



The Influence of Financial Technology Adoption, Digital Financial Literacy, and Data Security on Interest in Using OVO

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ABSTRACT

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The rapid growth of financial technology (fintech) in Indonesia has promoted a shift toward a cashless society, yet adoption remains uneven, particularly in semi-urban areas like Sumbawa Regency. This study examines the influence of Financial Technology Adoption (X1), Digital Financial Literacy (X2), and Data Security (X3) on Interest in Using OVO (Y). Using a quantitative survey method, data were collected from 100 purposively selected OVO users in Sumbawa. Multiple linear regression analysis with SPSS 25 revealed that all three variables—FinTech Adoption ($t=3.647$), Digital Financial Literacy ($t=4.100$), and Data Security ($t=4.103$)—have a positive and significant partial effect on interest in using OVO (Sig. = $0.000 < 0.05$). Together, they explain 62.1% of the variance in user interest (Adjusted $R^2 = 0.621$). These findings highlight that user interest is shaped not only by technology availability but also by digital literacy and perceived data security. For regions like Sumbawa, accelerating digital financial inclusion requires a holistic approach that combines education, trust-building, and innovation.

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INTRODUCTION

The development of financial technology (fintech) in Indonesia experienced a significant surge throughout 2022–2024, driven by digital innovation and the transition of consumer behavior towards a cashless society (OJK, 2024; Visa, 2024). Based on data from OJK and Bank Indonesia, digital transactions have grown rapidly, as reflected in the increase in the Gross Merchandise Value (GMV) of Indonesia's digital economy, which reached USD 82 billion in 2024 and is projected to exceed USD 109 billion in 2025 (OJK, 2024a). National internet penetration has reached 221 million users with 233 million smartphone devices, while a Visa survey (2024) reported that 92% of respondents

have used digital wallets or QR payments, reinforcing the cashless transformation in everyday payment behavior.

Table 1. Statistics and Projections of Digital Transactions, Internet Penetration, and Digital Wallet Usage in Indonesia (2020–2024)

Year	GMV Value (USD Billion)	Internet Penetration (%)	Digital Wallet Users (%)
2022	59	65	78
2023	75	72	89
2024	82	85	92

Source: OJK (2024a), Visa (2024)

The trend toward a cashless society in Indonesia is characterized by the strong adoption of digital payment solutions in major cities and its gradual spread to other areas, including Sumbawa Regency. However, this change is uneven; disparities in adoption, literacy, and digital infrastructure remain a national challenge (OJK, 2024b; Timedoor, 2025).

Although the OVO application is one of the most popular digital wallets nationally, the penetration rate and interest in using OVO in Sumbawa Regency is still relatively low compared to urban areas such as Jakarta or Surabaya (Sulistya, 2024; Ismail & Purwani, 2021). Local studies show that only 62.6% of the people of Sumbawa are actively interested in using OVO, while the other 37.4% are influenced by external factors such as perceived usefulness, convenience, and feature availability (Sulistya, 2024). The lack of digital infrastructure readiness, limited internet access, and low digital financial literacy are the main obstacles to the adoption of digital payment applications in this region (Setyanti et al., 2025; Diskominfo Sumbawa, 2024).

Research by Ismail and Purwani (2021), Himel et al. (2021), and Ernawati et al. (2022) recommends convenience and trust as the dominant variables shaping interest in using OVO at the local level, closely linked to perceptions of comfort and service quality. On the other hand, the digital financial literacy training and programs initiated by OJK NTB and Diskominfo Sumbawa are still limited in scope, creating a gap in digital knowledge and skills among both civil servants and the general public (Diskominfo Sumbawa, 2024).

The adoption of financial technology has been proven to empirically influence interest in the use of digital payment applications. Studies by Marisyah et al. (2025), Setyanti et al. (2025), Arifin (2022), and Sulistya (2024) emphasize that convenience, technological innovation, regulatory adaptation, and public trust play a central role in creating an inclusive and sustainable fintech ecosystem. Marisyah et al. (2025), through a multi-perspective analysis, highlight

the importance of blockchain, big data, artificial intelligence, and the need for policy adjustments that support innovation while protecting consumers. Setyanti et al. (2025) found that fintech penetration is dominated by millennials and Gen Z, but household involvement in rural areas is still constrained by access and literacy.

