
Analysis of Consumer Behavior in the Usage of OVO in the Special Region of Yogyakarta Province: Integration of Theory Acceptance Model and Extended Theory of Planned Behavior

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Abstract

This research aims to investigate consumer behavior in using OVO in DIY Province through the integration of the Theory Acceptance Model (TAM) and the Extended Theory of Planned Behavior (TPB). The object of this research was carried out in DIY Province with a total sample of 203 respondents who met the criteria. Research data was obtained through distributing questionnaires online which was then processed via Smart PLS to determine the influence between the variables tested. The research results found that perceived benefits and perceived ease of use influence attitudes towards using the OVO application. Besides that, attitudes, subjective norms and perceived behavioral control have a significant effect on behavioral intentions in using the OVO application. Research shows that perceived usefulness ($\beta=0.405$) has a stronger influence on attitudes compared to perceived ease of use ($\beta=0.151$). Meanwhile, perceived behavioral control ($\beta=0.532$) has a higher influence on behavioral intentions compared to attitudes ($\beta=0.241$) and subjective norms ($\beta=0.130$).

Keywords: OVO application, Extended Theory of Planned Behavior (TPB), Theory Acceptance Model (TAM).

1. Introduction

The development of information technology globally is very rapid, including in Indonesia. APJII data (2022) reports that internet growth in Indonesia from 2021 to 2020 was 70.02% of the total population or 210 million people. The digital revolution has taken the world by storm, and no other field has seen such a metamorphosis as payment and settlement frameworks, resulting in a myriad of digital options for the people at large ². This has made digital wallets increasingly popular among the people for online transactions compared to cash transactions.

Survey results by Kata Data (2022) show that the payment method most popular with the public is using digital wallets (74%), followed by cash payments (49%), and bank transfers (24%). The high number of digital wallet users is because it has many benefits and the convenience it offers in transactions. The results of research by Bagla & Sancheti (2018) show that the use of digital wallets is increasing because the transaction process is faster, safer compared to credit or debit cards, there is cashback, attractive prizes and it provides convenience for users.

In Indonesia, many companies offering digital wallets have emerged. One of the pioneers providing this service is OVO. OVO (PT. Visionet Indonesia) is the first digital wallet in Indonesia which was founded on September 25 2017. This company serves financial

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transactions, online loans, insurance and investments. Over time this company became affiliated with Grab and Tokopedia. This company was once the market leader in the digital wallet business. This was reported by Kata Data (2019) which reported that OVO was able to dominate the digital wallet market share in Indonesia in 2019 (37%) of total transactions, followed by GoPay (17%), DANA (10%), and LinkAja (3%).

As time goes by, competition in the digital wallet business becomes increasingly fierce. This is a challenge for OVO because people are faced with many choices of digital wallet applications for users which can threaten the company's performance. Currently, the company is having difficulty maintaining its position as a market leader because some users have the potential to switch to using digital wallets offered by competitors. This is proven by the results of a survey by Kata Data (2022) which reported that the number of digital wallet users most in demand by the public in 2022 is GoPay (71%), followed by OVO (70%), and DANA (61%). Apart from that, APJII (2022) reported survey results for the 2021-2020 period that there were two applications most frequently used for transactions, namely GoPay (20.68%) and Shopee Pay (16.61%). According to this data, it shows that OVO's market share in Indonesia has decreased because users are starting to switch to other applications for online transactions.

The tight business competition in digital wallets requires a strategy to evaluate people's behavior in using OVO services. Theory Acceptance Model (TAM) and Theory of Planned Behavior (TPB) are both framework approaches in understanding and evaluating user behavior and attitudes towards technology acceptance in a comprehensive manner⁶. TAM is a theoretical framework developed by Davis (1989) to understand and predict individual acceptance and the adoption of new information technology. TAM focuses on factors that influence an individual's intention to use a particular technology, where perceived benefits and perceived ease of use are the main determinants that drive attitudes and lead to intentions to use technology⁸. Meanwhile, TPB is a theoretical framework developed by Ajzen (1991) as an extension of the Theory of Reasoned Action (TRA). The TPB aims to explain human behavior, including technology adoption, based on three main factors: attitudes, subjective norms, and perceived behavioral control¹⁰.

