



THE EFFECT OF PRICE VALUE, PROMOTIONAL ATTRACTION, LIFESTYLE ON INTEREST AND DECISION USING OVO MOBILE PAYMENT FINANCIAL TECHNOLOGY IN MAKASSAR CITY

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Abstract

This study aims to determine the difference between Stock Trading Volume, Abnormal Return, and Bid-Ask Spread Before and After Stock Split Events in Companies on the IDX. Data collection uses secondary data obtained through stock price movement data using purposive sampling technique. The population is all companies listed on the IDX that conducted a Stock Split for the 2018-2020 period of 23 companies, while the sample taken was 18 companies. Test the hypothesis using the Two-Mean Difference Test with the Paired Sample T-Test technique with an observation period of 5 weeks before and after the stock split. The results showed that the hypothesis proposed that the stock trading volume before and after the stock split found no significant difference,

Keywords: *Stock Split, Stock Trading Volume, Abnormal Return, And Bid-Ask Spread*

1. INTRODUCTION

The rapid development of the era has brought us to the digital era that makes optimal use of technological sophistication. The effect of this digital era is characterized by various changes from the traditional slowly to a more modern era. One of them is a technology-based payment system that has replaced the role of cash which in general as a means of payment and then becomes non-cash or more commonly known as electronic money (e-money).

The use of electronic money is considered very innovative because it can make transaction activities more practical and easy, in contrast to the use of paper money which is also constrained by efficiency in addition to being expensive to obtain and manage, easy to lose, easy to steal, or easy to fake. To that end, Bank Indonesia (BI) took the initiative to encourage the growth of a culture of people who are accustomed to using non-cash payment instruments, or a cashless society (Purnomo, et al, 2012:6).

According to Hochstein, financial technology or fintech refers to the use of technology to provide financial solutions where companies combine financial

services with innovative modern technology. In general, the goal of Fintech is to attract customers with products and services that are easier to use, more efficient, more transparent, and more automated than currently available (Cholifah, 2019:3).

2. LITERATURE REVIEW

Management

Management according to (Kotler and Armstrong 2018: 8) is Management is a series of processes that ensure that complex systems of people and technology run smoothly. The most important aspects of management include planning, budgeting, organizing, staffing, monitoring, and problem solving.

Different after (Malayu S.P. Hasibuan 2016:10), which defines that management is a science and art that regulates the process of utilizing human resources and other resources effectively and efficiently to achieve certain goals. Similarly (Amirullah 2015:10) is "The art and science of planning, organizing, gathering, directing and supervising human resources in order to achieve the goals that have been set".

Based on the understanding of management by the experts mentioned above, researchers can conclude that management is a science and art used by companies in which there is a process to plan, coordinate, mobilize and control resources effectively and efficiently to achieve goals. what the company wants to achieve.

Marketing Management

One way for a company to be successful in running its business is through good marketing management. Good marketing management can help companies achieve business goals where the company's main goal is to generate profits.

Definition of Marketing Management according to Kotler and Keller, translated by (Bob Sabran 2016:27), which states that the term "Marketing Management is the science and art of choosing target markets and attracting the number of customers by creating, providing and increasing the number of customers, to retain and increase" . and communicate value. Top customers. In contrast to William J. Shultz, quoted by (Buchari Alma 2016: 130), says that marketing management is planning, managing, and controlling all marketing activities of a company or division of a company.

Marketing Mix

The marketing mix or commonly referred to as the marketing mix is an integral part of the marketing process. This marketing mix must be understood in order to implement the right strategy for an organization or business to achieve its goals. The marketing mix includes all product identities offered by producers to consumers, both physical attributes and other attributes that support marketing. The marketing mix has variables that support each other in it.

Understanding the marketing mix according to (Buchari Alma 2014:205) Marketing mix is a strategy to interfere with marketing activities in order to find the maximum combination to bring satisfactory results. In contrast to (Fandy Tjiptono 2014: 41), the marketing mix is a set of tools used by marketers to shape the characteristics of the services offered to customers. Similarly (Kotler and Armstrong 2018: 76) state that the marketing mix is a set of product, price,

place and promotion tactical marketing tools that the company combines to provide the desired response in the target market.

