Analysis of the Influence of Customer Perceptions of the Ease-of-Use Digital Electronic Money on Intention to Use Digital Wallet Application Ovo

Frans Sudirjo[1✉], Donny Dharmawan[2], Audisty Prana Hardayu[3], Ita Nurcholifah[4], Yohanes Jhony Kurniawan[5]

[1]Universitas 17 Agustus 1945 Semarang
[2]Universitas Krisnadwipayana
[3]Institut Bisnis dan Ekonomi Indonesia
[4]IAIN Pontianak
[5]STMA TRISAKTI

frans-sudirjo@untagsmg.ac.id

Abstract

The purpose of this study is to ascertain how students' attitudes about electronic money affect their desire to use e-wallets. This study employs a descriptive-quantitative methodology. In this study, a survey method was employed. All of the participants in this study were students. A proportionate stratified random sample strategy was employed in this study. The following methods of gathering data were employed in this study: questionnaires, interviews, and documentation. The coefficients table shows that this study used the Windows version of SPSS to calculate the regression. The analysis and debate revealed that students' attitudes toward electronic money have a big impact on whether or not they are interested in utilizing e-wallets. The results of a basic linear regression analysis test demonstrate this, indicating that H0 is rejected if sig ≤ 0.05 with a sig value of 0.001. This is also consistent with the coefficient of determination test results, which indicate that the R square value is 0.16. It may be concluded that students' opinions about electronic money and enthusiasm in utilizing e-wallets are influenced by 16%. Technological innovation, perceived benefits, and perceived convenience all have a big impact on interest in utilizing e-wallets.

Keywords: Perception, Interests, Perceived Benefit, Electronic Money, E-Wallet.

1. Introduction

Today's payment system plays a very important role, namely as the lifeblood of a country's economy. If the payment system does not run well and has problems, it will damage the economic stability of a country. The ability of a payment system to incur the fewest costs necessary to benefit from a transaction activity serves as a measure of its efficiency [1]. Transaction activities are important in the economic cycle, where these activities involve means of payment. Payment tools are instruments in the payment system that are transaction media for producers and consumers [2]. Bartering was the earliest known method of exchange for products while they were being bought and sold. Later, as it developed, specific units with a payment value better known as money started to be identified [3]. Up until now, money has been one of society's primary forms of payment. Furthermore, the evolution of payment instruments from cash to non-cash is still ongoing [4]. It is envisaged that consumers won't struggle to carry large amounts of cash or complete purchases by having access to non-cash payment options, which will make transactions easier and simpler. Before internet-based technology was widely used, millennials were already familiar with various types of non-cash payment tools such as cards (ATM, credit, and debit), checks, giro bills, and electronic money [5]. However, people generally prefer to use currency, such as banknotes and coins. Technological developments also stimulate the transformation of the form of money to create efficient transactions [6].

The public and even companies operating in the fields of information technology and finance are competing to offer easy transactions via non-cash channels, especially electronic money. To put it simply, electronic money refers to a payment method that stores the value of the money on specific electronic media [7]. Electronic money was developed to make transactions easier for customers, speed up and improve the efficiency of payments, automatically record personal financial information, increase security, and facilitate e-commerce access. The availability of electronic money allows Bank Indonesia to regulate the flow of money across the community, so effectively managing inflation [8]. In addition, Bank Indonesia can reduce the operational expenses associated with printing money coins and banknotes, which are prone to damage. These electronic payment solutions are

offered in server- and chip-based variants [9]. The payment method is in the form of chip-based electronic money, also known as card-based products in some publications [10]. This kind of electronic money is inserted into a card device to be used as a payment method. In contrast, server-based electronic money, which is a form of electronic money that is controlled by a server to run the payment system using barcode media included in the program, is referred to as an e-wallet or software-based product in some publications [11].