Arifin (2022) conducted research in Surabaya with 300 OVO user respondents, identifying convenience, perceived risk, government support, and compatibility as factors triggering adoption of the application. Meanwhile, Sulistya (2024) and Ernawati et al. (2022) in Sumbawa emphasized the need to add other variables such as usefulness and feature availability in the interest prediction model, given the rapid changes in consumer preferences and local demographic characteristics.

Digital financial literacy, both theoretically and empirically, is a determining factor in financial behavior and interest in using digital payment applications. Studies by Rahayu et al. (2022), Setyanti et al. (2025), Diskominfo Sumbawa (2024), and OJK (2024b) show that Indonesia's digital financial literacy, as measured by the , is only 65–66%, lagging behind the average financial inclusion index of 75–80%. Rahayu et al. (2022) found that digital literacy significantly influences the saving, investment, and spending behavior of the millennial generation. Setyanti et al. (2025) highlight the gap between digital account ownership and understanding of service usage, particularly in Sumbawa and NTB. The Digital Financial Literacy activities initiated by OJK in 2024 still need to be supported by massive policy interventions and education to minimize the risk of misuse of digital financial products (Diskominfo Sumbawa, 2024). Initiatives to strengthen digital literacy in communities, the public sector, and schools in Sumbawa Regency need to be optimized with local contexts and cross-institutional collaboration.

The impact of data security on interest in using digital payment applications is increasingly relevant amid the massive digitization of financial services. Studies by Rabbani et al. (2023), Dewi & Dharmawan (2024), Rahayu et al. (2022), and Maheswara et al. (2023) prove that aspects of data security, privacy, and personal data protection greatly influence user trust and decisions in adopting e-wallets. Cases of fraud, data theft, and phishing are major concerns for the public, while regulatory aspects such as Law No. 27/2022 on Personal Data Protection and BI/OJK regulations are increasingly being enforced.

Rabbani et al. (2023), through descriptive and quantitative studies, confirm that applications capable of ensuring data protection, encrypting transactions, and conducting regular security audits can increase user trust and loyalty. Dewi & Dharmawan (2024), through a comparative study at Udayana University, emphasized the importance of transparent consent models and cross-

border data governance, with central bank and OJK regulatory models serving as the main references.

Data security factors are also proven to be related to impulse buying and intensive usage intentions, as identified by Maheswara et al. (2023) and Arifin (2022) among OVO users in Surabaya and several major cities in Indonesia. This empirical study provides a theoretical basis for setting minimum security standards for digital payment applications at the national and regional levels. The urgency of research on the influence of financial technology adoption, digital financial literacy, and data security on interest in using OVO in Sumbawa Regency is very clear, driven by the importance of adaptive and protective digital financial policies amid changing consumer behavior. Previous studies have mostly focused on urban areas or urban millennial populations, while mapping the determinants of interest in rural or semi-urban areas such as Sumbawa is minimal.

A research gap was identified in the integration of technological, literacy, and data security factors into a specific empirical model framework at the district level. Therefore, the novelty of this study lies in its multiparametric analysis, expansion of model variables, and recommendations relevant to the context of Sumbawa. The theoretical contribution includes refining the fintech adoption and consumer behavior models in regional literature, while the practical contribution relates to the development of evidence-based policies and effective consumer education strategies.

The relevance of this research is also crucial for strengthening digital finance policies, fintech product innovation, data governance and consumer protection, as well as adjusting OVO's industry strategy to achieve inclusion and loyalty in disadvantaged areas. The results of this research are expected to serve as a reference for policymakers, regulators, and industry players in developing appropriate interventions, promotions, and regulations to accelerate digital economic growth, reduce crime risks, and strengthen the protection of digital financial application users in Sumbawa Regency.

METHOD

This study uses a quantitative approach with a survey method and descriptive-verification design. This approach was chosen because it allows researchers to identify and test the causal relationship between Financial Technology Adoption (X1), Digital Financial Literacy (X2), and Data Security (X3) on Interest in Using the OVO Application (Y) empirically and objectively. A descriptive-verification design is relevant for examining actual phenomena and testing hypotheses regarding relationships between variables through the

collection of numerical data directly from appropriate respondents (Sugiyono, 2022; Creswell & Creswell, 2023).

