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THE EFFECT OF PERCEIVED BENEFITS, CONSUMER TRUST AND PROMOTION ON INTEREST IN USE AND ITS IMPACT ON LOYALTY OF OVO APPLICATION USERS

(Case Study on Students of the Faculty of Economics, Universitas Negeri Jakarta)

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Abstract
This study aimed to determine the impact of perceived benefits, consumer trust, and promotion on student interest in using OVO applications and their effect on user loyalty at the Faculty of Economics, Universitas Negeri Jakarta. This study employs a quantitative method of associational research. Respondents in this study were students using the OVO application at the Faculty of Economics, State University of Jakarta, and non-probability sampling with the purposive sampling technique was utilized. This study's sample consisted of 150 respondents who utilize the OVO application. With the aid of the SPSS 26 software and a multiple linear analysis method, questionnaire-obtained data were analyzed using a multiple linear analysis approach. This study employs a Likert scale and path analysis for its scale. The findings of this study indicate that the Perceived Benefits and promotions has a significant positive effect on the desire of students at the Faculty of Economics, State University of Jakarta to use the OVO application. Meanwhile, consumer trust has no effect on students' desire to use the OVO application at the Faculty of Economics, Universitas Negeri Jakarta. Likewise, student interest in using the OVO application indicates that perceived benefits have a significant impact on user loyalty. Student interest in utilizing the OVO application at the Faculty of Economics, Universitas Negeri Jakarta demonstrates that promotion has an effect on user loyalty. Meanwhile, consumer trust has no effect on user loyalty as measured by students' desire to use the OVO application at the Faculty of Economics, Universitas Negeri Jakarta. Lastly, the variable of interest in use influences positively the loyalty of OVO application users to students at the Faculty of Economics, Universitas Negeri Jakarta.

Keywords: *Perceived Benefits, Consumer Trust, Promotion, Usage Interest, User Loyalty*

1. INTRODUCTION

Human development and innovation always occurs every time, where there are always new ideas that facilitate human social life in meeting the needs of their daily lives. If ancient humans were known to have relied on the barter system, which involved the exchange of goods without the use of a medium of exchange such as money and was conducted between two parties who had to meet in person, then the barter system has since been replaced by the monetary system. But nowadays, humans have the convenience of transacting more easily.

There are 2 ways of payment when making a transaction, namely by making cash payments with cash or non-cash (Piranda et al., 2022). This non-cash transaction system is considered more practical because it is a digital payment system without using physical money. The growth of non-cash transactions in the future already looks more promising. In Indonesia, the non-cash payment system is increasingly being echoed. Bank Indonesia through its official website has planned the National Non-Cash Movement (GNNT) on August 14, 2014 with the aim of making payments more efficient, effective and secure. There are 2 types of electronic money, namely server based and chip based. Examples of server-based electronic money are digital wallets or e-wallets such as Gopay, OVO, Dana, Link Aja and others. Other types are chip-based electronic money such as Mandiri E-money, Flazz BCA, Brizzi BRI, Mega Cash and others (Robaniyah & Kurnianingsih, 2021).

In 2017, Lippo Group established its first digital wallet application called OVO. Since then, OVO has started its operation as a digital wallet after obtaining an e-money permit from Bank Indonesia as a financial technology company throughout Indonesia. The use of the OVO application is believed to facilitate the payment process by shortening the time without requiring users to make payments directly and by eliminating payment-time lines (Zuhro et al., 2021). New OVO users increased by around 267% before the large-scale social implementation during the Covid-19 pandemic. The OVO digital payment application already has around 500,000 merchants and offline. OVO can also be used to make payment transactions in partnership applications such as Grab, Tokopedia, and several other applications (Latifah & Heny, 2021).

2. LITERATURE REVIEW

2.1. Perceived Benefit

According to Pranoto & Setianegara (2020), perception begins with observations that undergo a relationship process involving seeing, hearing, touching, and feeling something, which are then selected, organized, and interpreted into meaningful information. While the Perceived Benefits is defined differently. Perceived Benefits, according to Pratama & Suputra (2019), is the subjective view of users or consumers regarding the benefits obtained by using electronic money services. In the meantime, Dalcher & Shine (2003) define perceived usefulness as an individual's belief that the use of a specific technology can enhance and improve job performance.