The public's increasing adoption of smartphones has incentivized telecoms providers to develop server-based electronic money in the form of mobile applications. More than 100 million people in Indonesia use smartphones regularly [12]. As a result, financial service providers who supply electronic money as a means of efficient transactions are vying for the business of these users. In Indonesia, the use of electronic money is become more and more prevalent [13]. Bank Indonesia itself has given permits to 31 electronic money issuers. Banks and telecommunications companies control the publishing industry. As of December 2020, the number of electronic money instruments had reached more than 80 million [14]. When compared with December 2019, which was more than 50 million, this number has almost doubled. In terms of transactions, the nominal amount as of December 2020 reached more than IDR 11 trillion, or 60%, compared to December 2019, which was valued at IDR 7 trillion [15]. Based on a survey of 1000 respondents, it can be seen that the proportion of men was 52% and that of women was 48%. In contrast, the age range of the bulk of respondents (38%) was between 26 and 35 years old. The percentage of respondents over 45 was just 1.5% [16]. Based on the conclusions and data above, it is obvious that electronic money has not absorbed that amount when compared to the 190 million productive Indonesians in August 2019 a figure that will only rise to 90 million instruments by the end of 2020. If you divide this difference by Indonesia's sizable and productive population, you get 100 million people who do not use electronic money [17].

If the amount of electronic money in Indonesia is compared with the number of active smartphone users of 100 million people, of which 35% percent are the millennial generation, who are claimed to be the majority of netizens, then the difference between the number of active smartphone users and the amount of electronic money is that 10 million people are not yet interested in using electronic money [18]. Based on the data above, it can be assumed that the use of application-based electronic money is still relatively low. This is ironic because electronic money aims to speed up the duration of transactions and simplify the payment process, especially as people now have more time to use cellphones, but the use of electronic money on cellphones has not yet reached all smartphone users [19]. In this regard, people's interest in using electronic money is still low, even though the ability to use smartphones has increased [20]. Based on the author's observations, electronic money is widely used to pay for public transportation and payments at minimarkets [21]. Until now, electronic money based on cellular phones that has developed among the public is Telkomsel's T-Cash, Gojek's Gopay, Lippo Group's Ovo, and so on. One of the server-based electronic money products, Ovo, is a product that offers attractive offers [22].

Ovo is an electronic money application that provides convenience in transactions and also greater opportunities to collect points in many places, especially at service providers belonging to the Lippo Group and service providers that collaborate with Ovo [23]. Moreover, service providers who offer payment channels via Ovo offer discounts. As of March 2018, Ovo users had only reached 9 million. Meanwhile, its competitors, namely T-Cash users, in 2020 reached 25 million, and GoPay users reached 10 million. When compared with active smartphone users, there is quite a difference in the number of users of these three applications [24]. In fact, Ovo itself provides stimulus to the public in the form of discounts and gift points in places frequently visited by the public to obtain goods and services, especially today's young people who have a modern, consumerist lifestyle. Several researchers who studied student perceptions and interest in using electronic money concluded that there was an influence of perception on interest in using electronic money [25]. Every person uses perception as a cognitive process to learn and comprehend information about the world around them through the use of their senses [26]. There are several conditions that need to be met in order for an individual to be able to perceive, including the existence of the object being perceived, sensory organs or receptors, and attention. In this research, the perceptions that will be studied are those of students [27].

Electronic money is the perception object that will be examined in this study. Electronic money refers to a payment method wherein the money's value is retained in specific electronic media [28]. The media categorizes electronic money into two groups: server-based electronic money and card-based electronic money. Card-based electronic money refers to electronic money that is made with cards that have an embedded chip that serves as a detection mechanism when the card is utilized [29]. Meanwhile, server-based electronic money is electronic money that uses application media on personal computer (PC) devices, both cellphones and computers, and contains a barcode. In this research, the electronic money referred to is server-based electronic money. Server-based electronic money is divided into three categories: electronic money produced by banks such as Pocket, Mandiri e-cash, UnikQu, and T Bank; electronic money produced by telecommunications service providers such as Paypro, T-cash, XL Cash, and Speed Cash; and electronic money produced by service provider technology companies such as GoPay, Truemoney, Ovo, and Paytren [30].

