

## ABSTRACT

*The development of digital technology has driven the emergence of digital wallets in Indonesia, one of which is OVO. generation Z is growing up as a generation highly inclined towards technology, particularly in utilizing digital financial services in their daily activities. This study aims to analyze the factors influencing consumer decisions to use OVO among generation Z in Semarang City.*

*This study used a quantitative approach with data collection techniques through questionnaires with 100 generation Z respondents in Semarang City, with a population of 460,788 across 16 sub-districts. The data were analyzed using multiple linear regression.*

*The results of this study indicate that the variables ease of use, OVO promotion, and lifestyle have a positive and significant influence on the decision to use OVO, while the variable consumer trust has a negative and insignificant influence on the decision to use OVO among generation Z in Semarang City. To increase the decision to use OVO among generation Z in Semarang City, the OVO company needs to improve the ease of use of the application's features, expand promotions, and adapt services to the lifestyles of the younger generation.*

*Keywords: Decision to Use, Generation Z, Ease of Use, Consumer Confidence, Promotion, Lifestyle.*

