

### CHAPTER III

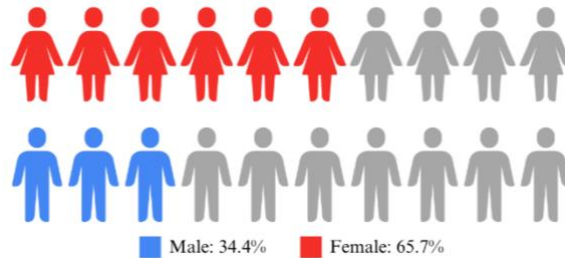
## PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, AND SALES PROMOTION EXPOSURE AND PURCHASE INTENTION ON OVO

This chapter discusses the data on each variable indicator collected in the field through a questionnaire filled out by 109 respondents who met the criteria, namely people in Indonesia aged 21-35 years and are e-wallet users.

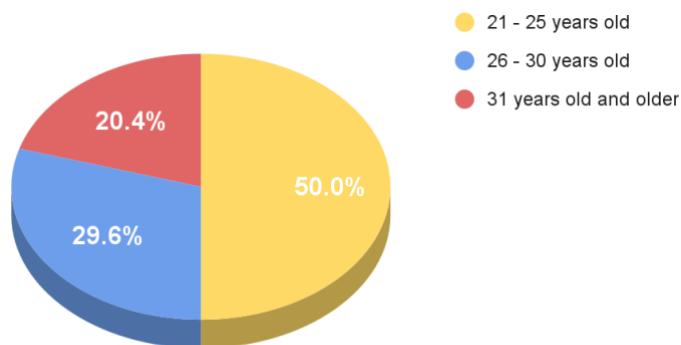
### 3.1 Respondents' Profile

Before moving on to the hypothesis testing stage of the research on the influence of perceived usefulness, perceived ease of use, and sales promotions exposure on OVO purchase intention, below are the identities and research results of the 109 respondents in this study:

**Chart 3.1**  
**Gender**



**Chart 3.2**  
**Age**

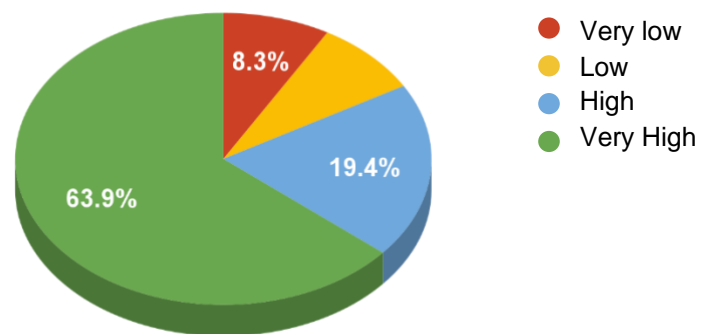


This study collects data from 109 participants of various ages and genders. The majority of respondents were female, and the majority of respondents in this survey were between the ages of 21 and 25 and had used an electronic wallet service in their daily lives.

### 3.2 Perceived Usefulness

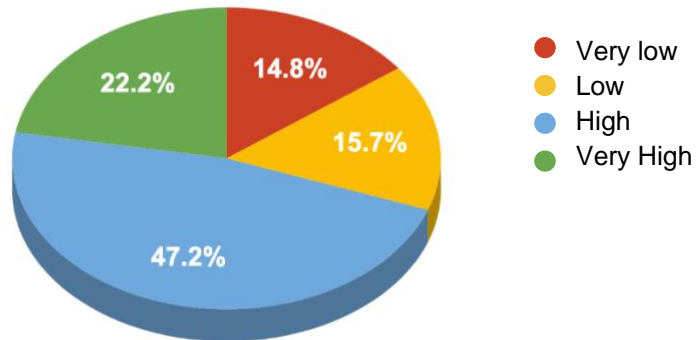
Several indicators were used to evaluate respondents' perceptions in examining the perceived usefulness of OVO. Based on the indicators, four questions were posed regarding the OVO transaction process, the efficiency of utilizing OVO, and the use of OVO compared to alternative e-wallets.

