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Perceived Ease of Use, Personal Innovation, and Intention to Use OVO through Attitude among Generation Z in Surabaya

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ABSTRACT

Despite the increasing use of digital payments in Surabaya, OVO's adoption among Generation Z remains relatively low compared to other e-wallet platforms. This study aims to analyze the mechanism through which perceived ease of use and personal innovation influence the intention to use OVO, with attitude acting as a mediating variable. Employing an explanatory quantitative approach, data were collected from 150 Generation Z respondents who had not previously used OVO and analyzed using Structural Equation Modeling (SEM-PLS). The findings reveal that perceived ease of use significantly enhances attitude, which subsequently increases the intention to use OVO. Moreover, personal innovation has a positive and significant impact intention, while perceived ease of use does not directly influence it. Attitude has been shown to mediate the relationship between perceived ease of use and behavioral intention. A key contribution of this study lies in developing the Technology Acceptance Model (TAM) by incorporating personal innovation and emphasizing the mediating role of attitude in explaining digital wallet adoption among Generation Z.

Keywords: *Perceived Ease of Use; Personal Innovation; Attitude; Intention to Use; Digital Wallet*

1. INTRODUCTION

During this time, information technology continues to advance. The advancement of information technology has led to numerous alterations in human life. In 2022, Bank Indonesia recorded that the value of electronic money transactions increased by 30.84% to reach Rp399.6 trillion. This rapid digital transformation has given rise to digital wallets as an important financial innovation that can change how people interact with financial services and conduct daily transactions (Litvinenko, 2020). Bank Indonesia Regulation Article 1 point 7 of 2016 defines a digital wallet as "an electronic service that has the function of storing payment instrument data, including

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payment instruments using cards and/or electronic money, which can also hold funds for making payments."

According to a survey conducted by Visa Indonesia (Consumer Payment Attitudes Study) in 2023, it was found that 92% of Indonesians use digital wallets, making it the most popular payment method. This percentage is followed by internet banking at 82%, cash at 80%, and debit/credit cards at 75%. In addition, the Populix Report Q1 2023 data at the national level shows that e-wallet usage is dominated by ShopeePay (85%), DANA (80%), GoPay (78%), and OVO (60%). These figures indicate that although OVO is a leading digital wallet in Indonesia, its usage is relatively lower than that of its competitors. These differences in usage levels indicate variations in user perceptions and preferences for each digital wallet platforms in Indonesia. The increasing use of digital wallets has encouraged Indonesians to adopt them, including in East Java Province.

Based on Bank Indonesia data for the fourth quarter of 2023, in East Java province, the nominal value of electronic money transactions totaled IDR 15.22 trillion, an increase of 5.21% from the previous quarter. This figure shows that the use of digital wallets continues to rise and is increasingly favored by the public as an efficient and practical means of cashless transactions. This trend is not only seen at the provincial level, but also clearly seen in metropolitan areas such as Surabaya, which is the center of economic and digital activity in East Java.

Surabaya is the center of digital economic activity in East Java, with the highest provincial level QRIS transaction volume, reaching 44.3 million transactions by August 2024 (Bank Indonesia, 2024). This condition reflects strong public acceptance of digital payment technologies, including the use of the OVO digital wallet. Furthermore, the demographic profile of Surabaya supports this phenomenon; data from Statistics Indonesia of Surabaya (BPS, 2024) show that individuals aged 14–29 years, categorized as Generation Z, constitute 23.45% of the total population. Characterized by high digital literacy and frequent technology use, Generation Z forms a strategic demographic segment for analyzing intentions toward digital financial innovations. Therefore, conducting a study on Generation Z's intention to use the OVO digital wallet in Surabaya is relevant.

Intention can be defined as a form of desire and an individual's readiness to perform a specific action that aligns with the desired goal. (Faruq et al., 2023). Additionally, Siregar et al. (2025) explainz that intention reflects the extent to which individuals have the readiness, desire, or commitment to use a digital payment application or technology to conduct various digital transactions or activities. A person's attitude also shapes this intention; a positive attitude increases it, while a negative attitude decreases it. (Alturki & Aldraiweesh, 2023). Thus, grasping the elements that affect personal intention is significant to determine their tendency to use digital wallets, including how perceived ease of use can encourage the formation of such intention.

Perceived ease of use refers to users' subjective perceptions of the level of ease and practicality of a technology. This indicates the extent to which users believe that the use of technology will be easy and uncomplicated. (Nawi et al., 2024). The easier a system is to operate, the more likely users will accept it. In addition, the research findings of (Qingqing & Fangming, 2024) show that perceived ease of use positively affects people's inclination to adopt digital wallets. Moreover, perceived ease of use can also shape positive perspectives on the use of technology.

