INFLUENCE OF PERCEPTION OF EASE, SECURITY, AND FEATURES ON DECISION TO USE DIGITAL WALLET GOPAY

Author
Sinta, Sukaris

Universitas Muhammadiyah Gresik
Email: sparkyusinta@gmail.com

ABSTRACT

Nowadays, many platforms are emerging-based financial services *fintech* to support electronic money activities in Indonesia. One of the *fintechs* is *digital payment*, fintech provides online payment system services through digital wallets. The development of fintech, especially digital wallets in Indonesia, in the last 5 years has increased in shaping consumer behavior. With the existence of a digital wallet, the opportunities for consumers to make online payments are wider in providing convenience for transactions. One of the most well-known digital wallets is gopay. Many factors influence the use of the GoPay digital wallet, including perceptions of convenience, security, and features. This study aims to examine the effect of perceived convenience, security, and features on the decision to use the GoPay digital wallet. The research method used is quantitative, the population of this study is active students of the 2018-2021 Management Study Program, Faculty of Economics and Business. The sample of this study was 100 students and the sampling technique used non-probability sampling, namely purposive sampling. The data was obtained by giving questionnaires to the respondents, then the returned data was analyzed using multiple linear regression techniques. The results of this study indicate that the perceived convenience variable has a partial effect on the decision to use with a value of sig $0.001 < 0.05$, while the security variable also partially affects the decision to use a gopay digital wallet with a value of sig $0.00 < 0.05$ but is different from the variable a feature that has no influence on the decision to use a gopay digital wallet with a sig value of $0.114 > 0.05$.
Keywords: *Perception of convenience, security, features.*

1. INTRODUCTION

Today, the development of the world of digital technology is growing and advancing rapidly. Where the need for goods and services is also increasing in society. In this period buying and selling activities are increasingly facilitated by technology, for example in terms of payment, before getting to know technology, payments for goods or services were carried out conventionally or directly with cash, but for now technology is increasingly sophisticated,

payments can be made on a non-cash basis. With non-cash payments, transactions are very easy and efficient because you no longer need to bother carrying cash.

Based on bank Indonesia regulation number 11/12/PBI/2009 regarding the use of circulated electronic money, it can be interpreted here that BI seems to be very supportive of money activities In Indonesia, with the issuance of these regulations, it is hoped that it will increase public confidence in the use of electronic money. Along with these developments, in the current digital era, many-based financial service platformshave emerged fintech (financial technology) that support electronic money activities in Indonesia. Efrianto and Tresnawati (2021), define that fintech is the use of information technology developments to improve services in the financial industry. Quoted from the official "sikapiuangmu OJK" page, the presence of fintech in Indonesia can be divided into 5 categories, namely crowdfunding, microfinancing. There

are many choices of digital wallet applications in Indonesia, based on data from Iprice there are 10 digital wallet applications with monthly active users. Some of them are local products. In the period Q2 2019 to Q2 2020, local digital wallets were able to stay in the top four positions. Local digital wallet applications include go pay, ovo, funds, link only and genius. This shows that digital wallets are widely used by the public. The results of the 2020 digital wallet user survey based on report data from Ipsos, namely the Evolution of the digital wallet industry, revealed that the majority of digital wallet users are the younger generation.

The development of fintech, especially digital wallets in Indonesia, in the last 5 years has undergone changes in the formation of consumer behavior. The existence of a digital wallet can make the opportunities for consumers to make payments online become wider in providing convenience for every transaction. The contribution of digital wallets also plays a role in shifting the mindset of consumers. Every generation will always be the target of a digital wallet company that continues to grow, because its mindset is influenced by technology. Previous research has been conducted by Rahmawati and Yuliana (2020) related to the decision to use a digital wallet which gives the result that the perception of convenience affects the decision to use, this is not in line with the research of Ambarwati (2019) which states that the perception of convenience cannot be proven. Research conducted by Iliyin and Widiartanto states that security affects decisions on using digital wallets but this is not in line with research by Efrianto and Tresnawaty (2021) which states that security does not affect usage decisions. Personal research and Gunawan (2020) state that features influence usage decisions, but it is inversely proportional to Chandra's (2016) research which states that features have no effect on usage decisions. Previous studies experienced inconsistencies in research results, so the authors wanted to re-examine the variables that influence usage decisions.

