

THE INFLUENCE OF ACCOUNTING INFORMATION SYSTEM QUALITY, USER TRUST, AND SERVICE QUALITY ON THE DECISION TO USE THE OVO APPLICATION IN SURABAYA

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Abstract

The advancement of digital financial services has encouraged the wider use of digital wallet applications, including OVO, in daily transactions. In this context, the decision to use an application is influenced not only by technical factors but also by psychological and operational considerations. This quantitative study aims to examine the influence of accounting information system quality, user trust, and service quality on the decision to use the OVO application in Surabaya. Through purposive sampling, 100 OVO digital wallet users residing in Surabaya were selected as respondents. Data were collected through online questionnaires using Google Forms and analyzed using multiple linear regression with SPSS Statistics 26. The findings indicate that accounting information system quality, user trust, and service quality have a positive and significant influence on the decision to use the OVO application in Surabaya. These findings imply that digital wallet providers need to maintain reliable systems, strengthen user trust, and improve service quality to encourage continued application usage.

Keywords: *Accounting Information System Quality, User Trust, Service Quality, Usage Decision, OVO E-Wallet, Surabaya City.*

1. INTRODUCTION

The advancement of information technology has encouraged changes in people's behavior in conducting digital financial transactions. One form of this development is reflected in the increasing use of digital wallets (*e-wallets*) as non-cash payment instruments in daily activities. The emergence of digital wallets provides convenience, efficiency, and flexibility in financial transactions, allowing users to perform payments more practically through mobile devices.

According to Bank Indonesia Regulation Number 20/6/PBI/2018 concerning Electronic Money, electronic money is defined as a payment instrument derived from funds deposited by users to issuers, with value stored electronically on server-based or chip-based media for payment transactions and/or fund transfers. In line with (Bank Indonesia, 2014),

the National Non-Cash Movement (*Gerakan Nasional Non-Tunai*) was introduced to encourage society to implement digital financial transactions that are more efficient, secure, and practical. The increasing use of electronic money is also reflected in the growing volume of digital payment transactions in Indonesia.

The rapid development of financial technology (*fintech*) has accelerated the adoption of digital payment applications in Indonesia. According to the (Sekretariat SNKI., 2022), the widespread use of digital wallets is driven by the high penetration of smartphone usage, increasing digital literacy, and government support for financial digitalization initiatives. In addition, fintech providers such as OVO, GoPay, DANA, and ShopeePay continue to expand digital payment ecosystems through collaboration with merchants, transportation services, and e-commerce platforms.

The increasing competition among digital wallet providers such as OVO, GoPay, DANA, and LinkAja requires companies to continuously improve system quality, user trust, and service quality in order to maintain user decisions. In digital financial services, users not only consider convenience and functionality, but also security, reliability, and service responsiveness in conducting financial transactions.

Accounting information system quality is considered an important factor influencing users' decisions in using digital payment applications. (Amalina, 2021) found that information system quality had a positive and significant effect on production cost efficiency, indicating that reliable information systems can improve effectiveness and support organizational performance. This finding supports the assumption that system reliability, transaction accuracy, and ease of use may influence users' decisions to continue using digital payment applications such as OVO.

In addition to system quality, user trust also plays an important role in digital payment usage decisions. Users tend to use applications that are considered secure and capable of protecting personal information and transaction data. This argument is supported by (Dinata, 2022), who found that trust positively and significantly influenced users' intention to use digital payment services.

Service quality is another factor that may influence users' decisions in using digital payment applications. Responsive and reliable services may improve user satisfaction and strengthen decisions to continue using the application. (Pratiwi, 2021) demonstrated that service quality positively influenced user trust in digital services.