Attitudes toward digital wallets reflect individuals' subjective evaluations of the technology system, which can be perceived either positively or negatively based on their

experiences and perceptions (Ilieva et al., 2023). A positive attitude reflects acceptance of the perceived ease of use and benefits of using technology, which can ultimately increase the intention to adopt it (Wiprayoga et al., 2023). This is in line with previous studies that attitudes have been shown to have a direct influence on an individual's intentions to use a digital wallet (Goswami et al., 2025; Nadiyya et al., 2022; Shellen et al., 2023). In addition, positive attitudes toward technology can be influenced by the level of personal innovation, with individuals who are open to new things more receptive to and willing to try digital technologies.

Personal Innovation is a personality trait that drives individuals to try new things and experiment with technology, making them attractive to companies in introducing innovation (Ciftci et al., 2021). An individual's level of creativity in the realm of information technology is linked to their inclination to interact and contribute to the use of new technologies (Wu & Yu, 2022). Furthermore, Truc, (2024) found that personal innovation has a beneficial impact on the perception of the desire to use digital wallets. In general, innovation can be understood as a new product, idea, technology, or method that is different from what already exists, and it represents the tendency of individuals to adopt new things earlier than other members of society (An et al., 2023).

In line with this background, there remains a research gap that needs to be examined to strengthen the conceptual foundation and theoretical contribution of this study. Although the use of digital wallets continues to grow, the relatively low adoption of OVO among Generation Z indicates that psychological and personality-related factors have not been fully understood in explaining users' behavioral intentions. Most previous studies have focused on system perception variables, such as perceived usefulness and perceived ease of use, while internal user factors, such as personal innovation, remain understudied. Moreover, previous studies have generally examined direct relationships between variables without considering attitude as a mediating factor that bridges perceived ease of use and intention to use. To address this gap, the current study integrates personal innovation into the Technology Acceptance Model (TAM) to explain the intention to use OVO among Generation Z users in Surabaya. The novelty and uniqueness of this study lie in developing the TAM framework beyond system-related perceptions by incorporating a personality dimension to understand intention to use. Therefore, the objective of this study is to analyze the effects of perceived ease of use and personal innovation on the intention to use OVO, with attitude as a mediating variable among Generation Z users in Surabaya.

2. THEORETICAL FRAMEWORK AND HYPOTHESIS FORMULATION

The Technology Acceptance Model (TAM), first introduced by Fred Davis (1986), serves as a fundamental framework to explain individuals' acceptance and use of technology. The model emphasizes that two primary beliefs (Perceived Usefulness and Perceived Ease of Use) influence an individual's attitude toward technology, which subsequently affects their intention to use the technology. However, this study adopts a simplified version of TAM by excluding the Perceived Usefulness variable to focus on the cognitive and affective aspects of ease of technology adoption. This simplification is justified by the study context, which focuses on OVO as a digital wallet with relatively uniform functions and benefits among users; hence, perceived of ease of use becomes a more relevant factor in explaining the initial intention to adopt the technology. Furthermore, this model is extended by incorporating personal innovation as an external variable that reflects an individual's openness and willingness to experiment with new technologies (Agarwal & Prasad, 1998). Individuals with a high level of personal

innovation tend to develop positive attitudes toward technological applications, which in turn enhance their intention to use them. Thus, although rooted in the original TAM framework, this extended model broadens its explanatory scope by integrating personality factors as a key determinant of modern digital financial technology adoption.

Intention

Intention is a measure of the extent to which individuals demonstrate readiness and willingness to adopt and use a specific technology (Fertiwi et al., 2025). Intention shows a person's readiness and commitment to engage in certain behaviors that align with desired goals. (Fitrianie et al., 2021). In technology adoption, the intention to adopt an innovation increases when users perceive the benefits or advantages of using the technology (Andika et al., 2025). In this study, the intention variable was measured based on the belief to adopt e-wallets in the future, enthusiasm to use them immediately, plans to use them in the near future, and perceptions of the possibility of adopting e-wallet technology (Shin & Jeong, 2020).

Perceived Ease of Use

Perceived ease of use is an important factor that forms a positive attitude towards technology, thus influencing the adoption of a technology (Saputri, 2025). Ease of use is defined as the extent to which an individual perceives that using a system or technology does not require much effort, making it easier to understand and use (Huda & Waluyowati, 2023). When users feel that technology is accessible and easy to operate, they tend to be more interested in using the service, including using digital wallets as an alternative payment system. In this study, perceived ease of use was measured based on the ease of use of e-wallet services, the level of understanding of the adoption process, and the flexibility of e-wallets compared to traditional cash payment methods (Venkatesh & Bala, 2008).