In TAM, perceived usefulness is the extent to which a person believes a particular technology can improve job performance (Davis, 1989). Someone who feels the benefits of using OVO can form a positive attitude towards someone using the application. Several previous studies show that perceived usefulness and perceived ease of use can influence attitudes (Ariffin et al., 2021; Daragmeh et al., 2021; Chawla & Joshi, 2019). Contrary to research by Nadlifatin et al. (2021) that perceived benefits have no effect on attitudes towards using technology.

In TAM, perceived ease of use is the degree to which users believe the technology is easy to use (Davis, 1989). In this case, OVO must be easy for users to learn and use so that it can encourage their attitude towards using it. The research results of Liu et al. (2022); Yao et al. (2022); Ariffin et al. (2021) shows that ease of use influences attitudes towards using digital wallets. However, these results are not in line with research by Ly & Ly (2022); Daragmeh et al. (2021); Natasia et al. (2021); Chawla & Joshi (2019) prove that perceived ease of use has no effect on a person's attitude towards using technology.

The integration of the TAM and TPB models is a combined model that has a comprehensive understanding for evaluating behavior in OVO users with three main factors adopted by Ajzen (1991), namely: attitude, subjective norms, and perceived behavioral control. Attitude towards certain behavior refers to an individual's assessment of certain behavior¹⁸. Attitude is used to evaluate the positive or negative things about certain behavior. Someone who has high

confidence in using OVO can encourage their intention to use. The study by Acikgoz et al. (2023); Olya et al. (2019) claim that attitudes can influence a person's intention to use certain behaviors. Similar to Rejali et al. (2023); Amankwa et al. (2023) that attitude can drive a person's intention to use technology. However, these results contradict the findings by Esfandiar et al. (2023) that attitude does not significantly influence a person's intention to use.

In the TPB, subjective norms are an important element that a person needs to comply with from the opinions of other people to carry out certain behavior¹⁸. Other people, including family, friends and co-workers, can put pressure on them to carry out certain behavior²³. Through recommendations and references provided, they can encourage someone's intention to use the OVO application. Several previous studies show that subjective norms have a significant influence on a person's intention to use a digital wallet (Amankwa et al., 2023; Nguyen-Phuoc et al., 2022; Ariffin et al., 2021). These results contradict the study conducted by Yao et al. (2022); Nadlifatin et al. (2021); Liu et al. (2022) that subjective norms have no influence on a person's intention to use technology.

Perceived behavioral control is a person's perception regarding the control they have in relation to certain behavior which is a belief about the presence or absence of factors that facilitate and hinder a person from carrying out a certain behavior²⁵. Perceived behavioral control can be assessed from previous experience in using OVO. A person's intention to use a digital wallet can be formed when a person has the ability to overcome difficulties in using OVO in the past. The results of research by Ariffin et al. (2021) shows that there is a significant relationship between perceived behavioral control and intention to use digital wallets. Similar to Albayati et al. (2023); Yao et al. (2022) that perceived behavioral control can influence intentions to adopt technology. However, contrary to research by Amankwa et al. (2023); Acikgoz et al. (2023); Liu et al. (2022) that perceived behavioral control has no effect on a person's intention to use a digital wallet.

Previous research shows that there are still inconsistencies in the results of previous research. Besides that, this research is still very rare, especially on the behavior of OVO users in Indonesia, especially in DIY Province, so this is new in analyzing OVO user behavior by integrating these two theories. According to the Goodstat Report (2023), DIY province is one of the provinces with the highest digital competitiveness index score and is ranked 3rd with a score of 54.2 after DKI Jakarta (76.6) and West Java (62.2) in 2023. Therefore, this research is important to comprehensively evaluate the behavior of people in DIY Province in using technology and make it easier for companies to design strategies to overcome it. Referring to this, the title of this research is "Analysis of Consumer Behavior in Using OVO in Indonesia: Integration of the Theory Acceptance Model (TAM) and Extended Theory of Planned Behavior (TPB)".

