FACTORS INFLUENCING INTEREST IN USING DANA AND OVO E-WALLETS IN THE MILLENNIAL GENERATION

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Abstract: *This study aims to determine whether trust, social influence, and convenience affect student interest in using Dana and OVO e-wallets in the Millennial generation in Sungai Penuh City and Kerinci Regency. This research is quantitative research. The data source used is primary data. The population used in this study is the Millennial generation in Sungai Penuh City and Kerinci Regency. the sampling technique used in this study was snowball sampling which was taken sequentially. Data collection was carried out by questionnaire to a sample of 40 people. The results showed that partially the variables of trust and social influence had an effect, while the convenience variable had no significant effect on the interest in using Dana and OVO electronic wallets. Simultaneously, trust, social influence, and convenience affect the interest in using Dana and OVO electronic wallets.*

Keywords: *Trusts, Social influences, Convenience, Interest using e-wallets*

Abstrak: Penelitian ini bertujuan untuk mengetahui apakah kepercayaan, pengaruh sosial, dan kemudahan berpengaruh terhadap minat mahasiswa dalam menggunakan dompet elektronik Dana dan OVO pada generasi Milenial di Kota Sungai Penuh dan Kabupaten Kerinci. Penelitian ini merupakan penelitian kuantitatif. Sumber data yang digunakan adalah data primer. Populasi yang digunakan dalam penelitian ini adalah generasi Milenial di Kota Sungai Penuh dan Kabupaten Kerinci. teknik pengambilan sampel yang digunakan dalam penelitian ini adalah snowball sampling yang diambil secara berurutan. Pengumpulan data dilakukan dengan kuesioner kepada sampel sebanyak 40 orang. Hasil penelitian menunjukan bahwa secara parsial variabel kepercayaan dan pengaruh sosial berpengaruh, sedangkan variabel kemudahan tidak berpengaruh signifikan terhadap minat menggunakan dompet elektronik Dana dan OVO. Secara simultan, kepercayaan, pengaruh sosial, dan kemudahan berpengaruh terhadap minat menggunakan dompet elektronik Dana dan OVO.

Kata Kunci: Kepercayaan, Pengaruh sosial, Kenyamanan, Ketertarikan menggunakan dompet digital

1.   INTRODUCTION

The development of science and technology has successfully changed the way of life and business practices. Technological advances have gradually transformed money as a cash payment instrument into a more effective and efficient form of non-cash payment. In the past, people had to pay by sending checks or directly to the payment center, but along with technological developments, just by pressing a few buttons, a person can already make electronic payment transactions (A.D. Rahmat et al. 2021). Based on Bank Indonesia Regulation No. 18/40/PBI/2016, it explains that an electronic wallet is an electronic data storage service for payment instruments, including cards and/or electronic payment instruments that also hold funds, which are used to make payments.

In Indonesia, non-cash payment instruments have been recognized since 2007. The development of non-cash payment instruments is growing rapidly along with the development of science and technology in society. This is also supported by the National Non-Cash Movement (GNNT) in 2014 created by Bank Indonesia. This movement aims to support people who use non-cash payment instruments in carrying out their economic activities (cashless society) (Mustamu, 2021).

Financial technology (Fintech) is the use of technology that aims to provide better financial services in the field of public finance by facilitating user services in transactions in a convenient way by only utilizing the internet network. Fintech is regulated by Bank Indonesia Regulation No. 19/12/PBI/2017. Fintech can bring transaction activities to be more effective and efficient. This can be seen from the development of the community in using fintech in economic activities (Saraswati, 2020).

The interest of internet users is increasing rapidly from time to time around the world, including Indonesia. This means that consumer needs in terms of making payments have changed towards modern payments, namely cashless payments (Emik & Hasanuddin, 2020). The use of e-wallets in Indonesia is increasing from year to year rapidly, this is due to several factors such as trust, social, the convenience offered and the many innovations offered from the use of these e-wallets. In addition, due to the rampant promotions offered to e-wallet users and the development of E-Commerce in Indonesia, it has become a driving force for the use of e-wallets in Indonesia (Lifepal.co.id, 2019).