Personal Innovation

Personal innovation is defined as an individual's unique willingness to utilize and develop new technologies (Karim et al., 2020). Individuals with high levels of personal innovation show greater readiness to accept and explore new technologies than those who are less innovative (Kusuma et al., 2024). People with innovative characteristics generally show a more positive attitude towards the convenience and benefits offered by new technologies (Lim et al., 2020). In this study, the variable of personal innovation is measured by a person's inclination to try new technologies, to be at the forefront of trying new devices or systems, to have the courage to try out technologies, and to enjoy experimenting with various forms of innovation (Agarwal & Prasad, 1998).

Attitude

Attitude is an individual's psychological response, including cognitive, affective, and behavioral evaluations of an object or action, which can be either positive or negative (Yaseen et al., 2025). Attitude shapes perceptions, filters information, and influences behavioral intentions. In this study, the attitude variable was measured based on the perception that using an e-wallet is a good idea, the positive effects felt from using an e-wallet, perceptions of the value and benefits of adopting it, and preferences for e-wallets over traditional cash payment methods (Ariff et al., 2014).

The Effect of Perceived Ease of Use on Attitude

Several previous studies that examined the influence of perceived ease of use on attitudes showed a positive influence between those variables. As shown in the findings

by Firdaus et al. (2022) titled Examination of Elements Influencing the Acceptance and Usage of Digital Wallet Apps Based on the Technology Acceptance Model (TAM), explains that when users perceive an application as user-friendly, uncomplicated, and efficient, they will feel comfortable and have a pleasant user experience, thereby forming a positive attitude towards using the application. Other studies conducted by Afandi et al. (2021) and Rashid et al. (2024) also state the beneficial impact of perceived ease of use and attitude. Based on this description, the hypothesis suggested is as follows:

H_1: The perception of ease of use positively influences attitude.

The Effect of Attitude on Intention to Use

Several previous studies that investigatedlthe influence of attitude on the willingness to utilize showed an affirmative correlation between the two variables. As shown in a study by Nadiyya et al. (2022) titled Analysis of Factors Affecting Behavioral Intentions to Use Digital Wallets (Case Study of Shopeepay Users in the Former Besuki Residency), behavioral intentions to use Shopeepay depend on consumer's attitudes toward the activity. Additional studies conducted by Shellen et al. (2023) and Subing & Fihartini (2024) also state a favorable impact on intention and attitude. Based on this description, the hypothesis proposed is as follows:

H_2: A positive attitude influences the intention to use.

The Effect of Perceived Ease of Use on Intention to Use

Several previous studies that assessed the impact of perceived ease of use on intention to use showed a positive influence between the two variables. As shown in the findings conducted by Nadia & Wiryawan (2022) entitled The Effect of Perceived Usefulness and Perceived Ease of Use on the Intention to Use ShopeePay E-Wallet (A Study of ShopeePay Users in Bandar Lampung), the easier ShopeePay is to use, the higher the desire of users to continue using or choosing ShopeePay as a digital payment method. Other studies conducted by Khasawneh & AlBahsh (2024) and Goswami (2025) also mention a beneficial effect of perceived ease of use and intention. Based on this description, the proposed hypothesis is as follows:

H_3: Perceived ease of use has a positive effect on intention to use.

The Effect of Personal Innovation on Intention to Use

Several earlier studies that examined the influence of personal innovation on usage intention displayed a positive influence between the two variables. The outcomes of a study conducted by Maharani & Meiranto (2024) entitled Analysis of Factors Affecting the Behavioral Intention to Use E -Wallet on User Behavior Using the Unified Theory of Acceptance and Use of Technology 3 (UTAUT 3) Model among Students in Semarang, explains that students in Semarang feel that personal innovation influences them in improving their user experience and that these various offers of convenience encourage students to use e-wallets. Other studies by Truc (2024) and Bhatnagr & Rajesh (2023) also state the positive influence of personal innovation and intention. According to this description, the proposed hypothesis is as follows:

H_4: Personal innovation positively influences the intention to use

The Mediating Role of Attitude Between Perceived Ease of Use and Intention to Use

Several previous studies that examined the mediating role of attitude on perceived ease of use and intention to use have shown a positive impact of perceived

