

## FACTORS AFFECTING INTEREST IN USING E-COMMERCE AND E-WALLET WITH USING TECHNOLOGY ACCEPTANCE MODEL

Vika Fitranita<sup>1)</sup>, Intan Zoraya<sup>2)</sup> Indah Oktari Wijayanti<sup>3)</sup>  
*Faculty of Economics and Bussines, Universitas Bengkulu<sup>1,2,3</sup>*

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#### Correspondence:

Vika Fitranita

[Vika.fitranita@unib.ac.id](mailto:Vika.fitranita@unib.ac.id)

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### ABSTRACT

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*This study aims to determine the Influence of Interest in Using an E-Commerce-Based Accounting Information System and the interest of OVO customers using the Technology Acceptance Model (TAM). Data collection was carried out by giving questionnaires to respondents using OVO and Tokopedia in Bengkulu City. The sample in this study were 215 respondents using OVO and Tokopedia. Measurement of data in this study using Multiple Regression analysis with analysis tools using data processing software Eviews 12. In this study used data quality test, classical assumption test (normality test, multicollinearity test, and heteroscedasticity test), multiple linear regression analysis and hypothesis testing. The results of the study show that the ease of use variable has no effect on interest in use, the variables perceived usefulness, trust, attitudes towards use are significantly positive on interest in use, risk variables have a significant negative effect on interest in use.*

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### Introduction

The corona virus disease 2019 (covid-19) outbreak which was designated as a pandemic by the world health organization (who) has had a huge impact and impact on various sectors and lines of life, one of which is the economic and business sectors. Covid-19 has caused an economic shock, which has affected the economy of individuals, households, micro, small, medium and large companies, and has even affected the country's economy with a local, national, and even global scale of coverage (taufik and ayuningtyas, 2020). The areas of the economy that are feeling the impact and influence of covid-19 are trade, investment, transportation and tourism. On the one hand the economy has decreased, but on the other hand the economy has increased in the field of electronic commerce (e-commerce). This happened in indonesia where many companies engaged in e-commerce posted an increase in sales volume during the pandemic. The use of e-commerce also carries out the appeal from the government to avoid shopping offline and carry out social and physical distancing as an effort to prevent the spread of the corona virus. In addition, the use of e-commerce is in line with the government's call to limit the use of cash and paper by using digital applications, namely digital wallets (e-wallet).

Global technological advances in the economic field are now being widely discussed, one of which is in the form of applications that lead to goods and services transaction activities on the internet known as e-commerce. The advantage of e-commerce itself is buying and selling activities whose transactions are in the form of cashless or non-cash payment systems. The majority of people choose to make buying and selling transactions through e-commerce because it is more convenient and does not need to go to stores or shopping centers, and payments can be made easily and quickly. Access to e-commerce today can be through applications on mobile phones that do not require too much capital to operate. Only by requiring a strong provider signal connection to access the internet, users can use e-commerce easily, practically, and quickly. Likewise with the use of digital wallets, people's shift from using cash to transactions is interesting to study. Public psychology who thinks that cash is not clean and can be a bridge for the transmission of the virus makes people assume to switch to digital payments.

According to the head of the payment system policy department of bank indonesia (bi), during the pandemic e-commerce sales increased by 26% with new consumers by 51%. Digital payments are also increasing with the use of technology. (mediaindonesia.com, september 2020). In addition, economic activity in e-commerce recorded an increase of up to 40.6%. According to the big data review on the impact of covid-19 2020 compiled by the central statistics agency (bps), online sales also spiked sharply during the pandemic (m.liputan6.com, july 2020). During this pandemic, most business people, both big and small, will depend on e-commerce to keep their business activities running well. One of the e-commerce companies that can achieve success by utilizing current technological advances in indonesia is tokopedia. In this study, the objects used are tokopedia and ovo because tokopedia is a startup company that develops no. 2 in indonesia and it is known that tokopedia's valuation reached 7 billion us dollars as well as ovo in the research of the iprice group and app annie stated that ovo is the most popular digital wallet application in indonesia with a valuation of 2.9 billion us dollars with an estimated revenue of 1.3 million us dollars per year, equivalent to approximately rp. 17.7 billion.