**Chart 3.3**  
**OVO Effectiveness**



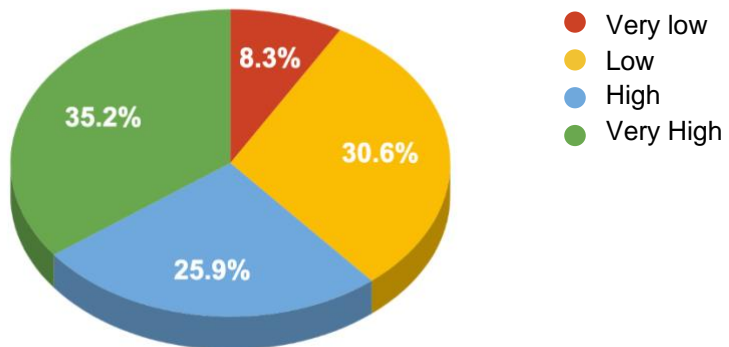
OVO aspires to be an e-wallet that provides a simple payment system and smart financial services that its users can use to conduct various transactions. OVO can be used for online and online transactions at any time by using OVO, which simplifies its users' work since all transactions can be done instantly and at once with the OVO app. More than half of the respondents agreed that completing multiple transactions through a single OVO application was convenient.

**Chart 3.4**  
**Using OVO Increases Productivity**



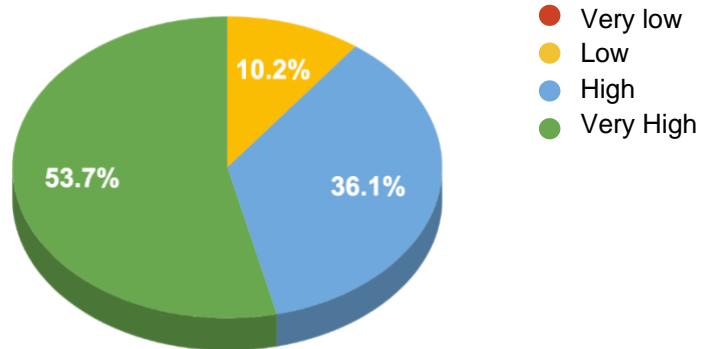
OVO is beneficial to those who have a busy work schedule that makes it difficult to do things like pay for electricity, cable TV, and so on. OVO users can conduct transactions in a single application based on their needs. Almost half of those respondents believe using OVO is faster than using other e-wallets.

**Chart 3.5**  
**OVO Usability**



OVO can be used to pay for credit, data services, postpaid, health coverage, cable television, and taxes, including online and offline transactions. Users can conduct cashless transactions at over 60,000 merchants across Indonesia. Most respondents believe they can complete most transactions with just one OVO application.

**Chart 3.6**  
**OVO Advantage**

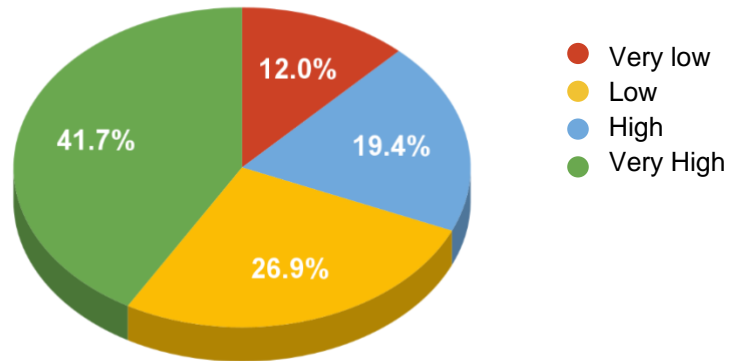


OVO does offer numerous promotions that its users can use, ranging from monthly promotions to cashback in the form of OVO Points. Users who make a minimum IDR 10,000 transaction can also receive 1 OVO Point worth 1 Rupiah. The result shows most respondents agree that using OVO for transactions provides tangible benefits they can feel.