2. Methods

Type of causality research with a population of OVO users in DIY Province. The sample in this study used a non-probability sampling technique with a purposive sampling technique or was based on certain criteria⁴⁰. The sample criteria adopted by Alkhowaiter (2022) were respondents aged ≥ 18 years who had used OVO services in transactions for at least the last 6 months. This helps ensure that the sample is representative⁴¹. In this study the minimum sampling size was adopted from Ferdinand (2014). In this research, there were 18 parameters studied, with each variable having three parameters. The minimum number of research samples is 90 respondents, according to calculations, which means N is 5×18 parameters.

This research uses primary data obtained directly by researchers. Data was obtained through distributing questionnaires that had been designed based on the variables and indicators tested. Questionnaires are distributed online via Google Form. There are two parts to the questionnaire. The first section contains the respondent's personal data including gender, age, education and occupation to determine the respondent's characteristics. The second part contains research statements to determine respondents' perceptions regarding perceived benefits, perceived ease of use, attitudes towards using OVO, subjective norms, perceived behavioral control, and behavioral intentions in using OVO.

Research data is processed using Smart PLS. Therefore, the outer model test is used to test the quality of the instrument. Test the outer model using convergent validity, discriminant validity and composite reliability test approaches. After fulfilling the outer model criteria, the inner model test is then carried out. The function of the inner model test as a model fit test or structural model assessment, is a statistical procedure used in structural equation modeling to evaluate the overall suitability of a hypothesized structural model to observed data. It tests the extent to which the model adequately represents the relationship between latent constructs and observed indicators. There are three approaches to this test, namely: R Square test, Q Square test, and Goodness of Fit (GoF) test. The third stage, namely hypothesis testing.

Table 1. Operational Definition of Variables and Indicator Variables

Variable	Operational Definition	Item	Indicator	Source
Perceived benefits	A person's belief that their performance will improve if they use OVO.	PU1	Performance improvements	Rawashdeh (2015)
		PU2	Increased productivity	
		PU3	Increased effectiveness	
Perceived ease of use	Users think that using OVO, which is easy to use, can be free from effort.	PEOU1	Ease of learning	Bashir & Madhavaiah (2015)
		PEOU2	Ease of use	
		PEOU3	Overall convenience	
Attitude	The extent to which individuals assess desirable or undesirable behavior in using OVO.	ATT1	Great idea	Ajzen (1991)
		ATT2	Something positive	
		ATT3	Overall good	
Subjective norms	A person's perception of social pressure or the influence of other people is important for engaging in or refraining from behavior using OVO.	SN1	Injunctive norms	Ajzen (1991)
		SN2	Descriptive norms	
		SN3	Influence of other people	
Perceived behavioral control	how difficult it is or not to control behavior using OVO based on their past experiences as controllable obstacles	PBC1	Ability	Ajzen (1991)
		PBC2	Self-confident	
		PBC3	Access resources	
Behavioral intentions	The main factor that determines whether someone will take action using OVO.	BI1	Plan to use	Ajzen (1991)
		BI2	Increased usage	
		BI3	Encouragement or suggestions for use to others	

Hypothesis testing is a statistical procedure used to make conclusions and draw conclusions about a population based on sample data. This test allows researchers to evaluate whether the observed data provides sufficient evidence to support or reject a particular hypothesis or claim using the Smart PLS approach. The assessment used is a P-Value value ≤ 0.05 , so the hypothesis is accepted, however. If the P-Value value is ≤ 0.05 , the hypothesis can be rejected.

3. Result

3.1. Respondent Description

This research was conducted in DIY Province by distributing questionnaires via Google Form which contained questions regarding the characteristics of the respondents and the variables tested. The number of samples that met the research criteria was 203 respondents. Description of research respondents is as follows.

The research results in Table 2 show that the majority of respondents were female as many as 113 respondents (55.7%), aged between 18 years and 30 years as many as 123 respondents (60.6%), with a SMA/SMK equivalent education as many as 103 respondents (50.7%), and 104 respondents (51.2%) work as university students. These results show that OVO specifically carries out marketing or promotions targeting students in DIY Province. Discount programs, special offers, or partnerships with educational institutions can attract students. Besides that, students generally belong to the younger generation, who are more open to technology and innovation. They tend to use the OVO application faster.

