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ASPECTS THAT INFLUENCE INTEREST IN USING SAKUKU E-WALLET IN BABAKAN VILLAGE

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Abstrak

This study aims to determine the effect of perceived usefulness, perceived ease of use, perceived security, social influence, and promotional factors on interest in using the SAKUKU e-wallet. This research is a descriptive research using random sampling method combined with snowball sampling method. The variables of this study consisted of independent variables, namely perceived usefulness, perceived ease of use, perceived security, social influence, and promotion and the dependent variable was interest in using the SAKUKU e-wallet. The data analysis method used is multiple regression analysis with data collection through questionnaires in the city of Pontianak. The results of this study are expected to contribute to the development of consumer behavior theory in the interest of using a technology, especially the factors that influence interest in using the SAKUKU e-wallet. The results of this study are the perceived usefulness variable, perceived ease of use, perceived security, social influence, and promotion have an effect on the variable of interest in using the SAKUKU e-wallet simultaneously. The variables that significantly affect the interest in using the SAKUKU e-wallet are perceived usefulness, security and promotion perceptions.

Keyword : *E-wallet Sakuku, Technology, security, social influence, promotion.*

INTRODUCTION

Financial Technology is the use of technology in the financial system that produces new products, services, technologies, and/or business models and may affect monetary stability, financial system stability, and/or the efficiency, smoothness, security, and reliability of payment systems (Bank Indonesia Regulation number 19/12/PBI/2017 in 2017)**.**

Bank Indonesia data shows an increase in the nominal value of electronic money transactions in Indonesia from 145.1 trillion rupiah in 2019 to 204.9 trillion rupiah in 2020. The growth trend of non-cash or non-cash transactions has also encouraged the development of e-wallet or digital. purse. Unlike electronic money that uses cards as a means of payment, digital wallet users only need to use an application on their smartphoneBank Indonesia data shows an increase in the nominal value of electronic money transactions in Indonesia from 145.1 trillion rupiah in 2019 to 204.9 trillion rupiah in 2020. The growth trend of non-cash or non-cash transactions has also encouraged the development of e-wallet or digital. purse. Unlike electronic money that uses cards as a means of payment, digital wallet users only need to use an application on their smartphone.

According to Bank Indonesia Regulation number 18/40/PBI/2016 2016, Electronic Wallet (Electronic Wallet), hereinafter referred to as Electronic Wallet, is an electronic service for

storing data on payment instruments, including payment instruments using cards and/or electronic money. , which may also hold funds, to make payments.

In Indonesia, a survey conducted by Ipsos stated that several e-wallet brands are increasingly popular and dominant. Ipsos said OVO, DANA and LinkAja were the four most used brands. Gopay has the most organic users, which is 54%. While 29% was followed by OVO, 11% was followed by DANA and another 6% was followed by LinkAja.

Director of BCA Suwignyo Budiman told Bisnis.com that this product will be able to be used by all smartphone users, even if he is not a BCA customer. Suwignyo analogizes Sakuku as an electronic version of Flazz, although he considers Flazz more secure because the embedded security chip mentioned cannot be copied. BCA reflects that the rapid growth in the use of Flazz has made the electronic money market wide open. According to available data, as of last June, there were around 7.7 million Flazz cards in circulation with 46 million transactions in that month. BCA customers who currently have access to Internet Banking services can find menus available for direct transfers from their savings accounts to their Sakuku accounts.

BCA itself seems to have collaborated with the Blibli marketplace service to accommodate the use of Sakuku as a means of payment. Whether this is a dummy entry or an example of a product that can be purchased using Sakuku, there is already a special Sakuku BCA merchant in the service. For comparison, as of July, the number of Mandiri E-cash users reached more than one million people with a transaction value of IDR 86.8 billion. Now Bank Mandiri is trying to encourage the use of E-Cash among SMEs.

To find out the interest in using a technology, you can use the technology acceptance model or commonly called TAM. This theory was put forward by Davis (1989), which consists of two factors, namely Perceived Usefulness and Perceived Ease of Use. According to Jogiyanto (2007), Technology Acceptance Model is a model of acceptance of information technology systems that will be used by users. The Technology Acceptance Model (TAM) assumes that two beliefs are the main behavioral variables in the adoption of information systems, namely the user's perception of usability and the user's perceived ease of use (Ratih, 2009).