OVO perceived usefulness, these results are then categorized into four categories based on the respondent's perception, and the results acquired are separated into these levels with the following scores:

1. A score of 1 - 10 indicates a very low perception of OVO's perceived usefulness.
2. A score of 11 - 20 indicates a low perception of OVO's perceived usefulness.
3. A score of 21 - 30 indicates a high perception of OVO's perceived usefulness.
4. A score of 31 - 40 indicates a very high perception of OVO's perceived usefulness.

**Chart 3.7**  
**OVO Perceived Usefulness**

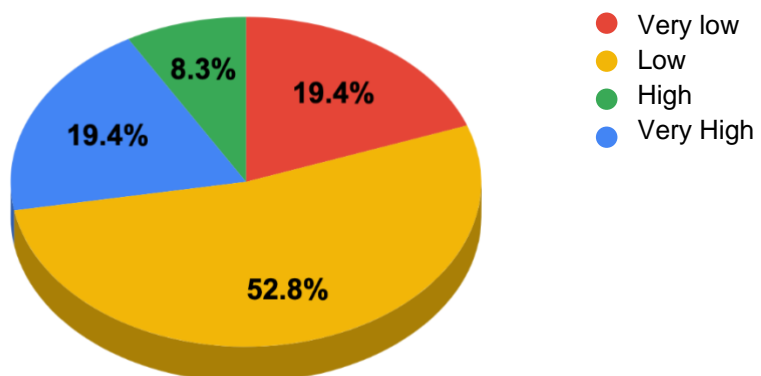


After measuring several of the previously discussed indicators, it was determined that most respondents believed using OVO would enhance their performance in activities, particularly when making payments. The lowest proportion indicates that some users do not believe OVO can improve their performance.

### 3.3 Perceived Ease of Use

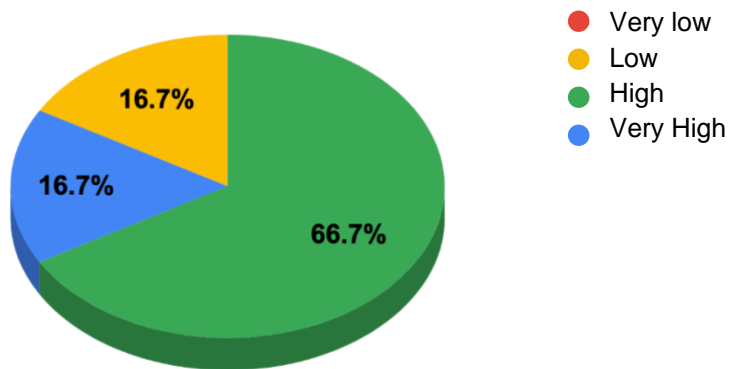
Four parameters analyze respondents' perceptions of perceived ease of use. These indicators raise four questions about the ease of using OVO, learning about OVO, and operating OVO.

**Chart 3.8**  
**OVO Transaction**



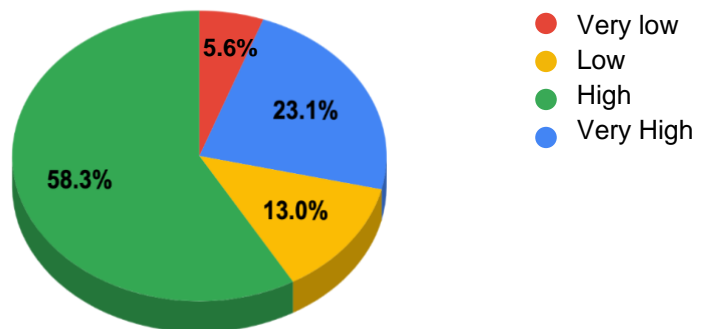
Users who use OVO can use their OVO Cash or OVO Points to make any payment transaction they want. They can make online or offline payments at merchants accepting OVO, parking, and utility payments. According to the graph, most respondents believe they can use OVO for various transactions at any time and from any location. The chart demonstrates how OVO allows its users to carry out numerous types of transactions whenever and wherever they desire.

