



The Influence of Transaction Speed and Top-Up Facilities on the Decision to Use Fintech OVO with Partner Quantity as the Moderating Variable

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ABSTRACT

This study aims to analyze whether there is a significant influence between Transaction Speed and the Decision to Use and Partner Quantity on the Top Up Facility. The population in this study are all people who use fintech ovo in the Jakarta area. The sample of this research is 175 people. The type of data created is primary data using a questionnaire which is filled in directly by the respondents and then processing the data using Partial Least Square (PLS). Statistical results from research data processing show that transaction speed has a positive and significant effect, top up facilities can have a positive and significant effect, partner quantity is not yet significant, transaction speed has a positive and significant effect on usage decisions, top up facility has a positive and significant effect on usage decisions. The results of this study support previous research conducted by Almakassari et al. (2022), which said that transaction speed is very significant in usage decisions, Astuti & Wijanarko (2022), which said that the top-up facility provided by fintech Ovo is undoubtedly an indicator that will foster public trust in using fintech, Antasari (2020), Darmiasih & Setiawan (2021) that customers will start and continue using FinTech based on the knowledge they gain from known partners, and Nawawi (2020) which said merchants are essential to e-wallets because more opportunities exist for people to use their products when more stores join.

Keywords: OVO, Transaction Speed, Top Up Facilities, Partner Quantity, Usage Decisions, Smart PLS

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INTRODUCTION

The significant development of technology in the era of Industry 4.0 is undoubtedly a blessing for all segments of society. This is because, with technological advancements, people will find it easier to perform various activities. Between 2015 and 2018, smartphone ownership increased from 39% to 66%. Meanwhile, the percentage of the population above 50 years old increased from 2% to 13% in 2018. This indicates that the younger generation predominantly uses smartphone ownership. One of the benefits experienced by all segments of society is in the field of economics, where advancing technology makes it easier for people to conduct economic activities. Fintech or Finance Technology is a digital-based lending platform that people use nowadays to enhance their capital aspects. This is because the uncomplicated procedures and administrative ease attract people to use fintech to obtain cash loans (Safitri & Anggraini, 2021).

In many countries, including Indonesia, people cannot live without internet access. Indonesians are enthusiastic about the growth of the Internet. According to the data from the Indonesian Internet Service Providers Association in 2019, the development of internet users has experienced a rapid increase from year to year. This is evidenced by the increasing number of internet users over the years. In Indonesia, there were 110.5 million internet users in 2015, 132.7 million in 2016, 143.26 million in 2017, and 171.17 million in 2018. In 2019, the Ovo application accounted for 37% of Indonesia's total digital wallet transactions in 2020. Go-Pay reached 17%, Dana 10%, and LinkAja 3% of the total market in 2019, which amounted to Rp 55.1 trillion. Thanks to this data, Ovo became the most popular form of electronic money in Indonesia in 2019 (Novitasari & Supriyanto, 2020). Previous research has been conducted by Abidin & Yaacob (2020), found that the decision to use FinTech is significantly influenced by administrative ease. Another study was conducted by Martono (2021) titled "Analysis of Factors Affecting the Use of FinTech Lending," which concluded that perceived benefits, relative advantages, and perceived costs significantly influence the decision to use FinTech Lending. Another study by Misissaifi & Sriyana (2021) found that the ease of use of FinTech substantially influences the decision to use FinTech. The survey conducted by Suyanto & Kurniawan (2019) showed that perceived ease of use significantly affects the decision to use FinTech.

Compared to previous research, this study differs in terms of the variables used. The researchers did not focus on the perceived ease of use. Instead, they concentrate on variables related to the technology within FinTech itself, such as partner quantity, facility quantity, and transaction speed. The reason behind this choice is based on the researchers' observations in the field, where the decision to use FinTech is greatly influenced by the reputation of the partner, the number of facilities available (such as admin fee reductions), and the speed at which the FinTech technology can process all transactions (Safitri & Anggraini, 2021).

When conducting research, the first thing to pay attention to is research object to be studied. According to Husein Umar (2013) the research objects are as follows: "The object of research explains what and/or who is object of research. Also where and when the research was carried out. Can also additionally other things are also deemed necessary." As for the research object is Transaction Speed and Top-Up Facilities on the Decision to Use Fintech OVO with Partner Quantity. The respondents are 175 OVO application users who feel the superiority of the application.