The marketing mix consists of four elements, namely product, price, place, and promotion. However, for service marketing it is necessary to add three elements to the marketing mix, namely people, processes, and physical evidence. The following is an explanation of the marketing mix proposed by (Lupiyoadi 2014:92), which is divided into seven elements, namely:

a. Product

The whole object or process that provides value to consumers. Regarding the product, it should be noted that consumers not only buy physical products, but also buy the benefits and value of the product.

b. Price

A number of sacrifices that customers have to pay to receive a product or service.

c. Place

Refers to the place where the company is headquartered and carries out operations or activities. The place also explains how the delivery system is implemented.

d. Promotion

The company's activities are to communicate the benefits of the product and as a tool to influence consumers to buy or use services according to their wants and needs.

e. People

They are people who are directly involved in the exchange of products and services and who influence each other.

f. Process

is a combination of all activities, generally consisting of procedures, work plans, mechanisms, and routines through which services are created and delivered to consumers.

g. Physical

Evidence The physical environment of the company in which services are created and where service providers and consumers interact, and any tangible elements used to communicate or support the functionality of the servi

Price Value

The price variable (Price Value) is taken from the Unified Theory of Acceptance and Use of Technology (UTAUT2) variable, where the variable describes the price as a consumer's cognitive sacrifice between the perceived benefits of the application or system (Venkatesh, 2012). Understanding the price according to (Kotler, 2008) the value of the price is the amount of money charged for a product or service. In general, price value is the sum of all values that consumers exchange for the benefits of owning or using a product or service. Price is the amount of money charged for a product or service.

Promotional Attraction

Promotion is a component that is used to inform and influence the market for the company's products so that the market can find out about the products produced by the company. The expected purpose of advertising is so that consumers can learn about the product and finally decide to buy it (Aqwa Nazer Daulay, 2016: 88).

a. Promotion Attractiveness Indicator The marketing-communication mix, which

according to (Kotler & Keller, 2011:478) is also a dimension or indicator of promotional attractiveness, there are eight main forms of communication, including:

- a) Sales Promotion, namely short-term incentives to promote the purchase or sale of a product or service.
- b) Advertising, is a form of non-personal presentation and promotion that requires a fee for ideas, goods or services from a sponsor.
- c) Events and Experiences, namely activities and programs sponsored by companies designed to create special brands or everyday brands.
- d) Direct Marketing (direct selling), that is, direct contact with each carefully selected customer with the aim of obtaining an immediate response and building lasting relationships with customers (via telephone, fax, email, Internet and other means of direct communication) . communication with certain consumers).
- e) Interactive Marketing, namely activities and direct programs aimed at attracting consumers' attention aimed at increasing awareness, enhancing image and directly or indirectly increasing sales of products and services.
- f) Word Of Mouth, namely marketing activities through intermediaries from person to person, written or electronic media about experiences in purchasing services or experiences in using products and services.
- g) Personal Selling, which is a personal presentation of the company's sales force with the aim of generating sales transactions and establishing relationships with customers.

Lifestyle

Lifestyle is broadly defined as a way of life identified by how people spend their time (activities), what they consider important in their environment (interests), and what they think about themselves and the world around them (opinions). "Lifestyle is the pattern in which people live and spend their time and money" (Engel et al, 1994: 383). According to Kotler (2005: 210), lifestyle is generally defined as a person's lifestyle in the world, which is expressed in his activities, interests, and opinions. Lifestyle describes the "whole person" who interacts with his environment. Lifestyle can be understood as a visible characteristic of a person who configures the value system, as well as attitudes towards oneself and the environment. According to Piliang in (Agus Sachari 2007:73), lifestyle is a combination and totality of forms, procedures, habits, decisions and objects that support it in its implementation based on a certain value system or belief.