2.2. Consumer Trust

According to Maharani (2010), trust is a person's belief in the dependability and integrity of another party, as well as the conviction that actions taken between one party and another trusted party are in the best interests of both parties and will have a positive impact in the end. According to Saputro & Sukirno (2013), the other party cannot simply recognize trust; it must be built from the beginning and be verifiable. If trust is established between two parties, it is simple to increase a person's desire to use the product.

2.3. Promotion

Promotion by Yoeliastuti et al. (2021) is an effort in the aim of informing and offering products or services so that potential consumers feel interested in buying. Promotions must be carried out carefully and promotional means must be considered properly because whether or not a promotion is attractive will greatly affect the level of product sales.

Therefore, promotion is important in stealing the attention of users or consumers. According to Tjiptono et al. (2008) Promotion is a form or way of marketing communication to consumers whose main activity is trying to disseminate information and increase the target market for the products it informs so that consumers are willing to accept, use and be loyal to the products offered by a company.

2.4. Interest Usage

Interest according to Priambodo & Prabawani (2016) is about a person's situation to predict future behavior or actions. A person's desire or interest in doing a certain behavior has a basis as a basis for acting if he has the desire or interest to do it (Jogiyanto, 2007). In this case, someone's interest is the reason why they use a technology for their needs.

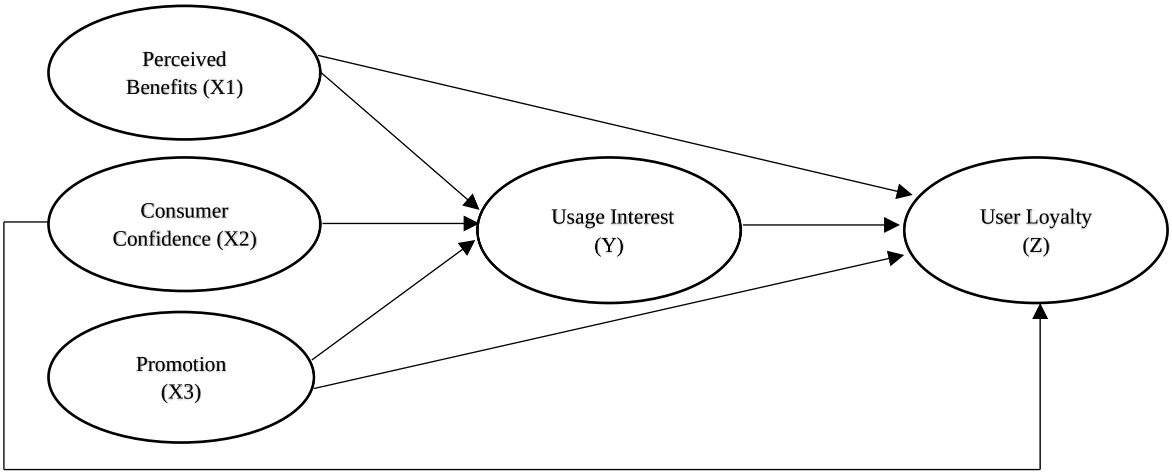
2.5. User Loyalty

According to Pradiva & Aziz (2020) explains that loyalty is the attitude of individuals or groups who have loyalty and a good impression of a product or service used. User loyalty or loyalty to the application or technology it uses has a vital role for a company. By maintaining users who are satisfied with the company's performance, it means that there is a need for stable performance on the technology system used.

3. RESEARCH METHOD

In this study, a quantitative approach was utilized in conjunction with associative research. The objective of associative research is to identify the relationship or influence between two or more variables (Sugiyono, 2009). In this study, primary data will be gathered via the distribution of questionnaires and will be processed by researchers. Non-probability sampling with a purposive sampling method was employed as the sampling technique. This study employs a Likert scale and path analysis for its scale.