This study uses the concept of the technology acceptance model (TAM) which was

coined by Davis (1989). TAM concept is based on the theory of reasoned action(TheoryOf ReasonedAction)developed by Fishbein and Ajzen (1975). The TAM model explains that system users tend to use the system if the system is easy to use and useful for its users. TAM explained that users of the information system determined by two factors, namely the perception of convenience and the perception of usefulness. Lee and Panteli (2010), it is hoped that the expansion of the TAM concept will help predict a person's attitude and acceptance of technology and provide the necessary basic information regarding the factors that drive individual attitudes. TAM explains that 2 individual beliefs, namely the perception of convenience and the perception of benefits are the main factors that influence a computer acceptance behavior. Davis, et al (1989) implement the concept of the TAM model into practice that shows the results of a person's level of interest and acceptance of information systems or technology, for example, fintech.

Sukaris et al (2020) define fintech as a combination of financial services and technology, where this technology has changed the conventional business model into a modern business, which was originally carried out with face-to-face payment transactions and carries a certain amount of money, but can now be processed remotely. The decision to use the GoPay digital wallet is influenced by several factors. Sumarwan (2004:289), defines the decision to use a decision as the selection of an action from two or more alternative choices. Meanwhile, according to Setiadi (2015: 415), defines usage decisions as an integration process of combining information to process and select several actions to be decided, which are used to decide on an action to take.

The first factor is the perception of convenience. Jogiyanto (2007: 114), defines perceived ease of use as the extent to which a person believes that using a technology will be free from effort. Second, namely security, Ananda (2009:17), defines security as an individual belief that the use of information systems is safe, the loss of data or information is very small and the risk of theft is low and that matters relating to the user's personal information system are guaranteed confidentiality, no party the third to know. The third is the features of Kotler and Keller (2015: 8), defining features as attributes of a product to compete and differentiate the company's products from competitors.

2. METHOD

This study used a quantitative approach. This research was conducted at the University of Muhammadiyah Gresik, which is located on Jl. Sumatra No. 101, Randuagung Kebomas Kebomas, Gresik Regency, East Java 61121. In this study, the research population was active students of the Management Study Program, Faculty of Economics and Business, University of Muhammadiyah Gresik class 2018 − 2021 in the 2021-2022 academic year totaling 1,090 students, but for go pay digital wallet users are unknown.

Sugiyono (2011: 91) says that the sample that is suitable for use in research is between 30-500 respondents. The sample used in this study is 100 respondents from an unknown population. So that the determination of a sample of 100 respondents can be said to be representative or quite representative of the population. Researcher using a non-probability sampling technique. The non-probability sampling technique used in sampling uses purposive sampling, where the determination of the sample is emphasized because of the consideration of certain characteristics or characteristics. This research is included in the type of quantitative descriptive. This study uses primary data. Collecting data in this study using a questionnaire technique (questionnaire) and distributed via google form. Measurement of data in this study using a questionnaire. The scoring uses ascale Likert. The data analysis technique uses multiple linear regression analysis, coefficient of determination and t test with variables perceived convenience (X1), Security (X3), and Features (X3) on the Decision to Use (Y).

3. RESULT AND DISCUSSION

Based on the answers to the questionnaire that were returned and processed using a tool help spss version 22, then the results of the interpretation of this study are as follows:

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.549	1.491		-.368	.714
	PERSEPSI KEMUDAHAN (X1)	.291	.087	.289	3.347	.001
	KEAMANAN (X2)	.468	.076	.512	6.193	.000
	FITUR (X3)	.210	.132	.124	1.596	.114

a. Dependent Variable: KEPUTUSAN PENGGUNAAN (X2)

a. Perception of convenience (X1) on the decision to use (Y), gives a result of 0.01 so that the results of this study prove that Perception of Ease (X1) affects the decision to use (Y). Dewi and Warmika (2016), define the perception of convenience as a belief that arises in a person towards a new technology, where its use is very easy to understand so that users do not need to study the technology in depth. As from these results, it is explained that the perception of ease is strongly influenced by the ease of learning, control, clear and easy to understand, flexible, easy to be skilled and easy to use. The effect of the highest score is influenced by ease of use, while the effect of the

lowest score is influenced by easy and understandable. This influence is supported by research conducted by Rahmawati and Yuliana (2020) which states that the perception of ease affects the decision to use, meaning that if consumers use the technology, they will get and also feel the ease of not spending more energy in terms of doing a job. The easier the gopay digital wallet is to use, the more often consumers will use for transactions. While these results are not in line with Ambarwati's research (2019) which gives the result that the perception of convenience cannot be proven to have an effect on usage decisions.

b. Security (X2) against the decision to use (Y) gopay. Giving a result of $0.00 < 0.05$ so that the results of this study prove that Security (X2) has an effect on the decision to use (Y). Ananda (2009:17), defines security as an individual belief that the use of the information system is safe, the loss of data or information is very small and the risk of theft is low and that matters relating to the user's personal information system are guaranteed to be confidential, no third party can find out.

