

RESEARCH ARTICLE

The Influence Of Service Features, Perceived Convenience And Financial Literacy In The Decision To Use Ovo E-Wallet On Generation Z Of Bengkulu City

Heskyel Pranata Tarigan¹, Karona Cahya Susena¹, Yudi Irawan Abi¹

Abstract

The purpose of this study was to determine the effect of service features, perceived ease and financial literacy on the decision to use the OVO E-Wallet in Bengkulu City. This study is a type of quantitative research. The population used in this study were OVO E-Wallet users in Bengkulu City. This study used incidental sampling techniques or non-probability sampling, so that a research sample of 100 respondents was obtained from Generation Z in Bengkulu City. The collection of respondent data was distributed via Google Form. The results of the multiple linear regression analysis are the equation $Y = 1.566 + 0.621 X_1 + 0.253 X_2 + 0.212 X_3 + e$, this illustrates a positive regression direction, meaning that the service feature variables (X_1), perceived ease (X_2) and financial literacy (X_3) have a positive influence on the decision to use (Y) in Generation Z in Bengkulu City. From the results of the calculation using SPSS version 25.0, the coefficient of determination of R square can be seen as 0.842. This means that the value of service features (X_1), perceived ease (X_2) and financial literacy (X_3) influence the decision to use (Y) by 84.2% while the remaining 15.8% is influenced by other variables not examined in this study. The results of the t-test at a significance level <0.05 explain that partially service features (X_1), perceived ease (X_2) and financial literacy (X_3) have a significant influence on the decision to use (Y) in Generation Z of Bengkulu City. The results of the f-test are smaller than 0.000, so the variables of service features (X_1), perceived ease (X_2) and financial literacy (X_3) have a significant influence on the decision to use (Y) in Generation Z of Bengkulu City.

Keyword: Service Features, Perceived Convenience, Financial Literacy, Usage Decisions, OVO E-Wallet and Generation Z.

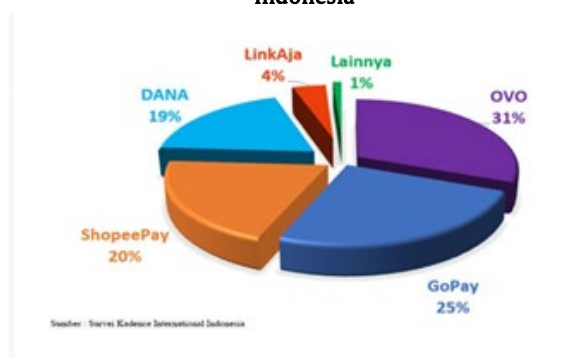
Introduction

The development of technology is currently very rapid along with scientific advances. Technology is a system designed by humans with the aim to simplify and produce a level of efficiency and effectiveness by providing a large impact but with minimal energy. The advancement of technology can be seen starting from the era of communication and information technology, the era of industrial technology, to the era of agricultural technology. One of the technological developments that is now used by almost everyone is a digital wallet, or what is often referred to as an E-Wallet (Ferdiansyah & Nur, 2023; 7978).

E-wallet, or electronic wallet, is a digital service that allows users to store payment instrument data such as credit cards, debit cards, or electronic money. With an E-Wallet, users can perform various financial transactions, including paying utility bills, buying credit, or subscribing to services. E-wallets can be used both online and offline, and simplify the process of buying and selling transactions digitally.

E-wallet is one of the products in the field of server-based digital payments, which is part of financial technology (Ginantra, 2020: 8). The main purpose of E-Wallet is to facilitate transactions for its users (Nuha et al., 2020: 68). In addition, E-Wallets provide easy access to money online, so users no longer need a physical wallet. According to a survey conducted (kadence international indonesia) there are 5 E-Wallet service providers that are widely used in Indonesia, especially Generation Z.

Figure 1 Most Popular Digital Wallets (E-Wallets) In Indonesia



Survey: kadence international indonesia 2022

Ovo is still the leading E-Wallet, although there is a lot of competition from other e-wallets that are classified as equally strong. Followed by GoPay and ShopeePay with a difference of only 5%, considering that both of them not only stand as e-wallets, but are also part of the payment facilities of an application and e-commerce with quite large users. Then there is Dana with 14%, followed by LinkAja with 4% and 1% for other E-Wallets.

According to Dirwan, Fitriani Latief (2020) which states that service features have a positive effect on the use of digital wallets. The more service features provided on the OVO E-Wallet, the higher the level of decision to use the OVO E-Wallet. This is in line with research conducted by Ferdiansyah and Nur, (2023; 7978) which explains that E-Wallets are able to offer a variety of service features that can be used and always innovate in the form of products and services offered so that users feel satisfied and will be increasingly interested in using E-Wallets.