The following is the theoretical framework of research that serves as a guide or research foundation to facilitate and comprehend the flow of thought in this study:



Source: Data processed by Researchers (2022)
Figure 1 Research Conceptual Framework

4. RESULTS AND DISCUSSION

4.1. Research result

Table 1 Perceived Benefit Instrument Validity Test Results

Question items	Sig. (2-tailed)	Pearson Correlation	Information
X1.1	,106	,291	Valid
X1.2	,356	,169	Valid
X1.3	,605	,095	Valid
X1.4	.593	,098	Valid
X1.5	,244	,212	Valid
X1.6	,245	,212	Valid
X1.7	,632	,088	Valid

Source: Data processed by Researchers (2022)

Based on the table above, each questionnaire item in the X_1 variable in this study has a significance value of <0,05. This means that each item on the Perceived Benefit variable (X1) is declared valid and feasible to be used as a measurement instrument.

Table 2 Consumer Trust Instrument Validity Test Results

Question items	Sig. (2-tailed)	Pearson Correlation	Information
X2.1	,380	,161	Valid
X2.2	,893	,025	Valid
X2.3	,975	-,006	Valid
X2.4	,542	,112	Valid
X2.5	,462	,135	Valid
X2.6	,472	,132	Valid
X2.7	,891	,025	Valid
X2.8	,357	,169	Valid

Source: Data processed by Researchers (2022)

Based on the table above, each questionnaire item in the X_2 variable in this study has a significance value of <0.05. This means that each item on the Consumer Trust variable (X2) is declared valid and feasible to be used as a measurement instrument.

Table 3 Promotional Instrument Validity Test Results

Question items	Sig. (2-tailed)	Pearson Correlation	Information
X3.1	0.056	,341	Valid
X3.2	,177	,245	Valid
X3.3	,161	,254	Valid
X3.4	,437	,142	Valid
X3.5	,206	,230	Valid
X3.6	,112	,286	Valid

Source: Data processed by Researchers (2022)

Based on the table above, each questionnaire item in the X_3 variable in this study has a significance value of <0.05. This means that each item in the Promotion variable (X3) is declared valid and suitable to be used as a measurement instrument.

Table 4 The results of the validity of the instrument of interest in use

Question items	Sig. (2-tailed)	Pearson Correlation	Information
Y1.1	,202	,232	Valid
Y1.2	,139	,267	Valid
Y1.3	,245	,212	Valid

Source: Data processed by Researchers (2022)

Based on the table above, each questionnaire item in the Y variable in this study has a significance value of > 0.05. This means that each item on the Interest in Use variable (Y) is declared valid and feasible to be used as a measurement instrument.

Table 5 User Loyalty Instrument Validity Test Results

Question items	Sig. (2-tailed)	Pearson Correlation	Information
Z1.1	,115	,284	Valid
Z1.2	,154	,258	Valid

Source: Data processed by Researchers (2022)

Based on the table above, each questionnaire item on the Z variable in this study has a significance value of > 0.05. This means that each item on the User Loyalty variable (Z) is declared valid and feasible to be used as a measurement instrument.

Table 6 Reliability Test Results

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
p1	147,9063	184,733	,423	,920
p2	148,0000	184,323	,448	,919
p3	147,8750	185,145	,400	,920
p4	147,8125	186.286	,382	,920
p5	148,1563	182,910	,406	,920
p6	148,1250	181,274	,560	,918
p7	148.0938	180.926	,574	,918
p8	148.0938	183,572	,511	,919
p9	147,9688	182,096	,540	,918
p10	148.0938	181,701	,529	,919
p11	148,2188	183,402	,460	,919
p12	148.0938	181,636	,533	,918
p13	148,2188	179,209	,576	,918
p14	147,8125	188,286	,158	,922
p15	147,8750	183,661	,565	,919
p16	148,4063	177.152	,514	,919
p17	148,2188	182,305	,340	,921
p18	148,2188	182,047	,434	,920
p19	148,2813	183.886	,257	,923
p20	147,9063	183,184	,405	,920
p21	148,1250	184,565	,515	,919
p22	148,3438	183,394	,373	,920
p23	148,2500	178,387	.592	,918
p24	148,1250	182.887	,466	,919

p25	148,4688	181,031	,485	,919
p26	148,3125	178,609	,642	,917

Source: Data processed by Researchers (2022)

Based on the table above, all variables in this study have Cronbach's Alpha values > 0,06. That is, all variables in this study are stated as reliable instruments or it can be said that these variables are consistent or reliable.