Interest

According to Stiggins in (Ikbal, 2011:12), interest is one of the dimensions of the affective aspect that plays a fundamental role in one's life. The affective aspect is an aspect that identifies the dimensions of feelings of emotional awareness, character and will that affect a person's thoughts and actions. This affective dimension includes three important things, namely (1) in relation to feelings about various objects; (2) this feeling has a direction from the neutral point to the opposite side, neither positive nor negative; (3) Different feelings of varying intensity, from strong to moderate to weak.

Purchasing decisions

Purchasing decisions are a series of processes that start with consumers to study this problem, to find information about specific products or trademarks and

evaluate these commercial products or brands, how well alternatives can solve the problem, then a series of processes for purchasing decisions (Tjiptono, 2014: 21).). In addition, Kotler and Keller (2012:227) add that the purchasing decision process is a five-step process that consumers go through, starting from problem identification, information search, evaluation of alternatives that can solve problems, purchasing decisions and publications.

Electronic Money

One of its publications, the Bank for International Settlements, defines electronic money as the value of product storage or prepayments that have money stored in electronic media owned by individuals.

Electronic Money is an electronic payment instrument obtained by first depositing a certain amount of money at the issuer either directly or through the issuing office or by debiting an account at a bank and entering the value of money equal to the value of money in electronic money media, expressed in rupiah, used for payment transactions. by directly reducing the value of money in electronic media (Aulia Pohan, 2011:2018).

Financial technology

Financial technology is a financial technology that refers to new solutions that demonstrate innovation in the development of applications, products or business models in the financial services industry that uses technology (David Lee, etc., 2018:1). According to Bank Indonesia regulation number 19/12/PBI/2017 concerning the implementation of Financial Technology, it defines that Financial Technology (Fintech) is the result of a combination of financial services with technology that ultimately changes the business model from conventional to modern, which initially pays directly and contributes a certain amount of cash, now can transactions with payments that can be made in seconds.

Grand Theory Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is considered the most influential theory and is most often used to describe individual acceptance of information systems. TAM, adapted from Theory of reasoned action (TRA). Basically, TAM assumes that all consumers apply technology based on two main factors, namely perceived usefulness and perceived ease of use (Lee, Kozar, and Larsen, 2016 in Pambudi, 2019).

Hypothesis

Figure 1: The Conceptual Model

based on the problem formulation in Chapter 1, the research hypothesis is as follows:

1. H0¹: There is no effect of price value on interest in using financial technology mobile payment OVO in Makassar city
Ha¹ : There is an effect of price value on interest in using OVO financial technology mobile payment in Makassar city
2. H0² : There is no influence of promotional attractiveness on interest in using financial technology mobile payment OVO in Makassar city
Ha²: There is an influence of promotional attractiveness on interest in using OVO mobile payment financial technology in the city of Makassar
3. H0³: There is no influence of lifestyle on interest in using OVO mobile payment financial technology in Makassar city
Ha³ : There is an influence of lifestyle on the interest in using financial technology mobile payment OVO in the city of Makassar
4. H0⁴: There is no influence of price value on the decision to use OVO car

- payment financial technology in Makassar city
- Ha⁴ : There is an influence of price value on the decision to use OVO car payment financial technology in Makassar city
5. H0⁵ : There is no influence of promotional attractiveness on the decision to use OVO car payment financial technology in the city of Makassar
Ha⁵ : There is an influence of promotional attractiveness on the decision to use OVO car payment financial technology in the city of Makassar
 6. H0⁶: There is no influence of lifestyle on the decision to use OVO car payment financial technology in Makassar city
Ha⁶: There is an influence of lifestyle on the decision to use OVO car payment financial technology in Makassar city
 7. H0⁷ : There is no influence of price value on decisions through interest in using OVO car payment financial technology in Makassar city
Ha⁷: There is an influence of price value on decisions through interest in using OVO car payment financial technology in Makassar city
 8. H0⁸ : There is no influence of promotional attractiveness on decisions through interest in using OVO car payment financial technology in Makassar city
Ha⁸ : There is an influence of promotional attractiveness on decisions through interest in using OVO car payment financial technology in the city of Makassar
 9. H0⁹ : There is no influence of lifestyle on decisions through interest in using OVO car payment financial technology in Makassar city
Ha⁹ : There is an influence of lifestyle on decisions through the interest in using OVO car payment financial technology in the city of Makassar