Universitas Dehasen Bengkulu

*) corresponding author

Heskyel Pranata Tarigan

Email: heskytarigan8@gmail.com

Perception of the ease of use of a technology is defined as a measure by which a person believes that the technology can be easily understood and used. Based on some of these definitions, it can be said that ease of use can reduce a person's effort both time and energy to learn a system or technology because individuals believe that the system or technology is easy to understand. The intensity of use and interaction between users and the system can also indicate ease of use. A system that is used more often indicates that the system is better known, easier to operate and easier to use by its users. Based on research conducted by Nugroho (2022: 122) which concluded that the perception of Ease of Use has a positive but insignificant effect on Online Banking Usage.

The next factor that can influence the decision to use E-Wallet OVO is financial literacy. The definition of financial literacy described by the Financial Services Authority (OJK) is 'Knowledge, skills and beliefs that influence attitudes and behaviour to improve the quality of decision making and financial management in order to achieve prosperity' (POJK, 2016: 3). In the use of digital financial services, it needs to be balanced with an understanding of the functions, benefits and risks of digital financial services which aims to minimise the risks that can be caused by digital financial services (Financial Services Authority, 2017: 72).

With sufficient knowledge related to financial products, especially OVO E-wallet products, it can help people to choose what financial products to use in order to get maximum benefits and according to user needs, so that OVO E-Wallet users can use E-Wallet wisely and carefully. According to Savira and Susanti (2020: 12) Financial literacy partially has no significant effect on decisions to use electronic money.

Based on this statement, OVO is one of the first ranked financial technology business unicorns in Indonesia. OVO is one of the server-based E-Wallet or digital wallet applications that are part of financial technology. This application makes it easy for users to make various transactions, such as payments, transfers, purchases of products or services and others digitally (Ginantra 2020: 8).

Figure 2 OVO E-Wallet



Source: Marcomm 2022

OVO has reached more than 430 cities and districts and reached more than 1 million QRIS merchants. This payment method is in great demand, especially in the Generation Z environment, because it is one of the largest E-Wallets in Indonesia and collaborates with GoPay so that the many service features offered to users become their own choice. Generation Z, which is known as a generation that is very familiar with technology and tends to prioritise convenience in various aspects of life, is the main target for E-Wallet service providers. However, even though the use of E-Wallet is increasing, there are several factors that influence the decision to use E-Wallet among Generation Z.

Methods

In this study, the authors used a quantitative approach. A quantitative approach is an approach that uses numerical data in statistical analysis, while according to the explanation, this research is research that aims to determine the relationship between two or more variables. Sugiyono (2019: 65) Based on the level of explanation of the position of the variable, this variable is causal associative, which is a research that seeks a causal relationship (influence), namely the independent / free variable (X) on the dependent / dependent variable (Y). This study consists of three independent variables (X), namely Service Features, Perceived Ease of Use and Financial Literacy and one dependent variable (Y), namely the Decision to Use Financial Literacy.

Result and Discussion

Validity Test

The results of testing the validity of the research indicators are as in the following table:

Table 1 Validity Test of Research Indicators

No	Statement Item	R- Table	R- count	Description
Service Features (X1)				
1	X1.1	0.1946	0,942	Valid
2	X1.2	0.1946	0,956	Valid
3	X1.3	0.1946	0,904	Valid
4	X1.4	0.1946	0,920	Valid
Perceived Ease (X2)				
1	X2.1	0.1946	0,949	Valid
2	X2.2	0.1946	0,958	Valid
3	X2.3	0.1946	0,920	Valid
4	X2.4	0.1946	0,931	Valid
Financial Literacy (X3)				
1	X3.1	0.1946	0,650	Valid
2	X3.2	0.1946	0,473	Valid
3	X3.3	0.1946	0,407	Valid
4	X3.4	0.1946	0,482	Valid
5	X3.5	0.1946	1	Valid

Usage Decision (Y)				
1	Y.1	0.1946	0,809	Valid
2	Y.2	0.1946	0,801	Valid
2	Y.3	0.1946	0,746	Valid
3	Y.4	0.1946	0,849	Valid
5	Y.5	0.1946	1	Valid

Source: SPSS output version 25.0, 2024

So the indicators used in this study are valid and can be used as research tools.

Based on table 1 above that as many as 18 statement items submitted to customers, the total pearseon correlation of each statement item is all valid. We can see in the table above the value of r count above r table, which is 0.1946 (r table attached). In determining the r table, the first thing to do is determine the degree of freedom (df) value using the formula ($df = n - 2$). From the existing data, the value of $df = 100 - 2 = 98$ can be obtained. So that the df value = 98. Then we have to find the significance level for two sides / direction of 0.025 / 0.05. For the next, namely looking for the value of the r table by looking at the table in the attachment, namely 0.1946. So only 18 statement items have the level of validity expected in this study, namely the value of $r_{count} > r_{table}$ all of which are valid.