Perceived usefulness is defined as a measure of the extent to which the use of technology is believed to bring benefits to the people who use it (Davis, 1989). Perceived usefulness is the extent to which individuals believe that using technology can help improve their job performance (Gardner & Amoroso, 2004). In Yahyapour (2008) added that perceived usefulness can be measured by indicators of increasing productivity, making work more effective, and working faster.

Perception of technology security analyzes individuals' feelings of uncertainty in the use of technology (Cheng et al., 2006). Information security is a way to prevent fraud or at least detect fraud which is called an information-based system, where the information itself has no physical meaning (Susanto, et al, 2012). Perceived security is an individual's expectation related to an individual's subjective belief about the authenticity of the data, its correctness, and the absence of denial.

Social influence is the influence felt by other important people who encourage consumers to use electronic payment systems in transactions. According to Al-Qeisi & Ibrahim (2009) social influence is the extent to which an individual feels that other people are important to be trusted using the new system.

According to Alma (2018), promotion is a kind of communication that gives explanations that convince potential consumers about goods and services. In increasing application users, SAKUKU e-wallet should pay attention to these factors.

RESEARCH METHODS

The model used in this study is as follows:

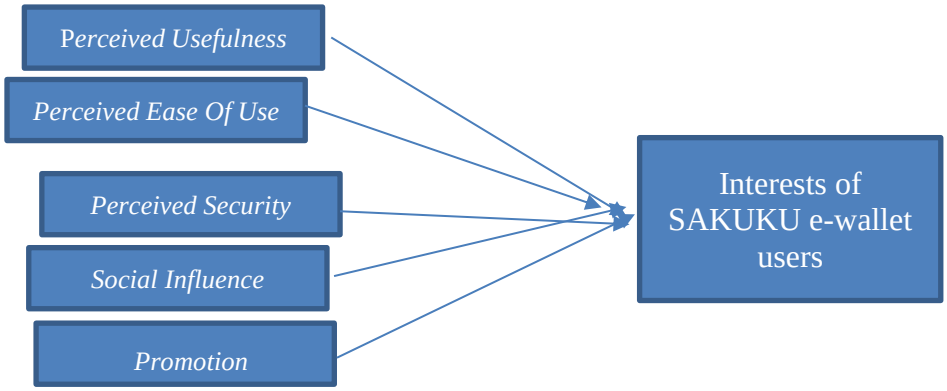

Figure 1. Research Model Framework

Based on the framework and results of previous research above, the hypotheses in this study are as follows:

H_1: There is a positive influence between the factors of perceived usefulness, perceived ease of use, perceived security, social influence, and promotion simultaneously on the interest in the use of e-wallet SAKUKU.
H_2: The perceived usefulness factor has a positive influence on the interest in using the SAKUKU e-wallet.
H_3: The perceived ease of use factor has a positive influence on the interest in using the SAKUKU e-wallet.
H_4: Perceived security factors have a positive influence on the interest in using the SAKUKU e-wallet.
H_5: Social influence factors have a positive influence on the interest in the use of e-wallet SAKUKU.

This research uses accidental sampling method combined with snowball sampling method. Questionnaires were distributed to respondents who met the criteria through a google form.

The number of samples used as many as 90 respondents. This is based on Roscoe in Sugiyono who provides advice on determining the sample size for research, namely the appropriate sample size in the study is between 30 to 500. Respondents are Pontianak City residents who are over 17 years old and have transacted using the SAKUKU e-wallet. The data analysis method used is quantitative analysis using the Multiple Regression model.

RESULTS AND DISCUSSION

Validity and Reliability Test Results

The validity test in this study used Pearson's product moment correlation. The criteria in the validity test are as follows:

1. If r count ≥ r table then the instrument or question items are significantly correlated with the total score (declared valid).
2. If r count < r table, then the instrument or question items are not significantly correlated with the total score (invalid).