E-wallet (electronic wallet) is a form of Fintech (Finance Technology) that utilizes internet media and is used as an alternative payment method. E-wallets appear to offer more convenience with the latest technology that can be accessed by all circles. Most of the millennial generation in Indonesia are teenagers who have recognized and adopted technology. Internet access can already be enjoyed in almost all circles throughout the country. This is a very promising opportunity in the era of the banking industry and e-commerce in developing their business (Emic & Hasanuddin, 2020). The millennial generation is known as generation Y, namely people born after 1980-2000s. This means that the millennial generation as a young generation is currently between 17-37 years old (Ramadhan, 2020). If we pay attention, currently students are

included in the millennial generation. In using technology, the millennial generation can be said to be quite adept at it (Nadhilah et al., 2021).

People who are literate and adaptable to technology. They tend to like to use technology to simplify all activities, including shopping activities with advances in payment technology making this generation more cashless (less likely to carry cash) (Larasati, 2019). The millennial generation is referred to as the generation that first recognized or knew technology starting from television, radio and other technologies. Therefore, millennials tend to spend the most time using gadgets, such as smart phones and others. therefore most e-wallet users are millennials, especially students.

Payment through e-wallets has been popular and most widely accepted as a payment method in developed and developing countries. E-wallets continue to grow and are influenced by many factors such as increased deployment, mobile penetration, financial inclusion, more convenient, and more economical. Digital payments seem to have an important role in the formation of ecosystems ranging from regulations, financial institutions, manufacturing tools, dilutors or sellers, as well as consumers themselves.

E-Wallets in Indonesia are very diverse, including OVO, GoPay, LinkAja, Dana and so on. The DANA electronic wallet application was first launched on December 5, 2018, which was founded by Elang Sejahtera Mandiri, which is a subsidiary of PT Elang Mahkota Teknologi Tbk (Emtek). The DANA electronic wallet application is designed to make non-cash transactions (Abrilia et al., 2020).

OVO is also one of the e-wallets in Indonesia. OVO is an e-payment application that was officially launched in March 2017. The OVO application is a platform that is used as a transaction medium in making payments using digital electronic payment methods in which there is an OVO cash balance, where users can operate it fully via an android cellphone. OVO Cash itself is money or funds in the form of electronic money (e-money) that can be accessed through the OVO application which can be used for various kinds of financial transactions, such as payments at various partner merchants, topping up and checking balances (Artini, 2019).

The millennial generation's decision to use Dana and OVO e-wallets is influenced by various factors, one of which is trust in electronic wallet products. Youzafzai et al. (2003) define trust as expressed from adventurous activities that include monetary agreements that result in lower risk and positive interest in buying products and services. In addition, social influence also affects the interest in using E-Wallet because of the great support from colleagues, superiors and organizations. According to Triandis (1980) in Tjhai (2003) social factors have a positive relationship with the use of information technology. This shows that individuals will increase the use of information technology if they get support from other individuals. And the ease of use factor also influences millennial generation decisions in using E-Wallets. This is because they consider that the transaction system is complicated and requires additional tools compared to transactions using cash. Davis (1989) defines perceived ease of use as a belief in ease of use, namely the level at which users believe that

technology / systems can be used easily and free of problems and also The use of internet technology is not only a medium of communication and obtaining information, but technology also facilitates buying and selling transactions (Muhammad et al, 2022).

Research discussing digital wallets has been carried out in several diverse studies. Abrilia and Tri's (2020) research shows that convenience and features have a positive and significant effect on interest in using the DANA application. Maulidiyah's research (2017) states that ease of use has a significant influence on interest in using e-wallets. Then research conducted by Afolo and Dewi (2022), the results of the research showed that the variables usefulness, convenience, trust had a significant and positive effect on students' interest in using e-wallets. This is different from research conducted by Ilafi (2019), entitled factors that influence students' interest in adopting financial technology-based applications. The results of the research state that the benefits and convenience factors do not influence the interest of fintech users. From the research that has been carried out, there are still significant differences in results, therefore it is necessary to carry out research and update the research object, namely regarding the interest of the millennial generation in using Dana and OVO E-Wallets.

Based on these problems, researchers are interested in examining the influence of trust, social influence, and ease of influence on student interest in using Dana and OVO electronic wallets in the Millennial generation. Regarding the selection of the location of this study, researchers chose to take samples from the millennial generation in Sungai Penuh City and Kerinci Regency because in general the environment is a lot of millennials who use e-wallets. Sungai Penuh City and Kerinci Regency are considered the right locations to represent the interest in using E-Wallet Dana and OVO among the millennial generation because they have a millennial population with various cultural backgrounds.