**Chart 3.9**  
**OVO Can Be Learned Easily**



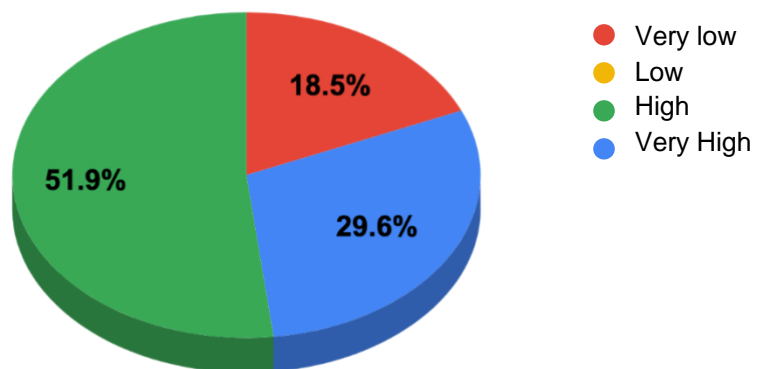
Users can immediately choose payment options for various transaction types after opening an OVO application. Users are only required to select and click on the payment menu to use OVO in making purchases. Thus, based on this survey result, most respondents believe that learning how to conduct transactions with OVO is simple.

**Chart 3.10**  
**OVO Voucher Usage**



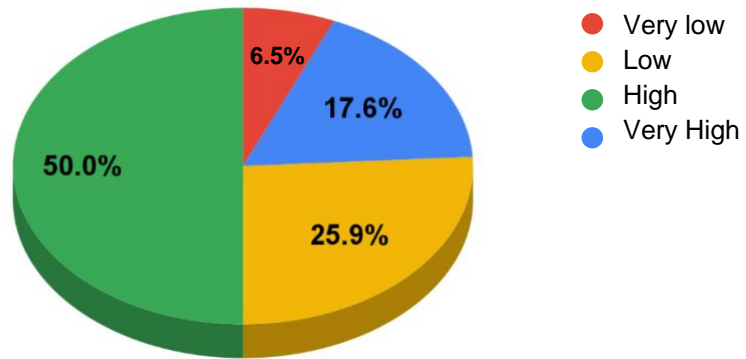
Usually, OVO vouchers are installed automatically when users make transactions with OVO merchant partners. To use OVO vouchers during payment, users only need to select the deals menu and can choose the vouchers they wish to redeem directly. More than half of the participants agreed that they could easily comprehend how to use OVO vouchers.

**Chart 3.11**  
**OVO Terms and Conditions Can Be Learned Easily**



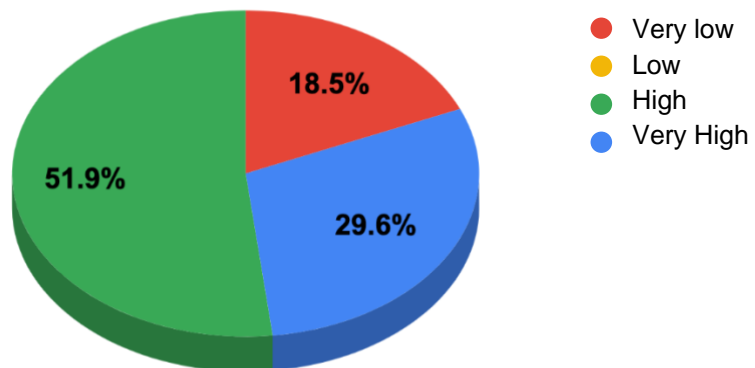
OVO always includes the terms and conditions of using the promo in all ongoing promotional materials. Commonly, the terms and conditions for using the OVO promo are only valid for transactions made through the OVO app, and the promo is valid in all cities throughout Indonesia. Even though the majority of respondents believed they understood the OVO voucher terms and conditions. However, 21 percent of respondents said they couldn't understand the terms and conditions for using OVO vouchers. This demonstrates that the terms and conditions for using OVO vouchers are simple.

**Chart 3.12**  
**OVO's Usage for Various Transactions**



OVO enables users to pay for offline and online transactions, as well as cell phone bills, insurance, and electricity bills, among other things. Most respondents believe that OVO can be used for any purpose they need.

**Chart 3.13**  
**OVOVO's Feature**



Most of the respondents can comprehend the OVO application's features. Home, Deals, Finance, Wallet, and History are the only five main menus on the OVO homepage to make it easier for users to learn and use. The Home menu allows users to make payments and provides access to the Deals menu, which displays the current promotions.