Table 2. Description of Respondents (N=203)

Variable	Category	Frequency	%
Gender	Man	90	44,3
	Woman	113	55,7
Age	18-30 years old	123	60,6
	31-45 years old	40	19,7
	46-60 years old	24	11,8
	>60 years old	16	7,9
Education	Middle School Equivalent	45	22,2
	SMA/SMK equivalent	103	50,7
	Diploma	12	5,9
	S1/S2/S3	43	21,2
Work	Student	104	51,2
	Civil servants	12	5,9
	BUMN employee	19	9,4
	Private employees	13	6,4
	Self-employed	55	27,1
Total		203	100,0

3.2. Outer Model Test Results

Outer model evaluation is carried out to check the extent to which the indicators or items used in the model correspond to the latent variables being measured. We took three approaches in evaluating the outer model, namely: convergent validity (loading factor ≥ 0.50); composite reliability (Cronbach Alpha ≥ 0.60 or $\rho_c \geq 0.70$); and discriminant validity (AVE ≥ 0.50 and \geq correlation value). The research results can be seen in Table 3. The research results in Table 3 show that all items in each research variable have a loading factor > 0.70 , so they meet the convergent validity criteria. We found that the Cronbach Alpha value for each variable was > 0.70 and the ρ_c value was > 0.70 which was included in the composite reliability category. Meanwhile, the discriminant validity evaluation based on the AVE value shows that it has an AVE value > 0.50 , so the data meets the discriminant validity criteria.

In this research, the Fornell-Larcker Criterion test was also carried out to strengthen the results of the discriminant validity test. The research results in Table 4 find that \sqrt{AVE} the overall

Table 3. Outer Model Test Results

Variable	Item	Loading Factor	CR	ρ_c	AVE	Results
Perceived Benefits	PU1	0,793	0,754	0,859	0,671	Valid and reliable
	PU2	0,862				
	PU3	0,800				
Perceived Ease of Use	PEOU1	0,806	0,738	0,851	0,657	Valid and reliable
	PEOU2	0,858				
	PEOU3	0,764				
Attitude	ATT1	0,780	0,796	0,881	0,712	Valid and reliable
	ATT2	0,849				
	ATT3	0,899				
Subjective norms	SN1	0,864	0,825	0,895	0,741	Valid and reliable
	SN2	0,916				
	SN3	0,798				
Perceived behavioral control	PB1	0,811	0,746	0,856	0,665	Valid and reliable
	PB2	0,869				
	PB3	0,762				
Behavioral intentions	BI1	0,906	0,835	0,902	0,755	Valid and reliable
	BI2	0,912				
	BI3	0,783				

Table 4. Fornell-Larcker Test Results

	ATT	BI	PB	PEOU	PU	SN
ATT	0,844					
BI	0,435	0,869				
PB	0,355	0,615	0,815			
PEOU	0,318	0,618	0,495	0,810		
PU	0,467	0,438	0,327	0,414	0,819	
SN	0,036	0,128	-0,020	0,058	0,050	0,861

value for each construct is > than the value correlated with other constructs. This means that the research items meet the criteria for discriminant validity.

3.3. Inner Model Test Results

Inner model evaluation is used to understand the extent to which the proposed conceptual model matches the empirical data that has been collected using three approaches, namely: R2, Q2, and GoF. The results of the inner model evaluation can be seen in Table 5.

The research results in Table 5 show that in terms of R2 the attitude model has R2= 0.237 (weak) and is lower than the behavioral intention model R2= 0.448 (strong). Q2 shows that the attitude model has a value of Q2= 0.163 (moderate) and is lower than the behavioral intention model Q2= 0.312 (moderate). Meanwhile, the GoF shows that the attitude model has a GoF value of 0.402 (strong) and the behavioral intention model has a GoF value of 0.568 (strong). Referring to the results of this research, it shows that the research model meets the research criteria so that the structural model is suitable for hypothesis testing.