This study focuses on service technology companies' server-based electronic currency. E-wallet, a smart application that offers online payment and transaction services, is the focus of student perceptions in this research. By understanding students' perceptions of electronic money, this research aims to reveal its influence on students' interest in using e-wallets [30]. Interest, as a psychological aspect, influences an individual's tendency to feel interested, happy, and interested in a particular object in the hope of getting satisfaction from its use. There are several elements that can determine interest, namely cognition (recognizing), emotion (feeling), and conation (will). In the context of student perceptions regarding electronic money, this research aims to explore its influence on interest in using e-wallets [31]. In this context, the research will explore how students' perceptions of electronic money, especially in relation to e-wallets, influence their interest in using these platforms. Factors such as understanding the benefits, ease of use, and technological innovation will likely be the main focus to understand how these perceptions influence the level of interest in using the application among students in certain majors [32]. This research is expected to provide deeper insight into the factors that influence the adoption and acceptance of application-based electronic money among students, as well as identify factors that influence interest in using it specifically.

2. Research Methods

This study employs a descriptive-quantitative methodology. A descriptive quantitative approach to research involves analyzing numerical data used to identify and characterize current phenomena in order to identify correlations or influences between two variables and draw inferences from the study's findings. In this study, a survey method was employed. The survey method is a quantitative research technique in which several participants are asked the same organized or methodical questions; all of the responses are then recorded, processed, and analyzed by the author. The entire number of items or study subjects is referred to as the population. All of the participants in this study were students. A sample is a subset of a population that shares the same attributes as the data source object. A proportionate stratified random sample strategy was employed in this study. The following methods of gathering data were employed in this study: questionnaires, interviews, and documentation. A Likert scale is used as the data measurement method in this study. A person's or a group's attitudes, beliefs, and perceptions of social phenomena can be gauged using the Likert scale. Before being distributed to respondents, the research instrument is first tested using SPSS calculations. In calculating the regression, this research uses SPSS for Windows version, which can be seen in the coefficients table.

3. Results and Discussion

In the interview process with students to explore their perceptions of electronic money, a series of six questions were conducted. The initial stage of the interview begins with collecting basic data, such as the student's name, major, and semester. Conversation recordings were recorded via mobile phone to facilitate the documentation of interview results. The first question in the interview focused on the experience of ease in transactions using an e-wallet. In conclusion, students stated that using e-wallets provides faster and more practical transactions without the need to carry cash. They are able to carry out transactions easily via a barcode scanner in the e-wallet application, which has already been filled with balances. The second question asked about the perceived benefits of using an e-wallet. Students highlight the convenience of transactions, which encourages them to use electronic money more often. They feel the benefits of various promotions, discounts, and cashback obtained from transactions in various places, such as shops, transportation services, and various other services. The third question asked about students' understanding of the features contained in e-wallets. Students emphasized that each transaction gives points, the ability to transfer money, and the importance of the fact that the balance in the e-wallet does not have an expiration date. The results of this interview provide an illustration that students have a positive perception of electronic money, especially the use of e-wallets. They show that e-wallets provide convenience, benefits, and attractive features for them in carrying out daily transaction activities. In this way, it can be seen that e-wallets have become a popular alternative among students for managing their finances.

From the interview results, the fourth and fifth questions highlighted the reasons and factors for students' interest in e-wallets as electronic money. Students said that one of the main reasons they chose e-wallets was because this application was considered new and of good quality. They also emphasized that e-wallets have proven to be efficient, easy, and fast in the transaction process because they are integrated with smartphones. Apart from that, the existence of e-wallets, which are widely accepted in various places such as shops, restaurants, and online transportation services, is a determining factor in their choice. The last question asked about the types of transactions that students had made via e-wallet. The results show that they have carried out various transactions using e-wallets, including online transportation, shopping, purchasing internet packages, paying for electricity and parking, as well as making money transfers. From the description of the interview, it can be concluded that students have a positive perception of electronic money. They emphasized the convenience, benefits, features, and interest of this electronic money application. This shows that e-wallets have significant appeal among students as a popular alternative for carrying out daily transactions and managing their finances. In this context, e-wallets have

succeeded in attracting attention and effectively meeting students' digital financial transaction needs, thus becoming one of their main choices.