Table 7 Normality Test Results

Dependent Variable	Asymp.Sig. (2-tailed)	Information
Usage Interest	0,200	Normal distribution
User Loyalty	0,200	Normal distribution

Source: Data processed by Researchers (2022)

Based on the normality test on the Usage Interest variable as the dependent variable, a significance value of 0,200 was obtained and the User Loyalty variable as the dependent variable obtained a significance value of 0,200. The two regression models in this study have a significance value of 0,200 > 0,05. That is, the two regression models in this study, the residual data are normally distributed.

Table 8 Multicollinearity Test Results

Dependent Variable	Independent Variable	VIF	Information
Usage Interest	Perceived Benefit	2,822	There are no symptoms of Multicollinearity
	Consumer Trust	3,008	There are no symptoms of Multicollinearity
	Promotion	2,020	There are no symptoms of Multicollinearity
User Loyalty	Perceived Benefit	3,427	There are no symptoms of Multicollinearity
	Consumer Trust	3,027	There are no symptoms of Multicollinearity
	Promotion	2,294	There are no symptoms of Multicollinearity
	Usage Interest	2,694	There are no symptoms of Multicollinearity

Source: Data processed by Researchers (2022)

According to the multicollinearity test, all independent variables in this study have a VIF value < 10 when either the Intention to Use variable or the User Loyalty variable is the dependent variable. That is, when the Intention to Use variable is used as a variable, each independent variable in this study is valid. dependent variable and User Loyalty variable as the dependent variable, will not change significantly if the independent variables are added or removed from the model in the subsequent study.

Table 9 Heteroscedasticity Test Results

Dependent Variable	Independent Variable	Sig.	Information
Usage Interest	Perceived Benefit	0,318	No symptoms of heteroscedasticity
	Consumer Trust	0,273	No symptoms of heteroscedasticity
	Promotion	0,325	No symptoms of heteroscedasticity
User Loyalty	Perceived Benefit	0,684	No symptoms of heteroscedasticity
	Consumer Trust	0,978	No symptoms of heteroscedasticity
	Promotion	0,115	No symptoms of heteroscedasticity
	Usage Interest	0,565	No symptoms of heteroscedasticity

Source: Data processed by Researchers (2022)

According to the results of the heteroscedasticity test, all of the independent variables in the study, both when the Interest in Use variable served as the dependent variable and when the User Loyalty variable served as the dependent variable, had a significance level > 0.05. In other words, none of the independent variables in this study exhibit multicollinearity or have the same residual variance for all observations in the model when Interest in Use and User Loyalty are the dependent variables. The regression equation for this study is displayed below.

Usage Interest = -1,165 + 0,238 (Perceived Benefits) + 0,043 (Consumer Trust) + 0,190 (Promotion)

User Loyalty = 1,237 + 0.012 (Perceived Benefits) + 0,131 (Consumer Trust) + 0,027 (Promotion) + 0,171 (Interest in Use)

Table 10 T Test Results

Dependent Variable	Independent Variable	Sig.	Information
Usage Interest	Perceived Benefit	0,000	There is an influence
	Consumer Trust	0,348	No influence
	Promotion	0,000	There is an influence
Customer loyalty	Perceived Benefit	0,702	No influence
	Consumer Trust	0,000	There is an influence
	Promotion	0,379	No influence
	Usage Interest	0,002	There is an influence

Source: Data processed by Researchers (2022)

Based on the test results, the variable Perceived Benefits on interest in use is obtained at 0,000. The value is < 0,05, meaning that H1 in this study is accepted or has a conclusion that perceived benefits have a significant influence on interest in using OVO applications. Next on the variable Consumer Trust in interest in use is obtained at 0,348. The value is > 0,05, meaning that H1 in this study is rejected or has a conclusion that consumer trust has no effect on interest in using the OVO application.