3.4. Hypothesis Test Result

After the data meets the outer model and inner model criteria, the next step is to test the research hypothesis through path analysis which is tested with the Smart PLS program. The research results in Table 6 show that the influence of perceived benefits (PU) on attitudes (ATT) has $\beta=0.405$, P-Value=0.000 < 0.05, which means that perceived benefits have a significant positive effect on attitudes, so these results support H1.

The effect of perceived ease of use (PEOU) on attitudes (ATT) has $\beta=0.151$, P-Value=0.020 < 0.05, which means that perceived ease of use has a significant positive effect on attitudes, so these results support H2. Meanwhile, the influence of attitude (ATT) on behavioral intention (BI) has $\beta=0.241$, P-Value=0.001 < 0.05, which means that attitude has a significant effect on behavioral intention, thus supporting H3.

The influence of subjective norms (SN) on behavioral intentions (BI) has $\beta=0.130$, P-Value=0.035 < 0.05, which means that subjective norms have a significant effect on behavioral intentions, thus supporting H4. Meanwhile, the influence of perceived behavioral control (PB) on behavioral intention (BI) has $\beta=0.532$, P-Value=0.000 < 0.05, which means that perceived behavioral control has a significant effect on behavioral intention, thus supporting H5.

Table 5. Inner Model Test Results

Model	R ²	Q ²	GoF
Attitude	0,237 (lweak)	0,163 (moderate)	0,402 (strong)
Behavioral Intention	0,448 (moderate)	0,312 (moderate)	0,568 (strong)

Table 6. Hypothesis Test Results

	B	t	P	Results
PU -> ATT	0,405	5,969	0,000	H1 is supported
PEOU -> ATT	0,151	2,330	0,020	H2 is supported
ATT -> BI	0,241	3,430	0,001	H3 is supported
SN -> BI	0,130	2,109	0,035	H4 is supported
PB -> BI	0,532	9,850	0,000	H5 is supported

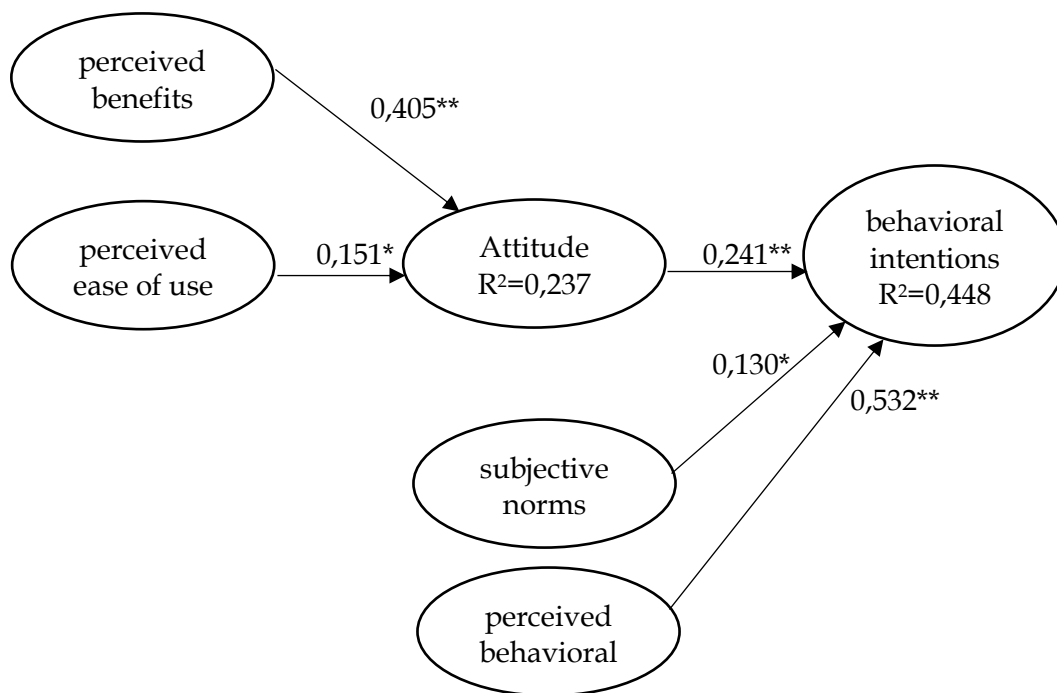


Figure 1 Summary of Research Results

Information:

