



## The Influence of Brand Image and Perceived Ease of Using Ovo E-Wallet in Shopping at Tokopedia in Surabaya

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### **Abstract**

The objective of this research endeavor is to evaluate the combined and cumulative impact of the OVO e-wallet's brand image and perceived usability on the purchasing experience at Tokopedia in Surabaya. Quantitative causal research techniques were utilized in this study. The research sample comprised 100 respondents who were recruited through a questionnaire. These respondents were chosen from the community of Tokopedia customers who frequently used the OVO e-wallet for payment reasons in January 2023. The Cochran method was employed to calculate the sample size from an undisclosed total population, which required the employment of a non-probability sampling technique to get participants. Furthermore, do a comprehensive study of the data by employing several statistical tests such as the F test, coefficient of determination test, classical assumption test, and multiple linear regression analysis test. The research findings indicate that the choice to utilize the OVO e-wallet for transactions at Tokopedia in Surabaya is influenced by two factors: the general reputation of the brand and the perceived simplicity of its usage.

**Keywords:** *Brand Image; Perceived Convenience; Use of OVO E-Wallet*

### **Introduction**

Currently, technology and information are experiencing very rapid development, which is an advantage for people who have an instant life. Without realizing that the daily activities carried out by almost everyone does not escape operating digitally. Fintech is a pioneering concept of great importance to the financial industry, as it embodies the progress of technology. Fintech is a term derived from the abbreviation "Financial Technology" which means an innovation in the field of financial services that is combined with technology, namely changing cash payments into noncash. The Fintech industry in the digital era is currently popular among various circles of society, especially for young people. That most people currently use digital payments in making transactions in online and offline shopping where it is considered more practical, safe, and efficient in its use.

The existence of fintech has a positive impact in realizing activities in terms of reducing the amount of cash circulation (cash) called the less cash society. Payment instruments continue to develop to date which are packaged in digital wallet applications (e-wallets) as providers of various kinds of

payment transactions, storing funds and making transfers to other users so that they can facilitate transactions both online and offline. There are various kinds of digital wallets (e-wallets) available in Indonesia such as OVO, ShopeePay, GoPay, LinkAja, DANA and others that have collaborated with hundreds of thousands of online merchants (official stores) and offline.

OVO is a popular mobile payment application among the people of Indonesia. OVO e-wallet is a digital wallet service that provides a wide range of transaction options. The Lippo Group's creation, Lippo X, was initially introduced in March 2017. Over time, OVO, operated by PT Visionet Internasional, has officially gained permission and registration as an electronic money operator. Initially, OVO collaborated with other companies such as Hypermart and Siloam Hospital. In July 2018, OVO announced strategic partnerships with several companies such as Bank Mandiri, Alfamart, Grab and Moka. The existence of new partnerships that have worked together to make OVO e-wallet a payment platform with the widest acceptance in Indonesia (Indonesia, 2019). OVO expanded its use base, announcing a collaboration with online shopping platform Tokopedia in 2018 as a digital payment replacement for Tokocash and OVO was used as the main payment option. Tokopedia is a marketplace that provides a diverse selection of products in Indonesia and has collaborated with more than tens of millions of sellers and various official stores.

There is an addition of 80 million monthly active users of Tokopedia to 60 million OVO e-wallet users. Regarding this, these various partnerships have made OVO users experience a drastic increase. From November 2017 to December 2018 OVO's user base has grown by more than 400 percent with the five largest transactions in the transportation, retail, and e-commerce sectors. In 2019, OVO e-wallet became the fifth company in Indonesia with Unicorn status which based on data from CB Insight states that OVO has a valuation of 2.9 billion USD or equivalent to Rp 40.6 trillion. Successfully reached this Image since March 14, 2018, which has a valuation above 1 billion USD or equivalent to Rp 14.1 trillion (Indonesia, 2019).

However, the OVO payment option is not currently visible on the main page of Tokopedia's e-commerce platform in 2021. It appears that the payment option via GoPay has now taken over OVO's previous position. The public has expressed conjecture regarding the potential transition of Tokopedia's payment system, OVO, to GoPay as an integral component of GoTo Financial after the formal merger between Gojek and Tokopedia on May 17, 2021. The change on the main page of Tokopedia seems to align with this prediction. Since 2018, OVO has been the primary payment option on Tokopedia, with Tokopedia's parent company PT Bumi Cakrawala Perkasa holding a 36.1 percent stake in OVO. As part of the merger between Gojek and Tokopedia, which resulted in the formation of GoTo, Tokopedia had to sell its stake in OVO.

Nevertheless, the impact of losing support from Tokopedia cannot be underestimated, as OVO's GMV in Tokopedia alone amounts to a staggering 201 trillion. It is likely that OVO e-wallet could be negatively affected by the potential loss or decrease in potential income due to Tokopedia giving priority to the GoPay payment option over OVO. Given the recent merger between Gojek and Tokopedia, it is only natural that GoPay would be integrated into the payment system at Tokopedia. OVO is not eliminated as a Tokopedia payment method, but its position has been moved from the main page. OVO, the preeminent digital wallet in Indonesia, encounters a prospective obstacle in sustaining its revenue on account of Tokopedia's substantial influence on a considerable proportion of its transaction volume. This reliance on a single platform may pose a risk to OVO's future earnings if it is not the primary payment method.