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ease of use and intention to use, which was mediated by attitude. As shown in the findings conducted by Fertiwi et al. (2025) titled Intention to Use Digital Wallets Influenced by Attitude Toward Use with Perceived Usefulness, Perceived Ease of Use, and Perceived Security and Privacy as Determinants in Aceh Province, the perception of ease of use will form a positive attitude toward the use of technology, which then strengthens a person's intention to use digital wallets. Furthermore, other studies by Santika et al. (2023) and Sari et al. (2022) state the positive impact of perceived ease of use on intention to use, with the role of attitude as mediation. Based on this description, the suggested hypothesis is as follows:

H_5: Attitude acts as a mediator for the impact of perceived ease on the intention to use

Model Framework

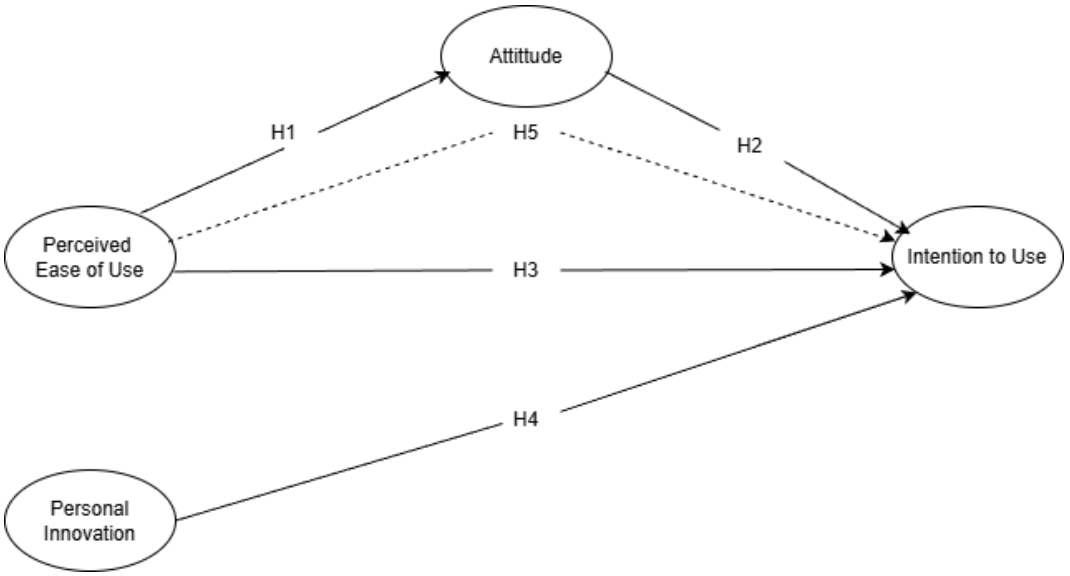

Figure 1: Conceptual model
Source: processed by Author (2025)

3. RESEARCH METHOD

This study employs quantitative research methods. According to Sugiyono (2019), quantitative research is a method based on the philosophy of positivism, used to examine a specific sample or population, with data collection through research instruments and quantitative or statistical data analysis to test predetermined hypotheses. This research focuses on Generation Z as its population in the city of Surabaya who currently do not use the OVO e-wallet service. To determine the sample size, the author refers to the guidelines provided by Hair et al. (2010), which state that when the population size is unknown or difficult to estimate, the minimum sample size can be calculated using a simple approach, namely by multiplying the number of indicators in the research instrument by 10. In this study, there are 15 indicators, so the minimum sample size used is 15 × 10 = 150 respondents. To achieve an even distribution of respondents across Surabaya's regions, this study used quota sampling to divide respondents using a quota sampling technique.

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Table 1: Sample distribution

Region	Sample
North Surabaya	30
East Surabaya	30
South Surabaya	30
West Surabaya	30
Central Surabaya	30
Total	150

Source: data processed by Author (2025)

Research instruments are tools used to collect research data. In this study, data were collected using questionnaires compiled based on indicators from each research variable. Each statement item was measured using a 1-5 Likert scale. In this study, Partial Least Squares–Structural Equation Modeling (PLS-SEM) was used to examine both the direct and indirect relationships among the variables. This analytical approach was chosen because it enables simultaneous testing of measurement and structural models while accommodating complex relationships between latent constructs. The structural relationships in the model can be conceptually expressed through the following equation:

$$Z = \alpha + \beta 1\ X1 + e \quad (1)$$

$$Y = \alpha + \beta 1\ X1 + \beta 2\ X2 + \beta 3\ Z + e \quad (2)$$

Explanation:

X1 = Perceived Ease of Use
X2 = Personal Innovation
Z = Attittude
Y = Intention to Use
α = Constant
β = Regression coefficient
e = Error

Data Analysis Techniques

The analytical method used was Path Analysis in SmartPLS application. The assessment involved two primary phases, specifically the assessment of the measurement model (outer model) and the evaluation of the structural model (inner model).