However, no research has yet examined the Influence of Transaction Speed on the Decision to Use Fintech Ovo Mediated by Partner Quantity. Also, there has been no research on the Influence of Top-Up Facilities on the Decision to Use Fintech Ovo Mediated by Partner Quantity. This will be the focus of the current study and will provide new evidence to complement previous research.

LITERATURE REVIEW

The Theory of Planned Behavior

According to the Theory of Planned Behavior, motivation is influenced by attitudes, subjective norms, and perceived behavioral control. The reason is considered the most critical factor in behavior. According to this theory, the intention to behave is determined by the deliberate relationship based on an individual's attitudes, subjective norms, and behavioral control (Prasetyo et al., 2022). The feelings of a person can be interpreted as supporting or opposing a behavior. Attitudes are believed to influence an individual's intention. The Theory of Planned Behavior also includes subjective norms, which are influenced by others such as family, close friends, colleagues, and so on. This can affect a person's decision-making process as our environment observes our behavior. In behavior theory, there is also a concept known as behavioral control, where we can direct our actions independently from others around us (Saputri & Kiswara, 2019).

The Theory of Planned Behavior is used to predict and understand behavior. The theory argues that the intention to behave, which is determined by a combination of three factors, determines behavior through the perception of behavioral control, subjective norms, and attitudes toward the behavior. The underlying factors that precede and predict individual behavior are the focus of the Theory of Planned Behavior (Amalia, 2018).

Decision to Use FinTech Lending

Decision-making is an output that is generated through various considerations and thinking processes of individuals. Decisions can be positive or negative, and decisions will impact the individuals involved. The impact of decisions comes in the form of consequences that the decision-maker must bear. Making decisions in using fintech is influenced significantly by the reputation of the fintech platform and how well it can fulfill the needs of its users or customers (Misissaifi & Sriyana, 2021).

In the current era, the advancement of payment transactions has become more sophisticated and modern, impacting both personal life and interactions with others. Modern technology makes it easier for us to engage in activities like buying and selling. One of the developing innovations is electronic money, which simplifies transactions by allowing us to perform transactions using only our smartphones. Ovo, an electronic money

platform, enables us to make payment transactions conveniently (Octaviana & Yusuf, 2021).

Partner Quantity

Partner Quantity, or the number of partners, refers to the number of partners or collaborators FinTech Ovo has to facilitate the public in obtaining loans. Typically, the number of partners a FinTech platform has will significantly influence the users' trust in that fintech company (Abidin & Yaacob, 2020). Partners are essential assets for companies to build long-term customer loyalty. To a certain extent, customer satisfaction can build customer loyalty (Thung, 2019).

Facility Quantity

Facility Quantity is the number of facilities available in Fintech, making it possible for all groups or levels of society to obtain or pay off these loans. Some of the facilities usually provided by Fintech are convenience in terms of registering to obtain a loan, liquid funds in a short time, and low interest making it very suitable for all people (Abidin & Yaacob, 2020).

Transaction Speed

Transaction Speed is the speed that fintech has in processing data inputted by users. In this case, the borrower or borrower will determine how fast the funds will be disbursed (Martono, 2021). FinTech Ovo provides a new perspective for the public about non-cash payments that are much more practical, safe, and fast when transacting. Some people are familiar with Digital Payment as a digital wallet or cellphone money used to pay transactions quickly (Puspita, 2019).

The Influence of Transaction Speed on The Decision to Use Fintech Ovo

Transaction Speed is the speed that fintech has in processing data in the form of transactions inputted by users. In this case, the borrower or borrower will determine how fast the funds will be disbursed Lau & Pradana (2021). The purpose of using fintech by the community itself is to obtain loan funds that can be disbursed quickly so in this case, if the fintech in question is unable to manage or process a transaction quickly, then, of course, it will significantly affect the user's decision, to use the fintech Mentari (2018). In a sense, because most of the users of fintech are individuals in urgent need of funds, in this case, fast transaction processing will significantly increase public confidence in using the relevant fintech Almakassari et al. (2022). Transaction speed measures how fast a transaction can be made and completed. The relationship between transaction speed variables and usage decisions can be seen from how quickly a system or product can benefit users. The faster a transaction can be made and completed, the faster the user can enjoy the benefits of the system or product, thus increasing the decision to use it. The hypothesis is set according to previous research statements and previous arguments.

H1: Transaction Speed significantly influences the decision to use Ovo fintech.