3. RESEARCH METHOD

Research Design and Location

This study uses a quantitative descriptive research design to determine the effect of price value, promotional attractiveness, and lifestyle on lifestyle and decisions, as well as statements that have the most influence on each variable. This study uses a descriptive approach to describe or visualize the object under study using data or samples as they are, without analyzing and drawing generally accepted conclusions.

The research location is the city of Makassar and its surroundings, then the period of this research starts from October 2021 to November 2021.

Population and Sample

The population in this study are undergraduate and master students of the Hasanuddin University Management Study Program who are active in the odd semester of 2021 with a total student population of 847.

When determining the sample size, the researcher received data from 237 UNHAS university management master students, and to obtain a sample, the researcher used the Slovin formula as follows:

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

Information :

n = Number of Samples

N = Total Population

e = Percentage of tolerable error rate is 5%

Then it can be calculated:

$$n = \frac{847}{(1+847 (0,05)^2)}$$

$$n = \frac{847}{(1+847 (0,0025))}$$

$$n = \frac{847}{(1+ (2,1175))}$$

$$n = \frac{847}{3,1175}$$

n = 271,6 rounded up to 272 respondents

Based on the above calculations, it is known that the number of samples that must be taken in this study were 272 respondents from a total population of 847 with an error rate of 5%.

Data Collection Method

Two types of data used in this study, namely primary data and secondary data. Primary data is data collected directly that is used to answer research objectives and problems (Hermawan and Yusra, 2017: 115). In this study, data collection techniques were carried out through field surveys with questionnaires or questionnaires.

Secondary data is a data structure related to variables that have been collected and compiled by other parties in the past (Hermawan and Yusra, 2017: 115). Secondary data can be obtained from internal sources, websites, libraries, survey companies, and others. In this study, the researcher used a Likert scale questionnaire. Therefore, researchers ask questions that are used to obtain data or information from respondents who are undergraduate students and masters of management at Hasanuddin University in Makassar City.

Data Analysis Method

1. Descriptive Analysis

This analysis is used to provide an overview or description of the data collected in the study. In addition, this analysis also serves to explain the characteristics of respondents by showing the distribution of frequencies and percentages. This is intended to describe the nature of the respondents' responses to the variables of Instagram media, marketing communications, and people's buying interest. Calculations for this analysis were performed using the SPSS version 25 computer.

2. Validity test

(Neuman 2013:238) Ordinary validity is actually part of a dynamic process that grows over time through the accumulation of various tests, and without validity all measurements are meaningless. Testing is carried out with the following criteria:

a. If $r_{count} > r_{table}$, then the statement is validated.

b. If $r_{count} < r_{table}$, then the statement is not validated Validity test was conducted on 272 respondents with the given characteristics.

Validity test is conducted to show the extent to which the measuring instrument can measure what it wants to measure, namely whether the questionnaire distributed to respondents is valid or not.

3. Reliability Test

Reliability test shows how reliable a measuring instrument is. The reliability test was carried out by statistical test of Cronbach's Alpha (α) with SPSS version 25 for Windows. (Darmawan 2014: 180), if the resulting coefficient is > 0.60 , then the research instrument can be said to be reliable. The categories of reliability coefficients (Guilford, 1956: 145) are as follows:
 $0.80 < r_{11} < 1.00$ very high reliability

- 0.60 < r11 0.80 high reliability
- 0.40 < r11 0.60 moderate reliability
- 0.20 < r11 0.40 low reliability.
- 1.00 r11
- 0.20 very low reliability (unreliable).