Previous studies have reported inconsistent findings regarding the influence of accounting information system quality, user trust, and service quality on digital payment usage decisions. (Amalina, 2021) reported positive and significant findings regarding information system quality, whereas (Wahyuni et al., 2017) found negative or insignificant results. (Dinata, 2022) reported that trust positively influenced usage intention, while (Blessa & Indriani, 2022) found insignificant results. Furthermore, (Pratiwi, 2021) found that service quality positively influenced *e-trust*, whereas (Shalsabilla, 2025) reported contrasting

findings. These inconsistencies indicate the need for further investigation regarding factors influencing digital wallet usage decisions.

Previous studies on digital wallet services have predominantly examined variables such as e-trust, e-loyalty, purchase intention, and perceived usefulness in explaining digital payment adoption behavior. However, studies specifically examining usage decisions from the perspective of accounting information system quality within digital wallet services remain limited, particularly in the context of OVO users in Surabaya City. In addition, prior studies generally focused on intention to use rather than actual usage decisions. Therefore, this study extends previous research by integrating accounting information system quality, user trust, and service quality in explaining actual decisions to use digital wallet services.

The novelty of this study lies not only in the integration of technical, psychological, and operational dimensions within a single framework, but also in the application of accounting information system quality within the context of digital wallet services. This study focuses on actual usage decisions among OVO users in Surabaya City by applying the DeLone and McLean Information Systems Success Model together with user trust and service quality variables in digital financial services. Based on these considerations, this study aims to examine and analyze the influence of accounting information system quality, user trust, and service quality on decisions to use the OVO application in Surabaya.

2. LITERATURE REVIEW

2.1 DeLone and McLean Information Systems Success Model

The DeLone and McLean Information Systems Success Model is used as a conceptual framework to measure the success of an information system. This model was first introduced in 1992 and later updated by DeLone and McLean in 2003 based on theoretical and empirical reviews of previous information system studies. The updated model consists of six main dimensions: system quality, information quality, service quality, use or intention to use, user satisfaction, and net benefits. (DeLone & McLean, 2003) explain that system quality, information quality, and service quality influence system use and user satisfaction, which subsequently affect the net benefits generated by the system.

2.2 Accounting Information System Quality

Accounting information system quality refers to the desirable characteristics of an information system, including usability, availability, reliability, adaptability, and response time. (DeLone & McLean, 2003) explain that system quality is an important dimension in the Information Systems Success Model because it can influence system use and user satisfaction. An accounting information system is understood as a mechanism that transforms financial transaction data into information required for planning, control, and decision-making. Mutiha, Marsdenia, and Yukihana (2017) explain that accounting

information systems integrate the processes of recording, processing, and reporting financial information systematically. Handayani (2023) further defines accounting information systems as technology-based systems designed to manage and present financial information electronically. In this study, accounting information system quality is applied to the context of the OVO digital wallet because OVO performs several functions related to financial information processing. Although OVO is not a formal corporate accounting information system, the application records transaction data, processes payment activities, presents balance information, and provides transaction history to users. These functions are closely related to the basic role of an accounting information system, namely recording, processing, and presenting financial information to support decision-making. Therefore, accounting information system quality in this study refers to the extent to which the OVO application is able to provide reliable, clear, accessible, and useful transaction information for its users.

2.3 User Trust

Trust is a psychological condition in which an individual is willing to place themselves in a vulnerable position because they have positive expectations of the outcomes provided by another party. (Robbins & Judge, 2013) explain that trust is related to the belief that another party will not act opportunistically and is based on integrity, benevolence, and ability. In digital services, user trust is related to users' confidence in security, privacy, and the quality of the digital platform experience. Dinata (2022) explains that user trust reflects users' confidence in the ability of a digital payment system to perform transactions securely and reliably. In the context of digital payment systems, trust is reflected in users' perceptions of system security, transaction accuracy, and personal data protection provided by the service provider.