** : Significant at α 1%

* : Significant at α 5%

—————> : Hypothesis supported

- - - - -> : Hypothesis not supported

4. Discussion

4.1. The Influence of Perceived Benefits on Attitudes in Using OVO

Perceived benefits refer to the positive experiences or benefits felt by a person as a result of using a particular product, service, or experience. In the context of OVO services, the research results show that the perceived benefits have $\beta=0.405$, $P\text{-Value}=0.000 < 0.05$. This means that the perceived benefits have a significant positive effect on a person's attitude in using the OVO application. These results are consistent with the proposed hypothesis, thus supporting H1. The results of this research are in line with findings by Ly & Ly (2022) that a person's attitude in using technology is because the application is able to provide benefits to its users. Several previous studies have also proven that perceived benefits can influence a person's attitude towards using technology (Liu et al., 2022; Ariffin et al., 2021).

This research shows that the OVO application offers various types of service features to meet the needs of users in DIY Province. The app can simplify the payment process, eliminate the need to carry cash, and speed up transactions. Apart from that, users who get benefits such as promos or discounts will feel that using OVO provides economic benefits, which can increase satisfaction, performance, productivity and effectiveness in carrying out work. The

benefits felt by users can form positive perceptions (Chawla & Joshi, 2019). This will tend to have a positive attitude in using the OVO application in transactions.

4.2. The Influence of Perceived Ease of Use on Attitudes in Using OVO

Perceived ease of use refers to a person's subjective perception or assessment of the extent to which a product, service, or technology is perceived as easy to use. The findings show that perceived ease of use has $\beta=0.151$, $P\text{-Value}=0.020 < 0.05$, which means that perceived ease of use can influence a person's attitude in using the OVO application in transactions, thus supporting H2. This finding is in accordance with the findings by Liu et al. (2022) which shows that perceived ease of use has a significant positive effect on attitudes towards using technology. Findings by Yao et al. (2022); Ariffin et al. (2021) show that perceived ease of use can shape a person's attitude towards using technology in online transactions.

This research proves that users in DIY Province have found it easy to use OVO. Users think that the OVO application is easy to learn, assisted by instructions, so it is easy to use. This application is also easy to access via smartphone and can be used in various places which can increase user preference for the platform. This easy use can create positive preferences for users towards the application (Davis, 1989). According to Liu et al. (2022) argue that users are happy with the experience of using the service. They are more likely to have a positive attitude towards using the OVO application and even recommend it to others.

4.3. The Influence of Attitude on Behavioral Intentions in Using OVO

Attitude theory developed by Fishbein & Ajzen (1975) states that a person's attitude towards an object or behavior can influence their intention to take certain actions related to that object or behavior. In the context of OVO, the research results found that attitude has $\beta=0.241$, $P\text{-Value}=0.001 < 0.05$, which means that a positive attitude towards the service has a significant positive effect on a person's intention to continue using OVO, thus supporting H3. These findings are in accordance with the results of research by several previous researchers. For example, Rejali et al. (2023) which proves that attitudes can drive a person's behavioral intentions to use technology. Acikgoz et al. (2023); Ly & Ly (2022); Liu et al. (2022) provide evidence that a person's attitude can influence their behavioral intentions in using digital wallets for online transactions.

OVO applications often continually strive to create positive experiences and build trust in order to influence user attitudes and intentions. This method is considered good by OVO users in DIY Province. Users, most of whom are young, consider that the OVO application is a digital wallet application that has a positive impact on transactions. This positive attitude is because the application can provide benefits and convenience for its users (Olya et al., 2019). Having a positive experience that is enjoyable, efficient, and without problems when using it can encourage behavioral intentions to continue using it in the future for online transactions (Singh et al., 2020).