Reliability Test

According to Sugiyono 2018: 168 explains that if a data is declared reliable if two or more researchers in the same object produce the same data or the same researcher at different times will also produce the same data. A research instrument is indicated to have an adequate level of reliability if the Alpha Cronbach coefficient is greater than or equal to 0.60 (Ghozali, 2016: 90). The results of testing the reliability of the research variables can be seen in table 2 below:

Table 2 Research Instrument Reliability Test Results

No	Variable	Cronbach Alpha Value	Description	Ket
1	Service Features	0,948	0,60	Realibel
2	Perceived Ease	0,956	0,60	Realibel
3	Financial Literacy	0,897	0,60	Realibel
4	Usage Decision	0.952	0,60	Realibel

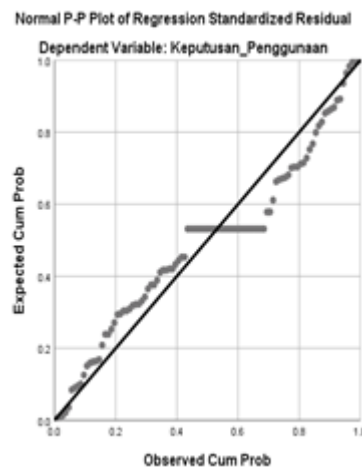
Source: SPSS Output Version 25.0, 2024

The results of the realibel test data analysis as shown in table 2 show that variable X and variable Y in the study are greater than the Cronbach Alpha value of 0.60, which means that all research statements are realibel (reliable).

Normality Test

According to Ghozali (2012: 160) the normality test aims to determine whether the dependent variable regression model and the independent variable have a contribution or not. A good regression model is normal or near normal distribution data. The results of the normality test using SPSS 25.0 are as follows:

Figure 3 Normality Test Results



Source: SPSS output version 25.0, 2024

From Figure 3 above the normal P-P plot test results above, we can conclude that all question items on each variable are close to the diagonal line, which means that all statements are declared normal.

Multicolonearity Test

According to Ghozali (2012: 105) the multicollinearity test aims to test whether a regression model has a correlation between independent variables. A good regression model should not have a correlation between independent variables. The results of the multicollinearity test using SPSS 25.0 are as follows:

Table 3 Multicolonearity Test Calculation

Table 3. Multicollinearity Test Calculation								
Model		Coefficients ^a				Collinearity Statistics		
		Unstandardized Coefficients		Standardized Coefficients	t			Sig.
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.686	.884		1.908	.059		
	Service Features	.621	.137	.521	4.550	.000	.126	7.953
	Perceived Ease	.273	.121	.226	2.254	.026	.163	6.125

Financial Literacy	.212	.062	.223	3.391	.001	.381	2.624
--------------------	------	------	------	-------	------	------	-------

a. Dependent Variable: Usage Decision
Source: SPSS Output Version 25.0, 2024

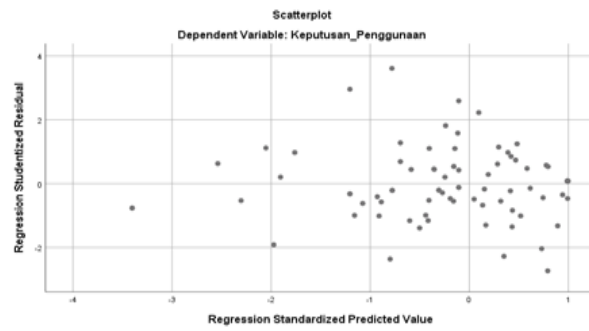
From Table 3 of the multicollinearity test calculation, it can be concluded that the collinearity statistics value of service quality and trust in tolerance is less than 0.1, namely the three variables are 0.126, 0.163 and 0.381 and VIF in the third variable is less than 10, namely 7.953, 6.125, and 2.624. Based on Ghozali's view (2013: 105) that if the tolerance is above 0.1 and VIF is below 10, there is no multicollinearity. This means that the test results on the service features variable, perceived convenience and

financial literacy on usage decisions do not occur multicollinearity.

Heteroscedasticity Test

According to Sunyoto (2016: 90) explains the heteroscedasticity test as follows: 'In the multiple regression equation, it is also necessary to test whether or not the variance of the residuals from one observation to another. The results of the calculation using SPSS 25.0 are as follows:

Figure 4 Heteroscedasticity Test Calculation Results



Source: SPSS Output Version 25.0, 2024

From the heteroscedasticity calculation picture, it states that the regression studentized residual does not form a pattern, either wavy, widening or narrowing. The scatterplot image is dots spread above and below the number 0 on the Y axis, so it can be concluded that heteroscedasticity does not occur.