Given the increasing adoption of contemporary technologies, such as digital payments, establishing a solid brand image is an effective marketing strategy utilized in the development of new products and services. (Sinaga et al., 2022). According to (Tjiptono, 2015, p. 49), Brand image encompasses the perception and trust that buyers hold towards a certain brand. The perception of a brand significantly influences individuals' purchasing decisions and their propensity to use a product or service.

The number of partners who work with OVO with this allows OVO to start having a strong brand image. Brand Image carried out by OVO e-wallet in the form of advantages that distinguish it from other e-wallets such as prioritizing features on OVO Budget whereas a shopping recording service automatically makes it easier for users to control and manage finances when shopping online at Tokopedia, there are discount offers, promos and cashback.

According to (Davis, 2016; Jogiyanto, 2007, p. 115), perception of ease refers to the belief that using a technology is effortless, user-friendly, and simple to operate. The perception of convenience in OVO e-wallet services is used as one of the criteria to find out how far it can provide convenience in using it. People will operate more smoothly when using OVO e-wallet thanks to the ease of users in transacting. The perception of convenience applied to the OVO e-wallet is that it can be done anytime, without a time limit, transactions are faster, easier and more efficient and payments when shopping at Tokopedia become more practical cashless (Trisno, 2019).

The author's keen interest in conducting additional research and attaining a more comprehensive comprehension of the ways in which brand image and perceived convenience can influence the adoption of OVO e-wallets is evident from these observations. The author approached the study "The Influence of Brand Image and Perception of Ease of Using OVO e-wallet in Shopping at Tokopedia in Surabaya" with the perspective of a market research analyst, considering the pertinent background information. It has found a suitable research site in Surabaya by considering the preference of online consumers to use the OVO e-wallet in the Tokopedia marketplace.

## ***Theoretical Framework***

### **Previous Research**

A recent study by Mawardani & Dwijayanti (2021) demonstrates that user convenience is a major factor in determining whether an individual will utilize the ShopeePay digital wallet. Additional research conducted by Abrilia (2020) demonstrates that the perception of convenience significantly affects the propensity to utilize the Dana e-wallet. However, in contrast to this, Qulub (2019) research findings suggest that the preference for using e-money services is not greatly affected by the sense of ease of use. In addition, based on the empirical evidence offered in a study conducted by Primantari et al. (2017), there is no substantial link observed between the brand image and the probability of individuals using Lazada's e-commerce services. Furthermore, the results of a study conducted by Primantari et al. (2017) suggest that there is no statistically significant relationship between brand image and the likelihood of individuals using Lazada's e-commerce services.

### **Marketing**

As per the authors Mullins, Walker, and Boyd, marketing is described as a social process that involves various activities to help individuals and organizations obtain their desired goods and services through interactions with others, while also fostering long-term exchange relationships. Individuals or groups satisfy their requirements and desires through the construction, exchange, or provision of something of value through the marketing process, which is both a social and managerial phenomenon (Daryanto, 2011, p. 1). Marketing is a crucial aspect of business operations, as it involves identifying and satisfying the demands of the target market to accomplish set objectives (Ferdinan, 2002).

### **Brand Image**

The brand image has a pivotal impact on influencing consumers' buying choices and their overall opinion of a business's offerings or services. As stated by Kotler & Keller (2009, p. 768), according to their perspective, brand image is shaped by the perceptions and beliefs of consumers. From the associations stored in customers' memory, it is evident. Brand image refers to the amalgamation of

consumer perceptions and trust towards a brand or its associations, which are held within the minds of consumers themselves (Ani et al., 2022). Furthermore, as stated by Pujadi (2010), Brand image pertains to the customers' perception that is formed when they recollect a particular brand of a product, and this perception consequently impacts their choice to buy or utilize the product. Rangkuti (2009, p. 44) identifies some indicators that might be considered while establishing Brand Image:

1. Introduction
2. Reputation
3. Attractiveness
4. Loyalty

### **Perceived Ease**

The level of trust a person has in using a technology is influenced by the sense of convenience, which is determined by the absence of impediments, ease of understanding, and minimal effort required to operate it (Ambarwati, 2019). According to Jogiyanto (2007, p. 115), the perception of ease refers to the belief that using a technology does not demand significant effort and is straightforward to use and run. The indicators of perceived easiness, as defined by Davis (2016) in Jogiyanto (2007, p. 152), here are several indicators that might evaluate the concept of convenience:

1. Easy to learn
2. Controllable
3. Clear and understandable
4. Flexible
5. Easy to use

### **Use**

Purchasing decisions involve selecting from multiple alternatives based on the influence of new information in the surrounding environment on one's knowledge, attitudes, and beliefs. Daryanto (2013). Purchasing decisions can be defined as a process of integrating information to evaluate and select from several alternative behaviors (Peter & Olson, 2013, p. 163). According to Kotler & Keller (2016, p. 235), the indications of purchase decisions are as follows:

1. Needs Recognition
2. Information Search
3. Evaluate Alternatives
4. Purchase Decision
5. Post-Purchase Behavior

### **Conceptual Framework**

The theoretical underpinnings of this enquiry offer a deeper understanding of the conceptual framework that was employed.