Increase users, we need good and easy-to-use e-commerce and e-wallet, and security is the most important thing for users. The information system in the application can improve user productivity and keep them competitive until they reach the international market. The behavioral intention of the company can find out the real response of tokopedia and ovo users in using the application continuously. Technology acceptance model (tam) is a suitable model to predict individual interest or desire in accepting technology (davis, 1989). In the tam model there are two main constructs, namely perceived ease of use (perceived ease of use) and perceived usefulness (perceived usefulness) (jogiyanto, 2007). There is an attitude towards using construct in the tam model that can be used to predict interest, but this construct is still rarely used. In addition to tam, there are several external factors that can be used to predict interest, such as risk and trust.

## Literature Review

The tam study developed by davis in 1987 explains that ease of use is a factor in the acceptance of a technology, he even mentions that perceived ease of use is an important factor for individuals in using information technology. Perceived ease of use is used to measure a person's belief in the ease of using technology as well as being easy to understand so as to make users free from effort (davis, 1989). Abadi (2019) has conducted research on ovo customers with the results that perceived convenience has a significant and positive influence on user interest. If someone does not feel the ease of using a technology, then they will not use it (febriyanto, 2019). The ease of transacting and finding the desired item is one example of the purchase cycle in e-commerce that can increase someone's interest in using the application. The higher the level of ease of use of the existing system in the tokopedia application, the more interest of users to use the application and the higher the level of ease of use of the payment system using the ovo application, the more interest in the application users.

H1 : there is a positive influence between perceived ease of use and interest in using an e-commerce-based accounting information system on the tokopedia application and interest in using ovo as a means of payment.

Davis et. Al (1989) provides an explanation that perceived usefulness as a construct of belief that the use of a technology can improve one's performance. Perceived benefits are beliefs where a person believes that a useful technology can have a positive impact on improving performance (febriyanto, 2019). Abadi (2019) conducted a study with the results of perceived usefulness positively influencing ovo customer interest in using the application. Jogiyanto (quoted by puspaningtiyas, 2016) defines that perceived benefits can be trusted to help the company's decision-making process. Research by ma'aruf (2016), shows that there is no significant relationship between

perceived benefits and behavioral interest in using e-money. In conclusion, a technology increases interest if one knows the benefits of the technology both in improving performance and in making a decision. The higher the usability of the technology perceived by the users, this will further increase the interest of the users to use the application.

H2 : there is a positive influence between perceived usefulness and interest in using an e-commerce-based accounting information system on the tokopedia and ovo applications as a means of payment.

Risk is uncertainty that cannot be measured but can be predicted. Good uncertainty is commonly called opportunity. But the uncertainty that will be discussed by researchers is the risk that has a bad effect on users of information system technology in e-commerce. The higher the level of bad risk that will arise, the interest of users in using technology will decrease, causing worries and losses. According to pavlou (in amijaya, 2010), risk is defined as a subjective estimate of consumers experiencing losses in receiving the desired results. Abadi (2019) has conducted research with the results of the risk of negatively affecting ovo customer interest in using it. Abadi (2019) explains that the small risk in using the ovo application and a sense of security will increase customer interest in using ovo. If users feel that the tokopedia application does not have a high risk, then the user will use the tokopedia application. High risk can reduce interest in use. Therefore, it can be seen that risk affects usage interest. The lower the level of risk perceived by users, this can increase user interest.

H3 : there is a negative influence between risk and interest in using an e-commerce-based accounting information system on the tokopedia and ovo applications as a means of payment.