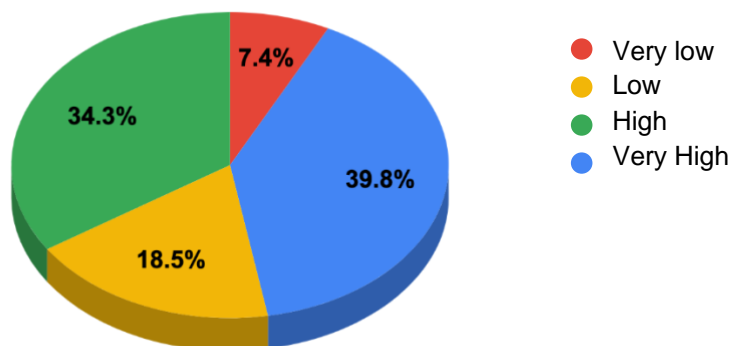
After detailing the results of the data findings on the variable indicator of OVO perceived usefulness, these results are then categorized into four



categories based on the respondent's perception, and the results acquired are separated into four levels with the following scores:

1. A score of 1 - 13 indicates a very low perception of OVO's ease of use.
2. A score of 14 - 25 indicates a low perception of OVO's ease of use.
3. A score of 26 - 37 indicates a high perception of OVO's ease of use.
4. A score of 38 - 50 indicates a very high perception of OVO's ease of use.

**Chart 3.14**  
**OVOVO's Perceived Ease of Use**

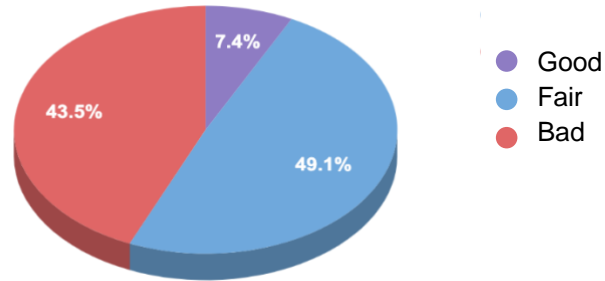


According to the chart above, more than half of respondents believe using OVO is easy and requires little effort. This finding demonstrates that the majority of respondents can use OVO features, redeem OVO vouchers for promotions, and comprehend the terms and conditions for using OVO promotions.

### **3.4 Sales Promotion Exposure**

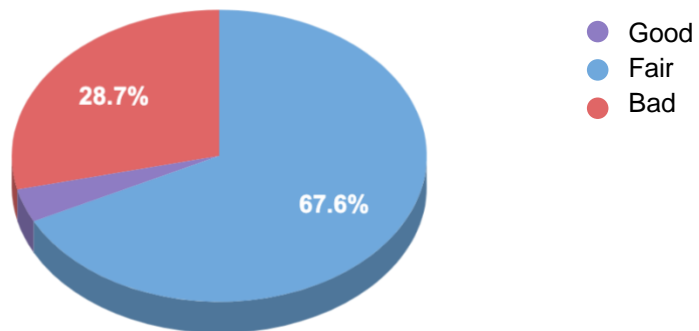
In examining the OVO sales promotion exposure variable, several indicators were used to measure respondents' knowledge of the OVO sales promotion. The indicators related to sales promotion exposure are described by analyzing respondents' knowledge. Seven questions are posed based on these indicators about the types of sales promotions offered by OVO, ongoing OVO promotions, messages from OVO promotional advertisements, and terms and conditions for using OVO sales promotions.