4.4. The Influence of Subjective Norms on Behavioral Intentions in Using OVO

Subjective norms are a concept in the theory of planned behavior which states that a person's intention to perform an action is influenced by their view of how important people in their life (such as friends, family, or colleagues) view that action (Davis, 1989). This research found that subjective norms had $\beta=0.130$, $P\text{-Value}=0.035 < 0.05$. This means that subjective norms influence a person's behavioral intentions in using the OVO application, thus supporting H4.

These results are in line with research by Rejali et al. (2023) which proves that subjective norms can influence a person's behavioral intentions in using a digital wallet. Several previous researchers, such as Amankwa et al. (2023); Nguyen-Phuoc et al. (2022) found that subjective norms can influence a person's behavioral intention to use a digital wallet for transactions.

The research found that users tend to consider the views and actions of those around them. Friends, family, groups or people who are considered as reference groups who provide support for the OVO application, this can increase subjective norms. Users feel pressured or encouraged to follow these social norms (Ariffin et al., 2021). In this case, the use of the OVO application is considered as part of a modern lifestyle or as a norm followed by certain groups. This can increase their intention to use OVO to be in line with their social environment.

4.5. The Influence of Perceived Behavioral Control on Behavioral Intentions in Using OVO

Perceived behavioral control is a concept in the Theory of Planned Behavior which states that a person's intention to carry out a behavior is influenced by their perception of the extent to which they have control or control over that behavior. In the context of using OVO, the research results found that perceived behavioral control has $\beta=0.532$, $P\text{-Value}=0.000 < 0.05$, which means that perceived behavioral control can influence a person's behavioral intentions in using the OVO application. Several previous findings support the results of this study. For example, Yao et al. (2022); Nguyen-Phuoc et al. (2022); Olya et al. (2019) which proves that there is a significant influence between perceived behavioral control on a person's behavioral intentions in using the OVO application. In line with recent research by Albayati et al. (2023); Rejali et al. (2023) that perceived behavioral control can drive a person's behavioral intention to use a digital wallet.

In this research, OVO application users in DIY Province felt that using this service gave them greater control over their finances. Clarity in usage procedures, including the registration process, adding funds, and withdrawing funds, can provide clearer control for users. Clarity in the procedures for using OVO, including the registration process, adding funds and withdrawing funds, can provide clearer control for users (Nguyen-Phuoc et al., 2022). Therefore, users are motivated to engage in this behavior and stimulate the intention to continue using OVO.

5. Conclusion and Suggestions

Referring to the research results and discussions presented previously, it can be concluded as follows. Perceived benefits (has $\beta=0.405$, $P\text{-Value}=0.000 < 0.05$, which means that perceived benefits have a significant positive effect on attitudes, thus supporting H1. Perceived ease of use has $\beta=0.151$, $P\text{-Value}=0.020 < 0.05$, which means that perceived ease of use has a significant positive effect on attitudes, thus supporting H2. Attitude has $\beta=0.241$, $P\text{-Value}=0.001 < 0.05$, which means that attitude has a significant effect on behavioral intentions, thus supporting H3. Subjective norms have $\beta=0.130$, $P\text{-Value}=0.035 < 0.05$, which means that subjective norms have a significant effect on behavioral intentions, thus supporting H4. Perceived behavioral control has $\beta=0.532$, $P\text{-Value}=0.000 < 0.05$, which means that perceived behavioral control has a significant effect on behavioral intentions, thus supporting H5.

The suggestions in this research are as follows: Future research needs to expand the scope of research objects, not only focusing on DIY Province, but needs to be carried out throughout Indonesia to obtain comprehensive research results. Future research will not only focus on the

OVO application, but also on other digital wallets, such as Shoope Pay, GoPay, Dana, and the like. The R2 test results show that the Attitude model has a value of $R^2=0.237$ (weak) and behavioral intention has a value of $R^2=0.448$ (moderate), so it is necessary to add explanatory variables such as perceived trust and perceived costs towards attitudes and behavioral intentions in adopting OVO .

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