2.4 Service Quality

Service quality is included as one of the dimensions in the DeLone and McLean Information Systems Success Model because information system organizations do not only provide information, but also provide services. (DeLone & McLean, 2003) explain that service quality in information systems is measured through the support provided by service providers to users, including tangibles, reliability, responsiveness, assurance, and empathy. In digital services, service quality refers to the ability of service providers to deliver reliable, responsive, and user-oriented services. Pratiwi (2021) explains that service quality in e-wallet services is not only assessed from technical system aspects, but also from how services are delivered through support and interaction with users. Putri, Febrilia, and Monoarfa (2023) define service quality as consumers' perceptions of the level of service excellence received during online service use.

2.5 OVO Usage Decision

The usage decision refers to users' decision to use the OVO application as a digital payment service. In this study, the dependent variable is the decision to use the OVO application, which describes the extent to which users intend to use, maintain, and recommend the application to others. The relationship between the independent variables and the dependent variable is assumed to be positive, meaning that an increase in accounting information system quality, user trust, and service quality is followed by an increase in users' decisions.

2.6 HYPOTHESIS DEVELOPMENT

Accounting information systems play an important role in providing financial transaction information as a basis for user decisions. In the context of digital wallets, the system records, processes, and presents transaction information accurately, timely, and clearly to users. High-quality accounting information systems are able to produce reliable information, minimize recording errors, and facilitate users in accessing financial data. Based on the DeLone and McLean Information Systems Success Model, system quality is considered one of the key factors influencing system use and user satisfaction. Therefore, the first hypothesis is formulated as follows:

H1: Accounting information system quality positively influences decisions to use the OVO application.

User trust is a psychological factor that plays an important role in the use of digital financial services. Trust reflects users' confidence in system security, service reliability, and the provider's ability to protect user data and funds. In the context of digital wallets, a high level of trust can reduce perceived risk and strengthen users' confidence in conducting repeated transactions. Therefore, the second hypothesis is formulated as follows:

H2: User trust positively influences decisions to use the OVO application.

Service quality refers to users' perceptions of the provider's ability to deliver reliable, responsive services that meet expectations. In application-based services, service quality includes not only direct interaction but also clarity of information, ease of obtaining assistance, and speed and accuracy in handling user complaints. Based on the DeLone and McLean Information Systems Success Model, service quality is an important dimension that influences system use and user satisfaction. Therefore, the third hypothesis is formulated as follows:

H3: Service quality positively influences decisions to use the OVO application.

3. RESEARCH METHOD

This study employed a quantitative explanatory approach supported by descriptive analysis and was conducted through a survey by distributing questionnaires to OVO users. The explanatory approach was used because this study examined the influence of accounting information system quality, user trust, and service quality on the decision to use the OVO application, while descriptive analysis was used to describe respondent characteristics and research variable tendencies. (Creswell & Creswell, (2023:39) explain that quantitative methods are approaches used to objectively test theories by examining relationships among variables or comparisons between groups. These variables can subsequently be measured through instruments, allowing numerical data to be analyzed using statistical procedures. Furthermore, Creswell and Creswell (2023:46) state that survey research provides quantitative or numerical descriptions of trends, attitudes, or opinions of a population by studying a sample from that population.

The population of this study consisted of individuals in Surabaya City who use the OVO application. This population was selected because the study focuses on analyzing decisions to use the OVO application in Surabaya, making individuals who reside or work in Surabaya and have experience using OVO in transaction activities relevant subjects for the study. Creswell and Creswell (2023:196) define a population as the entire group of people to whom researchers intend to generalize their findings.

The study targeted 100 respondents who met the established criteria. According to (Hair et al., (2019:132), a sample size of 100 or larger is recommended. The sampling method employed in this study was nonprobability sampling using purposive sampling techniques. This method was considered more reliable because respondents were intentionally selected by the researcher based on criteria relevant to the objectives of the study. The criteria for respondents in this study were: (1) residing or working in Surabaya City, (2) having or using the OVO application, and (3) having conducted transactions using the OVO application.