2. LITERATURE REVIEW
2.1 Theory of Reasoned Action (TRA)

Theory of Reasoned Action (TRA) is a theory used to predict human behavior. This theory was proposed by Fishbein and Azjen in 1975 to analyze the relationship between various performance criteria and a person's attitudes, intentions, and subjective norms (Sheppard, et.al. 1988). TRA suggests that individuals consider the consequences of their actions before they engage in certain behaviors. According to this theory, a person's intention to perform a particular behavior is influenced by one's attitude towards that behavior and subjective norms (Azjen and Madden, 1986). This assumes that the person always has the choice to perform the behavior, so the individual's intention to perform the behavior is a direct determinant of the action.

2.2 Theory of Planned Behavior (TPB)

According to TPB, a person's behavior is influenced by beliefs about the consequences of the behavior (behavioral beliefs), beliefs about the expectations of others (normative beliefs), and beliefs about the existence of factors that facilitate or

hinder the performance of the behavior (control beliefs). The relative weight of these three factors affects the outcome of a person's decision making (Azjen, 1988). Generally, a person's intention to perform a certain behavior will be stronger if his attitude towards the behavior is positive, his beliefs about other people's expectations are positive, and there are few perceived barriers associated with performing the behavior. (Jati, 2012).

2.3 Trust

The use of e-wallets is inseparable from the factors that influence it, including: First, Trust is a belief in the relationship between a party and another party that makes transactions and is expected to meet expectations and assumptions in an uncertain environment (Rofiq, 2007). The higher the perception that an e-wallet payment system provides usefulness in transactions for its users, the greater the trust that users have. This happens because trust has a big influence on user interest in making an online or offline transaction. User attitude (attitude towards using) is also a factor or thing that can determine user interest in using an e-wallet payment system. Attitude toward using is the level of assessment of the impact felt by a person when using a particular system (Davis, 1989).

2.4 Social influence

Social influence is defined as the extent to which an individual perceives that others convince him that he should use the new system. Social influence is indicated by the amount of support from colleagues, superiors, and organizations. According to Triandis (1980) in Tjhai (2003) social factors have a positive relationship with the use of information technology. This shows that individuals will increase the use of information technology if they get support from other individuals. Thus it can be concluded that social influence will indirectly affect the interest in using Dana and OVO e-wallets (Umiyati and Putri, 2021).

2.5 Convenience

The convenience provided is one of the factors that can influence the use of e-wallets. Although there are many benefits that can be obtained by using an e-wallet, there are still some students who have not used an e-wallet. Where using an e-wallet makes it easier for students to make transactions. In addition, the number of students who register as recipients of internship assistance and use online games makes many students use e-wallets (Rahmat, 2021). Research conducted by Gabriella Belinda Wijaya in Yogyakarta in 2020 shows that people's perceptions have a positive effect on student interest in using e-wallets. Perceptions of convenience have a positive effect on student interest in using e-wallets (Wijaya, 2020).

3.   RESEARCH METHODS

The type of research used by researchers is quantitative research. Quantitative research is a process of finding knowledge using data in the form of numbers as a tool

used to analyze information about something you want to know (Sugiyono, 2016). In quantitative research the relationship between variables is analyzed using objective theory. Surveys are conducted by taking samples from the population using questionnaires to collect data. This research is explanatory research, which is research that explains the causal relationship between variables through hypothesis testing (Sanusi, 2011). The research location was conducted on users of the DANA and OVO digital wallet applications in the millennial generation of Sungai Penuh City and Kerinci Regency.

In this study, hypothesis testing was carried out using multiple regression analysis models which aim to predict the strength of the influence of the independent variable on the dependent variable. Microsoft Excel and SPSS software programs are used as tools to analyze data and calculate the results of regression equations. By using this statistical approach, the research will look for relationships and patterns that can provide relevant implications in overcoming development problems in the region. The testing stages are (1) descriptive data test, (2) validity and reliability test, (3) data normality test, (4) data multicollinearity test, (5) data heteroscedasticity test, (6) T test and (7) F test.