Table 1. Validity Test Results of Independent Variables (Xi)

Variable	Item	r count	r table	Ket.
Perception Benefit	X1a	0,829	0,207	Valid
	X1b	0,883	0,207	Valid
	X1c	0,869	0,207	Valid
	X1d	0,815	0,207	Valid
Perception Convenience	X2a	0,916	0,207	Valid
	X2b	0,944	0,207	Valid
	X2c	0.953	0,207	Valid
	X2d	0,893	0,207	Valid
Perception Security	X3a	0,862	0,207	Valid
	X3b	0,879	0,207	Valid
	X3c	0,814	0,207	Valid
	X3d	0,879	0,207	Valid
Influence Social	X4a	0,759	0,207	Valid
	X4b	0,922	0,207	Valid
	X4c	0,872	0,207	Valid
	X4d	0,757	0,207	Valid
Promotion	X5a	0,823	0,207	Valid
	X5b	0,838	0,207	Valid
	X5c	0,852	0,207	Valid
	X5d	0,901	0,207	Valid

SPSS output source

Based on Table 1, it is found that all questionnaire items are declared valid because all values of r count > r table.

Table 2. Results of the Bound Variable Validity Test (Y)

Variable	Item	r count	r table	Information
Interest Use	Ya	0,863	0,207	Valid
	Yb	0,886	0,207	Valid
	Yc	0,843	0,207	Valid
	Yd	0,854	0,207	Valid

SPSS output source

Based on Table 2, it is found that all questionnaire items are declared valid because all values of r count > r table.

This measurement uses a reliability test with the Cronbach's Alpha method. According to Priyatno (2008) the questionnaire is considered reliable if the Cronbach's Alpha value is > 0.6.

Table 3. Results of the Reliability Analysis of the Independent Variable (Xi)

Cronbach's Alpha	N of Items
,949	20

SPSS output source

Based on Table 3, it can be concluded that all instrument items are declared reliable because the Cronbach's Alpha value is > 0.6.

Table 4. Results of the Reliability Analysis of the Bound Variable (Y)

Cronbach's Alpha	N of Items
,880	4

SPSS output source

Based on Table 4, it can be concluded that all instrument items are declared reliable because the Cronbach's Alpha value is > 0.6.

Results of Multiple Linear Regression Analysis

The independent variables in this study are perceived benefits, perceived security, and social influence. While the dependent variable is interest in use (Y).

To estimate the regression coefficient used a data processing system with the help of the SPSS 24.0 program, the results of which can be seen in Table 5 as follows:

Table 5. Results of Regression Analysis

Model		Unstandardized Coefficients	Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,113	1,302		1,623	,108
	Perception Benefit (X1)	,404	,087	,381	4,624	,000
	Convenience (X2)	-,124	,085	-,119	-1,468	,146
	Security Perception (X3)	,225	,097	,233	2,318	,023
	Social Influence (X4)	,109	,057	,150	1,908	,060
	Promotion (X5)	,281	,090	,325	3,123	,002

Source: SPSS Output

Results of Multiple Correlation Analysis (R) and Determination (R2)

Multiple Correlation Analysis is used to determine the strength or closeness of the relationship between two or more independent variables on the dependent variable simultaneously. The value of R ranges from 0 to 1. A value closer to 1 means the relationship is getting stronger, otherwise the value is getting closer to 0 then the relationship is getting weaker.

The following is a table of multiple correlation analysis results:

Table 6. Results of Multiple Correlation Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,865[a]	0,748	0,733	1,673

a. Predictors: (Constant), Promotion, Perception Benefits, Perceived Ease, Social Influence, Security Perception

b. Dependent Variable: Usage Interest

SPSS output source

In Table 6 it can be seen that the number R is 0.865. This shows that there is a very strong relationship between the independent variables of perceived usefulness, perceived ease of use, perceived security, social influence, and promotion on the dependent variable. interest in using.

Analysis of determination in multiple linear regression is used to determine the percentage of the contribution of the influence of the independent variables simultaneously on the dependent variable.