1. Discriminant Validity, which is determined by the Fornell-Larcker criterion.
2. Validity Test, valid if the loading factor value is (> 0,7) and the AVE is (> 0,5).
3. Coefficient of Determination (R^2), is used to see the ability of the independent variable to explain the dependent variable.
4. Reliability Test, Cronbach's Alpha value (> 0,6) and Composite Reliability (> 0,7).
5. Effect Size (f^2), to assess the extent of the independent variable's impact on the dependent variable (>=0.02 small; >= 0.15 medium; >= 0.35 large).
6. Predictive Relevance (Q^2), to assess the model's ability to predict endogenous variables.
7. Hypothesis Test
   - The t-statistic value > 1.96 at a significance level of 5% (α = 0.05), and
   - P-value < 0,05.

If both criteria are met, then the hypothesis is declared accepted.

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4. RESULTS AND DISCUSSION

Results

Overview of the Research Object

This research utilized data from 150 Generation Z respondents in Surabaya who met the research criteria, did not use OVO, and had completed the questionnaire. The acquired information was analyzed using SmartPLS 3.0 software to test the validity and reliability of the instruments and to analyze the structural relationships between variables that affect intention to use OVO. In general, the traits of the participants were relevant to the research context, and the preliminary test results showed that the indicators were of sufficient quality for the data to proceed to the next stage of structural analysis.

Respondent Characteristics

This study focuses on the intention to use OVO among Generation Z in Surabaya, so all respondents involved were individuals aged 12–27 years, domiciled in Surabaya, and had not used OVO. Based on the questionnaire results, information was obtained on participant's characteristics by gender and domicile area in Surabaya, with details of the respondent's characteristics presented as follows.

Table 2: Respondent characteristics based on gender

Variable (N = 150)	Frequency	Percentage
Gender		
Man	50	33,33%
Woman	100	66,67%

Source: data processed by Author (2025)

According to Table 4.1, respondent characteristics, it is shown that of the total 150 respondents, the majority of respondents were female, namely 100 people (66.67%), while male respondents numbered 50 people (33.33%). In terms of domicile area, the respondents were evenly distributed across all administrative areas of Surabaya, which include East Surabaya, West Surabaya, South Surabaya, Central Surabaya, and North Surabaya, each with 30 respondents (20%). This balanced distribution indicates that the research respondents represent all areas of Surabaya City proportionally, so the data obtained is considered relevant and able to describe the conditions of Generation Z in Surabaya within the scope of the studies on the intention to use OVO.

Outer Model Test

The outer model examination was carried out to evaluate the quality of indicators for measuring latent constructs, which included validity and reliability testing. This test was important to guarantee that every indicator consistently represented the variables and accurately before the model proceeded to inner model analysis. The evaluation of the external model in this research included convergent reliability, validity, and discriminant validity.

Measurement Model (Convergent Validity & Reliability)

The measurement model was evaluated through outer loading values, Composite Reliability, Average Variance Extracted (AVE), and Cronbach's Alpha. The test outcomes are presented in the following Outer Loading Table.

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Table 3: Outer loading

Construct	Item	Loading	α	CR	AVE
Perceived Ease of Use	I find OVO services easy to use	0.843	0.772	0.869	0.689
	I feel that OVO is easy to understand	0.876			
	I feel that OVO is more flexible to use than carrying cash around	0.767			
Personal Innovation	Whenever I learn about new information technology (OVO), I will seek opportunities to test it	0.815	0.844	0.895	0.680
	I often lead the way amongst my friends in experimenting with new technology (OVO)	0.831			
	I don't hesitate to try new technologies (OVO)	0.809			
	I enjoy experimenting with new technology (OVO)	0.844			
Intention to Use	I am sure I plan to utilize OVO going forward	0.854	0.896	0.928	0.763
	I am excited to use OVO in the near future	0.908			
	I plan to use OVO in the near future	0.871			
	I think I will start using OVO in the future	0.860			
Attitude	I feel that using OVO is a good idea	0.866	0.870	0.911	0.719
	I feel that using OVO has had a positive impact on me	0.859			
	I think that using OVO is beneficial	0.840			
	I prefer using OVO to carrying cash around with me	0.827			

Source: data processed by Author (2025)

Outer loading is used to evaluate the extent to which each indicator is able to represent the latent construct being measured. An indicator is declared valid if it has an outer loading value of more than 0.70. However in an exploratory study, a value above 0.60 is still acceptable, provided that the construct's AVE meets the criteria (Hair et al., 2019; Ghozali & Latan, 2015). The test findings indicate that the majority of indicators possess outer loading values greater than 0.70. Although there is one indicator with a value below 0.70 (AMD1 = 0.646), this indicator is still retained because the related construct meets the AVE requirement. Thus, in general, the indicators used have met convergent validity and may be used for further analysis.