The population in this study is the entire community residing in Sumbawa Regency who have used the OVO digital wallet application to conduct digital financial transactions. Since the exact number of the population is unknown (infinite population), the sample size was calculated using the infinite population formula. The calculation was performed with a 95% confidence level ($Z = 1.96$), the population proportion was assumed to be $p = 0.5$ (to produce maximum variance), and the margin of error (e) was 10% in accordance with social survey standards (Taherdoost, 2021). The formula used was:

$$\begin{aligned}n &= Z^2 \cdot p \cdot q / e^2 \\n &= (1.96)^2 \times 0.5 \times 0.5 / (0.10)^2 \\n &= 0.9604 / 0.01 \\n &= 96.04 \text{ (Rounded up to 100)}\end{aligned}$$

Based on these results, the minimum sample size was 96 respondents. To anticipate invalid data or dropouts, the number of respondents was then increased to 100. The sampling technique used was purposive sampling, with the following inclusion criteria: (1) residing in Sumbawa Regency, and (2) having used the OVO application at least once in the last three months. Data collection was conducted using a closed questionnaire with a five-point Likert scale, which was distributed online and offline to expand the coverage of respondents.

The collected data were analyzed using multiple linear regression analysis to determine the simultaneous and partial effects of the three independent variables on interest in using the OVO application. Multiple linear regression was chosen because it is suitable for assessing the extent to which variations in independent variables can explain variations in dependent variables quantitatively and simultaneously (Hair et al., 2022). Before the regression test was conducted, classical assumption tests were first carried out, including: normality test, multicollinearity test, and heteroscedasticity test to ensure the validity and reliability of the model.

The regression analysis results will display regression coefficients, t-test significance values (partial) and F-test (simultaneous), as well as R^2 values to measure the overall contribution of independent variables to dependent variables. All data processing was performed using SPSS (Statistical Package for the Social Sciences) version 25 statistical software. The analysis results were then presented in the form of tables, graphs, and narrative interpretations to support comprehensive testing of the research hypothesis (Ghozali, 2021).

RESULTS AND DISCUSSION

Research Results

1. Classical Assumption Test

Classical assumption testing is conducted to ensure that the data used in linear regression analysis meets the necessary statistical requirements, so that model parameter estimates are valid, unbiased, and reliable (Field, 2021). In this study, classical assumption testing includes normality, multicollinearity, and heteroscedasticity tests. The normality test aims to ensure that the residual distribution is normal, the multicollinearity test is performed to detect high linear relationships between independent variables, while the heteroscedasticity test is used to examine whether the residual variance is constant at all predictor levels (Sekaran and Bougie, 2020).

a. Normality Test

The normality test is used to test whether the residual data in the regression model is normally distributed (Sugiyono, 2022). The test was conducted using the Kolmogorov–Smirnov (K-S) test as shown in Table 2.

Table 2. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		100
Normal Parameters ^{a,b}	Mean	.000000
	Std. Deviation	0.1852341
Most Extreme Differences	Absolute	.068
	Positive	.068
	Negative	-.0062
Test Statistic		.0081
Asymp. Sig. (2-tailed)		.200^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Processed Primary Data, 2025

Based on Table 2 above, the significance value (Asymp. Sig.) is 0.200 > 0.05, which indicates that the residuals are normally distributed, thus fulfilling the normality assumption.

b. Multicollinearity Test

The multicollinearity test is used to assess whether the independent variables are highly correlated with each other, which can disrupt the stability of the regression model (Creswell & Creswell, 2023).

Table 3. Multicollinearity Test Results

Model	Tolerance	VIF
(Constant)		
Financial Technology Adoption (X1)	0.702	1.424
Digital Financial Literacy (X2)	0.761	1,314
Data Security (X3)	0.689	1.451

Source: Processed Primary Data, 2025

Based on Table 3, all independent variables in the regression model show a Tolerance value greater than 0.10 and a *Variance Inflation Factor* (VIF) value less than 10. Based on these results, it can be concluded that there are no indications or symptoms of multicollinearity between the independent variables in the model.

c. Heteroscedasticity Test

A heteroscedasticity test was conducted to ensure that there was no variance inequality in the residuals between observations in the regression model (Hair et al., 2022).