In facilitating the calculation of multiple linear regression from a large amount of data, in this study it was completed with the help of computersoftware (software) SPSS 25.0 program. The results of testing the multiple regression model on the variables of service quality (X1), trust (X2), and which affect customer satisfaction (Y) are seen in table 4 below

Multiple Linear Regression Analysis

Table 4 Linear Regression Test Results

Model		Coefficients ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	1.566	.864		1.768	.043
	Service Features	.621	.137	.521	4.550	.000
	Perceived Ease	.253	.111	.216	3.454	.016
	Financial Literacy	.212	.062	.223	3.391	.001

a. Dependent Variable: Usage Decision

Source: SPSS Output Version 25.0, 2024

Multiple linear regression calculations using the SPSS 25.0 programme in table 8, the following multiple linear regression equation can be obtained:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

$$Y = 1.566 + 0.621 X_1 + 0.253 X_2 + 0.212 X_3 + e$$

The equation of the multiple linear regression is

1. The constant value of 1.566 means that if the variable service features (X1), perceived convenience (X2) and financial literacy (X3) are considered equal to zero (0), the usage decision variable (Y) will remain at 1.566.
2. The effect of service features (X1) on usage decisions (Y) The coefficient value of service features (X1) is 0.621 with the assumption that if x1 increases by one unit, the usage decision (Y) will also increase by 0.621.
3. The effect of perceived convenience (X2) on usage decisions (Y) The regression coefficient value of the price variable is 0.253, assuming that if the perceived convenience (X2)

increases by one unit, the usage decision (Y) will increase by 0.253.

4. The effect of financial literacy (X3) on usage decisions (Y)

The coefficient value of financial literacy (X3) is 0.212, assuming that if financial literacy (X3) increases by one unit, the usage decision (Y) will increase by 0.212.

Determination Test Results (R2)

The coefficient of determination (R2) essentially measures how far the model's ability to explain the dependent variable. The coefficient of determination is zero and one. A low R value means that the ability of the independent variables to explain the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the variation in the dependent variable. Based on the R2 test conducted, it can be seen in table 8 below

Table 5 Determination Test Results (R2)

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.918 ^a	.842	.837	1.856
a. Predictors: (Constant), Service Features, Perceived Ease, Financial Literacy				
b. Dependent Variable: Usage Decision				

Source: Output SPSS version 25.0, 2024

Based on table 6 for the coefficient of determination using the R Square model. From the results of calculations using SPSS 25.0, it can be seen that the coefficient of determination of R is 0.842. This means that the value of Variable X affects the variable (Y) with an r square value of 84.2% while the remaining 15.8% is influenced by other variables not examined in this study.

Simultaneous Test Results (f)

According to Pardede and Manurung (2014; 28) the F test can be used to test the simultaneous influence of the independent variable on the dependent variable (Y). if the independent variable has simultaneous with the dependent variable. This can be seen in table 10 below:

Table 6 Simultaneous Test Results (f)

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1761.425	3	587.142	170.451	.000 ^b
	Residual	330.685	96	3.445		
	Total	2092.110	99			

a. Dependent Variable: Usage Decision**b. Predictors: (Constant), Service Features, Perceived Ease, Financial Literacy**

Source: SPSS Output Version 25.0, 2024

From table 6 above that the significance value is 0.000 <0.05. Because the significance level is below 0.05, it shows that simultaneously service features (X1) perceived convenience (X2) and financial literacy (X3) have a significant effect on usage decisions (Y) on the OVO E-Wallet for Generation Z Bengkulu City. With the value of F count > F table, namely f count of 170.451 > f table 2.70 (F

Table attached). So it can be concluded that service quality and trust have a simultaneous effect on customer satisfaction.

Partial Hypothesis Testing (t test)

The results of testing the t test hypothesis using SPSS 25.0 can be seen in table 7 below

Table 7 Partial Test Results (t)

Coefficients^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error		
1	(Constant)	1.566	.864		1.768
	Service Features	.621	.137	.521	4.550
	Perceived Ease	.253	.111	.216	3.454
	Financial Literacy	.212	.062	.223	3.391

a. Dependent Variable: Usage Decision

Source: SPSS Output Version 25.0, 2024

From the calculation results using SPSS 25.0 it can be explained that:

1. Service feature variable (X1)

The test results for the service quality variable show a significance value of 0.000 <0.05. Because the significance value is smaller than 0.05, Ho is rejected and Ha is accepted. meaning that service features have a significant influence on the decision to use the OVO E-Wallet for Generation Z Bengkulu City. From the table above, it shows that T count on service quality is greater than T table, namely 4.550 > 1.983 (t table formula attached). It can be concluded that the usage decision variable has a significant effect on customer satisfaction.

2. Perceived convenience variable (X2)

The test results for the price variable show a significance value of 0, 026 <0.05. Because the significance value of trust is smaller than 0.05, Ho is rejected and Ha is accepted. This means that the trust variable has a significant influence on the decision to

use the OVO E-Wallet for Generation Z Bengkulu City. From the coefficient table above, t count on the perceived convenience variable is greater than t table, namely t count of 3.454 while t table is 1.983. It can be concluded that the trust variable has a significant effect on the decision to use the OVO E-Wallet in Generation Z of Bengkulu City.

3. Financial literacy variable (X3)

The test results for the price variable show a significance value of 0, 001 <0.05. Because the significance value of trust is smaller than 0.05, Ho is rejected and Ha is accepted. This means that the financial literacy variable has a significant influence on the decision to use the OVO E-Wallet in Generation Z of Bengkulu City. From the coefficient table above, t count on the trust variable is greater than t table, namely t count of 3.391 while t table is 1.983. It can be concluded that the trust variable has a significant effect on the decision to use the OVO E-Wallet in Generation Z of Bengkulu City.