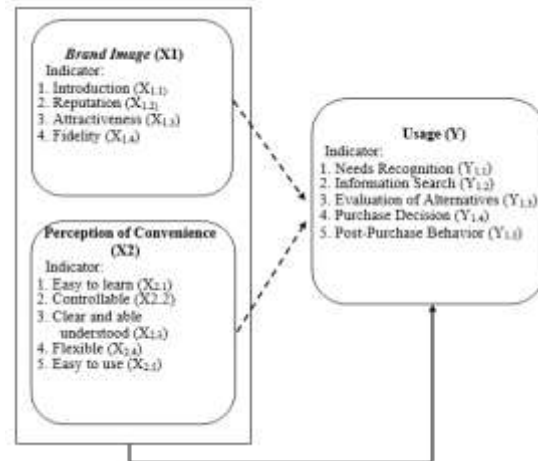


Image 1 Conceptual Framework  
Source: Data processed by the author (2022)

### Research Hypothesis

A hypothesis is a provisional solution to the issue statement that the author will substantiate in the study. The hypotheses concerning the link between variables in this study, as outlined in the previously described conceptual framework, are as follows:

H1: There is a suspicion that both Brand Image and Perceived Convenience have a simultaneous impact on the utilization of OVO e-wallet for buying at Tokopedia in Surabaya.

H2: The hypothesis contends that the perceived ease of use and reputation of the OVO e-wallet influence its adoption for transactions at Tokopedia in Surabaya.

### Methods

#### Types of Research

This research employs quantitative methodology and adopts a causal viewpoint. Quantitative research, as defined by Sugiyono (2014, p. 8), is a research approach grounded on the positivist ideology. It is employed to investigate a specific population or sample. Causal research, as defined by Sugiyono (2014, p. 37), refers to the study of causal relationships. A causal study aims to establish a conclusive cause-and-effect relationship between the dependent variable, which is influenced by the change, and the independent variable, which is accountable for creating the change. This study seeks to examine the possible correlation between the Brand Image and Perceived Ease of Use of the OVO e-wallet when making purchases on the Tokopedia platform in Surabaya.

#### Variable Operational Definition

According to Noor (2011, p. 98), the operational definition of variables is partly that provides definitions on concepts or variables so that measurements can be made through observing methods in dimensions and indicators derived from concepts or variables.

#### Brand Image (X<sub>1</sub>)

Brand Image is a consumer confidence in using OVO e-wallet in shopping on Tokopedia. According to Rangkuti (2009, p. 44), there are indicators that can be considered in forming a brand image, including:

1. Introduction ( $X_{1.1}$ ) is the level of recognition of the OVO e-wallet brand to provide loyalty rewards (OVO Points) to users, in the form of points that can later be used for payments on Tokopedia.
2. Reputation ( $X_{1.2}$ ), is a brand that users feel in choosing OVO e-wallet as a payment method on Tokopedia because it is guaranteed security and becomes a trusted e-wallet.
3. Attractiveness ( $X_{1.3}$ ), is a good relationship created by OVO e-wallet users in making payments at Tokopedia by obtaining discounts, promos, and cashback.
4. Loyalty ( $X_{1.4}$ ), is how much loyalty level of OVO e-wallet users are given loyalty rewards (OVO Points), in the form of points that can later be used for payments on Tokopedia, how much consumer loyalty level of a product in using the brand concerned.

### Perceived Ease ( $X_2$ )

The concept of expediency concerns the degree to which consumers are confident in utilising the OVO e-wallet on Tokopedia. This electronic wallet stands out due to its intuitive UI and efficient functionality. The indicators of perceived ease according to (Davis, 2016; Jogiyanto, 2007, p. 152) Some indicators that can measure the perception of convenience are as follows:

1. Easy to learn ( $X_{2.1}$ ), it is easy to learn the use of the payment process through OVO e-wallet if you make a purchase on Tokopedia.
2. Controllable ( $X_{2.2}$ ), is an OVO e-wallet system that offers OVO Budget feature as an automatic shopping recording service making it easier for users to control and manage finances when shopping online, including on Tokopedia.
3. Clear and understandable ( $X_{2.3}$ ), is a display of OVO e-wallet system services when operated easy to understand and there is no complexity in the payment process at Tokopedia.
4. Flexible ( $X_{2.4}$ ), is an OVO e-wallet system where users make payments on Tokopedia can be operated at any time without any time limitation.
5. Easy to use ( $X_{2.5}$ ), is the operating system of OVO e-wallet used because it is very easy to do, efficient and faster in the payment process on Tokopedia with just one step.