The sampling procedure was conducted by preparing questionnaires and distributing them online through social media, communication groups, and personal networks that enabled the researcher to reach OVO users in Surabaya. Responses that did not meet the criteria, were incomplete, or inconsistent were excluded from the data processing stage. Therefore, the final sample consisted only of respondents who were considered relevant to the objectives of the study regarding decisions to use the OVO application in Surabaya.

The source of data in this study was primary data obtained directly from respondents through online questionnaires distributed using Google Forms. The collected data were used to measure respondents' perceptions regarding accounting information system quality, user trust, service quality, and decisions to use the OVO application. Hair et al. (2019:35) explain that data collection is an important stage in the research process and may include information

regarding behavior, attitudes, beliefs, lifestyles, expectations, and perceptions, which are subsequently analyzed to support decision-making.

Data collection in this study employed a Likert scale. According to Hair et al. (2019:245), Likert scales are commonly used to measure attitudes or opinions through five-point scales ranging from strong disagreement to strong agreement. In this study, the response categories consisted of: (1) strongly disagree, (2) disagree, (3) less agree, (4) agree, and (5) strongly agree.

The research instrument used in this study was a structured questionnaire consisting of statements related to accounting information system quality, user trust, service quality, and OVO usage decisions. The questionnaire items were adapted from previous studies and measured using a five-point Likert scale ranging from strongly disagree to strongly agree. Prior to data analysis, the instrument was tested through validity and reliability testing to ensure that all questionnaire items were appropriate and consistent for measuring the research variables.

The independent variables examined in this study were accounting information system quality, user trust, and service quality. Accounting information system quality was measured based on dimensions proposed by DeLone and McLean (2003), including usability, reliability, response time, clarity and completeness of information, system suitability, and flexibility. User trust was measured based on dimensions adapted from Robbins and Judge (2013), including reliability, security, concern for users, and confidence in the application. Service quality was measured based on dimensions proposed by DeLone and McLean (2003), including service availability, information clarity, ease of obtaining assistance, responsiveness, application layout, and understanding of user needs. Classical assumption testing in this study focused on normality testing to examine whether the residuals were normally distributed before conducting multiple linear regression analysis.

The data analysis procedure in this study consisted of descriptive analysis, validity testing, reliability testing, classical assumption testing, multiple linear regression analysis, coefficient of determination testing, and hypothesis testing using t-tests. All statistical analyses were conducted using SPSS Statistics 26.

Multiple linear regression analysis was used to determine the direction and magnitude of the influence of accounting information system quality, user trust, and service quality on the decision to use the OVO application. This analysis was also conducted to identify whether each independent variable had a positive or negative influence on the dependent variable. The regression model employed in this study is presented as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

Y = OVO usage decision

α = constant

$\beta_1, \beta_2, \beta_3$ = regression coefficients

X1= accounting information system quality

X2= user trust

X3= service quality.

The coefficient of determination (R^2) was used to evaluate the model's ability to explain variations in the dependent variable. In addition, t-tests were conducted to determine the partial influence of each independent variable on the dependent variable.

4. RESULTS AND DISCUSSION

4.1 Overview of Research Object

This study used OVO digital wallet users in Surabaya City as the research object. OVO is recognized as one of the digital payment services in Indonesia that is widely used for non-cash transactions in daily financial activities. The application enables users to make payments at merchants, purchase mobile phone credit and electricity tokens, pay bills, transfer funds to other users, and conduct transactions through partner platforms such as online transportation and e-commerce services. This study specifically focused on individuals who had experience using the OVO application for transaction activities. The total sample consisted of 100 respondents selected through purposive sampling techniques based on criteria relevant to the objectives of the study. The research instrument was tested in the preliminary stage to ensure its validity and reliability before the questionnaires were distributed to all respondents.