4. RESULTS AND DISCUSSION
4.1 Classic Test Results
4.1.1 Data Normality Test Results

Data normality testing in this study was carried out through Kolmogorov-Smirnov analysis. Testing using Kolmogorov-Smirnov analysis is said to be normal if the sig value> 0.05 (Ghozali, 2016).

Table 1. Normality

Asmp. Sig 2-Tailed)	><	Alpha	Information
902	>	0.05	Data Normal Distribution

The regression model in this study fulfills the assumption of normality, this can be seen from the Kolmogorov-Smirnov table, where the sig value is> 0.902. This value is greater than 0.05, which indicates that the data is normally distributed. The regression model is suitable for predicting the factors that influence interest in using Dana and OVO digital wallets.

4.1.2 Linearity Test Results

The linearity test aims to determine whether the independent variable and the dependent variable have a linear relationship or not significantly. The variable is said to have a linear relationship if the sig value > 0.05 (Ghozali, 2016)

Table 2. Linearity Test Results

No	Variables	Sig.	><	Alpha	Information
1	Belief in Interest	789	>	0.05	linear
2	Social Influence Against Interests	877	>	0.05	linear
3	Convenience Against Interest	117	>	0.05	linear

From table 4.11 it can be seen that the sig value> 0.05 means that the variable Trust, Social Influence, Ease of Interest in Using E-Wallet Dana and OVO is summarized as more than 0.05, it is declared linear.

4.1.3 Multicollinearity Test Results

The results of the multicollinearity test are seen in Table 4.12 below.

Table 3. Multicollinearity Results

Variable	Collearity Statistics			Information
	tolerance	><	VIF	
Trust (X1)	920	<	1,087	Not occur Multicollinearity
Social Influence (X2)	920	<	1,087	It didn't happen Multicollinearity
Ease (X3)	946	<	1058	It didn't happen Multicollinearity

From table 4.12, all VIF values < 10, this can be interpreted as no the existence of Multicollinearity, so it can be concluded that the Multicollinearity test is fulfilled.

4.1.4 Heteroscedasticity Test Results

The model is free from heteroscedasticity, this can be seen in table 4 as follows:

Table 4. Heteroscedasticity Results

Variable	Sig	><	Alpha
Trust (X1)	072	>	0.05
Social Influence (X2)	061	>	0.05
Ease (X3)	753	>	0.05

The results of the heteroscedasticity test using the Glejser test, the output shows that there is no significant relationship between all independent variables with the residual absolute value, which is indicated by a sig greater than 0.05, meaning that this model is free from heteroscedasticity.

4.1.5 Multiple Linear Regression Analysis

Table 5 obtained multiple linear regression, the following results are obtained:

Table 5. Multiple Regression Results

Variable	B	Q	Sig.
(Constanta)	21,160	8,955	000
Trust (X1)	-208	-2,478	018
Social Influence (X2)	224	3,654	001
Ease (X3)	-148	-3,042	004

The results of multiple linear regression analysis were obtained as follows: Y = 21.160 - 0.208X1 + 0.224 X2 - 0.148 X3. The regression equation has the meaning:
1. A constant value of 21,160 where the value is positive, meaning that if it is assumed that trust, social influence, and convenience have not changed, the interest of FEBI

IAIN Kerinci students in using Dana and OVO e-wallets is in the high category (positive).

2. The regression coefficient of the trust variable (X1) shows a value of -0.208, so it can be concluded that the direction of the influence of trust on interest in using Dana and Ovo e-wallets is negative. So the higher the trust of the millennial generation of Full River City and Kerinci Regency in Dana and Ovo e-wallets their interest in using these e-wallets is decreasing.

3. The regression coefficient of the social influence variable (X2) shows a value of 0.224 where the value is positive. So it can be concluded that the direction of social influence on interest in using the Dana and Ovo e-wallet is unidirectional, meaning that the greater the social influence received by the millennial generation of Full River City and Kerinci Regency, the greater the student's interest in using the Dana and Ovo e-wallet.

4. The regression coefficient of the convenience variable (X3) shows a value of -0.148 where the value is negative, it can be concluded that the direction of the influence of convenience on students' interest in using Dana and Ovo e-wallets is negative. So the higher the ease of use of the application, the interest of the millennial generation of Full River City and Kerinci Regency in using Dana and Ovo e-wallets tends to decrease.