### Usage ( $Y$ )

Usage is a decision made by individuals to use OVO e-wallet services as a payment method in shopping on Tokopedia. According to Assauri (2018, pp. 122–128) buying choices are impacted by four key factors: cultural, social, personal, and psychological. As for the indicators of purchasing decisions according to Kotler & Keller (2012, p. 235) are as follows:

1. Needs Recognition ( $Y_{1.1}$ ), is desires to utilize the OVO e-wallet application so that it can function as a payment method on Tokopedia and has the necessary features.
2. Information Search ( $Y_{1.2}$ ), is an interest in using OVO e-wallet to make payments on Tokopedia after searching for information about the e-wallet and obtaining information from various sources, such as the internet or recommendations from friends, relatives, or family.
3. Alternative Evaluation ( $Y_{1.3}$ ), is a comparison of OVO e-wallet with other e-wallets based on the advantages possessed as a payment method on Tokopedia.
4. Purchase Decision ( $Y_{1.4}$ ), is to use OVO e-wallet after considering other e-wallets that are used as payment method options on Tokopedia and interested in choosing OVO as the preferred payment method.
5. Post-Purchase Behavior ( $Y_{1.5}$ ), is the process of satisfaction after using OVO e-wallet as a payment method when making purchases on Tokopedia because it is more practical and easier to operate.

### Research Location

The research location refers to the specific site or area where research activities are conducted. The study was conducted in Surabaya, focusing on respondents who are residents of Surabaya and use the

OVO e-wallet for buying on Tokopedia. The research location of domicile in Surabaya is that the economic growth rate in Surabaya is very high and surrounded by various business centers. In the city of Surabaya itself, there are already various stores and MSMEs that partner with OVO e-wallet, approximately 9000 merchants spread throughout the Surabaya area. The selection of research locations in the city of Surabaya is because:

1. Surabaya is the second largest city after Jakarta, so it has become a densely populated city.
2. The economic growth rate in Surabaya is very high and surrounded by various business centers.
3. The large number of people living in Surabaya makes many also do online shopping through the Tokopedia application with payments using OVO e-wallet.
4. In the city of Surabaya itself, there are already various stores and MSMEs that partner with OVO e-wallet, approximately 9000 merchants spread throughout the Surabaya area.

## ***Population and Research Sample***

### **Research Population**

As stated by Sugiyono (2014, p. 90), population refers to a broad area that includes items and persons with specific features and characteristics that researchers identify and study to derive conclusions. The demographic for this study consists of all consumers who utilize the OVO e-wallet to make purchases on Tokopedia. The exact size of this population is still unclear. The population criteria for this study are as follows:

1. Be at least 17 years old.
2. Use OVO e-wallet in shopping at Tokopedia more than once.
3. Domiciled in Surabaya both male and female.

### **Research Sample**

According to Sugiyanto (2011, p. 90), the sample is a smaller group that represents and mirrors the features and attributes of the larger population. The employed methodology is nonprobability sampling. Non-probability sampling, as defined by Sugiyanto (2011, p. 120), is a method of selecting samples from a population where individuals do not have an equal chance of being chosen. Purposive sampling is the approach employed for selecting a sample. Sugiyono (2019, p. 85) defines purposive sampling as a sampling technique wherein participants are chosen in accordance with a predetermined criterion. Hence, the researcher has determined the sample size to be 100 respondents. Since if the population is big and unknown so that researchers do not allow studying both the constraints of limited funds, time, and energy, researchers can employ samples taken from the population.

### **Data Collection Techniques**

As stated by Sugiyono (2019, p. 224) data collection procedures are a crucial and strategic aspect of a study, as they are used to gather data. Primary and secondary data were gathered for this study in accordance with a particular methodology. In this study, the following methods of data collecting were used:

#### **1. Literature Study**

According to Sugiyono (2019, p. 291), literature studies are related to theoretical studies and other references that have links to values, culture and norms in the development of social situations. Literature studies can be obtained from data relevant to the problem under study using other literature studies such as books, journals and articles related to the object studied.

## 2. Documentation

According to Siyoto & Sodik (2015, p. 66), documentation is the process of gathering information about variables or objects through the use of notes, transcripts, books, newspapers, magazines, and similar sources. Compared to other methods, documentation is not too difficult because if there is an error, the data source is still fixed and has not changed.

## 3. Questionnaire

As stated by Sugiyono (2019, p. 142), a questionnaire is a method of gathering data in which respondents are presented with statements or written questions and asked to provide answers. The survey in this research employed a Google form sent through Telegram and WhatsApp.

## Measurement Scale

As stated by Sugiyanto (2011, pp. 133–134), the measurement scale is a standardized tool used to determine the numerical values of variables, resulting in quantitative data. The researchers in this study employed Likert scales and intervals. Sugiyono (2019, p. 93) defines the Likert scale as a method used to evaluate the viewpoints, attitudes, and perceptions of people or groups in relation to social phenomena. As stated by Sudjana (2013, p. 47), the interval scale is a type of measurement scale that represents the distance between two data points and assigns equal weight to each interval.

## Data Analysis Techniques

In his work, Sugiyono (2019, p. 147) provides a concise definition of data analysis as a systematic process that takes place after the data has been gathered from respondents and other sources. Data gathering from all participants, data categorization for each variable under examination, computations to answer the research question, and hypothesis validation. This study aims to analyze research data using quantitative methods, specifically utilizing the SPSS program version 25 for the analysis.