**Chart 3.15**  
**Promotion Type Knowledge**



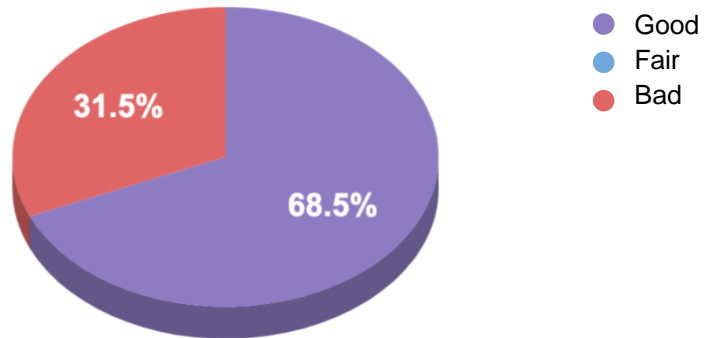
Not only does OVO serve as a payment medium, but it also provides loyalty rewards for every transaction made at OVO partner merchants. OVO provides a variety of appealing offers to users who shop at OVO partner merchants, from cash back in OVO points and discounts at particular merchants. However, only less than 10 percent of respondents correctly identify the types of OVO promos. The majority of responders can only recall a kind of OVO promotion accurately. The graph shows that OVO's sales promotion type has been mainly spreading.

**Chart 3.16**  
**OVO Knowledge of Ongoing Promotion**



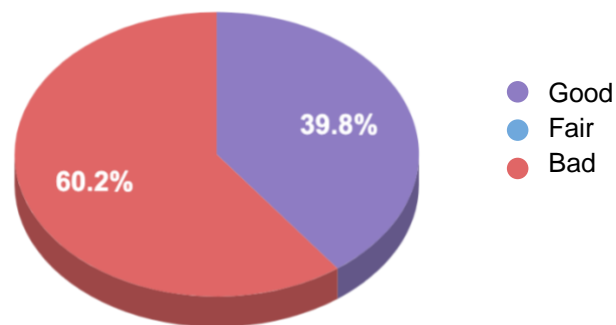
OVO Extra Bantuin and OVO Shoptakular are monthly promotions launched by OVO that provide cashback for payment and data package purchases as well as online purchases. More than half of those surveyed know one of the current OVO promos. The graph above shows information regarding the ongoing OVO campaign that has been relatively disseminated.

**Chart 3.17**  
**Knowledge of OVO's Tagline**



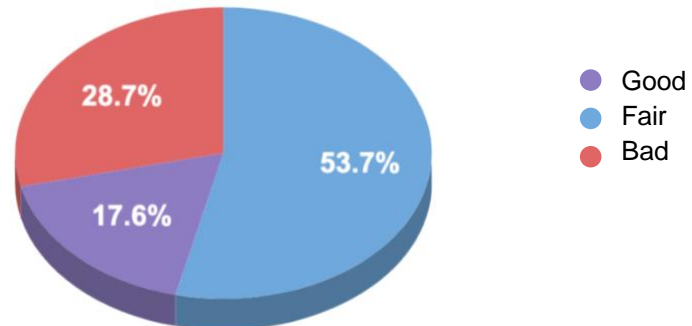
The #pakeOVOaja slogan is always included in all OVO promotional materials, including online and offline ads. According to the survey results, the majority of respondents were exposed to information about the OVO tagline.

**Chart 3.18**  
**Knowledge of OVO's Base Colour**



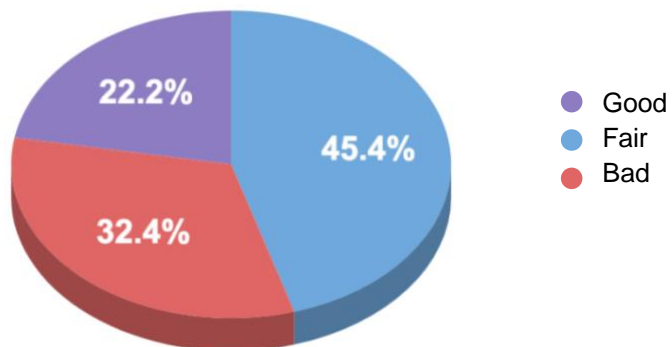
OVO has always been connected with the primary color of its emblem, purple, since its inception in 2017. Purple is used across OVO's features, reward sites, and creatives. Because OVO did employ a mixture of blue and purple hues on the background of its creatives on multiple occasions, more than half of the respondents wrongly classified the primary color of OVO's commercials as purple with blue.