The Influence of Top-Up Facilities on the Decision to Use Fintech Ovo

The OVO application is an accessible, fast, and efficient financial technology (fintech) based digital wallet (e-wallet) application. Users who have used it a lot. So that

this has become an essential need for the community, especially people who live in urban areas Ai (2022), the top-up facility provided by fintech Ovo is undoubtedly an indicator that will foster public confidence in using fintech. Consumers certainly want E-wallets that are easy to use. Customers will continue to use e-wallets and make purchases if they experience excellent benefits. One of the things that people consider before finally deciding whether to top up or not. in this electronic wallet is the convenience and benefits it offers. Customers tend to intend to make ongoing purchases from e-wallet balances, so they are likely to choose an e-wallet that is easy to use and useful. The act of consumers using or buying services or goods after considering other options to meet their needs and preferences is known as the decision to use or consume Astuti & Wijanarko (2022). The top-up facility is a facility that allows users to add balances or funds to an account or product. The linkage of the top-up facility variable to usage decisions can be seen from how easy and practical users can use the top-up facility. The more accessible and more practical the top-up facility is, the higher the possibility for users to continue using the product or system because there is no need to experience difficulties in adding balances or funds. In addition, if top-up facilities are available in various places such as convenience stores, banks, and online, it will make it easier for users to add balances or funds, thereby increasing the decision to use the product or system. The hypothesis is set according to previous research statements and previous arguments.

H2: The Top Up facility significantly affects the decision to use Ovo fintech.

The Influence of Partner Quantity on the Decision to Use FinTech Ovo

Ovo offers a variety of transactions at many partners. Most shopping centers in Indonesia are starting to accept electronic money (e-money) as a non-cash payment method and as one of their partners' business product marketing strategies. Ansari (2020). The more partners that a fintech has, of course, will further increase the credibility of the fintech application. if the fintech in question has partners in the form of financial institutions that are very familiar such as BRI, BCA, and various other financial institutions, then in this case, it will undoubtedly increase the trust of these fintech users. According to Darmiasih & Setiawan (2021). Customers will initiate and continue using fintech based on the knowledge they gain from known partners. The relationship between the partner quantity variable and usage decisions can be seen from the number of choices given to the user. The more partners who work with a product or system, the more choices that can be offered to users, such as service choices, prices, and locations. This will increase the decision to use the product or system because users can choose according to their needs and preferences. In addition, many partners can increase user confidence in the product or system because many partners show that the product or system is widely accepted and used. The hypothesis is set according to previous research statements and previous arguments.

H3: Partner Quantity significantly affects the decision to use Ovo fintech.

The Influence of Transaction Speed on the Decision to Use Fintech Ovo Mediated by Partner Quantity

With the large number of partners owned by fintech, it will make transaction processing faster, affecting people's decisions in using fintech. E-wallets compete to offer the best offers to get customers and sales partners to use their digital wallet services, which

results in more transactions Setyowati (2019). Ovo provides convenience when making transactions without having to switch applications. Ovo e-wallet can also be used at any time by considering the availability of merchants who use Ovo as a transaction tool. By using the Ovo E-wallet, it can also affect efficiency and save time in the form of cutting transaction time so that it can speed up the process of services and transactions carried out by Isrososiawan et al (2019). Transaction speed measures how fast a transaction can be carried out and completed, while partner quantity is the number of partners or companies that work with a product or system. The linkage of transaction speed to usage decisions mediated by partner quantity can be seen from how fast a transaction can be carried out and completed with partners who work with the product or system. The faster a transaction can be made and completed with partners who work together, the higher the possibility for users to continue using the product or system because there is no need to experience difficulties in completing transactions with these partners. In addition, if a number of partners who work together offers a fast transaction speed, it will make it easier for users to complete transactions, thereby increasing the decision to use the product or system. In this case, partner quantity can mediate the effect of transaction speed on usage decisions because the more partners who work with the product or system, the higher the possibility for users to find partners who can provide fast transaction speeds. The hypothesis is set according to previous research statements and previous arguments.

H4: Transaction Speed has a significant effect on the decision to use Ovo fintech mediated by the Partner Quantity.