## Research Instrument Test

### Validity Test

A validity test is a method used to assess the accuracy or inaccuracy of a questionnaire. Ghozali (2018b, p. 51) defines a questionnaire as legitimate when its questions or statements can effectively reveal and assess many aspects. The validity of the data is evaluated by comparing the estimated correlation coefficient ( $r$  value) with the critical value obtained from the  $r$  table. The criteria employed to evaluate the test's validity are as follows:

1. If the number of counts, denoted as  $r$ , is greater than the number of counts in the table, denoted as  $r$  table, then the assertion is deemed correct.
2. If the cardinality of set  $r$  is less than the cardinality of set  $r$  table, then the statement is deemed invalid.

### Reliability Test

Ghozali (2016, p. 45) defines questionnaire reliability as the consistency of a person's replies to questions over time. The employed methodology is the Cronbach Alpha ( $\alpha$ ) approach. Ghozali (2018b, p. 46) states that his decision-making is based on a variable that is considered dependable if the Cronbach Alpha value is more than 0.60. Conversely, a Cronbach Alpha rating that falls below 0.60 is unreliable. Validity testing and reliability tests are conducted using the SPSS statistics program version 25 for calculation purposes.



## Classical Assumption Test

### Normality Test

According to Hasibuan (2010), a normality test determines if the distribution of independent and dependent variables in a regression model is normal. An ideal regression equation has data that is either regularly distributed or closely resembles one. Normality checks can be performed by examining the distribution of data points along the graph's diagonal axis. The determination of normality can be achieved by utilizing normal probability plots. Ghozali (2018b, p. 163) states that the exam is founded on the following principles:

1. The regression model is said to satisfy the normality assumption if the data is uniformly distributed along the diagonal line and conforms to its orientation.
2. If the data significantly deviates from the diagonal line and does not align with its direction, it can be concluded that the regression model does not satisfy the assumption of normality.

### Multicollinearity Test

The multicollinearity test, as established by Nazir (2009), aims to determine whether there is a correlation among the independent variables in the regression model. To detect multicollinearity, it is possible to assess the tolerance value and Variance Inflation Factor (VIF) following the guidelines established by Ghozali (2018b, pp. 107–108)

1. If the tolerance value exceeds 0.10 and the VIF (Variance Inflation Factor) is below 10, it can be inferred that there is no indication of multicollinearity.
2. If the tolerance value is below 0.10 and the Variance Inflation Factor (VIF) exceeds 10, it indicates the presence of multicollinearity.

### Heteroscedasticity Test

The heteroscedasticity test, as defined by Ghozali (2016, p. 120), is employed to ascertain if there is uneven dispersion across the residuals of distinct observations in the regression model. Homoscedasticity refers to a situation in which the variability between two observations remains consistent, while heteroscedasticity refers to a situation in which the variability changes between observations Ghozali (2018b, p. 137). As stated by Ghozali (2016, p. 138), the method for assessing it is as follows:

1. Heteroscedasticity is shown when there is a specific pattern, such as wavy, expanded, or narrower points, that form a regular pattern.
2. If there is no visible pattern and the data points are randomly distributed both above and below the Y axis value of 0, heteroscedasticity does not exist.

### Multiple Linear Regression Analysis

Sugiyono (2019, p. 277) states that multiple linear regression analysis is conducted when there are multiple independent variables. The purpose of conducting a multiple linear regression analysis is to determine the influence of two independent factors, specifically brand image (X1) and perception of convenience (X2), on the dependent variable, which is use (Y). The study utilizes multiple linear regression equations.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + e$$

Where:

Y = Usage Variable

$\alpha$  = Constant

$\beta_1$  = Variable Coefficient  $x_1$  (Brand Image)

$\beta_2$  = Variable coefficient  $x_2$  (perception Convenience)

$X_1$  = Brand Image Variable

$X_2$  = Ease Perception Variable

e = Standard Error.

## Test the Hypothesis

### Simultaneous Test (Test F)

Sugiyanto (2011, p. 98) asserts that the F test is employed to determine if the combined independent variables have an influence on the dependent variable. The testing technique is organized in the following manner:

1. The null hypothesis: Both coefficients  $\beta_1$  and  $\beta_2$  are equal to zero. The independent variable has a negligible effect on the dependent variable.
2. The hypothesis  $H_a$ :  $\beta_1 \neq \beta_2 \neq 0$  suggests that the independent variable has a significant influence on the dependent variable.

The computed F value will be compared to the tabular F value, which is generated using a significance threshold ( $\alpha$ ) of 5%. For the test to be considered successful, it must adhere precisely to the established standards. The null hypothesis ( $H_0$ ) is considered valid if the calculated F value is lower than the crucial F value obtained from the table and if the significance level is higher than 0.05. However, the null hypothesis ( $H_0$ ) is considered false if the calculated F value is more than the crucial F value obtained from the table and the significance level is less than 0.05.

### Partial Test (Test t)

Ghozali (2018a, p. 98) argues that the t test is used to assess the specific impact of the independent variable on the dependent variable, while disregarding any further influences. The testing technique is organized in the following manner:

1. The null hypothesis, represented as  $H_0$ , asserts that the values of  $\beta_1$  and  $\beta_2$  are equal to zero. This indicates that the independent variable has a negligible impact on the dependent variable.
2. The hypothesis  $H_a$ :  $\beta_1 \neq \beta_2 \neq 0$  suggests that the independent variable has a substantial and statistically significant impact on the dependent variable.