Discussion

1. The Effect Of Service Features On The Decision To Use E-Wallet OVO In Generation Z Bengkulu City

This study shows that the independent variable, namely service features (X1), has a significant influence on usage decisions (Y) in Generation Z Bengkulu City, because the test results for the service quality variable show a significance value of $0.000 < 0.05$. Because the significance value is smaller than 0.05. Because the significance value is smaller than 0.05. This means that service features have a significant influence on OVO E-Wallet users in Generation Z Bengkulu City. The basis for decision making (Ghozali, 2015: 48) is to use the significance probability number, namely if the significance probability < 0.05 , then H_0 is rejected and H_a is accepted. Which means that variable X has a significant effect on variable Y. Based on the t test, the t count is greater than the t table, namely $4.550 > 1.983$ (t table attached). It can be concluded that the service feature variable has a significant effect on usage decisions (Y) in Generation Z Bengkulu City. Based on the Partial test (t test) shows that service features have a positive and significant effect directly on the decision to use the OVO E-Wallet.

As stated by Latifah, A. H., Kadi, A. C. D., Sari, L. S. (2022; 16) shows that convenience, usefulness, trust, features partially have a positive effect, while promotion partially has no significant effect on usage decisions, simultaneously convenience, usefulness, trust, promotion and service features simultaneously or together have a positive and significant effect on usage decisions. This is also found by other research by Nisa (2023) showing that the variable service features (X1), security (X2), and ease of use (X3) have a significant influence on student transactions using the DANA E-Wallet application, both partially and simultaneously, as well as in an Islamic economic perspective.

2. The Effect Of Perceived Convenience On The Decision To Use E-Wallet OVO For Generation Z Bengkulu City.

Research using the t test and f test as well as multiple linear regression variable perceived convenience has an influence on usage decisions. The test results for the perceived convenience variable in the partial test (t) show a significance value of $0.016 < 0.05$. Because the significance value of trust is smaller than 0.05, H_0 is rejected and H_a is accepted. This means that the perceived convenience variable has a significant influence on the decision to use the OVO E-Wallet in Generation Z of Bengkulu City.

Based on the research results that have been presented, it is known that perceived convenience has a significant influence on usage decisions. Therefore, the higher the influence of the perceived ease of use variable, the higher the level of usage decisions. T count on the perceived convenience variable is greater than t table, namely t count of 3.454 while t table is 1.983. It can be concluded that the perceived convenience variable has a significant effect on the decision to use the OVO E-Wallet in Generation Z of Bengkulu City. In line with research conducted by Rahmawati, Y. D., & Yuliana, R. (2020; 168) shows that perceived benefits, perceived convenience, and perceived security have a positive and significant effect on decisions to use E-Wallets in students. The security perception variable has a dominant influence on decisions to use E-Wallets in students. Security is indeed the most important in the decision to use E-Wallet because someone feels safe and protected.

Likewise, research conducted by Fitria Ningsih (2023) where the results of this study are (1) perceived ease of use has a positive and significant effect on interest in using E-Wallets, (2) perceived risk has a negative and significant effect on interest in using E-Wallets, (3) financial literacy has a positive and significant effect on interest in using e-wallets, (4) In an Islamic business perspective, E-Wallets are halal to use as long as there are no prohibiting arguments and no haram transactions. In addition, e-wallets can also provide benefits to the community because they can transact easily and quickly.

3. The Effect Of Financial Literacy On The Decision To Use E-Wallet OVO On Generation Z Bengkulu City.

Research using the t test and f test and multiple linear regression financial literacy variables have an influence on usage decisions. The test results for the financial literacy variable in the partial (t) test show a significance value of $0.001 < 0.05$. Because the significance value of financial literacy is smaller than 0.05, H_0 is rejected and H_a is accepted. This means that the financial literacy variable has a significant influence on the decision to use the OVO E-Wallet in Generation Z of Bengkulu City.

Based on the research results that have been presented, it is known that financial literacy has a significant influence on usage decisions. Therefore, the higher the influence of the existing financial literacy variables, the higher the level of usage decisions. T count on the perceived convenience variable is greater than t table, namely t count of 3.391 while t table is 1.983. It can be concluded that the financial literacy variable has a significant effect on the decision to use the OVO E-Wallet in Generation Z of Bengkulu City. In line with research conducted by Palimbong et al (2023; 278) shows that financial literacy has a positive effect on the use of digital payment shopee paylater on Uki Toraja Faculty of Economics students with an influence level of 26.6%, while the remaining 73.4% is influenced by other variables not included in this study.

Likewise, research conducted by Aisa (2024) shows that partially and simultaneously, financial literacy variables, perceived ease of use, trust, and security have a significant effect on decisions to use QRIS as a payment medium for cashless society (case study on students in Purwokerto area). Researchers suggest that future researchers can conduct a one-way test in order to determine the direction of the relationship of the variables that can be a factor behind the decision to use QRIS.