4.2 Descriptive Analysis

Table 1 Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Accounting Information System Quality (AISQ)	100	24,00	40,00	34,3300	2,93380
User Trust (UT)	100	11,00	20,00	17,0800	2,02848
Service Quality (SQ)	100	29,00	50,00	43,0100	3,63900
OVO Usage Decision (UD)	100	16,00	25,00	21,7300	1,90616
Valid N (listwise)	100				

Source: Processed Primary Data, 2026

Based on Table 1, all research variables generally showed relatively high mean values, indicating that respondents tended to provide positive evaluations regarding accounting information system quality, user trust, service quality, and decisions to use the OVO

application. In addition, the relatively low standard deviation values indicate that the collected data were relatively homogeneous.

4.2.1 Respondent Characteristics

Table 2 Respondent Characteristics Based on Gender

Gender	Frequency	Percentage (%)
Male	39	39%
Female	61	61%
Total	100	100%

Source: Processed Primary Data, 2026

Based on Table 2, the majority of respondents were female, accounting for 61 respondents (61%), while male respondents accounted for 39 respondents (39%). This result indicates that most respondents participating in this study were female OVO users.

4.2.2 Occupation

Table 3 Respondent Characteristics Based on Occupation

Occupation	Frequency	Percentage (%)
Student	37	37%
Employee	47	47%
Entrepreneur	12	12%
Others	4	4%
Total	100	100%

Source: Processed Primary Data, 2026

Based on Table 3, the majority of respondents were employees, totaling 47 respondents (47%). Student respondents accounted for 37 respondents (37%), entrepreneurs accounted for 12 respondents (12%), and other occupations accounted for 4 respondents (4%). Therefore, most respondents in this study were employees.

4.2.3 Age**Table 4** Respondent Characteristics Based on Age

Age	Frequency	Percentage (%)
<20 Years	4	4%
20-25 Years	42	42%
26-35 Years	29	29%
36-50 Years	17	17%
>50 Years	8	8%
Total	100	100%

Source: Processed Primary Data, 2026

Based on Table 4, the majority of respondents were aged between 20–25 years, accounting for 42 respondents (42%). Respondents aged 26–35 years accounted for 29 respondents (29%), while respondents aged 36–50 years accounted for 17 respondents (17%).

4.2.4 Domicile or Workplace**Table 5** Respondent Characteristics Based on Domicile or Workplace

Domicile or Workplace in Surabaya	Frequency	Percentage (%)
Yes	100	100%
No	0	0%
Total	100	100%

Source: Processed Primary Data, 2026

Based on Table 5, all respondents in this study either resided or worked in Surabaya City. Therefore, all respondents met the domicile criteria established in this study.

4.2.5 Knowledge of OVO Services

Table 6 Respondent Knowledge Regarding OVO Services

Knowledge of OVO Services

Category	Frequency	Percentage (%)
Aware	100	100%
Not Aware	0	0%
Total	100	100%

Source: Processed Primary Data, 2026

Based on Table 6, all respondents stated that they were familiar with OVO services. Therefore, all respondents possessed prior knowledge regarding the OVO application.

4.2.6 Experience Using OVO

Table 7 Respondent Experience Using OVO

Experience Using OVO

Category	Frequency	Percentage (%)
Yes	100	100%
No	0	0%
Total	100	100%

Source: Processed Primary Data, 2026

Based on Table 7, all respondents stated that they had experience using the OVO application. Therefore, all respondents had used OVO in transaction activities.

4.2.7 Duration of OVO Usage

Table 8 Duration of OVO Usage

Usage Duration		
Category	Frequency	Percentage (%)
<1 Week	3	3%
>1 Week	11	11%
>1 Month	29	29%
>1 Year	57	57%
Total	100	100%

Source: Processed Primary Data, 2026

Based on Table 8, most respondents had used the OVO application for more than one year, accounting for 57 respondents (57%). This result indicates that most respondents had relatively long-term experience using the OVO application.