A significant level ( $\alpha$ ) of 5% will be used to compare the predicted t value with the crucial t value obtained from the t-table. The criteria for exam approval are specified below: If the estimated t-value is smaller than the crucial t-value obtained from the t-table and the significance level is greater than 0.05, then the null hypothesis ( $H_0$ ) is accepted. However,  $H_a$  is regarded legitimate if the estimated t-value exceeds the critical t-value and the significance threshold is less than 0.05.

## Coefficient of Partial Determination ( $r^2$ )

Ghozali (2018b, p. 97) states that the coefficient of determination ( $R^2$ ) test is employed to quantify the extent to which the independent variable influences the dependent variable. The  $R^2$  sign represents the coefficient of determination, a mathematical metric that ranges from 0 to 1, inclusive of both 0 and 1. A coefficient of determination ( $R^2$ ) of 0 indicates a complete absence of correlation between the independent variable and the dependent variable. As the coefficient of determination ( $R^2$ ) approaches 1, the independent variable has a stronger and more pronounced impact on the dependent variable. When the coefficient of determination ( $R^2$ ) approaches 0, it indicates that the independent variable has a minimal impact on the dependent variable.

## Result and Discussion

### Research Instrument Test Results

#### Validity Test Results

For the validity test, each item's product moment correlation is calculated. This yields a score reflecting how each item relates to a statement item. The validity test results show that each indicator in the brand image variable (X1) has a higher  $r$  value than the critical  $r$  value ( $r$  table) of 0.1966. Thus, it may be deduced that all question items within the brand image variable (X1) are valid. The validity test findings show that each indication on the convenience perception variable (X2) has a calculated correlation coefficient ( $r$ ) that is greater than the crucial value ( $r$  table) of 0.1966. Thus, it may be deduced that all question items related to the concept of convenience (X1) are valid. The validity test results demonstrate that all question items related to the usage variable (Y) are valid, as each indicator has a calculated correlation coefficient ( $r$ ) that exceeds the crucial value ( $r$  table) of 0.1966.

#### Reliability Test Results

Table 6. Reliability Test Results

Question Item	Cronbach Alpha Value	Reliability	Description
X1.1	0,826	0,60	Reliabel
X1.2	0,776	0,60	Reliabel
X1.3	0,759	0,60	Reliabel
X1.4	0,739	0,60	Reliabel
X2.1	0,838	0,60	Reliabel
X2.2	0,830	0,60	Reliabel
X2.3	0,834	0,60	Reliabel
X2.4	0,871	0,60	Reliabel
X2.5	0,829	0,60	Reliabel
Y1.1	0,831	0,60	Reliabel
Y1.2	0,854	0,60	Reliabel
Y1.3	0,855	0,60	Reliabel
Y1.4	0,833	0,60	Reliabel
Y1.5	0,846	0,60	Reliabel

Source: SPSS Output Data (processed by researchers)

The Images shown in Table 6 reveal that all the statement items included in this study questionnaire have Cronbach Alpha values greater than 0.60. The questionnaire in this study has been deemed credible and possesses the capability to be utilized as an effective measurement instrument.

## Classical Assumption Test Results

### Normality Test Results

The normalcy test results are displayed in the graphic image as follows:

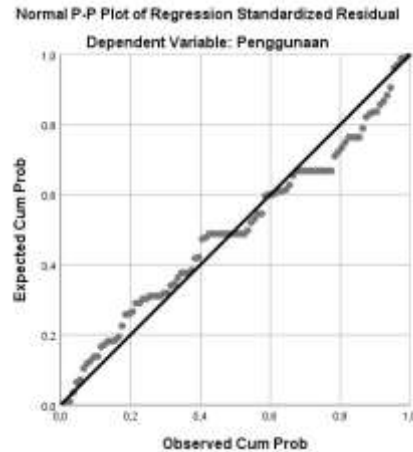


Image 2. Normal Probability Plot Graph  
Source: SPSS Output Data

Image 2 illustrates that the points are uniformly distributed along the diagonal line and are aligned with their orientation. Thus, it is possible to conclude that the regression model follows a normal distribution.

### Multicollinearity Test Results

The results of the multicollinearity test done in this study are displayed in the subsequent table:

Table 7. Multicollinearity Test Results

Model		Coefficients <sup>a</sup>					Collinearity Statistics		
		Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Tolerance	VIF
		B	Std. Error	Beta					
1	(Constant)	3,175	1,257		2,526	,013			
	Brand Image (X1)	,479	,105	,392	4,554	,000	,452	2,213	
	Persepsi Kemudahan (X2)	,461	,081	,489	5,684	,000	,452	2,213	

a. Dependent Variable: Penggunaan (Y)

Source: SPSS Output Data (processed by researchers)

The Multicollinearity test results, displayed in table 7, reveal that the tolerance value is 0.452, which is greater than the threshold of 0.10. Nonetheless, the VIF score is 2.213, which is lower than the criterion of 10. As a result, researchers may conclude that this regression model is not multicollinear.