4.2   Hypothesis Test Results
4.2.1. Test Results t
Partially it can be explained in table 6.

Table 6. Partial t test results

Model	Q	Sig	Information
Trust (X1)	2,478	0.018	Negative influence
Social Influence (X2)	3,654	0.001	Positive influence
Ease (X3)	3,042	0.004	Negative influence

The explanation of the results of the t test for each independent variable is as follows:

a.   The Effect of Trust (X1) on Interest in Using E-Wallet Funds and Ovo (Y)

The trust variable (X1) obtained t count of -2.478 with a probability of 0.018. probability value of 0.018 <0.05 using a significance (α) of 0.05, then a t-table value of 1.68830 is obtained. Thus, t-count (-2.478) > t-table (1.68830). this shows that there is an influence between trust and interest in using e-wallet Dana and OVO the millennial generation of Sungai Penuh City and Kerinci Regency

b.   The influence of social influence (X2) on Interest in Using E-Wallet Dana and OVO (Y)

Social influence variable (X2) obtained t count results of 3.654 with a probability of 0.001 probability value 0.001 <0.05 using significance (α) 0.05 , then a t-table value of 1.68830 is obtained, thus t-count (3.654) > t-table (1.668830), it can be concluded that there is an influence between social influence (X2) on the interest in using e-wallet Dana and OVO, the millennial generation of Sungai Penuh City and Kerinci Regency

c.   The effect of convenience (X3) on interest in using E-Wallet Funds and Ovo (Y)

The convenience variable (X3) obtained a t count of -3.042 with a probability of 0.004 a probability value of 0.004 <0.05 using a significance (α) of 0.05, then a t-table value of 1.68830 was obtained. thus t-count (-3.042) > t-table (1.68830), it can be concluded that there is an influence between convenience (X3) on the interest in using Dana and Ovo e-wallets for the millennial generation of Sungai Penuh City and Kerinci Regency. From the results of this analysis, it can be concluded that H1 is accepted and Ho is rejected, namely the variables of trust, social influence and the ease of influencing the interest in using Dana and OVO e-wallets for the millennial generation of Sungai Penuh City and Kerinci Regency

4.2.2 F test

Simultaneous test results (f test) table 7

Table 7. Simultaneous Test Results (Test F)

Model	F	Sig	Information
Trust (X1) Social Influence (X2) Ease (X3)	8,217	000	Significant Influence

Based on the results of the F test in the table above, the F-count value is 8.217 with a significant value of 0.000 (0.000 <0.05), while the F-table at the 5% confidence level (α = 0.05) is 2.87. This means F-count > F-table (8.217 > 2.87). These calculations show that the variables of trust, social influence, and trust together have a significant influence on the intention to use e-wallet funds and ovo, or in other words the hypothesis (Ha) is accepted.

From the results of this analysis, it can be concluded that H1 is accepted and Ho is rejected, namely the variables of trust, social influence and the ease of influencing the interest in using Dana and OVO e-wallets for the millennial generation of Sungai Penuh City and Kerinci Regency can be accepted and proven. In other words, the regression model formed in the study is declared fit.

4.2.3. Results of the Coefficient of Determination (R2)

The components related to the coefficient of determination can be seen in the model summary table below:

Table 8. Test Results for the R2 model

Variables	R	R Square	Adj. R Square	std. Error of the Estimates
Trust (X1) Social Influence (X2) Ease (X3)	638	406	357	991

From table 8, the value of the coefficient of determination (R2) is 0.406 indicating that 40.6% of variations in trust, social influence and security are able to explain the

variable interest in using Dana and OVO e-wallets while the remaining 54% is influenced by other variables not discussed in this study.

4.3.   Interpretation
4.3.1   The Effect of Trust (X1) on Interest in Using Dana and Ovo E-Wallet.

Based on the results of the statistical test, it shows that the trust variable has results that have a positive effect on the interest in using Dana and Ovo e-wallets. This means that trust can be used as a benchmark for respondents to use Dana and Ovo e-wallets. Based on the grand theory of interest according to Holland in Djaali (2007) interest does not arise by itself but from an individual feeling, so it can be connected with an interest in trust. This study agrees with the trust indicator which makes respondents believe that interest in using e-wallets can be trusted and also according to the results of the TCR trust the interest of the millennial generation of Full River City and Kerinci Regency in using Dana and Ovo e-wallets shows very good interest in e-wallets.