The reliability test results showed that all constructs had Cronbach's Alpha and Composite Reliability values exceeding the minimum threshold of 0.70. This indicates that the research instrument has a good level of internal consistency, with each indicator measuring the construct stably and reliably (Hair et al., 2019).

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Moreover, the AVE (Averaged Variance Extracted) metrics for every construct was greater than 0.50, thus meeting the convergent validity criteria as stated by Fornell & Larcker (1981). This implies that the measures within each construct explained more than half of the variance in the latent constructs they measured. Therefore, the measurement model in this study meets the criteria convergent reliability and validity, so that it can proceed to the discriminant validity testing stage.

Discriminant Validity

Discriminant Validity aims to confirm that every construct within the model is empirically distinct from one another, to ensure that there is no duplication in meaning among variables. This study used two approaches, namely the Fornell–Larcker criteria and Cross Loading, as proposed by Fornell & Larcker (1981) and Hair et al. (2019). The results of the test are presented in the following table.

Table 4: Fornell Lacker

	Personal Innovation	Intention to Use	Perceived Ease of Use	Attitude
Personal Innovation	0,825			
Intention to Use	0,740	0,873		
Perceived Ease of Use	0,679	0,667	0,830	
Attitude	0,726	0,777	0,657	0,848

Source: data processed by Author (2025)

According to Fornell–Larcker criteria, a construct is said to meet discriminant validity if the square root of its AVE is greater than its correlation with other constructs. Based on the results in Table 4.3, every construct in this research shows a higher AVE root value compared to the correlation among constructs, so it can be determined that each construct is more effective at representing its own indicators than those of other constructs. Moreover, cross-loading testing indicated that every indicator had the greatest loading value on the construct it represents and a lower value in other constructs. Thus, these results confirm that the discriminant validity in this study has been fulfilled, both based on the Fornell–Larcker criteria and cross-loading.

Inner Model Test

The inner model test aims to assess the relationship between latent constructs and the model's capacity to clarify endogenous variables. In this study, structural model evaluation includes testing the coefficient of determination (R^2), predictive relevance (Q^2), effect size (f^2), and path coefficient analysis using the bootstrapping method to assess the impact of the relationships among variables. The entire testing process was conducted using SmartPLS 3.0 software.

Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used to assess the degree to which independent variables explain dependent variables. R^2 values are generally classified into three levels of interpretation: 0.75 represents a strong impact, 0.50 signifies a moderate impact, and 0.25 denotes a weak impact.

Table 4: R^2 Square

	R Square	R Square Adjusted
Intention to Use	0,683	0,677
Attitude	0,431	0,427

Source: data processed by Author (2025)

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The analysis results show that the Intention to Use variable has an R^2 value of 0.683, which indicates that 68.3% of the variation can be explained by the Perceived Ease of Use, Personal Innovation, and Attitude variables. This value is in the moderate to strong category and is close to the strong criteria, thus concluding that the model possesses excellent explanatory power in predicting intention to use OVO.

On the other hand, the Attitude variable obtained an R^2 value of 0.431, which indicates that 43.1% of the variation is affected by Perceived Ease of Use and Personal Innovation. Based on the interpretation classification, this value is classified as weak and close to moderate. However, it still indicates that the two independent variables have a significant impact on forming perceptions of OVO.

Predictive Relevance (Q^2)

Predictive relevance (Q^2) reflects the model's capacity to predict the values of endogenous variables. A Q^2 value exceeding 0 indicates that the model possesses predictive significance, with classifications of 0.02 (small), 0.15 (medium), and 0.35 (large).

Table 5: Q^2 (predictive relevance)

	Q^2
Intention to Use	0,506
Attitude	0,306

Source: data processed by Author (2025)

The Q^2 Test outcomes indicate that every endogenous variables have a Q^2 values exceeding 0, signifying that the model demonstrates strong predictive ability. In detail, the Q^2 value for Intention to Use is 0.506, which is classified as a high prediction, while Attitude has a Q^2 value of 0.306, which is classified as a medium prediction. Thus, the structural model in this study demonstrates strong predictive relevance.

