

ABSTRACT

Activities carried out by the community today have been influenced by digital processes, including online payment activities or the term e-money. The growth of e-wallets is driven by many payment system developments that can replace the presence of cash as a means of payment to become more efficient and effective non-cash payments. This explains that there is a lifestyle that has changed in society in the digital era using more cashless systems. E-money transactions increased during the PSBB. One of the e-wallets that are now widely used by the public is OVO.

This research was conducted to know how the effect of perceived convenience, perceived benefits, and perceptions of security on interest in using OVO in Central Java. Researchers used research that used descriptive and causal types with a quantitative approach and used non-probability data collection methods with purposive sampling type. The number of samples used in this study was 400 respondents. The data analysis method used was path analysis, data analysis used the SmartPLS version 3.1 software.

The results of this study indicate that the perceived ease of use variable has an insignificant positive effect on interest in using. The perceived benefit variable has a positive and significant effect on interest in using. The security perception variable has a positive and significant effect on interest in using.

Based on the research results, companies should pay attention to and improve the ease, benefits, and safety of use to increase interest in use along with increased ease of use.

Keywords: *Perception of Ease, Perception of Benefits, Perceptions of Security, Interest in Using.*