

## ***ABSTRACT***

The government's steps in distributing the progress of rapid economic growth are carried out in any way, such as the progress of fintech (financial technology) including using E-Money which is expected to be evenly distributed in every region, but there are some areas where the people do not know and have not used E-Money as a source of information. Payment instruments in the form of non-cash as in West Sumatra Province, this is because West Sumatra is one of the provinces where traditional markets are still running well until now. Most of the people of West Sumatra buy to meet the needs of food, clothing and shelter in traditional markets. Therefore, electronic money services or E-Money must know the factors that can affect consumer interest in using their services.

This study was conducted to determine the effect of the Theory Of Planned Of Behavior which has sub-variables of attitude, subjective norm, and behavioral control perception on the interest of generation Z in using E-Money Ovo or Dana services in the people of West Sumatra Province.

The method used in this research is a comparative quantitative method with a descriptive type of research. Sampling was done by purposive sampling method which includes non-probability sampling type of sampling technique, with the number of respondents as many as 100 people. The data analysis technique used is descriptive analysis, classical assumption test, multiple linear regression, anova test, and hypothesis testing.

Based on the results of simultaneous hypothesis testing, attitudes, subjective norms, and perceptions of behavioral control have a positive effect on interest in using E-Money Ovo services and interest in using E-Money Dana services. This is evidenced by the test results obtained a Sig value of 0.000 with an error rate of 0.05 (5%) meaning that the Sig value of 0.000 is smaller than 0.05. So the decision is that  $H_0$  is rejected and  $H_a$  is accepted so that it can be concluded that attitudes, subjective norms, and perceptions of behavioral control have a significant effect on interest in using E-Money Ovo services and interest in using E-Money Dana services.

Based on the results of the study, it is known that attitudes, subjective norms, and perceptions of behavioral control have a significant effect on interest in using E-Money Ovo services and interest in using E-Money Dana services, which means that the people of West Sumatra Province are interested in using E-Money Ovo services or E-Money services. Money Fund. There is no significant comparison between public interest in using E-Money Ovo or Dana services.

The conclusion of this study, the interest of Generation Z in West Sumatra Province in using E-money Ovo or Dana services is good, but there are several sub-variables that do not have a significant effect on interest in using E-Money Ovo or Dana, it proves that these sub-variables not become the main consideration for the public regarding their interest in using E-Money Ovo or Dana services.

**Keywords:** Interest in using, customer behavior, attitudes, subjective norms, and perceived behavioral control