### Heteroscedasticity Test Results

The Image below presents a scatterplot illustrating the results of the heteroscedasticity test:

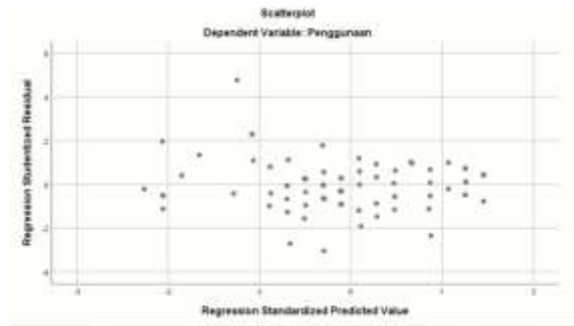


Image 3 Heteroscedasticity Test Results  
Source: SPSS Output Data

Image 3 displays a non-uniform distribution of points that lacks a noticeable pattern. The Y axis indicates a distribution of data points that are both positive and negative, with the number 0 as the midpoint. As a result, there is no evidence of heteroscedasticity.

**Multiple Linear Regression Test Results**

The table displays the outcomes of the multiple linear regression tests carried out in this investigation:

Table 8. Multiple Linear Regression Test Results

		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	3,175	1,257			2,526	,013
	Brand Image (X1)	,479	,105	,392		4,554	,000
	Persepsi Kemudahan (X2)	,461	,081	,488		5,684	,000

a. Dependent Variable: Penggunaan (Y)

Source: SPSS Output Data (processed by researchers)

The values of the coefficients for the equation of multiple linear regression are displayed in Table 8:

$$Y = 3.175 + 0.479 X_1 + 0.461 X_2$$

The regression equation supplied can be explained as follows:

- 1.The value of the constant ( $\alpha$ ) is 3.175. Thus, when the brand image variable (X1) and the impression of convenience (X2) are both set to 0, the use variable (Y) will be precisely 3.175.
- 2.The brand image regression coefficient (X1) is 0.479, which is positive, suggesting that when the brand image variables increase by one unit, the use variable (Y) increases by the same amount. Assuming other variables (ease perception) is 0.
- 3.The regression coefficient (X2) for the convenience perception measure is 0.461, which signifies a favorable association. For each incremental increase of one unit in the perception of convenience, the utilization (Y) increases by 0.461 units. If the value of the other variable (brand image) is 0.

## Hypothesis Test Results

### F Test Results

The calculation of table F utilises a significance level ( $\alpha$ ) of 0.05, employing the following formula:

$$df = n - k - 1$$

Information:

df = degrees of freedom n = number of samples

k = number of independent variables

The value of df is calculated by subtracting 2 and 1 from 100, yielding a value of 97. Hence, the obtained F table value is 3.09. The table below displays the outcomes of the F exam.

Table 9. F Test Results (Simultaneous)

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	572,536	2	286,268	101,113	,000 <sup>b</sup>
	Residual	274,624	97	2,831		
	Total	847,160	99			
a. Dependent Variable: Penggunaan (Y)						
b. Predictors: (Constant), Persepsi Kemudahan (X2), Brand Image (X1)						

Source: SPSS Output Results (processed by researchers)

The results of the F test from table 9 show that the calculated F value (101.113) is greater than the crucial F value (3.09), and the p-value (0.000) is less than the significance level (0.05). The study's findings indicate the rejection of the null hypothesis ( $H_0$ ) and the acceptance of the alternative hypothesis ( $H_a$ ), providing evidence that both Brand Image (X1) and Perceived Ease (X2) have a significant and simultaneous influence on Use (Y).

### Test Results of Coefficient of Determination ( $r^2$ )

The following table presents the outcomes of the coefficient of determination test ( $r^2$ ):

Table 10. Test Results of Coefficient of Determination ( $R^2$ )

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,822 <sup>a</sup>	,676	,669	1,683
a. Predictors: (Constant), Persepsi Kemudahan (X2), Brand Image (X1)				

Source: SPSS Output Results (processed by researchers)

Table 10 indicates that the Adjusted R Square value is 0.669, which is equivalent to 66.9%. The data suggests that the combined influence of the brand image variables (X1) and perceived convenience (X2) explains 66.9% of the impact on usage (Y). The study's findings suggest that 66.9% of the variation in usage can be attributed to the brand image variables and convenience perception. Unexplored variables are likely accountable for the remaining 33.1% in this investigation.

## Test Results t

The table t is determined using a significance level ( $\alpha$ ) of 0.05, according to the formula:

$$df = n - k - 1$$

Information:

df = degrees of freedom n = number of samples

k = number of independent variables

Therefore, the value of df is calculated as  $100 - 2 - 1$ , resulting in 97. Additionally, the two-sided significance is determined to be 0.025. The obtained t-table value is 1.984. Subsequently, the outcomes of the t-test are displayed in the subsequent table:

Table 11. Test Results t (Partial)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.175	1.257		2.526	.013
	Brand Image (X1)	.479	.105	.392	4.554	.000
	Persepsi Kemudahan (X2)	.461	.081	.469	5.684	.000

a. Dependent Variable: Penggunaan (Y)

Source: SPSS Output Results (processed by researchers)

According on the data shown in table 4.18, the t-test is anticipated to produce the following likely results:

1. The variable Brand Image (X1) has a t-value of 4.554, which exceeds the crucial value of 1.984. In addition, the p-value is 0.000, which is lower than the significance threshold of 0.05. Thus, the outcome clearly indicates the rejection of the null hypothesis (H0) and the acceptance of the alternative hypothesis (Ha). The statistics suggest that the Brand Image variable (X1) has a substantial and impactful impact on Usage (Y).
2. The variable X2, representing the Convenience Perception, has a t count value of 5.684, which is greater than the t table value of 1.984. Moreover, it has a significant value of 0.000, which is lower than the criterion of 0.05. Therefore, the outcome contradicts the null hypothesis (H0) and supports the alternative hypothesis (Ha). This indicates that the variable of Ease Perception (X2) has a significant and substantial influence on Use (Y). Considering the evidence presented in points 1 and 2, it may be inferred that the second hypothesis is valid.