**Chart 3.19**  
**Knowledge of Terms of Use of OVO's**



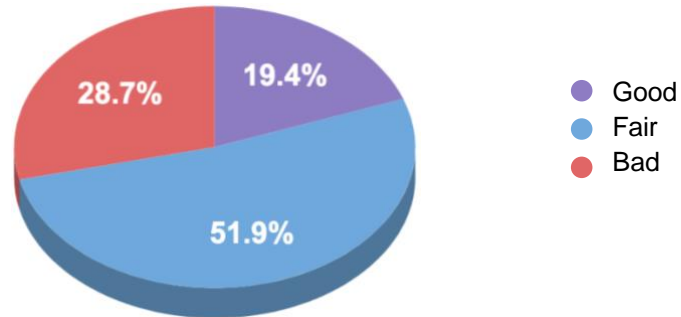
Each OVO promotion has its own set of terms and conditions. To use the OVO promotion, users must follow the terms and conditions of each promotion. When using an OVO promotional voucher, up to 50% of respondents can identify the terms and conditions that must be met. According to the results of this question, respondents have adequately received and got exposed to the information about OVO's terms and conditions.

**Chart 3.20**  
**Knowledge of OVO's Promotional Benefit**



When using the OVO Extra Bantuin promotion, users can receive a 90% discount and a cashback of up to Rp 150,000. Only 45 percent of respondents can correctly identify the advantages of the OVO Extra Bantuin promotion. The chart shows that the public has been practically exposed to information about OVO's Extra Bantuin primary advantages.

**Chart 3.21**  
**Knowledge of OVO's Promotional Media**



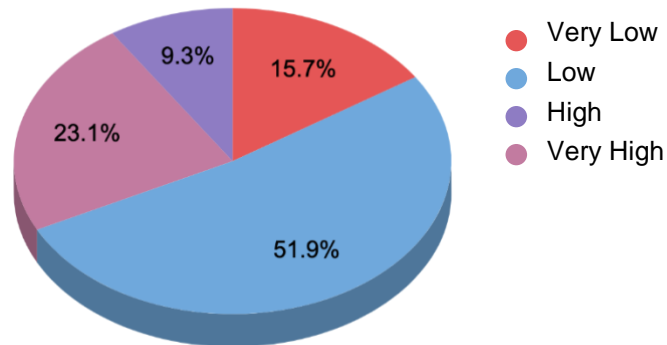
OVO is very aggressive in its use of its application push notifications and online banners to disseminate information regarding the promotion. OVO also shares information about the OVO Extra Bantuin promotion on Instagram via social media. More than half of those questioned correctly identified one of OVO's information campaign marketing channels. However, only 19 percent of respondents can adequately identify all OVO promotional platforms. The chart demonstrates that respondents were sufficiently exposed to OVO advertisement channels.

After detailing the results of the data findings on the variable indicator of OVO sales promotion exposure, these results are then categorized into four categories based on the respondent's knowledge, and the results acquired are separated into four levels with the following scores:

1. A score of 1 - 3 indicates very low OVO sales promotion exposure.
2. A score of 4 - 7 indicates low OVO sales promotion exposure.
3. A score of 8 - 11 indicates high OVO sales promotion exposure.
4. A score of 12 -15 indicates very high OVO sales promotion exposure.

Figure 3.22 depicts the findings of the categorization of OVO sales promotion exposure:

**Chart 3.22**  
**OVOVO's Promotion Exposure**

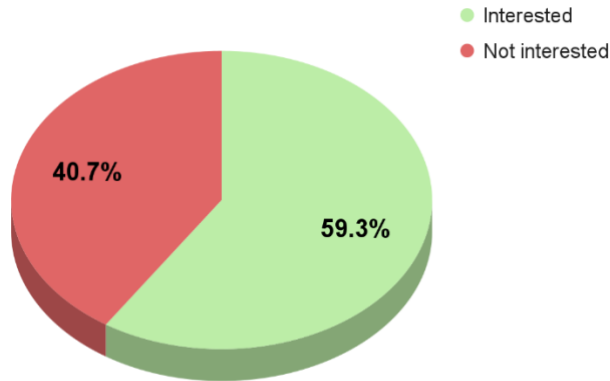


OVO's most commonly utilized media in conveying information about ongoing promotions is pushed notifications and online banners on its application, as well as through OVO's social media, Instagram @ovo id. Everything relevant to the promo will be distributed through the media, starting with the promotional period, the number of incentives, the terms and conditions for using the promo, and which merchants participate in the monthly OVO promo. The graphic shows that most respondents are exposed to low-sized OVO sales promotions.