Students' opinions on electronic money have a favorable and significant impact on their desire in utilizing e-wallets in this research, according to the testing data analysis requirements results. Data analysis reveals that because the sig probability value is higher than the significance level (0.05), the data on students' opinions of electronic money and desire in utilizing e-wallets varies regularly. The linearity test confirms that the relationship between the two variables is linear. The regression equation between how students feel about electronic money and their interest in using e-wallets is a straight line, with an f-value of 0.8 and a sig probability of 0.7. The homogeneity test also shows that the data from the two variables is similar, with a sig probability higher than the significance level (0.05). This means that there is no difference in the data between the groups of students who have used electronic money or are interested in using e-wallet apps. In hypothesis testing, simple linear regression analysis shows that there is statistical significance with a probability value of $0.001 \leq 0.05$, which results in the rejection of the null hypothesis (H0). Furthermore, the student perception variables about electronic money account for approximately 16% of the variation in interest in utilizing e-wallets, as indicated by the coefficient of determination (R square) value of 0.16. These findings suggest that there is a strong and positive correlation between students' opinions on electronic money and their desire to use e-wallets in this study. Even though its influence is not completely dominant, the perception variable towards electronic money makes an important contribution to explaining variations in students' interest in using e-wallets.

It is evident from the data description results that students' assessments of electronic money vary in how they view it. There were 14% who assessed the perception category as very good, 19% assessed the good category, 42% assessed the perception category as quite good, 7% assessed the category as poor, 18% rated the category as very poor. From this data, the majority of students 50% consider their perception of electronic money to be in the quite good category. In terms of interest in using e-wallets, there are 16% who rate the category as very good. 12% rated the category as good, 47% assessed the category as quite good, 9% assessed the category as not good and 16% assessed the category as very poor. The majority of students 60% gave a fairly good category assessment of their interest in using e-wallets. From these two analyses, it can be concluded that the majority of students have a fairly good perception regarding electronic money and their interest in using e-wallets. -wallets. The largest portion of the student population gave a rating in the quite good category for these two variables, indicating that there is a sufficient level of satisfaction with the perception of electronic money and interest in using e-wallets among students. This illustrates that the majority of students are interested in and have a positive view of the use of electronic money, especially in the context of e-wallets.

Perception theory describes the individual's cognitive process of understanding their environment through sensory experience, hearing, appreciation, feeling, and interpretation of information. In the context of students' perceptions regarding electronic money, this reflects their subjective assessment, which originates from various experiences and interactions with the surrounding environment. They form views and assessments of electronic money through the various sensory and cognitive perspectives they experience. Meanwhile, the theory of interest emphasizes that interest can be related to drives that encourage individuals to be interested in certain people, objects, or activities. Interest can also be an effective response to an activity. Another approach states that the process of forming interest involves internal and external factors. Individual interests can grow and develop after they obtain certain information, knowledge, and experience related to an object. From this theory, it can be concluded that students' perceptions of electronic money can influence their level of interest in using e-wallets. If their perception of electronic money is positive, then it is likely that their interest in using e-wallets will be high. Conversely, if their perception is negative towards electronic money, then their interest in using e-wallets tends to be low. This emphasizes the importance of how students' subjective perceptions of electronic money can be a key factor in shaping their interest in using e-wallet applications. Therefore, understanding and a positive assessment of electronic money can be the main drivers for increasing their interest in using e-wallets as a means of transactions and managing their finances.

From previous research, it was revealed that variables such as perceived benefits, perceived convenience, and technological innovation positively and significantly influence interest in using GoPay. In contrast, perceived risk does not significantly influence interest in using GoPay. The variable interest in using GoPay also has a significant positive influence on the use of GoPay. In interviews, some students showed interest in using e-wallets because they were related to popular modes of transportation and because the applications were considered the newest. From this analysis, it can be concluded that perception is one of the factors that influences individual interest in using e-wallets. However, it should be noted that perception is not the only factor that influences a person's interest. There are other factors that might influence this interest but were not revealed in this research. The R square value of 16% also indicates that a small portion of the variation in interest in using e-wallets can be explained by students' perceptions of electronic money, while the majority 84% is influenced by other factors not examined in this study. The research results confirm that perception plays a crucial role in shaping user interest in e-wallets. If students have a positive perception of electronic money, this tends to increase their interest in using e-wallets. This increase

