

ANALYSIS OF STUDENTS' PERCEIVED EASE OF USE AND RISKS OF USING DIGITAL WALLETS (E-WALLET) IN BANTEN

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Abstract

In the Pandemic Covid 19 era, technological developments are required to innovate continuously. One of the rapidly growing technological developments is the use of one of the Fintech, namely E-wallet. E-wallet is a technology that makes it easy for users to make payment transactions. The emergence of this E-wallet has had a significant impact, especially on young people who like an instant lifestyle. The research model is looking at two perceptions, namely the perception ease of use and the perception of risk. This research uses quantitative methods with data collection techniques using primary data. Primary data was obtained from the distribution of online questionnaires to 100 active students who using e-wallet in Banten. The results of this study was more than half of the respondent perceived that e wallet was easy and safety to use

Keywords: E-Wallet, Perceived Ease of Use, Perceived Risk

INTRODUCTION

In the Covid-19 Pandemic Era, every activity in human life is required to innovate in terms of technology. One of the rapidly growing technological innovations today is the use of digital wallets (E-Wallet). E-wallet is one of the payment system tools using the internet, known as Fintech (financial technology). The use of E-wallet has become very popular, because in this era it is required to make cashless payments (without cash). The use of this E-wallet has been carried out in almost all merchant shops and all business sectors.

Banten Province is one of the provinces on the island of Java which is located close to the capital city of Indonesia, namely Jakarta. Based on data from Bank Indonesia Banten 2021, the number of merchant stores that use QRIS connected to the use of digital wallets is 173 store merchants, and this will continue to grow, especially during the Covid-19 pandemic era. The percentage of E-wallet users in the Banten community is about 52% of the total population of Banten Province, and the highest percentage of users is among students as much as 34.2%. Students are people who prioritize practical, efficient, and instant levels in their daily life activities. The high percentage of students in using E-wallet, so that students are used as objects in this study, and the opinions of these students can be used as a guide in the development of e-wallet technology in the future.

LITERATURE REVIEW

According to Md. Mahmudul Alam, AlaEldin Awawdeh, Azim Izzuddin Bin Muhamad, (2021), E-wallet has an important role in the company's business development. Therefore, identification of opportunities and threats in the use of e-wallet is needed. This research was

conducted on companies and store merchants that use e-wallet. Data collection was carried out by distributing a survey to the Malaysian community containing questions about opportunities and threats related to the use of e-wallet.

The research of Hendy Mustiko Aji and Wiwiek Rabiatal Adawiyah, (2021), explains that how e-wallet can change consumers' lifestyles in terms of shopping, if initially customers do not want to shop, with the existence of this e-wallet, consumers' shopping desires are increasing. Increased use of e-wallet can boost economic growth in society.

The analysis of perceived ease of use refers to the research of Nurya Dina and Tri Sudarwanto, which explains the effect of perceived ease of use and service features on the interest of Dana users in the people of Surabaya. This perceived ease of use is carried out by collecting data by distributing questionnaires to the Surabaya community and the results of processing the questionnaire, analyzing the relationship between the perceived ease of use and the interest of the users of the digital wallet.

RESEARCH METHOD

This research was conducted with a quantitative approach. If defined from the methodological aspect, the quantitative approach is a measurable type of approach that consists of experiments, real community facts, surveys, and structured interviews. In this study, data collection by using online questionnaires was distributed to 100 student respondents in Banten Province. The questions given are related to the perceived ease of use and the perceived of risk in the use of E-wallet among students. Perceived ease of use consist of ease of transaction, easy to use, easy to obtain, and easy to learn. In addition, the perceived of risk is related to the level of security of e-wallet balance user data, and transaction security. The data obtained from the results of distributing the questionnaire, resulted in student opinions on the use of e-wallet.