Consumer trust is used to reduce the level of complexity of human behavior when someone faces a situation of uncertainty (ardiyanto & kusumadewi, 2020). Trust is an expectation that a technology can be trusted in its ability to complete its tasks well (lui & jamieson, 2003). According to grabner-kraeuter (quoted by ardiyanto and kusumadewi, 2020), consumer confidence can show the potential of online shopping companies in the long term. Research conducted by abadi (2019) shows that trust positively affects ovo customer interest in using applications. The higher the level of user trust in e-commerce technology, the greater the user's interest in the application. If users feel confident and confident that the tokopedia application is safe and meets their expectations, then this can increase interest in using the application. And if the user believes that the ovo application can be used as a means of payment, it can increase the use of the ovo application

H4 : there is a positive influence between trust and interest in using an e-commerce-based accounting information system on the tokopedia and ovo applications as a means of payment.

When tam was developed, davis et al (1989) found that attitudes did not show a significant relationship. Attitude is defined as a tendency to respond to an object consistently, both favorable and unfavorable. A person's attitude towards information systems is important as it can influence behavior and social influence. Research conducted by novitasari (2016) shows the results of attitudes affect interest in using e-commerce. A person's attitude in accepting or rejecting a technological system that has developed can affect the interest in using e-commerce. A person's attitude arises because they feel and judge for themselves an e-commerce system in its use. Vijayasarathy (2003) also shows that attitude has a strong influence on intention. Attitudes in using are in the form of user perceptions in accepting or rejecting the existing technology model in a

system. If users increasingly accept the positive and reject the negative according to the policies and regulations that exist in the tokopedia and ovo applications, this can increase their interest in using the application.

H5 : there is a positive influence between attitude towards using and the interest in using an e-commerce-based accounting information system on the tokopedia and ovo applications as a means of payment.

## Research Methods

Types and approaches of research the type of research used in this research is quantitative research. Quantitative research is research that is used to examine certain populations or samples, sample collection techniques are usually carried out randomly, data collection uses research instruments, quantitative or statistical analysis with the aim of testing existing hypotheses (sugiyono, 2017).

### Population and Sampling

According to sugiyono (2012) population is a generalization area consisting of; object or subject that has certain qualities and characteristics determined by the researcher to be studied and then draw conclusions. It can be seen that the population of this study are all users of the tokopedia and ovo applications in bengkulu city

The sample is part of the number and characteristics possessed by the population (sugiyono, 2012). In this study, the sample was taken using purposive sampling, which is a sample whose element selection is based on subjective considerations. This is done with the aim of obtaining a representative sample in accordance with the specified criteria.

### Operational definition and measurement

#### Perceived usefulness

The benefits that will be obtained from the use of tokopedia and ovo are the benefits that are obtained and expected by all tokopedia and ovo service users who use the tokopedia and ovo application services. Perceived usefulness variable will be measured through the likert scale method, where the score of answer 1 is strongly disagree, answer score 2 is disagree, answer score 3 is neutral, answer score 4 is agree and answer score 5 is strongly agree (ghozali, 2011)

#### .perceived ease of use

ease of use in transactions, making purchases on the tokopedia application and using payment methods with applications and ovo are the conveniences obtained in every payment transaction and convenience when they want to top up or top up and re-add ovo balances from every ovo customer who uses the application and ease of using the application in transactions. The perceived ease of use variable will be measured through the likert scale method, where the answer score 1 is strongly disagree, the answer score 2 is disagree, the answer score 3 is 30 neutral, the answer score 4 is agree and the answer score 5 is strongly agree (ghozali , 2011).

#### Risk

Risk is uncertainty that cannot be measured but can be predicted. Good uncertainty is commonly called opportunity. But the uncertainty that will be discussed by the researcher is the risk that has a bad effect on users of information system technology in e-commerce, especially the tokopedia application. The perceived risk in using the payment method with ovo is the risk that is obtained with the possibility that it will cause losses to the ovo customer when using the payment method with the ovo application. The risk variable can be measured using the likert scale method, where the answer score 1 is strongly agree, the answer score 2 is agree, the answer score 3 is neutral, the answer score 4 is disagree and the answer score 5 is strongly disagree (ghozali,

2011).