Table 4. Heteroscedasticity Test Results (Glejser test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
1 Variabel	B	Std. Error	Beta		
Constant)	0.192	0.298	—	0.645	0.520
Financial Technology Adoption (X1)	0.089	1.135	0.082	0.179	0.858
Digital Financial Literacy (X2)	0.131	1.102	0.074	0.212	0.832
Data Security (X3)	0.163	1.098	0.088	0.236	0.814

a. Dependent Variable: ABS_RES

Source: Processed Primary Data, 2025

Based on Table 4, the three independent variables (Fintech Technology Adoption, Digital Financial Literacy, and Data Security) show significance values (Sig.) above the critical value of 0.05. This indicates that there is no significant correlation between the residuals and each independent variable, so that the assumption of homoscedasticity in the regression model is satisfied and the model is free from heteroscedasticity.

2. Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to determine the simultaneous and partial effects of independent variables on the dependent variable (Sugiyono, 2022).

Table 5. Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	1 (Constant)	1.642	0.785		
Financial Technology Adoption (X1)	0.372	0.102	0.130	3.647	0.000
Digital Financial Literacy (X2)	0.451	0.110	0.118	4,100	0.00
Data Security (X3)	0.398	0.097	0.122	4.103	0.000

a. Dependent Variable: Interest in Using OVO (Y)

Source: Processed Primary Data, 2025

Based on the values of the unstandardized coefficients (B), the multiple linear regression equation for this study can be formulated as follows.

$$Y=1.642+0.372X1 +0.451X2 +0.398X3 +e$$

Based on the equation presented, the interpretation of its components can be explained as follows.

- The constant (1.642) explains that if X1, X2, and X3 are zero, then the base score for interest in using OVO is 1.642.
- X1 (0.372) explains that every 1-point increase in the perception of financial technology adoption will increase interest in using OVO by 0.372 points.
- X2 (0.451) explains that every 1-point increase in digital financial literacy increases interest in using OVO by 0.451 points.
- X3 (0.398) explains that every 1-point increase in data security perception increases interest in using OVO by 0.398 points.

3. Coefficient of Determination (Adjusted R²)

In this study, the coefficient of determination was measured using the corrected R-square value. This statistical measure represents the proportion of variation in the dependent variable that can be simultaneously explained by the independent variables in the regression model (Field, 2021).

Table 6. Results of the Coefficient of Determination (R²) Test

Model	R Square	Adjusted R-Square	Standard Error of the Estimate
1	0.662	0.621	1.18543

Source: Processed Primary Data, 2025

Based on the test results in Table 6 above, the R Square value of 0.662 indicates that 66.2% of the variation in the dependent variable "Interest in Using OVO" can be explained simultaneously by the independent variables in this model, namely Financial Technology Adoption, Digital Financial Literacy, and Data Security. This indicates that this regression model has fairly strong predictive power. Furthermore, the Adjusted R Square value of 0.621 is a more relevant and accurate measure for assessing model fit, especially in multiple regression. This value has been adjusted for the number of independent variables

included in the model.

4. Hypothesis Testing (t-test)

This study uses the t-test to test hypotheses, which aims to analyze the individual impact or influence of each independent variable on the dependent variable in the regression model.

Table 7. Hypothesis Testing Results (t-Test)

Independent Variables	Beta	Calculated t	Sig	t-table
Financial Technology Adoption (X1)	0.130	3.647	0.000	
Digital Financial Literacy (X2)	0.118	4,100	0.000	1.984
Data Security (X3)	0.122	4.103	0.000	

Source: Processed Primary Data, 2025

The results of the partial t-test for each variable, presented in Table 7, can be described in more detail as follows.