The Influence of Top-Up Facilities on the Decision of Usage Mediated by Partner Quantity

Merchants are essential to e-wallets because more opportunities exist for people to use their products when more stores join Nawawi (2020). In Indonesia, there are many e-wallet partners, especially in big cities. With so many partners or partners in the form of banking or other financial institutions owned by fintech, it will certainly make many top-up facilities available to generate high trust from the concerned FinTech users to use the fintech. As a payment option, OVO works with Bank Mandiri, Alfamart, Moka, and Grab as partners. The current OVO merchant network can undoubtedly take advantage of this expanded partnership. OVO gains public trust and credibility due to the ease of top-up balances, Iisnawati et al., (2021). The top-up facility is a facility that allows users to add balance or funds to an account or product. At the same time, partner quantity is the number of partners or companies that work with a product or system. The linkage of top-up facilities to usage decisions mediated by partner quantity can be seen from how easy and practical top-up facilities can be used by users with partners who work with the product or system.

The more straightforward and practical the top-up facility can be used with partners who work together, the higher the possibility for users to continue using the product or system because there is no need to experience difficulties in adding balances or funds with these partners. In addition, if an easy and practical top-up facility is offered by several partners who work together, it will make it easier for users to add balances or funds, thereby increasing the decision to use the product or system. In this case, partner quantity can mediate the effect of the top-up facility on usage decisions because the more partners working with the product or system, the higher the possibility for users to find partners

who can provide easy and practical top-up facilities. The hypothesis is set according to previous research statements and previous arguments.

H5: The Top Up facility has a significant effect on the usability decision mediated by the Partner Quantity

RESEARCH METHOD

This study used a research sample from Ovo application users who feel the superiority of the application. The sample used in the study represents the population chosen to answer questions about research variables. The number of samples taken was 175 Ovo user respondents. The number of indicators of the studied variables is 18. There are four variables studied in this study. First, one of the most essential requirements in the payment industry is the Transaction Speed variable. It is hoped that mobile payment services will have advantages, particularly in terms of transaction speed, to encourage increased use of cellular payments. Five indicators measure the Transaction Speed variable, namely: Clear and easy to understand, does not require much thought, easy to use and operate, easy to control, and easy to adapt Mustaqor & Winanto (2022). Second Variable The top-up facility or installment payment history is relatively smooth. This is the source of the problems faced by many customers because they do not know about credit top-ups and an efficient flat installment system. The variables from the Top Up Facility are divided into two indicators, namely 1. Ease of Transaction 2. Security Artini (2019). The three Variables, Partner Quantity, have advantages related to price changes or the level of comparison between consumer expectations for customer service quality and company performance in controlling price changes as consumers perceive.

The variables from Partner Quantity are divided into four indicators: Reality, Empathy, Response, and Reliability Solihin & Ramdani (2022). The fourth variable is the decision to use. The act of using or buying goods or services by considering other options to meet their needs and desires is known as consumer action. The variables of the decision to use are divided into two indicators, namely 1. Customer satisfaction 2. Customer trust Susanti et al., (2021).

Questionnaires with a letter scale from 1 to 5 were used to collect research data. The indicators of each variable investigated are followed by each statement or question in the research questionnaire. Respondents' responses collected were summarized for analysis. The hair method is used to calculate the number of samples. The samples ranged from 5 to 10 times the number of indicators, questions, or statements on the Hair & Alamer questionnaire (2022). The sample selection uses the convenience method Sudaryana & Agusiady (2022). This method explains that the sample is selected based on the ease of meeting or communicating. The analysis used is regression analysis accompanied by a moderation test or also called path analysis, with the partial least square method Sekaran & Bougie (2017) analysis of research data using innovative PLS software Musyaffi et al., (2022).

RESULTS AND DISCUSSION

This study used a selected sample of 175 respondents, male and female. The male and female respondents who were sampled in this study were less than 17 years old, 18-25 years old, 26-34 years old, and over 35 years old. With the last four educational criteria, of which 70.9% came from SMK/SMA, 9.1% came from D3, 20% from Strata 1, and 0% from Strata 2. A.