#### Trust

Trust in the use of information systems in the tokopedia application and payment methods with ovo is the trust that exists to maintain consumer confidentiality, then the trust that exists in the payment system owned by ovo where customer balances are kept under control, safe and reduced according to transactions made by users itself. The trust variable will be measured using the likert scale method, where the score of answer 1 is strongly disagree, a score of 31 answers 2 is disagree, answer score 3 is neutral, answer score 4 is agree, and answer score 5 is strongly agree (ghozali, 2011).

#### Attitude towards using

Attitude or commonly called attitude towards using is defined by davis (1989) as positive or negative feelings from someone if they have to perform the behavior to be determined ("an individual's positive or negative feelings about performing the target behavior"). While mathieson (1991) defines attitude towards attitude towards behavior (behavior) as the user's evaluation of his interest in using the system ("the user's evaluation of the desirability of his or her using the system") ease of communicating with sellers on the tokopedia application features and visual appearance the attractiveness of the application display, attitude towards authorization of use, attitude to the password storage model, user responses about the application, attitude towards unauthorized parties which can be measured by the likert scale method, where the answer score of 1 is strongly disagree, answer score 2 is disagree, answer score 3 is neutral, answer score 4 is agree, and answer score 5 is strongly agree

#### Interested use

Interest when using payment methods using the information system on tokopedia is the interest that ovo customers have when they make transactions using the ovo and tokopedia applications. The variable on interest can be measured using the likert scale method, where the answer score 1 is strongly disagree, the answer score 2 is disagree, the answer score 3 is neutral, the answer score 4 is agree, and the answer score 5 is strongly agree (ghozali, 2011 ).

## **Results and Discussion**

### Data collection results

Respondents from this study are people who use the ovo application and tokopedia who know the use of the application. Based on the results of data collection, it can be concluded that the total questionnaires received were 229 questionnaires (100%) and there were 14 questionnaires that did not meet the criteria because the respondents had never used the ovo and tokopedia applications so they were not feasible to use. So the total questionnaires used in this study were 215 or 94% of the questionnaires that were ready to be processed and analyzed.

### Characteristics of respondents

Respondents in this study have characteristics that explain gender, age, last education, occupation and how long respondents use the ovo and tokopedia applications. The total respondents obtained were 215 respondents consisting of 167 female respondents (77.7%) and 48 male respondents (22.3%). The number of female respondents is higher than that of male respondents. In this study, these results indicate that female respondents use ovo and tokopedia applications more. Based on the job description, the total respondents consisted of 8 respondents with the latest education d1/d2/d3, 47 respondents with the latest education s1, 16 respondents with the latest education s2 and 144 respondents with the latest education sd/smp/sma or equivalent. In this study, the respondents who filled out the most questionnaires in this study were respondents with the latest education in

sd/smp/sma or equivalent, with a percentage of 67.1% or equivalent to 144 respondents. Based on the latest education, the total respondents obtained consist of 16 respondents working as state civil servants (asn), 15 respondents working as entrepreneurs, 1 respondent working as a lecturer, 2 respondents working as housewives, 3 respondents working as BUMN employees, 16 respondents work as private employees and 162 respondents are students. In this study, the respondents who filled out the most questionnaires in this study were 162 students or 75.7%. Based on the length of use, respondents who use ovo and tokopedia applications with a time span of 1-3 months are 115 respondents with a percentage of 54%. Respondents with the use of applications 9-12 months as many as 75 people or equivalent to 35%. Respondents with the use or use of applications with a span of 3-6 months were 18 respondents or equivalent to 8% and respondents who used applications with a time span of 6-9 months were 7 people or equivalent to 3% of respondents. In this study, it can be concluded that users have a sufficient time span in using and getting to know the use of ovo and tokopedia applications.