## Discussion

### The Effect of Brand Image Variables (X<sub>1</sub>) and Perceived Ease (X<sub>2</sub>) on Use (Y)

The simultaneous impact of Brand Image (X1) and Perceived Convenience (X2) on the Use (Y) of OVO e-wallet for buying at Tokopedia in Surabaya is substantial. The statistical significance of the result is confirmed by the computed F value (101.113) being higher than the critical F value (3.09), as indicated by the F test results. In addition, the p-value (0.000) is lower than the intended level of significance (0.05). The test results confirm the initial premise that "Brand image and convenience perception both have a simultaneous impact on the usage of OVO e-wallet for shopping at Tokopedia in Surabaya." A value of 66.9% corresponds to the coefficient of determination (R<sup>2</sup>). Thus, it was determined that the initial hypothesis was indeed valid.

### **The Effect of Brand Image ( $x_1$ ) on Usage ( $y$ ).**

Usage ( $Y$ ) of the OVO e-wallet for purchasing on the Tokopedia platform in Surabaya is significantly and partially influenced by the variables of Perceived Convenience ( $X_2$ ) and Brand Image ( $X_1$ ). The t-test calculation indicates that the t-value of 4.554 is statistically significant because the p-value of 0.000 is less than the significance level of 0.05. Moreover, the calculated t-value of 4.554 is above the crucial t-value of 1.984. Therefore, the second theory is credited with acceptance. This study corroborates the findings of Sinaga et al. (2022), who determined that brand image positively influences use decisions.

### **The Effect of Perceived Ease ( $x_2$ ) on use ( $Y$ ).**

Perceived convenience in Surabaya has a notable and limited impact on the utilization of OVO e-wallets for Tokopedia transactions. The p-value (0.000) is statistically significant as it falls below the predetermined significance limit of 0.05. In addition, the estimated t count value (5.684) exceeds the critical t table value (1.984), as determined by the t-test analysis. Therefore, the second theory is acceptable under different circumstances. The empirical investigation carried out by Mawardani & Dwijayanti (2021) offers corroboration for the proposition that usage decisions are marginally influenced by the perception of convenience.

## ***Conclusions and Recommendation***

### **Conclusion**

To better understand how Surabaya residents use the OVO e-wallet for purchases on the Tokopedia platform, this study will examine the effects of two variables: perceived convenience ( $X_2$ ) and brand image ( $X_1$ ). The study's findings lead to the following conclusions:

1. According to the results, the utilization ( $Y$ ) of the OVO e-wallet for purchasing on Tokopedia was significantly and partially influenced by the independent variables Brand Image ( $X_1$ ) and Perceived Convenience ( $X_2$ ). The result was reinforced by the t count of 4.554 for the Brand Image variable ( $X_1$ ), this surpasses the crucial threshold of 1.984 obtained from the t-distribution table. Similarly, the p-value of 0.000 is below the predetermined threshold of 0.05. The variable Perception of Ease ( $X_2$ ) had a count value of 5.684, which surpassed the threshold t value of 1.984. In addition, the p-value of 0.000 is lower than the essential threshold of 0.05. This investigation has validated the initial concept.
2. The statistical analysis demonstrated a significant influence of the independent variables, Brand Image ( $X_1$ ) and Perceived Convenience ( $X_2$ ), on the Usage ( $Y$ ) of the OVO e-wallet for conducting transactions on Tokopedia. The F count  $>$  F table ( $101.113 > 3.09$ ), along with a significant p-value ( $0.000 < 0.05$ ), provided concurrent support for this claim via the F test. This investigation yielded confirmation for the second hypothesis.

### **Recommendation**

The following are some recommendations that scholars may offer:

#### **1. Regarding OVO Firms**

The brand image variable is found to impact the usage of the OVO e-wallet. To ensure that users consistently experience satisfaction while using the OVO e-wallet, particularly for payments at Tokopedia, the OVO company should enhance its strategy or establish a stronger brand image by improving the quality of service and promotional efforts on the OVO e-wallet. In the same way that the variable perception of ease affects the utilization of the OVO e-wallet, OVO companies would do well to



gain a deeper understanding of what users require and anticipate in terms of operational simplicity, such as the minimization of obstacles on their servers.

## 2. To the Subsequent Researcher

To determine which factors can influence the use of OVO e-wallet, it is advisable to incorporate additional variables that impact usage, such as expediency and word-of-mouth (WOM) factors, particularly in case studies of OVO e-wallet usage during purchasing at Tokopedia in Surabaya.

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