Table 1. Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|-----|---------|---------|--------|----------------|
| Transaction Speed | 175 | 2.00 | 5.00 | 3.90 | .63462 |
| Top-up Facility | 175 | 2.20 | 5.00 | 3.9783 | .57153 |
| Usage Decision | 175 | 1.00 | 5.00 | 3.7757 | .95068 |
| Partner Quantity | 175 | 1.00 | 5.00 | 3.8000 | .67061 |
| Valid N (listwise) | 175 | | | | |

The data quality test in this study used Partial Least Square (PLS) analysis, a Structural Equation Modeling (SEM) model with an approach based on variance or component-based structural equation modeling. The software to be used is SmartPLS (Partial Least Square). The results of the validity test, which was carried out by comparing the square root of the average variance extracted (AVE) had a result greater than 0.5, meaning that the validity test met the criteria and was declared good. This means that the indicators used in this study are valid or can be said to have met convergent validity. The results obtained show that the value of Cronbach's Alpha and composite reliability has a result greater than 0.7, meaning that the reliability test is stated to be reliable and meets the following criteria:

Table 2. Validity and Reliability Test

| | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|-------------------|------------------|--------------|-----------------------|----------------------------------|
| Transaction Speed | 0.854 | 0.884 | 0.894 | 0.630 |
| Top Up Facility | 0.831 | 0.852 | 0.878 | 0.591 |

| | | | | |
|------------------|-------|-------|-------|-------|
| Usage Decision | 0.911 | 0.911 | 0.937 | 0.789 |
| Partner Quantity | 0.825 | 0.838 | 0.884 | 0.655 |
| TS*KP=>P Q | 1.000 | 1.000 | 1.000 | 1.000 |
| FTU*KP=> PQ | 1.000 | 1.000 | 1.000 | 1.000 |

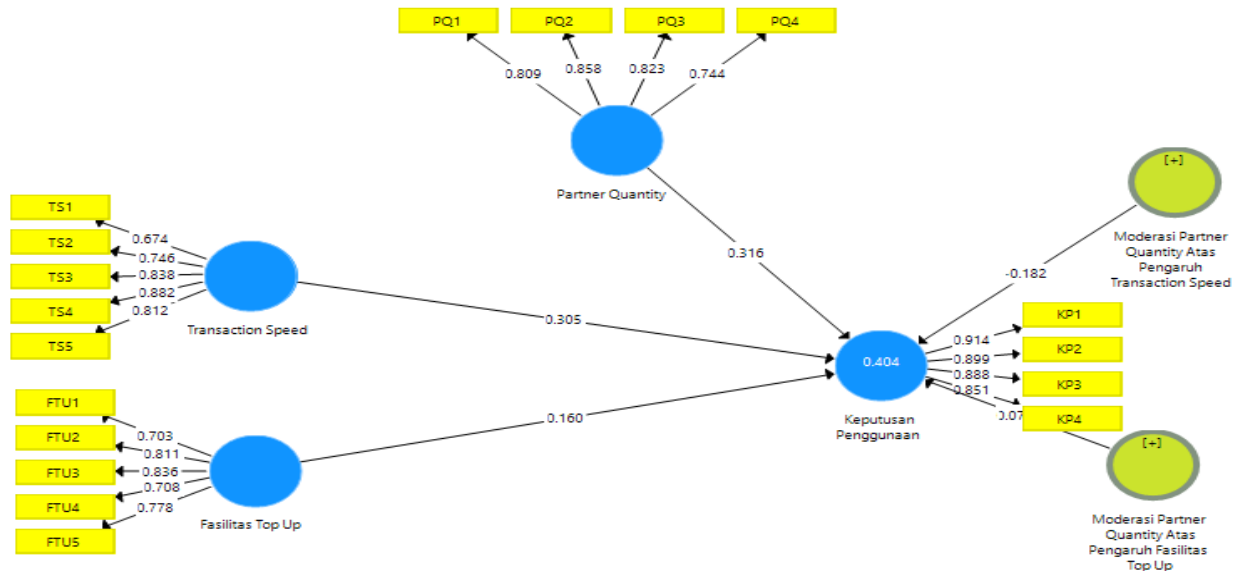


Figure 1. Structural Framework

Structural shows the relationship or strength of estimation between latent variables or constructs measured using the R-Square criteria. The R-Square result is 0.404 or moderate. So transaction speed, top-up facilities, and partner quantity moderation are in the influence of transaction speed with a coefficient of determination of 0.404. This means that there is an error of 0.596 or other factors not tested in this study that can explain the influence of the decision to use.