- a. The analysis results show that the Financial Technology Adoption variable (X1) has a positive and significant effect on Interest in Using OVO. This is evidenced by a t-value of 3.647, which is greater than the t-table value of 1.984. In addition, the significance value (Sig.) of 0.000 is well below the significance threshold of 0.05. The Beta coefficient value of 0.130 indicates that an increase in financial technology adoption will increase user interest in OVO. In other words, the higher the level of financial technology adoption among the public, the greater their tendency to use OVO services. This shows that the convenience and innovation offered by financial technology play an important role in driving interest in its use.
- b. The Digital Financial Literacy variable (X2) was proven to have a positive and significant effect on Interest in Using OVO. This is supported by a t-value of 4.100, which exceeds the t-table value of 1.984. The significance value (Sig.) of 0.000 is also well below the significance level of 0.05. The Beta coefficient of 0.118 shows that digital financial literacy has a positive effect on interest in using OVO. This means that the better a person's understanding and knowledge of digital finance, the greater their interest in using services such as OVO. This confirms that adequate education and understanding are key to increasing the adoption of technology-based financial services.
- c. Furthermore, the Data Security variable (X3) also shows a positive and significant effect on Interest in Using OVO. This is indicated by a t-value of 4.103, which is greater than the t-table value of 1.984. The significance value (Sig.) of 0.000 also proves a significant relationship. The Beta coefficient value of 0.122 indicates that a positive perception of data security plays an important role in influencing user interest. Thus, the more secure users feel their data is, the higher their trust and interest in using OVO. Data security is a critical factor that cannot be ignored in building trust and encouraging

the use of digital wallet services.

Discussion

The Effect of Financial Technology Adoption (X1) on Interest in Using OVO (Y)

The analysis results show that the Financial Technology Adoption variable (X1) has a positive and statistically significant effect on Interest in Using OVO (Y). This indicates that the level of acceptance and integration of financial technology in people's daily lives is the main foundation that drives their interest in using specific services such as OVO. In other words, the more people are accustomed to and feel comfortable with various forms of digital financial services (e.g., mobile banking, e-commerce payments, or online investments), the more likely they are to be interested in and try digital wallet platforms. These findings confirm that OVO is not seen as an isolated technology, but rather as part of a broader digital ecosystem, where positive experiences with one financial technology will open the door to the adoption of other financial technologies.

The adoption of financial technology acts as a bridge that reduces psychological and technical barriers for potential users. Its impact is immediately felt because users who are already familiar with similar technologies no longer need to go through a steep learning curve. For them, using OVO to pay at merchants, make transfers, or pay bills is a logical and intuitive step, not a leap into the unknown. Amidst a modern lifestyle that demands efficiency, the convenience offered by OVO is a highly relevant selling point for the segment of society that is already "digitally literate." Familiarity with this financial technology effectively turns doubt into curiosity, which ultimately leads to a strong interest in using it.

Furthermore, the significant impact of financial technology adoption does not stop at initial interest, but also becomes an important pillar in shaping long-term digital transaction habits. In Indonesia's highly competitive digital wallet market, where various players offer similar services, users who have adopted financial technology in general will find it easier to compare and choose the platform that offers the best user experience. OVO's ability to seamlessly integrate into existing digital habits (e.g., payments on the Grab or Tokopedia apps) is a strategic advantage. Thus, the variable of financial technology adoption not only serves as a trigger for interest, but also as an accelerator that speeds up OVO's integration into users' daily financial routines.

These findings are consistent with the results of various recent studies that also emphasize the crucial role of general technology acceptance on the use of specific services. For example, research by Cahyaningtyas and Pradana (2023) found that users' previous experiences with digital technology significantly

shaped their perceptions of ease of use and perceived usefulness, which are key predictors of their intention to continue using digital wallets. A study by Sanjaya, et al. (2024) also proves that the higher the level of general digital adoption in a community, the lower the resistance to new payment service innovations, which ultimately increases collective adoption interest.

The Effect of Digital Financial Literacy (X2) on Interest in Using OVO (Y)

The Digital Financial Literacy variable (X2) has been proven to have a positive and significant effect on Interest in Using OVO (Y). This finding underscores that interest in services such as OVO is not only driven by technological convenience, but also by user understanding and knowledge. Digital financial literacy, which includes the ability to understand the products, features, benefits, and risks of technology-based financial services, is an empowering factor that transforms potential users from passive to proactive. This means that the better a person's understanding of how digital wallets work, how to manage their balance, and how to make the most of their features, the greater their confidence and interest in using them.