### Validity and reliability test results

#### Validity test results

Validity test is used to measure whether a questionnaire is valid or not (ghozali, 2011). Therefore, the questionnaire can be considered valid if the questions on the questionnaire are able to state and explain something that can be measured by the questionnaire. To test the validity, it can be done by comparing the calculated r value with the r table value. Below are the results of the validity of the variables in this study which were tested using the eviews 12 software program:

The test values of the six variables are valid. The value of testing the validity of the questions on the questionnaire submitted is greater than r calculated from r table, it can be seen that all the number of questions on the variables perceived ease of use, perceived usefulness, risk, trust, attitude toward using and interested used are valid.

#### Reliability test results

In general, reliability tests are defined as a series of tests to assess the reliability of research indicators. Reliability test is used to measure the consistency of measuring instruments in measuring a concept or measuring the consistency of respondents in answering statement items in questionnaires or research instruments. To test reliability, it can be done through composite reliability and using cronbach alpha with decision making criteria, namely, a variable can be said to be reliable when it has a composite reliability value and cronbach alpha 0.6. The results of the reliability test in this study were tested with the software program eviews 12.

Table 1  
 Reliability Test Results

Variable	Cronbach's alpha	N of items	Information
X1	0,736	0,60	Reliable
X2	0,794	0,60	Reliable
X3	0,807	0,60	Reliable
X4	0,805	0,60	Reliable
X5	0,820	0,60	Reliable
Y	0,805	0,60	Reliable

Source: primary data, processed 2021

the results in table 1 state that all variables in this study have a composite reliability value and cronbach alpha 0.6, so it can be said that all variables in this study are reliable. Simultaneous significant test results (test f) simultaneous hypothesis testing using the f statistical test to determine whether the independent variables together have a significant effect on the dependent variable. To determine the f table, the significance level used is 5% with degrees of freedom (df) = n-k-1, where n is the number of samples and k is the number of regression coefficients. The

statistical f test is used to prove whether or not there is an influence between the independent variables on the dependent variable simultaneously (sujarweni, 2015).

**Simultaneous significant test results (test f)**

Simultaneous hypothesis testing using the f statistical test to determine whether the independent variables together have a significant effect on the dependent variable. To determine the f table, the significance level used is 5% with degrees of freedom (df) = n-k-1, where n is the number of samples and k is the number of regression coefficients. The statistical f test is used to prove whether or not there is an influence between the independent variables on the dependent variable simultaneously (sujarweni, 2015).

**Table 2**  
simultaneous significant test results (test f)

R-squared	0.613745	Mean dependent var	17.60748
Adjusted R-squared	0.604460	S.D. dependent var	2.663462
S.E. of regression	1.675104	Akaike info criterion	3.897264
Sum squared resid	583.6425	Schwarz criterion	3.991638
Log likelihood	-411.0073	Hannan-Quinn criter.	3.935400
F-statistic	66.10081	Durbin-Watson stat	2.047230
Prob(F-statistic)	0.000000		

Source: primary data, processed 2021

Based on the test results indicate that the f test results in this study have a coefficient value of 66.10081 with a prob (f-statistic) of 0.0000 < 0.05 which can be concluded that the influence of the independent variables is perceived ease of use (x1), perceived usefulness (x2), risk (x3), trust (x4), attitude towards using (x5) together have a significant effect on the dependent variable, namely interest in using.

**Partial significant test results (t-test)**

The t-test shows how far the influence of one explanatory/independent variable individually in explaining the variation of the dependent variable (ghozali, 2011). The hypothesis is said to be accepted if the significance level (a) < 0.05 and the hypothesis is rejected if the significance level (a) > 0.05 (sujarweni, 2015). Based on the results of the partial significance test (test) the following results were obtained:

**Table 3**  
Partial significant test results (t-test)

Dependent Variable: Y  
Method: Least Squares  
Date: 10/13/21 Time: 02:30  
Sample (adjusted): 1 214  
Included observations: 214 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.103267	1.014739	3.058194	0.0025
X1	0.090680	0.070423	1.287647	0.1993
X2	0.191866	0.066202	2.898175	0.0042
X3	-0.085765	0.037535	-2.284924	0.0233
X4	0.187680	0.071014	2.642955	0.0088
X5	0.425704	0.096636	4.405218	0.0000

Source: primary data, processed 2021

Based on the table, the results of the t-test in this study indicate that:

The perceived ease of use (x1) variable with a coefficient value of 0.090680 and a probability value of 0.1993, this probability value is greater than an alpha value of 0.05. This research can be concluded that h1 is rejected. Variable perceived usefulness (x2) with a coefficient value of 0.191866 and a probability value of 0.0042, this probability value is smaller than an alpha value of 0.05. This research can be concluded that h1 is accepted.