Table 3. Hypothesis testing

| Hypothesis | | T Statistics | P Values | Decision |
|------------|---|--------------|--------------|--------------|
| H1 | Transaction speed → Usage Decision | 2.349 | 0.019 | Accepted |
| H2 | Top Up Facility → Usage Decision | 0.874 | 0.383 | Not Accepted |
| H3 | Partner Quantity → Usage Decision | 2.418 | 0.016 | Accepted |
| H4 | Partner Quantity → Transaction speed → Usage Decision | 4.119 | 0.000 | Accepted |
| H5 | Partner Quantity → Top up Facility → Usage Decision | 4.402 | 0.000 | Accepted |

The first hypothesis is accepted because the T statistic is $2.349 > 1.96$ and the P value is $0.019 < 0.05$, which means that transaction speed influences the decision to use. The resulting influence coefficient is positive. This means that transaction speed positively impacts the decision to use. The better the transaction speed, the more people use fintech Ovo. The lower the transaction speed, the fewer people who use fintech Ovo. Transaction speed consists of five indicators: straightforward and easy to understand, does not require long thoughts, is easy to use or operate, is easy to control, and is flexible. Clear and easy to understand as an indicator of transaction speed manifested in one question. First, while using Ovo, it is easy to understand and understand. One form of the question is straightforward to understand, as part of the transaction speed positively and significantly impacts the decision to use. It does not require long thoughts as an indicator of transaction speed realized in the form of one question. First, according to the user, Ovo does not require long thought, so it does not waste time. One form of the question does not require long thought, as part of the transaction speed positively and significantly impacts the decision to use. Easy to understand or operate as an indicator of transaction speed realized in the form of one question. First, do you think that while using Ovo, it is effortless to operate and use for now? One form of inquiry from the ease of use or operation as part of transaction speed positively and significantly impacts the decision to use. Easy to control as an indicator of transaction speed is manifested in the form of one question. First, do you think Ovo is straightforward to control? One form of the question of easy control as part of the transaction speed positively and significantly impacts the decision to use. Flexibility as

an indicator of transaction speed is manifested as one question. First, do you think that using the Ovo transaction is more flexible than other competitors? One form of the question of flexibility as part of transaction speed positively and significantly impacts the decision to use. The results of this study support previous research conducted by Almakassari et al. (2022), which said that transaction speed is very significant in usage decisions. Transaction speed in this study is essential because many respondents accept the decision to use. In addition, the transaction speed in the decision to use is considered fast because of the public's understanding of using fintech.

The second hypothesis is rejected because the T statistic is $0.874 > 1.96$ and the P value is $0.383 < 0.005$, which means that the top-up facility does not affect the decision to use. The resulting influence coefficient is negative. This means that the top-up facility harms usage decisions. The top-up facility consists of two indicators: ease of transaction and security. Ease of transaction as an indicator of the top-up facility is manifested in four statements. First, electronic money in the Ovo application is easy for transactions. One form of the statement of ease of transaction as part of the top-up facility has no positive and insignificant impact on the decision to use. Both can be filled at any time when needed. One form of a statement from the ease of transaction as part of the top-up facility has no positive and insignificant impact on the decision to use. The three top-up Ovo balances can be done through various services available. One form of a statement of ease of transaction as part of the top-up facility has no positive and insignificant impact on the decision to use. Fourth, it's easier to transfer OVO balances to other customers. One form of a statement from the ease of transaction as part of the top-up facility has no positive and insignificant impact on the decision to use. Security as an indicator of the top-up facility is manifested as a single statement. First, top-up is safer and more practical. One form of the statement of security as part of the top-up facility has no positive and insignificant impact on the decision to use. The results of this study contradict previous research conducted by Astuti & Wijanarko (2022), which said that the top-up facility provided by fintech Ovo is undoubtedly an indicator that will foster public trust in using fintech. One thing that is considered by the community before finally deciding whether to top up or not. in this electronic wallet is the convenience and benefits it offers. The top-up facility is not significant in the decision to use. The top-up facility in this study has a negative value because many respondents need to accept the decision to use it. In addition, the top-up facility in usage decisions is considered less critical due to the need for more public understanding of Ovo fintech usage.

The third hypothesis is accepted because the resulting T statistic is $2.418 > 1.96$, and the resulting P value is $0.383 < 0.005$. This means that partner quantity positively impacts the decision to use. The better the partner quantity, the more people will use Ovo fintech. The less the partner quantity, the less people will use OVO fintech. Partner quantity consists of four indicators: real, empathy, response, and reliability. Real as an indicator of partner quantity is manifested in the form of one statement. You feel happy with the real discounts and promos provided by OVO. One form of a statement from the real as part of the partner quantity positively and significantly impacts the decision to use. Empathy as an indicator of partner quantity is manifested as one statement. You feel empathy for the OVO program that cares about protecting against Covid-19. One form of expression of empathy as part of the partner quantity positively and significantly impacts the decision to use. The response as an indicator of partner quantity is manifested in the form of a single statement.