Effect Size (F^2)

Effect size is used to determine the extent of impact each independent variable has on the endogenous variables in the structural model. The F^2 value is categorized as small (0.02), medium (0.15), and large (0.35).

Table 6: F^2 (F-Squared)

	Personal Innovation	Intention to Use	Perceived Ease of Use	Attitude
Personal Innovation		0,114		
Intention to Use				
Perceived Ease of Use		0,044		0,758
Attitude		0,267		

Source: data processed by Author (2025)

The result of the effect size (F^2) test indicates that the influence of Perceived Ease of Use on Attitude has an F^2 value of 0.758, which is classified as large and is the strongest effect in the model. The influence of Attitude on the Intention to Use is classified as moderate with an F^2 value of 0.267, suggesting that attitude makes a significant contribution in shaping the intention to use OVO. Meanwhile, the effects of Personal Innovation on Intention to Use, with an f^2 value of 0.114, and Perceived Ease of Use on Intention to Use, with an F^2 value of 0.044, are classified as small, indicating that the direct contribution of these two variables to the intention to use is relatively limited.

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Hypothesis Testing (Path Coefficient)

Bootstrapping method was used in SmartPLS to test hypotheses and assess the significance of the impact among variables. The testing was carried out by looking at the t-statistic and p-value, where the hypothesis was declared significant if the t-statistic > 1.96 and the p-value < 0.05.

Table 7: Path coefficient

Relationships Between Variables	Original Sample (O)	T Statistics	P Values	Description
Perceived Ease of Use -> Attitude	0,657	7,919	0,000	Significant
Attitude -> Intention to Use	0,447	3,083	0,002	Significant
Perceived Ease of Use -> Intention to Use	0,170	1,645	0,101	Not Significant
Personal Innovation -> Intention to Use	0,300	2,608	0,009	Significant
Perceived Ease of Use -> Attitude -> Intention to Use	0,294	3,341	0,001	Mediating

Source: data processed by Author (2025)

Discussion

The Effect of Perceived Ease of Use on Attitudes

The result indicates that the higher the level of perceived ease of use felt by individuals, the more positive the attitude formed towards the intention to use OVO. This occurs because the ease of understanding the OVO application can enhance users' sense of comfort and confidence, thus this encourages the formation of a more favorable attitude towards using the service. These findings align with Afandi et al. (2021) and Rashid et al. (2024), who emphasized that perceived ease of use plays a crucial role in shaping positive user attitudes toward technology adoption. Theoretically, this result confirms that in the Technology Acceptance Model (TAM), perceived ease of use significantly influences individual attitudes toward technological innovation. However, Underdown & Tamara (2025) found that perceived ease of use did not significantly affect user attitudes in certain digital payment contexts, suggesting that factors such as perceived usefulness or trust may have stronger influences. This contrast indicates that, while perceived ease of use remains an important determinant, its effect can vary across user contexts and levels of technological familiarity. Practically, these findings imply that OVO service providers should continue to prioritize a simple, intuitive, and accessible application interface to foster positive user perceptions and strengthen adoption intentions.

The Effect of Attitude on Intention to Use

The results indicate that Attitude has a positive and significant influence on Intention to Use, suggesting that the more favorable an individual's attitude toward OVO, the stronger their intention to use it as a digital payment tool. Positive attitudes, such as perceptions of usefulness, convenience, and trust in the service, enhance users' motivation and willingness to adopt OVO in financial transactions. These findings align with Shellen et al. (2023) and Subing & Fihartini (2024), who found that attitudes significantly shape users' intentions to adopt digital technologies. Theoretically, this reinforces the Technology Acceptance Model (TAM), which shows that attitude serves

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as a mediating variable linking perceived ease of use to intention to use. However, Afandi et al. (2021) reported that attitude did not have a significant effect on intention to use in certain contexts of technology adoption, suggesting that external factors such as social influence, trust, or habitual behavior may play a stronger role in determining user intentions. This divergence indicates that while attitude generally serves as an essential determinant of behavioral intention, its influence may differ depending on user characteristics and situational contexts. Practically, these findings imply that OVO service providers should focus on developing strategies to build positive user attitudes by improving perceived usefulness, perceived ease of use, and trust in transaction security to strengthen users' intentions to use and continue using the service.