- a. Risk variable (x3) with a coefficient value of -0.085765 and a probability value of 0.0233, this probability value is smaller than an alpha value of 0.05. This research can be concluded that h1 is accepted.

- b. The variable perceived trust (x4) with a coefficient value of 0.425704 and a probability value of 0.0088, this probability value is smaller than an alpha value of 0.05. This research can be concluded that h1 is accepted.
- c. The attitude towards using (x5) variable with a coefficient value of 0.187680 and a probability value of 0.00000, this probability value is smaller than an alpha value of 0.05. This research can be concluded that h1 is accepted.

### Multiple regression analysis results

Quantitative analysis in this study will be carried out using regression analysis, namely multiple linear regression analysis. Multiple linear regression analysis is a linear relationship between two or more independent variables (x1, x2,...xn) with the dependent variable (y). This analysis is to determine the direction of the relationship between the independent variables that are positively or negatively related and to predict the value of the dependent variable if the value of the independent variable increases or decreases. The independent variables used are perceived ease of use (x1), perceived usefulness (x2), risk (x3), trust (x4), attitude towards using (x5). The dependent variable used is interest in use (y).

Table 4  
 multiple regression analysis results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.103267	1.014739	3.058194	0.0025
X1	0.090680	0.070423	1.287647	0.1993
X2	0.191866	0.066202	2.898175	0.0042
X3	-0.085765	0.037535	-2.284924	0.0233
X4	0.187680	0.071014	2.642855	0.0088
X5	0.425704	0.096636	4.405218	0.0000

  

R-squared	0.613745	Mean dependent var	17.60748
Adjusted R-squared	0.604460	S.D. dependent var	2.663462
S.E. of regression	1.675104	Akaike info criterion	3.897264
Sum squared resid	583.6425	Schwarz criterion	3.991638
Log likelihood	-411.0073	Hannan-Quinn criter.	3.935400
F-statistic	66.10081	Durbin-Watson stat	2.047230
Prob(F-statistic)	0.000000		

Source: data processing,2021

Based on the results of data processing that has been carried out using the eviews 12 software program, the regression formula is obtained as follows:

$$Y = 3.103267 + 0,090680 x1 + 0,1911866 x2 - 0,085765 x3 + 0,425704 x4 + 0,187680 x5 + e$$

The explanation of the above equation is as follows:

- a. The constant value of 3.103267 states that if there is perceived ease of use, perceived usefulness, risk, trust, attitude towards using, the most likely value of interest in use is 3.103267.
- b. Perceived ease of use regression coefficient of 0.090680 states that if perceived ease of use has increased by 1 it will increase interest in use by 0.090680 assuming the coefficient value of other independent variables is constant or equal to zero.
- c. Perceived usefulness regression coefficient of 0.022 which is positive indicates that, if the perceived usefulness value increases, it will increase interest in use by 0.1911866
- d. The risk variable regression coefficient value of 0.085765 states that if the variable has an increase of 1, it will not be followed by an increase in interest in the use of 0.001 with the assumption that the value of the other independent variables is constant or equal to zero.
- e. The coefficient of the trust regression equation is positive at 0.425704, meaning that an increase in confidence by the unit value will result in an increase in interest in use of 0.425704 with the assumption that the other independent variables are constant.
- f. The regression coefficient of attitude towards using is 0.187680 which is positive indicating that, if attitude towards using increases, it will increase interest in using by 0.187680.