You feel the response given by OVO is speedy. One form of a statement from the response as part of the partner quantity positively and significantly impacts the decision to use. Reliability as an indicator of partner quantity is manifested as one statement. You can rely on Ovo in all fields. One form of reliability statement as part of the partner quantity has a positive and significant effect on the decision to use. The results of this study support previous research conducted by Antasari (2020), Darmiasih & Setiawan (2021) that customers will start and continue using FinTech based on the knowledge they gain from known partners.

The fourth hypothesis is accepted because the resulting T statistic is $4.119 > 1.96$, and the resulting P value is $0.000 < 0.005$, which is positive. From estimating the road coefficient on partner quantity moderation on the influence of transaction speed, we get an original sample of 0.316 with a T-statistic value of $4.119 > 1.96$ with a p-value of 0.000. So it can be described that partner quantity moderation on the influence of transaction speed affects the decision to use with a coefficient of 0.316, which means that assuming there is an increase in the decision to use, it increases the decision to use by 31.6%. Then the results of H4 are obtained, which state that partner quantity moderation on the effect of transaction speed affects the decision to use is accepted—partner quantity moderating variable for the effect of transaction speed. This study's results align with Setyowati's research (2019). With the large number of partners owned by FinTech, it will undoubtedly make transaction processing faster, so this will certainly affect people's decisions to use FinTech. E-wallets compete to offer the best offers to get customers and sales partners to use their digital wallet services, which results in more transactions. Partner quantity moderation on the influence of transaction speed in this study is essential because many respondents accept the decision to use.

The fifth hypothesis is accepted because the resulting T statistic is $4.402 > 1.96$, and the resulting P value is $0.000 < 0.005$, which is positive. From the estimation of the road coefficient on partner quantity moderation on the influence of the top-up facility, we get an original sample of 0.305 with a T-statistic of $4.402 > 1.96$ with a p-value of 0.000. It can be explained that partner quantity moderation on the influence of top-up facilities influences usage decisions with a coefficient of 0.305 which is very significant. If there is an increase in usage decisions, it can increase usage decisions by 30.5%. Then, at that time, the results obtained from H5 stated that partner quantity moderation on the influence of the top-up facility greatly influenced the decision to use it received. The partner quantity moderating variable for the influence of the top-up facility has significant results. This study's results align with previous research by Nawawi (2020). Merchants are essential to e-wallets because more opportunities exist for people to use their products when more stores join.

CONCLUSION

This study provides evidence of the influence of transaction speed and top-up facilities on the decision to use fintech ovo with partner quantity as moderator. The study results show that transaction speed positively and significantly affects the decision to use. The top-up facility positively and significantly affects the decision to use. Partner quantity has a negative and insignificant effect. Moderation of partner quantity on the

effect of transaction speed has a positive and significant effect. Partner quantity moderation on the influence of top-up facilities has a positive and significant effect.

Recommendation for future research are researching a larger scale so that the results obtained are more valid and generalizable, adding new variables such as transaction security, application design, and customer service to see their effect on decisions to use Ovo fintech, conducting research using different methods to test the results obtained and strengthening conclusions, conducting research on the factors that influence the decision to purchase products or services from Ovo partners, researching the effect of customer loyalty on purchasing products or services from Ovo partners.

Research Limitation

Limitations in this research include the following:

1. Researchers cannot give questionnaires directly to respondents and assist respondents in filling out the questionnaire. This was caused by the busy schedule of respondents and constraints with location.
2. The variables studied are still considered insufficient to measure factors that influence the Decision to Use Fintech, so further research is necessary adding another variable.
3. Limited literature on relevant research results there are still not enough researchers to find out.

Implication

Implications can be drawn based on the results of this research. For the Ovo app, this research can be used as a source of decision making to increase customer satisfaction. The results of this research show that the majority of respondents who are high school students know about digital wallet applications so that the OVO application requires efforts improving service quality and the need to differentiate between services and applications competitors so that consumers will be satisfied with the OVO application. The ovo application can does so while maintaining the ease of use of the ovo app, available use the ovo application at any time to make transactions, and continue to improve application security by protecting consumer data.

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