Third, the promotion variable on interest in use is obtained at 0,000. The value is <0,05, meaning that H3 in this study is accepted or has a conclusion that promotion has a significant influence on interest in using the OVO application. Fourth, the perceived benefit variable on user loyalty is 0,702. The value is > 0,05, meaning that it has a conclusion that the Perceived Benefits has no effect on the loyalty of OVO application users. Furthermore, the promotion variable on user loyalty is obtained at 0,379. The value is > 0,05, meaning that it has a conclusion that promotion has no effect on the loyalty of OVO application users.

Next on the variable Consumer Trust in user loyalty is 0,000. The value is < 0,05, meaning that it has a conclusion that consumer trust has a significant influence on the loyalty of OVO application users. Finally, the variable interest in user loyalty is 0,002. The value is < 0,05, meaning that H7 in this study is accepted or has the conclusion that interest in use has a significant influence on the loyalty of OVO application users.

Table 11 F Test Results

Dependent Variable	Sig.	Information
Usage Interest	0,000	There is an influence
User Loyalty	0,000	There is an influence

Source: Data processed by Researchers (2022)

Based on the results of the F test, the variable interest in use as the dependent variable was obtained at 0,000. The value is < 0.05, which means that the independent variables of perceived benefits, consumer trust and promotion have a significant influence on the interest in using them simultaneously or together. Next, the user loyalty variable as the dependent variable is obtained at 0.000. The value is < 0.05, which means that the independent variables of Perceived Benefits, consumer trust, promotion and interest in use have a significant influence on user loyalty simultaneously or together.

Table 12 Result of Coefficient of Determination

Dependent Variable	R square
Usage Interest	0.629
User Loyalty	0.548

Source: Data processed by Researchers (2022)

The first to be discussed is the use interest variable as the dependent variable, showing an R square of 0.629 or 62.9%. This means that the proportion of perceived benefits, consumer trust, and promotion variables can predict the variance of the variable interest in using OVO by 62.9%. Furthermore, the user loyalty variable as the dependent variable, displays an R square of 0.548 or 54.8%. This means that the proportion of perceived benefits, consumer trust, promotion, and interest in using variables can predict the variance of the OVO user loyalty variable by 54.8%.

Table 13 Sobel Test Results

Variable	A	SE_A	Usage Interest		p-value	Information
			B	SE_B		
Perceived Benefit	0,238	0,043			0,006	Take effect
Consumer Trust	0,043	0,046	0,171	0,043	0,370	No effect
Promotion	0,190	0,043			0,010	Take effect

Source: Data processed by Researchers (2022)

The first is the variable Perceived Benefits on user loyalty through interest in using the Sobel test, a p-value of 0,006 is obtained. The value is < 0,05 which means that H4 in this study is accepted or has a conclusion that perceived benefits have a significant influence on user loyalty through usage interest.

Next is the promotion variable on user loyalty through interest in the use of the Sobel test, a p-value of 0,010 is obtained. The value is < 0,05 which means that H5 in this study is accepted or has a conclusion that promotion has an influence on user loyalty through usage interest.

Finally, the consumer trust variable on user loyalty through interest in using the Sobel test obtained a p-value of 0,370. The value is > 0,05 which means that H6 in this study is rejected or has a conclusion that consumer trust has no effect on user loyalty through interest in use.

4.2. Discussion

4.2.1. Perceived Benefits on Interest in Using OVO

In this study, H1 regarding the perceived benefits of interest in utilizing OVO was confirmed. According to the t-test result of 0,000, the Perceived Benefits has a significant positive effect on the desire to use OVO. The direction of the relationship between these two variables is positive, suggesting that the greater the Perceived Benefits, the greater the desire to use OVO. This is demonstrated by the regression equation with a coefficient of 0,238, which indicates that a 1 increase in the perceived benefit value will result in a 0,238 increase in interest in utilizing OVO.

4.2.2. Consumer Trust in Interest in Using OVO

Regarding Consumer Trust in their desire to use OVO, H2 was refuted in this study. Based on the t-test result of 0,348, this indicates that Consumer Trust has no effect on the desire to use OVO. The direction of the relationship between these two variables is positive, indicating that a greater level of consumer trust will increase the desire to use OVO. This is demonstrated by the regression equation with a regression coefficient of 0,043 which indicates that for every 1 increase in Consumer Trust, the interest in using OVO will increase by 0,043.