4.2.8 Frequency of OVO Usage

Table 9 Frequency of OVO Usage

Usage Frequency		
Category	Frequency	Percentage (%)
First Time	3	3%
Twice	18	18%
More than 3 Times	31	31%
More than 10 Times	48	48%
Total	100	100%

Source: Processed Primary Data, 2026

Based on Table 9, most respondents had used the OVO application more than ten times, accounting for 48 respondents (48%). This result indicates that respondents had relatively high levels of usage experience.

4.2.9 Types of OVO Transactions

Table 10 Types of OVO Transactions

Transaction Type		
Category	Frequency	Percentage (%)
Merchant Payments (Offline/Online)	71	32%
Mobile Credit/Data Top-Up	41	18%
Insurance Premium Payments	12	5%
PLN Payments	32	14%
Transfers to Other OVO Users	44	20%
Tokopedia Transactions	23	10%
Total	100	100%

Source: Processed Primary Data, 2026

Based on Table 10, the most frequently performed transaction activity was merchant payments through OVO partnerships, both offline using QRIS and online through Grab services, accounting for 71 responses (32%). Transfers to other OVO users accounted for 44 responses (20%), while mobile credit and internet data purchases accounted for 41 responses (18%).

4.3 Validity Test Results of Accounting Information System Quality Variable

The validity test was conducted to determine whether the questionnaire items were capable of measuring the intended research variables appropriately. The validity test in this

study used Pearson Product Moment correlation by comparing the significance value of each item with a significance level of 0.05. Questionnaire items were considered valid if the significance value was less than 0.05.

Table 11 Validity Test Results of Accounting Information System Quality

Validity Test Results of Accounting Information System Quality Variable

No	Item	Significance Value	Criteria	Result
1	AISQ1	0,001	0,05	Valid
2	AISQ 2	0,000	0,05	Valid
3	AISQ 3	0,000	0,05	Valid
4	AISQ 4	0,000	0,05	Valid
5	AISQ 5	0,000	0,05	Valid
6	AISQ 6	0,000	0,05	Valid
7	AISQ 7	0,000	0,05	Valid
8	AISQ 8	0,000	0,05	Valid

Source: Processed Primary Data, 2026

Based on Table 11, all questionnaire items for the accounting information system quality variable had significance values below 0.05. Therefore, all items were considered valid and suitable for measuring the accounting information system quality variable.

Table 12 Validity Test Results of User Trust

Validity Test Results of User Trust Variable

No	Item	Significance Value	Criteria	Result
1	UT 1	0,000	0,05	Valid

2	UT 2	0,000	0,05	Valid
3	UT 3	0,000	0,05	Valid
4	UT 4	0,000	0,05	Valid

Source: Processed Primary Data, 2026

Based on Table 12, all questionnaire items for the user trust variable had significance values below 0.05, indicating that all items were valid.

Table 13 Validity Test Results of Service Quality

Validity Test Results of Service Quality Variable

No	Item	Significance Value	Criteria	Result
1	SQ1	0,000	0,05	Valid
2	SQ2	0,000	0,05	Valid
3	SQ3	0,000	0,05	Valid
4	SQ4	0,000	0,05	Valid
5	SQ5	0,000	0,05	Valid
6	SQ6	0,000	0,05	Valid
7	SQ7	0,000	0,05	Valid
8	SQ8	0,000	0,05	Valid
9	SQ9	0,001	0,05	Valid
10	SQ10	0,000	0,05	Valid

Source: Processed Primary Data, 2026

Based on Table 13, all questionnaire items for the service quality variable had significance values below 0.05. Therefore, all items were considered valid.

Table 14 Validity Test Results of OVO Usage Decision

Validity Test Results of OVO Usage Decision Variable				
No	Item	Significance Value	Criteria	Result
1	UD1	0,000	0,05	Valid
2	UD 2	0,000	0,05	Valid
3	UD3	0,000	0,05	Valid
4	UD4	0,000	0,05	Valid
5	UD5	0,000	0,05	Valid

Source: Processed Primary Data, 2026

Based on Table 14, all questionnaire items for the OVO usage decision variable had significance values below 0.05, indicating that all items were valid and appropriate for measuring the dependent variable.