Based on the results of this study, it is in accordance with what was carried out by Artini (2019) who examined trust, convenience and security regarding interest in using electronic money in the OVO application

4.3.2   Social Influence (X2) on Interest in Using E-Wallet Dana and OVO

Based on the results of statistical tests that social influence is very influential on the desires of everyone who will become its users. The safer it is to make transactions with e-wallets, the more likely it is to use Dana and Ovo e-wallets. Vice versa, the more insecure transactions with e-wallets will affect the interest in using Dana and Ovo e-wallets.

Based on the grand theory of interest according to Holland in Djaali (2007) interest does not arise by itself but from an individual feeling, so it can be connected with interest in social influence. in this study agree with the indicators of social influence which refer to reference groups, family, roles and statuses that have a direct influence in using e-wallets and also according to the results of the TCR the social influence of the millennial generation of Full River City and Kerinci Regency interest in using Dana and OVO e-wallets shows good interest.

The results of this study agree with research conducted by Indah Umiyati, Trisandi Eka Putri, Neng Maya (2021) which concerns social influence, usability and security on the intensity of using e-wallet funds.

4.3.3. The effect of convenience (X3) on Interest in Using Funds and e-wallets

Based on the results of statistical tests, the convenience that is not complicated and easily understood by everyone greatly influences students' interest in using Dana and Ovo e-wallets in transactions. The reliability of the e-wallet in providing various applications needed by everyone in carrying out online activities without the hassle has attracted students to use the e-wallet. The convenience provided by this e-wallet can be categorized as quite good.

Based on the grand theory of interest according to Holland in Djaali (2007) interest does not arise by itself but from an individual feeling, so it can be connected with interest in convenience. In this study, we agree with the convenience indicator which refers to being easy to understand, not requiring a lot of effort, the system is easy to use and easy to operate, so from the e-wallet when it is practical to use and also according to the results of the TCR the social influence of the millennial generation of Full River City and Kerinci Regency interest in using e-wallet Funds and Ovo show both e-wallet enthusiasts

The results of this study agree with research conducted by Anggi Dewi Rahmat (2021) regarding the convenience, efficiency and knowledge of Funds, also agree with Nurya Dina Abrilia and Tri Sudarono (2020) regarding convenience, service features, and interest in using. However, this research does not agree with the research of Gabriella Belinda Wijaya (2020) who examines public perceptions, perceptions of convenience and the level of trust in students' interest in using e-wallets in Yogyakarta.

5. CONCLUSION

The purpose of this study was to find out whether there was any influence of the variables Trust (X1), Social Influence (X2) and Convenience (X3) on the Interest in Using E-Wallet Funds and Ovo (Y) for Millennial generation in Sungai Penuh City and Kerinci Regency. and how big the effect was, based on the results of data analysis it can be concluded as follows:

1. According to the results, partially trust has an effect on interest in using Dana and Ovo e-wallets for Millennial generation in Sungai Penuh City and Kerinci Regency.
2. According to the partial results, social influence influences the interest in using Dana and Ovo e-wallets for Millennial generation in Sungai Penuh City and Kerinci Regency.
3. According to the results, partially, ease has an effect on interest in using Dana and Ovo e-wallets for Millennial generation in Sungai Penuh City and Kerinci Regency.
4. According to the simultaneous results of trust, social influence and ease of influencing interest in using Dana and Ovo e-wallets for Millennial generation in Sungai Penuh City and Kerinci Regency.

Based on the results of the analysis and discussion in the previous chapter, the following suggestions are put forward:

1. For readers and students, this research is expected to provide additional insight into trust, social influence and ease of interest in using Dana and Ovo e-wallets for Millennial generation in Sungai Penuh City and Kerinci Regency.
2. For further research, it is hoped that this research can become reference material that can be used as a basis for comparison in conducting research.
3. For e-wallet providers, they must be able to increase trust, social influence and ease in improving the quality of service for e-wallet users. Results and discussion must be presented in the same section, clearly and briefly.

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