This coefficient shows the percentage of variation of the independent variable used in the model that is able to explain the variation of the dependent variable. If R2 is equal to 0 then there is not the slightest percentage contribution of the influence given by the independent variable to the dependent variable, or the variation of the independent variable used in the model does not explain the slightest variation in the dependent variable. On the other hand, if R2 is equal to 1, then the percentage contribution of the influence given by the independent variable to the dependent variable is perfect, or the variation of the independent variable used in the model explains 100% of the variation in the dependent variable. variable.

Based on Table 6, the R2 figure is 0.748 or 74.8%. This shows that the percentage of the influence of the independent variable with the dependent variable is 74.8% or the variation of the independent variable used in the dependent variable model is able to explain 74.8% of the variation in the purchase decision variable. While the remaining 25.2% is influenced and explained by other variables that are not included in this research model.

Partial Regression Coefficient Test Results (t-test)

This test was conducted to determine whether the independent variable partially has a significant effect on the dependent variable.

Testing the Regression Coefficient of Benefit Perception Variables

Hypothesis:

H_2: The perceived usefulness factor has a positive influence on the interest in using the SAKUKU e-wallet.

Table 5 shows the calculated value of t> t table (4,624> 1,899) then H2 is accepted. This means that the perception of benefits has a positive effect on interest in using the SAKUKU e-wallet. Thus, it can be concluded that some variables are felt to affect the interest of variables in using e-wallet SAKUKU. This shows that the better the level of perception of the benefits of SAKUKU, the higher the interest in using SAKUKU.

These results do not support the research of Sulistyo Seti Utami, S. S., and Kusumawati, B. (2017) which shows the perception of benefits does not have a significant effect on the variable of interest in use.

Testing the Regression Coefficient of Perceived Ease Of Use
Hypothesis:
H_3: The perceived ease of use factor does not have a positive influence on the interest in using the SAKUKU e-wallet.

Table 5 shows that the value of t arithmetic < t table (-1.468 < 1.899) then H_3 is rejected. This means that partially the perceived convenience factor does not have a positive influence on the interest in using the SAKUKU e-wallet. Thus, it can be concluded that partially the perceived convenience variable has no effect on the variable interest in using the SAKUKU e-wallet. This shows that the perception of convenience does not always affect the level of interest in using the SAKUKU e-wallet.

Testing the Regression Coefficient of Perceived Security Variables
Hypothesis:
H_4: The security perception factor has a positive influence on the interest in using the SAKUKU e-wallet.

Table 5 shows that the value of t arithmetic > t table (2.318 > 1.899) then H_4 is accepted. This means that partially the perception of security has a positive influence on the interest in using the SAKUKU e-wallet. Thus, it can be concluded that the security perception variable partially affects the interest in using the SAKUKU e-wallet variable. This shows that the more perceived security, the greater the interest factor in using the SAKUKU e-wallet.

Testing the Regression Coefficient of Social Influence Variables
Hypothesis:
H_5: Social influence does not have a positive influence on interest in using the SAKUKU e-wallet.

Table 5 shows that the value of t arithmetic < t table (1.908 < 1.899) then H_5 is rejected. This means that partially social influence does not have a positive influence on interest in using the SAKUKU e-wallet. Thus, it can be concluded that partially the social influence variable has no effect on the variable interest in using the SAKUKU e-wallet. This shows that more social influences do not always affect the level of interest in using the SAKUKU e-wallet.

CONCLUSION

Based on the results of the analysis and discussion, it can be concluded that the variables of perceived benefits, perceived convenience, perceived security, social influence, and promotion together have an effect on the variable interest in using the SAKUKU e-wallet. This shows that the five variables affect the interest factor in using the SAKUKU e-wallet.

The perceived benefits factor, the perceived security factor, and the promotion factor have a positive influence on the interest in using the SAKUKU e-wallet partially. This shows that the better the level of perceived benefits, perceived security, and promotion of the SAKUKU e-wallet, the greater the interest factor in using the SAKUKU e-wallet.

The perceived convenience factor and the social influence factor did not have a positive influence on the interest in using the SAKUKU e-wallet. This shows that the perception of convenience and social influence does not always affect the level of interest in using the SAKUKU e-wallet.

SUGGESTION

For similar follow-up research, researchers can increase the number of variables to be studied and increase the number of respondents according to their characteristics.

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