4. The Effect Of Service Features, Perceived Convenience And Financial Literacy On Decisions To Use The OVO E-Wallet For Generation Z Bengkulu City.

Based on the research results that have been presented, it is known that service features, perceived convenience and financial literacy have a significant influence on usage decisions. Therefore, the higher the influence of the service features, perceived convenience and financial literacy variables, the higher the level of usage decisions.

t count on the service feature variable is greater than t table of $4.550 > 1.983$, the perceived convenience variable is greater than t table, namely t count of $3.454 > 1.983$ while the financial literacy variable is greater than t table, namely t count of $3.391 > 1.983$. It can be concluded that the variables of service features, perceived convenience and financial literacy have a significant effect on the usage decisions of Generation Z in Bengkulu City.

In line with research conducted by Rahmatiyani (2023; 451) shows that the variables of perceived benefits, perceived convenience simultaneously and partially Perceptions of Benefits, Perceptions of Ease and Perceptions of Risk on the Decision to Reuse Interest in E-Wallet OVO have a positive and significant effect on interest in reuse of e-wallet ovo while the variable perception of risk has proven to have no effect on interest in reuse of E-Wallet OVO. Determination (R^2) based on the value can be seen the results of the analysis of the effect of perceived benefits, perceived convenience, perceived risk on interest in reuse of e-wallet ovo with a value of 0.524. The dependent variable to determine the results of statistical tests shows that the hypothesis is accepted, namely perceived benefits, perceived convenience, interest in reuse, while the hypothesis is rejected, namely risk perception because it has no significant effect. Then from the results of the analysis it results that the perceived benefit variable is the dominant variable.

This is also found by other researchers by Susanti, R. V., Febriyantor, T. M. (2021; 8) shows that perceived convenience, perceived security, and promotional attractiveness have a significant effect on decisions to use e-money in the city of Batam in the era of cashless society.

Conclusion

Based on the results of research that has been conducted on E-Wallet OVO in Bengkulu City in Generation Z, the authors can conclude that:

1. From the results of multiple linear regression analysis, it states that the service features variable has a significant effect on usage decisions which can be seen in the linear regression test, the significance value of service features is smaller than 0.005, namely 0.000 <0.005. The basis for decision making (Ghozali, 2015: 48) is to use the significance probability number, namely if the significance probability <0.05, then H0 is rejected and Ha is accepted. Which means that the service feature variable has a significant effect on the usage decision variable.
2. The results of multiple linear regression tests which state that the perceived convenience variable has a significant effect on usage decisions where the significance test value of trust is smaller than 0.005, namely 0.016 <0.05.
3. Multiple linear regression test results which state that the financial literacy variable has a significant effect on usage decisions where the significance test value of trust is smaller than 0.005, namely 0, 001 <0.05.
4. The variables of service features, perceived convenience and financial literacy have a significant effect on usage decisions where the three independent variables have a significance value below 0.005. Which means that variable X has a significant effect on variable Y.