4.4 Reliability Test

Reliability testing was conducted to determine the consistency of the research instrument. The reliability test used Cronbach's Alpha coefficients. According to Hair et al. (2019), a variable is considered reliable if the Cronbach's Alpha value exceeds 0.60.

Table 15 Reliability Test Results

Reliability Test Results				
Variable	Item	Cronbach's alpha	Criteria	Result
Accounting Information System Quality	8	0,906	0,60	Reliable
User Trust	4	0,835	0,60	Reliable
Service	10	0,918	0,60	Reliable

Reliability Test Results

Variable	Item	Cronbach's <i>alpha</i>	Criteria	Result
Quality				
OVO Usage Decision	5	0,811	0,60	Reliable

Source: Processed Primary Data, 2026

Based on Table 15, all research variables had Cronbach's Alpha values greater than 0.60. Therefore, all variables were considered reliable and demonstrated consistent measurement results.

4.5 Normality Test

The normality test was conducted to determine whether the residual values in the regression model were normally distributed. The normality test in this study employed the Kolmogorov-Smirnov test. Data were considered normally distributed if the significance value exceeded 0.05.

Table 16 Kolmogorov–Smirnov Normality Test Results

<i>Asymp sig</i>	Criteria	Result
0.141	0,05	Normal Distribution

Source: Processed Primary Data, 2026

Based on Table 16, the Asymp. Sig. value was 0.141, which exceeded 0.05. Therefore, the residual data in this study were normally distributed, indicating that the normality assumption was fulfilled.

4.6 Multiple Linear Regression Results

Multiple linear regression analysis was conducted to determine the influence of accounting information system quality, user trust, and service quality on decisions to use the OVO application.

$$Y = 2,923 + 0,245X_1 + 0,207X_2 + 0,160X_3$$

The coefficient value of accounting information system quality was 0.245, indicating that improvements in accounting information system quality increase decisions to use the OVO application. The coefficient value of user trust was 0.207, indicating that higher user

trust also increases decisions to use the application. In addition, the coefficient value of service quality was 0.160, indicating that better service quality positively influences users' decisions to use the OVO application.

4.7 Coefficient of Determination Test

The coefficient of determination test was conducted to determine the ability of independent variables to explain the dependent variable through the Adjusted R Square value.

Table 17 Coefficient of Determination Test Results

R Square
0,682

Source: Processed Primary Data, 2026

Based on Table 17, the R Square value obtained in this study was 0.672 or 67.2%. This result indicates that accounting information system quality, user trust, and service quality were capable of explaining 67.2% of the variation in decisions to use the OVO application, while the remaining 32.8% was explained by other variables outside the research model.

4.8 Hypothesis Testing

Hypothesis testing in this study employed the t-test to determine the partial influence of each independent variable on the dependent variable. Variables were considered significant if the significance value was below 0.05.

Table 18 Hypothesis testing Results

Source: Processed Primary Data, 2026

t-Test Results				
Hypothesis	Coefficient	t-value	Significance	Result
H ₁ : The quality of the accounting information system influences the decision to use the OVO application.	0,507	12,345	0,000	H ₁ Accepted
H ₂ : User trust influences the decision to use the OVO application	0,666	9,935	0,000	H ₂ Accepted
H ₃ : Service quality influences the decision to use the OVO application	0,398	11,595	0,000	H ₃ Accepted

Based on Table 18, all independent variables obtained significance values below 0.05. Therefore, all hypotheses proposed in this study were accepted. These results indicate that accounting information system quality, user trust, and service quality positively influenced decisions to use the OVO application.

