

Find Out the Most Dominant Level of Satisfaction OVO Users Use SPSS

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ABSTRACT

OVO is a form of digital money payment system from Indonesia that is commonly used by various sellers. Starting from large traders and owners of micro, small and medium enterprises (SMEs). The use of OVO makes buying and selling transactions easier for both sellers and buyers. With the massive use of OVO, it is necessary to know user satisfaction with the use of OVO. For this reason, this study aims to find out the relationship between the Technology Adoption Model (TAM) and the brand image of OVO in relation to OVO user satisfaction in Kediri Mall. Both of these variables will be examined in relation to customer satisfaction using OVO vendors, Both partly and simultaneously. First, the study was conducted by distributing questionnaires and obtained 250 people as a sample of research who had used OVO. On average, each sample used OVO more than 5 times a year. Of the variable Brand Image and Technology Acceptance Model (TAM) whose most dominant influence on OVO user satisfaction is the Technology Acceptance Model (TAM).

Keywords: *Brand Image, Technology Acceptance Model, Satisfaction OVO*

1. INTRODUCTION

Kediri city has an area of 63.4 Km² with its population in 2020 reaching 1,362,630 people. The rapid population growth and increase in urban development from year to year can affect the magnitude of the development of the community economy in Kediri City. Proven by the existence of several malls in the city of Kediri including Mall Kediri (Transmart Kediri). Mall Kediri has several stands that are rented for marketing purposes, with many stands in Kediri Mall, entrepreneurs can take advantage of these facilities to market their goods and services. To face the challenges of competitiveness in the digital era, entrepreneurs in Kediri mall need to be supported by a digital payment system. OVO is a form of digital money from Indonesia that is commonly used by various communities. The use of OVO makes buying and selling transactions easier for both sellers and buyers. OVO is one of the financial services under PT. Visionet International. Brand Image advocates, if associated with information systems, will refer to the Technology Acceptance Model [1][2]. The advantages of this OVO payment system are that it is easy to use, It can be used anytime and anywhere because it can be downloaded on a Smartphone. Besides the advantages there are also shortcomings, where the shortcomings are people who do

not understand about digital payment systems. The information system used in online transactions must have certain conditions. These requirements are a step in future development strategies related to brand marketing, strategic models and performance [3][4][5].

The Information System is brand image and technology acceptance model are an important bond to get satisfaction value in using OVO [6]. In this study, the authors found a problem, where the problem is about kediri mall visitors who understand or do not understand about digital payments. In solving this problem, researchers use linear regression methods with IBM SPSS 23 software, the bound variable is interest in using OVO Merchant, the free variables are Technology Acceptance Model and Brand Image. Which aims to find out the influence of Technology Acceptance Model and Brand Image on consumer satisfaction of OVO users in Kediri City.

2. PREVIOUS RESEARCH

2.1 OVO

OVO is one of the electronic moneys that is based on digital storage. This type of storage uses a consumer-connected server on each smartphone [7] [8]. The existence of OVO Merchant will facilitate consumer transaction activities [9]. Thus, consumers do not need to bring excess cash, just refill it to the Merchant OVO application used as a transaction.

2.2 Technology Acceptance Model (TAM)

The technology acceptance model (TAM) is a theory that explains the interest in behaving using information technology. It is related to perceived ease, perceived benefits and positive perception. Advantages of having a model for answering user satisfaction levels [11][12]. The perception of attitude in buying related to consumers will assess the product in the purchasing system [13]. Thus, it will include ease of use and perceived benefits.

2.3 Brand Image

Brand image is one of the things that customers first see before making a purchase or product selection. So it is useful as a step to form a quality brand. The stage in creating a brand image is to know the needs of consumers.

3. RESEARCH METHODS

This research is a strongitative study where quantitative research analyzes data statistically and systematically. The study is located in Kediri Mall. Kediri Mall is one of the shopping centers in kediri city. Who have various kiosks rented for marketing purposes, with many stalls in Kediri mall entrepreneurs can use these facilities to market their goods and services. This research will prove the influence of two variables, namely the technology adoption model (X1) and brand image (X2). The eligible population is 651. So the sample was taken to facilitate the research. The sample used in this study used the Solving formula as follows:

$$n = \frac{N}{1+Ne^2} \quad (1)$$

The respondents used in the study were at least 244 respondents. Sampling the number of samples does not have to follow the calculation of the formula, but can use more samples than the formula calculation. However, it should not be less than the amount calculated from the formula. Thus, the researchers used a sample of 250 respondents.

4. RESULTS AND DISCUSSIONS

From the results of 250 respondents who were examined using multiple linear regression analysis methods generated the following data:

Table 1. Cronbach Alpha Criteria and Values

Characteristic	Total	Percentage
Respondent's Gender		
Understand	130	52,0
No Understand	120	48,0
Respondent's Age		
<25 Years old	42	16,8
25-30 Years old	122	48,8
>30 Years old	86	34,4
Respondent's Education		
Junior High School	8	3,2
High School	103	41,2
Bachelor	139	55,6
The Intensity of using OVO Merchants Within A Year		
1 time	1	4,0
2-5 times	63	25,2
>5 times	186	74,4

4.1 Statistic analysis

Test the validity of all indicator attributes to have valid values. The valid value is expressed with an Rtabel value of 0.1236 which is greater than the Rhitung value of each indicator code. While the reliability test has a reliable value with a Cronbach Alpha value statement of 0.766 each for the Technology Acceptance Model (X1) variable, a Cronbach Alpha value of 0.492 for a Brand Image (X2) variable and a Cronbach Alpha value of 0.794 for a variable Of satisfaction variable using OVO (Y).