Digital financial literacy acts as a catalyst for trust. Its impact is profound because knowledge can break down barriers of fear and doubt, especially regarding security and fund management. Literate users see OVO not only as a payment tool, but also as a financial instrument that can help them manage their budget, track their spending, and take advantage of promotions wisely. Amidst the proliferation of misinformation and concerns about digital fraud, a solid understanding becomes a shield that provides a sense of security. It is this knowledge that changes perceptions from "a complicated and risky tool" to "a practical and useful solution," which directly triggers greater interest.

In the long term, digital financial literacy is the foundation for creating loyal, high-quality users. Users with high literacy levels tend to be more active in exploring the various features offered by OVO, from bill payments and investments to loan services, thereby maximizing the value of the platform. They are also better able to resolve minor issues independently and provide constructive feedback. For OVO, an educated user base is a strategic asset that not only increases transaction volume but also builds the brand's reputation as a reliable and empowering service. Thus, this variable not only drives initial interest but also ensures the sustainability and depth of service usage.

These findings are in line with various recent studies that confirm the important role of education in the digital financial ecosystem. Research by Hidayat and Setiawan (2023) shows that the level of digital financial literacy has a strong positive correlation with behavioral intentions to use fintech payment services, where understanding of risks and benefits is a key mediator.

Furthermore, research by Wulandari and Syaifullah (2024) confirms that effective education programs on the security and functionality of digital wallets directly increase the level of trust and interest in adoption among novice users, proving that knowledge is the main driver of market penetration.

The Effect of Data Security (X3) on Interest in Using OVO (Y)

Furthermore, the Data Security variable (X3) also shows a positive and significant effect on Interest in Using OVO (Y). These results confirm that in the realm of financial services, trust is the primary currency, and data security is its main pillar. Users' perception that their personal and financial data is well protected is an absolute prerequisite underlying the decision to use services such as OVO. In other words, no matter how sophisticated the features offered are, without strong security guarantees, user interest will never grow. This finding highlights that security is not just an additional feature, but the foundation of a digital wallet's value proposition.

Data security acts as the "gatekeeper" of trust. Its influence is fundamental; before users consider convenience or benefits, they first ask, "Are my money and data safe here?" This perception of security is built through various signals, such as the use of PINs, biometric authentication (fingerprints or facial recognition), real-time transaction notifications, and transparent privacy policies. Each of these elements serves as tangible proof of OVO's commitment to user protection. When users feel confident that the platform has solid defenses against cyber threats, their biggest doubts will disappear, paving the way for interest in trying and using the service.

More than that, the significant impact of data security is key to long-term customer retention and advocacy. In a digital age where news of data breaches can spread quickly and permanently damage reputations, a solid security track record is the strongest competitive differentiator. Users who feel secure will not only continue to use OVO, but are also more likely to recommend it to others. The trust built from this security creates a positive cycle: users who trust the platform will transact more frequently, which in turn strengthens OVO's market position. With thus, data security is not only a trigger for interest, but also an anchor for loyalty that ensures business sustainability.

This finding is strongly supported by various recent studies that place security as a determining factor in fintech adoption. Research by Pratama and Suputra (2023) concluded that perceived security and perceived privacy are the two most significant predictors that influence user trust, which in turn has a direct impact on the intention to use digital wallets. Similarly, a study by Firmansyah, et al. (2024) found that data security guarantees statistically have a greater influence on interest in adopting digital payment services than

promotional factors or cashback, especially among more mature and risk-aware users.

CONCLUSION

Based on multiple linear regression analysis, this study concludes that Financial Technology Adoption (X1), Digital Financial Literacy (X2), and Data Security (X3) are partially proven to have a positive and significant effect on Interest in Using OVO (Y) in Sumbawa Regency. The strength of this explanatory model is confirmed by an Adjusted R Square value of 0.621, indicating that 62.1% of the variation in interest in using OVO can be explained by these three independent variables. This finding confirms that interest in adopting e-wallet services in a semi-urban context is not motivated by a single factor, but rather is the result of a synergistic interaction between user familiarity with the digital ecosystem (technology adoption), empowerment through knowledge and understanding (digital literacy), and an essential foundation of trust in data protection (security). The implication is that strategies to accelerate digital financial inclusion in regions with similar characteristics must go beyond simply providing technology, by integrating massive education programs and strengthening transparent security guarantees in order to build a sustainable digital ecosystem that is trusted by the community.

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