## Conclusions and suggestion

### The influence of perceived ease of use on interest in use

In the test results in this study, perceived ease of use does not have a significant effect on interest in using ovo and tokopedia applications. This is presumably because the ease of using the application needs to be supported by user knowledge about how to use the application. The ease of using the application alone does not guarantee user interest in using the application, this can happen because there are similar applications that have good application performance and appearance, the most user ratings, attractive offers and others. So the researchers suspect that respondents do not know about the clarity of purpose and convenience provided by the ovo and tokopedia applications so that respondents do not have interest in using the application. This research is in line with the research conducted by miftahul (2018) which states that most of the use of e-commerce-based systems is not easy and requires sufficient capital resources, so that respondents are less interested in transacting using e-commerce systems.

### The effect of perceived usefulness on interest in use

The test results in this study give the result that perceived usefulness has a significant effect on interest in use, it is suspected that respondents feel the benefits and usefulness of the ovo and tokopedia applications. So with the benefits and usefulness of the application, it increases user interest in using the application. Respondents also felt more benefits in using the ovo and tokopedia applications, including faster, efficient and practical transactions compared to cash payments and offline purchases of goods. The higher the usability of the technology perceived by the users, this will further increase the interest of the users to use the application. This research is in line with the research of abadi (2019) and jogiyanto (quoted by puspaningtiyas, 2016) which defines that perceived benefits are believed to help the company's decision-making process.

### Effect of risk on interest in use

The test results in this research give the result that risk has a significant negative effect on interest in use. The more users feel the less risk in using technology in the form of applications, namely ovo and tokopedia, the greater the user's interest in using these applications. Risk is uncertainty that cannot be measured but can be predicted. This research is in line with angela's research (2020) who has conducted research on the effect of usage risk on interest in using shoppe. Abadi (2019) who has conducted research with the results of the risk of negatively affecting ovo customer interest in using it. Abadi (2019) explains that the small risk in using the ovo application and a sense of security will increase customer interest in using ovo.

### The effect of trust on interest in use

Trust is an expectation that a technology can be trusted in its ability to complete its tasks well (lui & jamieson, 2003). The following statement is in line with the test results in this research. User trust affects the interest of ovo and tokopedia application users, the greater a person's trust in the technology he uses, the greater the interest in using the application. This is due to the assumption that respondents believe that the ovo and tokopedia applications can guarantee the confidentiality of their data. Users feel confident and confident that the tokopedia application is safe and meets their expectations, so this can increase interest in using the application. According to grabner-kraeuter (quoted by ardiyanto and kusumadewi, 2020), consumer confidence can show the potential of online shopping companies in the long term. This research is also in line with research conducted by abadi (2019) showing that trust positively affects ovo customer interest in using applications. The higher the level of user trust in e-commerce technology, the greater the user's interest in the application.

The influence of attitude towards using on interest in using

Attitude (attitude) or commonly called attitude towards using (attitude towards use) is defined by davis (1989) as positive or negative feelings from someone if they have to perform the behavior to be determined ("an individual's positive or negative feelings about performing the target behavior"). While mathieson (1991) defines attitude towards attitude towards behavior (behavior) as the user's evaluation of his interest in using the system ("the user's evaluation of the desirability of his or her using the system"). The test results in attitude towards using research have an effect on user interest. It is assumed that respondents feel positive feelings related to the use of the application. Ease of communicating with sellers on the ovo and tokopedia applications visual features and appearance the attractiveness of the application display, attitude towards authorization of use, attitude to password storage models, user responses about the application, these are things that support positive feelings so as to foster interest to use the ovo and tokopedia applications. This research is in line with research conducted by novitasari (2016) which shows that attitudes affect interest in using e-commerce. A person's attitude in accepting or rejecting a technological system that has developed can affect the interest in using e-commerce. A person's attitude arises because they feel and judge for themselves an e-commerce system in its use. Vijayasarathy (2003) also shows that attitude has a strong influence on intention. Attitudes in using are in the form of user perceptions in accepting or rejecting the existing technology model in a system.

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