Mandoge**

From the multiple linear regression analysis test, it proves that there is a significance value of 0.031 (0.031 <0.05). This value can show that the hypothesis is accepted, which means that there is an effect of consumptive behaviour on the interest of OVO E-Wallet (electronic wallet) users as a student transaction tool in Bandar Pasir Mandoge.

- **Simultaneous Hypothesis Testing (Test F)**

From the multiple linear regression analysis test, it proves that there is a significance value of 0.000 (0.000 < 0.05). This value can show that the hypothesis is accepted, which means that there is an effect of trust, perceived security, perceived usefulness, perceived ease of use, perceived risk, and consumptive behaviour simultaneously on the interest of OVO E-Wallet (electronic wallet) users as a student transaction tool in Bandar Pasir Mandoge.

- **Coefficient of Determination (r square)**

From the multiple linear regression analysis, it proves that the level of the coefficient of determination (r2 square) = 0.478, that is, the independent variables jointly affect the independent variables by 47.8%, while the remaining 52.2% is influenced by other variables not used in the research model.

E. Conclusion

1) From the multiple linear regression analysis test, it proves that there is a significance value of 0.037 (0.037 < 0.05). This value can indicate that the hypothesis is accepted, which means that there is an effect of trust on interest. users of E-Wallet (electronic wallet) OVO as a transaction tool for students in Bandar Pasir Mandoge.
2) From the multiple linear regression analysis test, it proves that there is a significance value of 0.040 (0.040 < 0.05). This value can show that the hypothesis is accepted, which means that there is an effect of perceived safety on the interest of OVO E-Wallet (electronic wallet) users as a student transaction tool in Bandar Pasir Mandoge.
3) From the multiple linear regression analysis test, it proves that there is a significance value of 0.024 (0.024 < 0.05). This value can show that the hypothesis is accepted, which means that there is an effect of perceived Usefulness on user interest in E-Wallet (electronic wallet) OVO as a student transaction tool in Bandar Pasir Mandoge.

4) From the multiple linear regression analysis test, it proves that there is a significance value of 0.000 (0.000 < 0.05). This value can show that the hypothesis is accepted, meaning that there is an effect of perceived Ease of Use on user interest in E-Wallet (electronic wallet) OVO as a student transaction tool in Bandar Pasir Mandoge.
5) From the multiple linear regression analysis test, it proves that there is a significance value of 0.001 (0.001 < 0.05). This value can show that the hypothesis is accepted, which means that there is an effect of perceived risk on the interest of OVO E-Wallet (electronic wallet) users as a student transaction tool in Bandar Pasir Mandoge.
6) From the multiple linear regression analysis test, it proves that there is a significance value of 0.031 (0.031 <0.05). This value can show that the hypothesis is accepted, which means that there is an effect of consumptive behaviour on the interest of OVO E-Wallet (electronic wallet) users as a student transaction tool in Bandar Pasir Mandoge.
7) From the multiple linear regression analysis test, it proves that there is a significance value of 0.000 (0.000 < 0.05). This value can show that the hypothesis is accepted, which means that there is an effect of trust, perceived security, perceived usefulness, perceived ease of use, perceived risk, and consumptive behaviour simultaneously on the interest of OVO E-Wallet (electronic wallet) users as a student transaction tool in Bandar Pasir Mandoge.

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