4.2.3. Promotion of Interest in Using OVO

In the promotion of interest in using OVO, H3 was accepted in this study. Based on the t-test result of 0,000, this indicates that promotion has a significant positive effect on OVO usage interest. The direction of the relationship between these two variables is positive, indicating that the greater the promotion, the greater the demand for OVO. This is demonstrated by the regression equation with a coefficient of 0,190 which indicates that a 1 increase in promotion value increases OVO usage interest by 0,190.

4.2.4. Perceived Benefits of OVO User Loyalty

On the Perceived Benefits on the loyalty of OVO users, based on the t test, it was obtained at 0,702 which means that the Perceived Benefits has no direct influence on OVO user loyalty. The direction of the relationship between these two variables is positive, which means that the higher the Perceived Benefits will increase the loyalty of OVO users. This is demonstrated by the regression equation with a regression coefficient of 0.012, which indicates that the loyalty of OVO users will increase by 0.012 for every 1 increase in the perceived value of benefits. However, in the Sobel test, Hypothesis 4 in this study asserts that accepted or perceived benefits affect user loyalty via usage interest. This is demonstrated by the result of the Sobel test, which was 0.000, indicating that the Perceived Benefits has an indirect effect.

4.2.5. Promotion of OVO User Loyalty

In the promotion of OVO user loyalty, based on the t test, it was obtained 0,379, which means that the promotion has no direct influence on OVO user loyalty. The direction of the relationship between these two variables is positive, which means that the higher the promotion will increase the loyalty of OVO users. This is demonstrated by the regression equation with a coefficient of 0,027, which indicates that for every 1 increase in the promotion's value, OVO users' loyalty will increase by 0,027. However, according to the Sobel test, Hypothesis 5 in this study is supported, or promotion influences user loyalty via usage interest. This is demonstrated by the Sobel test result of 0,010 which indicates that promotions have an indirect effect.

4.2.6. Consumer Trust in OVO User Loyalty

The t-statistic for Consumer Trust in the loyalty of OVO users was found to be 0,000, indicating that Consumer Trust has a direct and significant positive effect on OVO user loyalty. The direction of the relationship between these two variables is positive, indicating that an increase in consumer trust will lead to an increase in OVO user loyalty. This is demonstrated by the regression equation with a coefficient of 0,131 which indicates that for every 1 increase in Consumer Trust, OVO user loyalty will increase by 0,131. However, the Sobel test rejects Hypothesis 6 in this study, indicating that consumer trust has no effect on user loyalty via usage interest. This is demonstrated by the sobel test result of 0,370, which indicates that Consumer Trust has no indirect effect.

4.2.7. Usage Interest in OVO User Loyalty

In the interest of utilizing OVO user loyalty, H7 was accepted in this study. According to the t-test result of 0,002, this indicates that interest in use has a significant positive effect on OVO user loyalty. The direction of the relationship between these two variables is positive, indicating that the greater the interest in using it, the greater the OVO users' loyalty. This is demonstrated by the regression equation with a coefficient of 0,71 which indicates that for every 1 increase in the value of user interest, OVO user loyalty will increase by 0,171.

5. CONCLUSION

The findings of this study indicate that the Perceived Benefits and promotions has a significant positive effect on the desire of students at the Faculty of Economics, State University of Jakarta to use the OVO application. Meanwhile, consumer trust has no effect on students' desire to use the OVO application at the Faculty of Economics, Universitas Negeri Jakarta. Student interest in using the OVO application at the Faculty of Economics, State University of Jakarta indicates that perceived benefits have a significant impact on user loyalty. Student interest in utilizing the OVO application at the Faculty of Economics, State University of Jakarta demonstrates that promotion has an effect on user loyalty. Meanwhile, consumer trust has no effect on user loyalty as measured by students' desire to use the OVO application at the Faculty of Economics, Universitas Negeri Jakarta. Lastly, the variable of interest in use influences positively the loyalty of OVO application users to students at the Faculty of Economics, Universitas Negeri Jakarta.

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