Table 2. Variable Operations

Indicator code	R _{Tabel} (N-2)	R _{Hitung}	Info.	Cronbach alpha value	Criteria
Technology Acceptance Model (X1)					
X1-1	0,1236	0,833	Valid	0,766	High
X1-2		0,852	Valid		
X1-3		0,790	Valid		
Brand Image (X2)					
X2-1	0,1236	0,728	Valid	0,492	Enough
X2-2		0,668	Valid		
X2-3		0,710	Valid		
Satisfaction Usisng OVO (Y)					
Y1	0,1236	0,859	Valid	0,794	High
Y2		0,879	Valid		
Y3		0,784	Valid		

4.2 Basic Assumption Test Recapitulation

Table 3. Basic Assumption Test

Basic Assumption Types	Basic for Decision	Calculate value	Information
Normality test	Kolmogorov Smirnov Test Asymp Value. Sig. (2-tailed) > 0.05	0,031	Data is not normally distributed
Autocorrelation test	Watson's durbine values range from 1.77 to 1.80	1,681	The data are not autocorrelated
Multicollinearity Test	VIF values are between 1.00 - 10,000	(X1) 1,726 (X2) 1,726	The data did not occur multicollinearity
Heteroskedasticity Test	Significant Value Coefficients B > 0.05 There will be no heteroskedasticity	(X1) 0,204 (X2) 0,825	(X1) There is no heteroskedasticity (X2) There is no heteroskedasticity
Linearity Test	Deviation from Linearity ANOVA F Test Sig. > 0.05	(X1) * 2,225 (X2) * 5,249	The variables (X1) and (X2) have a relationship with variable Y

The normality test has a Kolmogorov Smirnov Test value of 0.031 which states that the data is normal distribution because it is more than 0.05. The autocorrelation test was with Durbin Watson's value of 1.681, the data did not autocorrelation because the value was outside the intervals of 1.77 to 1.80. The multicollinearity test had a VIF value on the Technology Acceptance Model of 1,726 and a Brand Image of 1,726. Each of these values does not occur multicollinearity because it is at intervals of 1.00 to 10,000. The heteroskedasticity test states that each technology acceptance model variable is worth 0.204 and brand image is 0.825, there is no heteroskedasticity because it is more than 0.05. The linearity test for each of the Technology Acceptance Model variables of 2.225 and Brand Image of 5,249, there is no linearity because it is worth more than 0.05.

4.3 Regression Models and Partial Tests

Table 4. Regression Models and Partial Tests

Model	Coef. B	Std. Error	t	Sig.
Constant	22,603	6,276	3,602	0,000
Technology Acceptance Model (X1)	0,204	0,085	2,394	0,017
Brand Image (X2)	0,825	0,051	16,026	0,000

In the multiple linear regression model formed is (Satisfaction using OVO) = 22.603 + 0.204X1 +

0.825X2. The description of the regression model is as follows:

1. The constant value is 22.603. This means that Technology Acceptance Model (X1) and Brand Image (X2) if not doing activities worth 0 units. So that satisfaction using OVO (Y) has a value of 22,603 units.
2. The coefficient of the Technology Acceptance Model (X1) is 0.204. This means that technology acceptance model (X1) and brand image (X2) activity will increase by 1 unit. So that satisfaction using OVO (Y) increased by 0.204 units.
3. Brand Image Coefficient (X2) is 0.825. This means that Brand Image (X2) and Technology Acceptance Model (X1) doing activities will increase by 1 unit. So that satisfaction using OVO (Y) increased by 0.825.

Table 5. Simultaneous Test and Coefficient Value of Determination.

F	Sig.	Adjusted R Square
149,841	0,000	0,545

The coefficient of determination is seen in the R Square Adjuster which is worth 0.545. This means that satisfaction in using OVO Merchants is 54.5%. The rest (100%-54.5% = 45.5%) was not explained in the study, as it did not use free variables other than the Technology Acceptance Model (X1) and Brand Image (X2).

4.4 Uji T

The indicator attributes used in the independent variable Technology Acceptance Model are the ease of the system on OVO, usability according to the expectations of OVO users, and the user's attitude in assessing and making decisions using OVO. This indicator affects satisfaction using OVO. The strong proof is that the effect value of 2.394 is greater than the base value of 1,969. The results of this study are in line with previous research that claimed that the Technology Acceptance Model can facilitate transactional activities [16]. It is supported by aspects such as usability, attitude, and function in OVO. So that the interest in use can increase with the existence of this technology. Technology Acceptance Model (TAM), OVO Merchant users have a good perception of users, ease of use of OVO, and technology that can actually provide feedback.

4.5 Uji F

The indicator attributes used in the OVO usage satisfaction variable are payment system recommendations as expected, expectations according to expectations, and excess satisfaction. The strong

evidence is that the value of the retrieval effect together with the Technology Acceptance Model and Brand Image is 149,841, greater than the base value of 2.32. Thus, for OVO users who are associated with the characteristics of respondents, the intensity of use in one year more than 5 times is appropriate.

4.6 Coefficient of Determination Test

The success of satisfaction score using OVO is 54.5%. This value is close to 100%. Thus, it is stated that OVO has successfully provided satisfactory use in terms of Technology Acceptance Model and Brand Image. This value can be increased again if given additional independent variables related to OVO Consumer Satisfaction.

5. CONCLUSION

From the results of the study using statistical analysis with variable Brand Image and Technology Acceptance Model (TAM) whose most dominant influence on OVO user satisfaction is the Technology Acceptance Model (TAM). This is evidenced by multiple linear regression analysis with SPSS analysis tools.

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