References

- Abrilia, N. D., & Tri, S. (2020). Pengaruh Persepsi Kemudahan Dan Fitur Layanan Terhadap Minat Menggunakan E-Wallet Pada Aplikasi DANA Di Surabaya. *Jurnal Pendidikan Tata Niaga*, 8(3), 1006–1012.
- Abi, I. Y. (2020). Pengaruh Brand Image Dan Kualitas Produk Terhadap Keputusan Pembelian Pada Kfc Di Kota Bengkulu. *Management Insight: Jurnal Ilmiah Manajemen*, 15 (1), 95–107. <https://ejournal.unib.ac.id/index.php/Insight/article/view/11330>
- Aini, S. A., Wijayantini, B., & Rusdiyanto, R. (2022). Pengaruh Persepsi Kemudahan Dan Persepsi Fitur Layanan Islami Terhadap Keputusan Nasabah Menggunakan Mobile Banking Bank Syariah Indonesia Cabang Jember. *National Multidisciplinary Sciences*, 1(3), 493–503.
- Akbar, I. (2019). Pengaruh Kualitas Pelayanan, Sarana dan Prasarana Terhadap Kepuasan Serta Dampaknya Terhadap Loyalitas Konsumen Pada Industri Perhotelan di Banda Aceh. *Jurnal Manajemen Dan Akuntansi*, 5(1), 1–7
- Amin, A. M., & Yanti, R. F. (2021). Pengaruh Brand Ambassador, E-WOM, Gaya Hidup, Country Of Origin dan Motivasi Terhadap Keputusan Pembelian Produk Skincare Korea Nature Republic . *INVEST : Jurnal Inovasi Bisnis Dan Akuntansi*, 2(1), 1–14. <https://doi.org/10.55583/invest.v2i1.111>
- Aprilia, R. W., & Susanti, D. N. (2022). Pengaruh Kemudahan, Fitur Layanan, dan Promosi Terhadap Keputusan Penggunaan E-Wallet Dana di Kabupaten Kebumen. *Jurnal Ilmiah Mahasiswa Manajemen, Bisnis Dan Akuntansi (JIMMBA)*, 4(3), 399–409. <https://doi.org/10.32639/jimmba.v4i3.121>
- Aisi P, D. (2024) Pengaruh Literasi Keuangan, Persepsi Kemudahan Penggunaan, Kepercayaan, Dan Keamanan Terhadap Keputusan Penggunaan Qris Sebagai Media Pembayaran Cashless Society (Studi Kasus Pada Mahasiswa Di Wilayah Purwokerto). *Universitas Islam Negeri Prof. K. H. Saifuddin Zuhri Purwokerto*
- D. K. Argitama, and S. Suryoko, "Pengaruh E-Service Quality Dan Promosi Penjualan Terhadap Keputusan Penggunaan Produk Gopay (Studi Pada Pengguna Aplikasi Gojek Di Kota Semarang)," *Jurnal Ilmu Administrasi Bisnis*, vol. 9, no. 1, pp. 80–84, Feb. 2020. <https://doi.org/10.14710/jiab.2020.26224>
- Damarsiwi, E. P. M., Susena, K. C., Hidayah, N. R., Febliansa, M. R., & Abi, Y. I. (2023). Pelatihan Peningkatan Keterampilan Literasi Keuangan Digital bagi Ibu-ibu Rumah Tangga. *Jurnal Dehasen Untuk Negeri*, 2(1), 53–60. <https://doi.org/10.37676/jdun.v2i1.3551>
- Damayanti, A. L., & Dwiridotjahjono, J. (2024). Pengaruh Persepsi Kemanfaatan, Kemudahan, Risiko, Dan Fitur Layanan Terhadap Minat Menggunakan Dompot Digital ShopeePay Sebagai Alat Pembayaran Di Aplikasi Shopee. *Management Studies and Entrepreneurship Journal (MSEJ)*, 5(2), 4714–4724. <https://doi.org/10.37385/msej.v5i2.4808>
- Duwi Priyatno. (2012). *Cara Kilat Belajar Analisis Data dengan SPSS 20*. Yogyakarta: Penerbit ANDI.
- Efendi, F., Susena, K., & Rahman, A. (2024). Pengaruh Kualitas Produk, Harga Dan Brand Image Terhadap Keputusan Pembelian Wardah (Study Kasus Mahasiswi Pada Prodi Manajemen Universitas Dehasen Bengkulu). *Jurnal Fokus Manajemen*, 4(1), 9–18. <https://doi.org/10.37676/jfm.v4i1.6044>
- Fitria, Ningsih (2023) Pengaruh Persepsi Kemudahan Penggunaan, Persepsi Risiko, Literasi Keuangan Terhadap Minat Menggunakan E-Wallet Dalam Perspektif Bisnis Islam (Studi Pada Pengguna OVO di Bandar Lampung). Diploma thesis, UIN Raden Intan Lampung.
- Ferdiansyah, M. R., & Nur, D. I. (2023). Faktor-Faktor yang Mempengaruhi Keputusan Penggunaan E-Wallet DANA pada Mahasiswa Fakultas Ekonomi dan Bisnis UPN "Veteran" Jawa Timur. *Management Studies and Entrepreneurship Journal (MSEJ)*, 4(6), 7970–7978. <https://doi.org/10.37385/msej.v4i6.1939>
- Ghozali, I. (2015). *Aplikasi Analisis Multivariate dengan Program SPSS*. Semarang: Badan Penerbit Universitas Diponegoro.
- Hafiz Nurmuchtar (2019). Pengaruh Keamanan, Fitur Layanan Dan Kualitas Pelayanan Terhadap Keputusan Menggunakan Jasa Transportasi Online Grab Bike (Studi Kasus Pada Mahasiswa/I Feb Umsu)
- Hasanah, I., Maliah, A., Wardhana, N., Dahlan, A., & Rakhmawati, D. (2023). Pengaruh Brand Ambassador Ikatan Cinta Terhadap Kecerdasan Spasial Dalam Membuat Keputusan Pembelian Pada Marketplace Shopee Oleh Remaja Di Jawa Timur. *Jurnal Pendidikan Tata Niaga (JPTN)*, 11(1), 29–35. <https://doi.org/10.26740/jptn.v11n1.p29-35>
- Herlinawati, Lusiana, & Krisnawati, A. (2021). Pengaruh Literasi Keuangan Terhadap Keputusan Penggunaan OVO Pada Ibu Rumah Tangga Di Kota Bandung. *E-Proceedings of Management*, 8(3).
- Iko Putri Yanti, W. (2019). Pengaruh Inklusi Keuangan Dan Literasi Keuangan Terhadap Kinerja Umkm Di Kecamatan Moyo Utara . *Jurnal Manajemen Dan Bisnis*, 2(1), 1–10. <https://doi.org/10.37673/jmb.v2i1.305>
- Kanje, P., Charles, G., Tumsifu, E., Mossberg, L. and Andersson, T. (2020), "Customer engagement and eWOM in tourism", *Journal of Hospitality and Tourism Insights*, Vol. 3 No. 3, pp. 273–289. <https://doi.org/10.1108/JHTI-04-2019-0074>
- Susena, K., Irwanto, T., & Priandi, E. (2019). Faktor-Faktor Yang Mempengaruhi Keputusan Nasabah Dalam Memilih Pembiayaan Griya Ib Hasanah Di Pt.Bank Bni Syariah Kantor Cabang Bengkulu. *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis*, 7(2).124–132 <https://doi.org/10.37676/ekombis.v7i2.823>