4.9 DISCUSSION

4.9.1 The Influence of Accounting Information System Quality on OVO Usage Decision

The results of this study indicate that accounting information system quality positively influences decisions to use the OVO application. This finding shows that users tend to continue using OVO when the system is considered easy to use, reliable, responsive, and capable of providing accurate transaction information. This finding is consistent with the DeLone and McLean Information Systems Success Model, which explains that system quality includes usability, reliability, adaptability, and response time that influence system use and user satisfaction. Therefore, better accounting information system quality increases users' decisions to continue using the OVO application. This result indicates that users consider system reliability, ease of access, response time, and the clarity of transaction information as important considerations when deciding to use OVO. In digital wallet services, users depend on the system to record and present financial transaction information accurately. Therefore, when the application is perceived as reliable and able to provide clear transaction records, users are more likely to feel confident in using it for daily transactions. The findings are also consistent with Amalina (2021) and Nurfadilah (2024), who found that accounting information system quality positively influenced efficiency and digital wallet usage decisions. However, these findings differ from Wahyuni, Marsdenia, and Istiadi (2017), who reported insignificant results.

4.9.2 The Influence of User Trust on OVO Usage Decision

The results indicate that user trust positively influences decisions to use the OVO application. This finding demonstrates that users tend to continue using OVO when they believe that the application is secure, reliable, and capable of protecting personal data and transaction information. This finding is consistent with Robbins and Judge (2013), who explain that trust is related to integrity, benevolence, and ability. In digital payment services, trust reflects users' confidence regarding transaction security and service reliability. This finding shows that trust becomes essential because digital wallet users store balances, personal information, and transaction data in the application. Users are more likely to continue using OVO when they believe that the application can protect their data, process transactions securely, and provide consistent services. Thus, trust reduces users' perceived risk and strengthens their decision to use digital financial services. The findings are also

consistent with Dinata (2022) and Niha (2023), who found that trust positively influenced digital payment usage decisions. However, these findings differ from Blessa and Indriani (2022), who reported insignificant results.

4.9.3 The Influence of Service Quality on OVO Usage Decision

The results indicate that service quality positively influences decisions to use the OVO application. This finding shows that users tend to continue using OVO when the services provided are responsive, reliable, and capable of meeting users' needs. This finding is consistent with DeLone and McLean (2003), who explain that service quality includes responsiveness, assurance, reliability, empathy, and support provided by service providers. Better service quality may increase user satisfaction and encourage continued system use. This result suggests that service quality is important because users need responsive assistance, clear information, and reliable support when problems occur during digital transactions. In digital wallet services, service quality is not only reflected in direct customer service but also in the ease of obtaining help, the clarity of information provided by the application, and the provider's ability to respond to user needs. Therefore, better service quality can create a more positive user experience and strengthen users' decisions to continue using OVO. The findings are consistent with Pratiwi (2021) and Putri, Febrilia, and Monoarfa (2023), who found that service quality positively influenced digital service usage decisions. However, this finding differs from Shalsabilla (2025), who found that service quality had a negative significant effect or did not have an impact on user decisions.

5. CONCLUSION

This study aimed to examine the effect of accounting information system quality, user trust, and service quality on decisions to use the OVO application in Surabaya City. Based on the results and discussion, all three variables were found to have a positive effect on OVO usage decisions. Accounting information system quality had a positive effect on OVO usage decisions. This finding indicates that users are more likely to use OVO when the application provides an easy-to-use system, reliable transaction information, fast access, and clear information. User trust also had a positive effect on OVO usage decisions. This means that users' confidence in the security, reliability, and consistency of OVO services encourages them to continue using the application for digital transactions. Service quality also positively influenced OVO usage decisions. This result shows that clear information, responsive assistance, and services that meet user needs can strengthen users' decisions to use the OVO application. Overall, the findings indicate that OVO usage decisions are influenced by the combination of good system quality, strong user trust, and satisfactory service quality. The research model also shows that these three variables explain a substantial portion of users' decisions to use OVO, although other factors outside this study may also influence usage decisions.

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