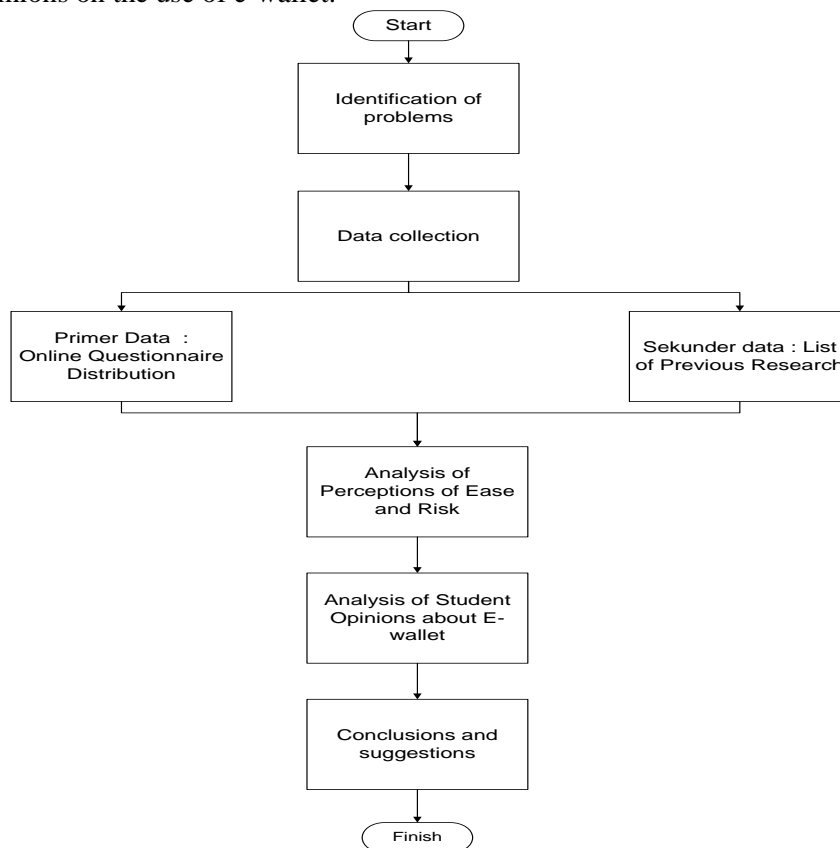


Figure 1. Research Method

The research method starts from the problem identification stage, namely the trend of using e-wallets that can change people's lifestyles. The most dominant society using e-wallet is the millennial generation, especially students. So that the opinions of these students can provide input for the development of e-wallet in the future.

These opinions consist of perceived ease of use and perceived risk in transacting with e-wallet. The data used in this study consisted of primary data and secondary data. Primary data is data collection that is carried out by distributing online questionnaires to 100 student respondents spread throughout the districts and cities of Banten Province. The questions posed were about the perceived ease of use, which is related to the ease of transactions, the ease of learning the system, the ease of practical use, the ease of obtaining, and the ease of reducing the level of complexity in using cash. In addition to the perceived ease of use, the questions asked also refer to the perceived of risk, which consists of the security risks of filling balances, security of user transaction data, protection of user information, security of transactions, and security of user balances. The questions asked were measured quantitatively, namely points "5" stating "strongly agree", point 4 agreeing, point 3 "undecided", point 2 "disagree", point 1 "strongly disagree". The answers to the questionnaire questions resulted in an analysis of the perception of ease and risk as well as an analysis of respondents' opinions on the use of E-Wallet.

RESULTS AND DISCUSSIONS

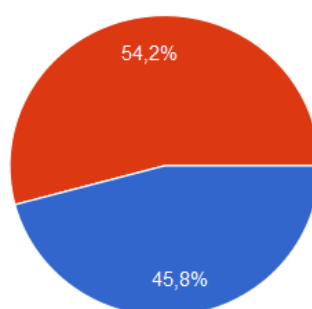


Figure 2. Distribution of Respondent Age Data

The distribution of questionnaire data to 100 respondents was mostly carried out on respondents with an age range of 21-30 years, namely 54.2% of the total number of respondents. So that the trend of using e-wallet in the community in Banten province consists of the Millennial Gen Z generation, which is a generation that prioritizes practicality, efficiency, and follows current lifestyle trends.

Table 1. Perceived Ease of Use

Perception of Ease			
No	Criteria	Agree	Disagree
1	Easy to use whenever and wherever e-wallet	84%	16%
2	Easy to learn in using e-wallet	78%	22%
3	Easy Transactions at merchant stores	66%	14%
4	Practical and Efficient	78%	22%
5	Easy to minimize cash search	82%	18%

If we analyze the table 1 about the perceived ease of use of Banten Students, it is found that more than 60 percent of respondents agree that the use of e-wallet makes it easier for them to transact anywhere and anytime. The e-wallet system is easy to learn, more practical to use, can be used at all merchants' shops, and reduce the level of complexity in the search for cash. So it can be concluded that the use of e-wallet can help daily activities and support the lifestyle of students in Banten Province.

Table 2. Perceived of Risk

Risk Perception			
No	Criteria	Agree	Disagree
1	Practical and Safe in Replenishing Balance	64%	34%
2	Transaction data information is not manipulated	62%	38%
3	Secure User Identity	75%	25%
4	The balance is not stolen by the responsible party	65%	35%
5	Safe Transaction	76%	24%

From the table 2 above, the perceived of risk, it is found that more than 60 percent of respondents chose to agree that the use of e-wallet has a small risk and is safe for use in transactions and so far has not had serious problems in transactions and confidentiality. In addition, it was found that students' opinions regarding the use of e-wallet in their daily lives found that the use of e-wallet really helped them in daily life such as shopping, E-Toll transactions, and other activities.

CONCLUSIONS

The use of E-Wallet in Banten, which is dominated by students as the millennial generation, shows a significant response to its use. E-Wallet provides ease of use, also provides the risks behind it. This study contains statements about 'Perceived Ease of Use' such as ease of use wherever and whenever, ease of learning and use, ease of conducting transactions at various merchants, practical and efficient, and ease of finding cash when transacting. Perceived Ease of Use was chosen by more than 60% of respondents with the option of agreeing and strongly agreeing in all of their statements. As for 'Perceived of Risk' statements such as refilling balances only when needed, security during transactions, security of personal data from the organizing company, and security of balances in E-Wallet. In this Perceived of Risk, more than 60% of students or respondents chose to agree and strongly agree in the security system owned by the E-Wallet system.

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