- Kuheba, M. R., Manoppo, W. S., & Tumbel, T. M. (2020). Pengaruh Brand Image Terhadap Keputusan Menggunakan Aplikasi Go-Jek pada Mahasiswa Fispol Unsrat Manado. *Productivity*, 1(2), 120–127. Retrieved from <https://ejournal.unsrat.ac.id/v3/index.php/productivity/article/view/28983>
- Kotler & Adha (2020:18) Pengaruh Harga Dan Fitur Layanan Terhadap Minat Beli Konsumen Tokopedia Pasca Covid 19 Di Malang Raya. *Inspirasi ; Jurnal Ilmu-ilmu Sosial* Vol.19, No.2 , 2022, 721–730.
- Latifah, A. H., Kadi, A. C. D., & Sari, L. S. (2022). Pengaruh Kemudahan, Kemanfaatan, Kepercayaan, Promosi, Dan Fitur Layanan Terhadap Keputusan Penggunaan E-Wallet di Kota Madiun (Studi Kasus Pada Masyarakat Madiun). *Jurnal CITACONOMIA (Economic And Business Studies)*, 1(1), 1–16. <https://www.e-journal.citakonsultindo.or.id/index.php/CITACONOMIA/article/view/94/76>
- Muharam, W., & Soliha, E. (1). Kualitas produk, citra merek, persepsi harga dan keputusan pembelian konsumen honda mobilio. *Proceeding sendi_u*. Retrieved from, 752–762. <https://www.unisbank.ac.id/ojs/index.php/sendu/article/view/5100>
- Nainggolan dan Andrian (2021). Analisis Technology Acceptance Model (Tam) Pada Intention To Transact Online (Studi Kasus: E-Wallet Ovo Di Kota Surabaya) *Jurnal HEURISTIC*, Vol. 18, No. 2, Oktober 2021, Hal. 83–96
- Nasution &Febriansyah(2020). Pengaruh Persepsi Manfaat, Harga, Dan Persepsi Risiko Terhadap Keputusan Penggunaan Financial Technology DANA Pada Mahasiswa Fakultas Ekonomi dan Bisnis UMSU. 3(2), 865–882.
- Nisa, F, Y. (2023). Pengaruh Fitur Layanan, Keamanan Dan Kemudahan Penggunaan E-Wallet Terhadap Transaksi Mahasiswa Menggunakan E-Wallet Aplikasi Dana (Studi Pada Mahasiswa UIN RIL Fakultas Ekonomi dan Bisnis Islam). *Fakultas Ekonomi Dan Bisnis Islam Universitas Islam Negeri Raden Intan Lampung 1444H / 2023 M*.
- Nurmuchtar, Hafiz. (2019). Pengaruh Keamanan, Fitur Layanan dan Kualitas Pelayanan Terhadap Keputusan Menggunakan Jasa Transportasi Online Grab Bike (Studi Kasus Pada Mahasiswa/I FEB UMSU). Skripsi. Medan: Universitas Muhammadiyah Sumatera Utara.
- Otoritas Jasa Keuangan. (2016). Nomor 76/POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan Masyarakat.
- Palimbong dkk (2023). Pengaruh Literasi Keuangan Terhadap Penggunaan Digital Payment Pada Mahasiswa Fakultas Ekonomi Uki Toraja. *Manuhara: Pusat Penelitian Ilmu Manajemen dan Bisnis*, 278–297.
- Pitura, R. C., Rachma, N., & Rahma, F. (2022). Pengaruh Persepsi Kemudahan Dan Persepsi Keamanan Terhadap Keputusan Penggunaan E-Wallet ShopeePay Di Kalangan Generasi Millennial (Studi Pada Mahasiswa Manajemen UNISMA Angkatan 2018). *E-JRM: E-Jurnal Riset Manajemen*, 71–81. www.fe.unisma.ac.id
- Pitura, R. C., Rachma, N., & Rahma, F. (2022). Pengaruh Persepsi Kemudahan, Manfaat Dan Kepercayaan Terhadap Minat Penggunaan ShopeePay Sebagai Sarana Transaksi Pembayaran. *JES.Jurnal Ekonomi Sakti*, Volume 12 Nomor 1 - April 2023, 89–99