   As the results explain that security is strongly influenced by integrity, prevention of denial, authenticity, confidentiality, privacy and availability. The effect of the highest score is influenced by integrity, while the effect of the lowest score is influenced by confidentiality. This influence is supported by research conducted by Iliyin and Widiartanto (2018), which gives the result that security affects usage decisions, which means that the greater the security provided by the company, the better or higher the level of decision to use digital wallets, given the crime in the world. virtual quite a lot. but these results are not in line with the research of Efrianto and Tresnawaty (2021) which gives the result that safety has no influence on the decision to use.

c. Features (X3) on the decision to use (Y). Giving a result of $0.114 > 0.05$ so that the results of this study prove that the feature (X2) has no effect on the decision to use (Y). Kotler and Keller (2015: 8), define features as attributes of a product to compete and differentiate the company's products from competitors. As the results explain that features are not influenced by feature diversity, features that are in line with expectations, and feature advantages. The highest score that does not affect is the diversity of features, while the lowest score that does not affect is the superiority of features.

   This influence is supported by research conducted by Chandra (2016) which gives the result that features have no effect on usage decisions, but these results are not in line with the research of Pribadi and Gunawan which gives the result that features have an influence on usage decisions. Features have no effect on usage decisions because all of the features of the GoPay digital wallet have the same features in the variety of features, features as expected and the advantages of features with other digital wallets.

4. CONCLUSION

As the research data analysis has been carried out, it can be concluded:

a. Perception of convenience partially influences decisions to use gopay digital wallets
b. Security has a significant effect on partial to the decision to use the gopay digital wallet.
c. The feature does not have a partial effect on the decision to use the GoPay digital wallet.

REFERENCES

Chandra, Christian. (2016). Peranan Persepsi Manfaat, Persepsi Kemudahan, Fitur Layanan, Motivasi dan Kepercayaan Terhadap Keputusan Pembelian (Studi Pada Pengguna E-Money di Indonesia). Universitas Dian Nuswantoro Semarang.

Davis, F.D. (1998). Perceived Usefulness, Perceived Ease For Use, and User Acceptance Of Information Technology. MIS Quarterly. Vol. 13 No. 5:pp319-339.

Efrianto, Gatot & Tresnawaty. Nia (2021). Pengaruh Privasi, Keamanan, Kepercayaan Dan Pengalaman Terhadap Penggunaan Fintech di Kalangan Masyarakat Kabupaten Tangerang Banten. *Jurnal Ilmiah Dan Ekonomi*,(1), 53-58.

Iliyin, Ahmad & Widiartanto (2020). Pengaruh Persepsi Kemudahan Penggunaan Dan Persepsi Keamanan Terhadap Keputusan Penggunaan OVO PT Visionet Data Internasional (Studi Pada Pengguna OVO di Kota Surakarta). *Jurnal Ilmu Administrasi Bisnis* (9).

Jogiyanto. (2007). *Sistem informasi keperilakuan*. Penerbit ANDI. Yogyakarta.

Kotler Philip & Kevin Lane Keller. (2016). *Marketing Management, 15th Edition New*. Jersey: Pearson Prentice Hall, Inc.

Sukaris, Sri, H., Asep, S., Krishna, TS., & Nadhirotul, L. (2020). Kepercayaan dan Pengaruh Sosial Sebagai Perpanjangan Model Penerimaan Teknologi Dalam Penggunaan Dompet Berbasis Aplikasi Digital. *Test Engineering & Management*. 248– 284.

Sukaris, S. Hartini, S. and Mardhiyah, D. (2019). Increasing Electronic Word of Mouth Activities trough Self-Congruity and Tourist Vales, International Journal Of Innovation, Creativity and Chanfe, 9 (10), pp. 162 – 183

Sumarwan, Ujang. (2004). *Perilaku Konsumen Teori dan Penerapannya dalam Pemasaran*. Bogor : Penerbit Ghalia Indonesia