The Effect of Perceived Ease on Intention to Use

The test results show that Perceived Ease of Use does not have a significant effect on Intention to Use. This finding suggests that a higher level of perceived ease of use does not necessarily increase an individual's intention to use OVO, as the decision to adopt the service may be influenced by other factors such as attitude, necessity, and perceived benefits. This result is consistent with Mulyono et al. (2024) and Rahman & Oktaryani (2025), who found that perceived ease of use alone is insufficient to stimulate intention to use digital financial services. Theoretically, these results indicate that within the Technology Acceptance Model (TAM) framework, perceived ease of use may not directly affect intention to use but rather exerts its influence indirectly through attitude formation. However, Nadia & Wiryawan (2022) reported contrasting results, showing that perceived ease of use significantly affects users' intention to use digital payment applications, emphasizing that user familiarity and interface simplicity can directly enhance behavioral intention. This contrast suggests that the influence of perceived ease of use may depend on user experience, context, and the maturity of digital payment adoption. Practically, these findings imply that OVO service providers should not only focus on maintaining ease of use but also enhance perceived benefits, trust, and overall user experience comfort to effectively increase users' intention to use the service.

The Effect of Personal Innovation on Intention to Use

The findings indicate that Personal Innovation has a positive and significant effect on Intention to Use. These findings suggest that the higher an individual's level of personal innovation, the stronger their intention to use OVO. Individuals who are open to new experiences, enthusiastic about trying new technologies, and inclined to experiment with digital innovations tend to be more prepared and motivated to adopt digital payment services such as OVO. These results align with Truc (2024) and Bhatnagr & Rajesh (2023), who emphasized that individual innovative characteristics significantly influence the desire to embrace new technologies. Theoretically, this supports the notion that personal innovation functions as an internal factor that reinforces behavioral intention within the Technology Acceptance Model (TAM) framework. However, Mohammad Hamdi et al. (2024) reported contrasting results, finding that personal innovation did not have a significant impact on users' intention to use digital payment technologies. This discrepancy may stem from contextual factors such as differences in user demographics, levels of digital literacy, or prior experience with financial technology. Therefore, while personal innovation generally enhances the intention to use digital services, its effect may vary depending on the user's environment and technological exposure. Practically, these findings imply that OVO service providers should focus on targeting more innovative user segments through the introduction of new features, promotional campaigns that emphasize novelty, and

communication strategies that highlight the innovative advantages of OVO to strengthen users' intention to use the platform.

Attitude Mediation in the Effect of Perceived Ease of Use on Intention to Use

The test results show that Attitude mediates the effect of Perceived Ease of Use on Intention to Use. This finding suggests that perceived ease of use does not directly influence an individual's intention to use OVO but instead shapes a positive attitude, which subsequently strengthens the intention to use the application. In other words, ease of use contributes to the formation of favorable attitudes toward OVO, which then becomes a crucial determinant in enhancing users' willingness to use it. These findings align with Santika et al. (2023) and Sari et al. (2022), who highlighted the mediating role of attitude in the relationship between perceived ease of use and behavioral intention toward technology adoption. Theoretically, these results reinforce the Technology Acceptance Model (TAM), which positions attitude as the primary mechanism that bridges the influence of perceived ease of use on intention to act. However, Afandi et al. (2021) found that attitude did not significantly mediate the relationship between perceived ease of use and intention to use, suggesting that in certain contexts, users may form their intention based on perceived usefulness or trust rather than attitude formation. This contrast indicates that the mediating role of attitude may vary depending on user experience, technological familiarity, and contextual factors. Practically, these findings imply that OVO service providers should not only maintain ease of use but also focus on optimizing the overall user experience to cultivate positive attitudes that ultimately strengthen users' intention to continue using the service.

5. CONCLUSIONS, IMPLICATIONS, SUGGESTIONS AND LIMITATIONS OF THE RESEARCH

The study demonstrates that Perceived Ease of Use positively influences Attitude, which subsequently affects the Intention to Use OVO. Meanwhile, Personal Innovation also has a significant positive impact on usage intention, indicating that individuals with higher levels of innovativeness tend to adopt OVO more readily. However, perceived ease of use alone does not directly encourage intention to use, highlighting the crucial mediating role of Attitude in shaping behavioral intention. Theoretically, this research strengthens the Technology Acceptance Model (TAM) by confirming that attitude serves as a psychological bridge between perceived ease of use and intention to use. The novelty of this study lies in identifying that, among Generation Z users in Indonesia, emotional and evaluative factors play a stronger role than functional simplicity in motivating digital payment adoption.

Practically, OVO service providers should not only focus on improving application simplicity but also build positive user attitudes through enhanced trust, perceived benefits, and user experience satisfaction. Marketing strategies emphasizing innovation, convenience, and technological value can better engage users with high personal innovation. Future research is advised to include broader populations and additional variables, such as trust, perceived usefulness, risk, or social influence to expand the explanatory power of digital payment adoption behavior across various demographic contexts.

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