4. Hypothesis testing

The multiple linear regression output generated by the SPSS version 25 program must be tested simultaneously with the F test and the partial test with the T test. The explanations for each of these tests are as follows:

a. F Test (Simultaneous)

The results of the F test on the SPSS output can be seen in the ANOVA table. The results of the F test show that the independent variable also affects the dependent variable if the P-value is below the specified significance level or if Fcount is greater than Ftable.

b. T test (Partial)

The results of the SPSS output test can be seen in the P-value table (in the next column) for each independent variable if the P-value is less than the specified significance level or tcount is greater than ttable (calculated from two tailed = 5%, df- k, k is the number of independent variables) has a significant meaning.

5. Coefficient of determination (R2)

The coefficient of determination basically measures the extent to which the model can explain the variation of the dependent variable. The value of the coefficient of determination is between zero to one.

6. Path analysis

Path analysis is used to examine the effect of partial (individual) and simultaneous (total) independent variables on the dependent variable. This study consists of five variables, namely 3 independent variables namely price value, promotional attractiveness, and lifestyle and two dependent variables, namely interests and decisions, then there are only direct and indirect effects, namely price value, promotional attractiveness, and lifestyle. (independent variable) which affect interest and decision (dependent variable) directly and price value, attractiveness of promotion, and lifestyle (independent variable) which influence decision indirectly (bound variable) through interest (dependent variable).

4. EMPIRICAL RESULTS

Respondent Characteristics

1. Characteristics of Respondents Based on Gender

Table 4.1

Characteristics of Respondents by Gender

Gender	n	%
Male	50	68,5
Female	23	31,5
Quantity	73	100,0

Source: processed data, 2021

Based on the table above, it is known that of the 73 respondents in this study, it is known that male respondents were dominated by 50 (68.5%). The rest are female respondents as many as 23 people (31.5%).

2. Characteristics of Respondents Based on Time Using OVO Mobile Payment

Table 4.2
 Characteristics of Respondents Based on Time Using OVO Mobile Payment

Time Using OVO Mobile Payment	n	%
<1 year	13	17,8
≥1 year	60	82,2
Quantity	73	100,0

Source: processed data, 2021

5. CONCLUSION

Based on the results of research and discussion in the previous chapter, the conclusions of this study are as follows:

1. There is an influence of price value on interest in using OVO mobile payment financial technology.
2. There is no influence of lifestyle on interest in using OVO mobile payment financial technology.
3. There is an influence of promotional attractiveness on interest in using OVO mobile payment financial technology.
4. There is an influence of price value on the decision to use financial technology mobile payment OVO.
5. There is an influence of promotional attractiveness on the decision to use financial technology mobile payment OVO.
6. There is an influence of lifestyle on the decision to use financial technology mobile payment OVO.
7. There is an influence of interest in using OVO mobile payment on the decision to use OVO mobile payment financial technology.
8. There is an influence of price value on the decision to use through interest in using OVO car payment financial technology.
9. There is an influence of promotional attractiveness on the decision to use through interest in using OVO car payment financial technology.
10. There is no influence of lifestyle on the decision to use through interest in using financial technology car payment OVO.

Suggestion

Based on the conclusions of the research above, the suggestions given from this study are as follows:

1. Companies should maintain pricing and promotion policies because based on research results these two factors contribute to shaping consumer interest and decisions;
2. Companies should continue to make various innovations and updates in the field of financial technology, so that they can follow trends and shape people's lifestyles
3. Further researchers need to conduct similar research with different objects.

In addition, further researchers can also conduct comparative studies between OVO products and competing companies. coupled with the last stage of research, namely the stage of writing research results. The stages of the research are:

1. Pre-field stage, which includes preparing research designs, selecting and utilizing informants, preparing research equipment and involving research ethics issues.
2. Field work stage, which includes understanding the background of research and self-preparation, entering the field and fighting as well as collecting data
3. Data analysis stage, which includes analysis during from after data collection

4. The stage of writing the results of the research report
5. Data analysis during research
6. Draw conclusions and suggestions

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