### **3.5 Purchase Intention Using OVO**

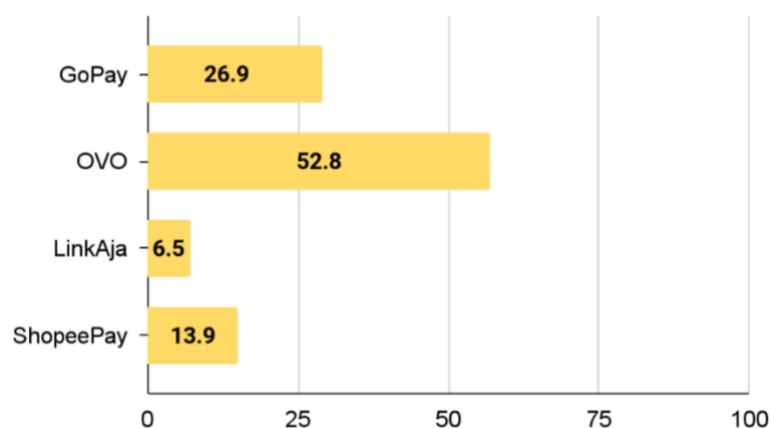
There are two parameters to analyze respondents' intention to purchase through OVO. The indicator raises several questions about using OVO in offline and offline daily transactions.

**Chart 3.23**  
**Interest in Using OVO for Transactions**



OVO enables customers to perform offline transactions without carrying huge volumes of cash. Users can pay with their OVO balance by scanning the QR code. This finding shows that respondents intend to use OVO for their transactions. OVO has partnered with numerous e-commerce and online transportation platforms in Indonesia to be one of the payment system options on each platform. OVO also works with several online merchants to provide cashback to OVO users who make purchases via OVO.

**Chart 3.24**  
**Frequently Used Digital Wallet Services (%)**



Although each type of e-wallet provides distinct advantages and conveniences, more than half of respondents in Indonesia prefer OVO over

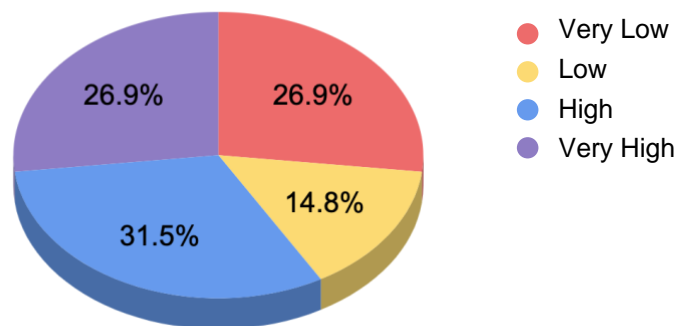
other e-wallets. However, OVO delivers comprehensive services to fulfill daily necessities, from online and offline purchases to daily utilities.

After detailing the results of the data findings on the variable indicator of OVO purchase intention, these results are then categorized into several categories based on the respondent's intention, and the results acquired are separated into four levels with the following scores:

1. A score of 1 indicates very low interest in purchase intention using OVO.
2. A score of 2 indicates low interest in purchase intention using OVO.
3. A score of 3 indicates high interest in purchase intention using OVO.
4. A score of 4 indicates very high interest in purchase intention using OVO.

Figure 3.25 depicts the findings of the categorization of OVO purchase intentions:

**Chart 3.25**  
**OVO Purchase Intention**



Multiple measurements indicate that most respondents intend to carry out payment via OVO. Most respondents plan to do online and offline transactions using OVO because it can shorten and simplify offline transactions so that users no longer need to carry cash. Aside from that, OVO also offers a variety of promotions and cashback for its users when making payments using OVO Cash.