in interest has the potential to encourage an increase in the number of downloads of the application. Conversely, if their perception is negative towards electronic money, this could discourage their interest in using e-wallets, which in turn could potentially reduce the number of downloads of the application. Although perception makes an important contribution, it is important to remember that there are other factors that also have a significant influence on user interest in e-wallets. Therefore, in an effort to increase user interest in e-wallet applications, it is important to consider other factors that may influence that interest. In a broader context, strategies to increase user interest in e-wallet applications need to align approaches on two things. First, it is necessary to continue to improve education and better understand the benefits and ease of use of e-wallets for the public, especially students. This will help increase positive perceptions of electronic money and strengthen their interest in using e-wallets. Second, the strategy must also consider other factors that can influence user interest. This may involve aspects such as transaction security, ease of access, special incentives or offers, integration with other services, and the quality of customer service. Integrating an understanding of these various factors can strengthen strategies to increase user interest and adoption of e-wallet applications. Thus, a holistic approach that considers perceptions and other factors will be key to increasing e-wallet use among students and society in general.

4. Conclusion

Students' opinions on electronic money have a big impact on whether or not they are interested in utilizing e-wallets, according to the study and discussion results. The null hypothesis (H0) is rejected based on the findings of a straightforward linear regression analysis test, where the significance value (sig) is ≤ 0.05 with a sig value of 0.001. The coefficient of determination test findings, which revealed a R square value of 0.16, further supported this conclusion. This value indicates that students' perceptions of electronic money account for 16% of the variation in their interest in using e-wallets. Additionally, it turned out that three factors perceived advantages, perceived convenience, and technological innovation had a significant impact on interest in using e-wallets. These findings provide a strong picture that students tend to be interested in using e-wallets when they have a positive perception of the benefits obtained from using the application, feel that it is easy to use, and see interesting technological innovations in the application. Thus, this conclusion emphasizes the importance of efforts to strengthen students' perceptions of the benefits, convenience, and technological innovation of electronic money applications as a strategy to increase their interest in using this digital financial platform. This can become the basis for further development in designing more effective and in-depth marketing strategies that emphasize the positive aspects identified by this research.

This research has been prepared in accordance with applicable research procedures. However, a number of obstacles occurred during the research process that affected the completeness and depth of the information obtained. First, limited references related to interest in using e-wallets are the main obstacle to gathering detailed information. Second, the limited number of statements in the questionnaire limits the measurement of relevant variables in this study. Furthermore, inappropriate and overlapping research times disrupted the distribution of questionnaires and could influence respondents' responses. Carrying out the research at the same time as the exam schedule also resulted in the distribution of the questionnaires being carried out in stages. Lastly, respondents were spread across several different classes, resulting in the effort of more than one class representative being required to support the distribution of the questionnaire. These difficulties provide insight into the challenges faced in this research, and while the results may have been affected, every effort has been made to minimize the impact of these limitations.

Based on the conclusions outlined, the author conveys several suggestions that are expected to make a positive contribution to the development of the financial technology industry as well as a deeper understanding of user interest, especially students, in using electronic money applications. First, the author suggests that the government provide support to the financial technology industry through policies that encourage the industry's growth. This is based on research findings that show that students' interest in using electronic money applications is closely related to the benefits and convenience obtained from these applications. Second, financial technology application producers are advised to continue to improve the convenience, innovation, and benefits offered to users in order to better meet their needs and preferences. Finally, for academics and other researchers, the author encourages continuing research related to other factors that influence user interest, such as perceived usefulness, perceived convenience, technological innovation, and other aspects that have the potential to influence the adoption of electronic money applications among students. It is hoped that collaborative efforts from various parties can enrich our understanding of the dynamics of the use of financial technology, especially among students, and support the growth of this industry in a more holistic manner.

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