

THE INFLUENCE OF BENEFITS PERCEPTION, SECURITY PERCEPTION AND EASY TO USE PERCEPTION IN USING E-WALLET

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ABSTRACT

Digital wallets are electronic applications that can be used to pay for transactions online without cards and without cash, Users only need to use their smartphone if they want to make transactions. This study used a quantitative descriptive data analysis method using a questionnaire, which is a data collection technique carried out by providing a number of statements through the G-Form to each respondent who qualifies as a research sample. The sample used in this study was 36 students of the LP3I Polytechnic Business Administration Study Program. This study aims to find out how much influence variable X has on variable Y. Based on the results of multiple linear regression analysis with a coefficient value of -5.578 and for the perception of benefits of 0.269 which means that if it is increased by 1%, the interest in use will decrease by 0.269, the Security Perception by 0.669 which means that if it is increased by 1%, the interest in use will decrease by 0.669, the perception easy to use by 0.332 which means that if it is increased by 1% then the interest in use will decrease by 0.332. Partially, this study is also significant because the sig value < 0.05 as well as the T value is calculated > T table (1,694) so it is concluded that the variables X1,X2,X3 have an effect on Y. Simultaneous tests found that F counts > F table (61,197 > 2,892) so that H0 is rejected and H1 is accepted. And the results obtained, Variable X and Variable Y have an influence of 83,3%.

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1. INTRODUCTION

Wallets are one of the important items that people will usually carry when traveling. Whether to the market, to school, wherever one will go will usually always carry a wallet. Apart from being a place to store money, wallets are also often used to store various other items such as cellphones, personal card cards, and several other important items. Because of its fairly efficient use, many wallet companies issue the latest and latest types of wallets, even the sizes are different. Over time, the advancement of technology continues to grow, which makes some digital companies also don't want to miss out on producing digital wallets or what is usually called e-wallets. Over time, users of this digital wallet continued to increase until finally several digital company companies competed to create their e-wallet products with their respective advantages, until finally many e-wallet products emerged as we know them today, namely OVO, GOPAY, DANA, and others. Each e-wallet has its own characteristics, but the main function of each of these e-wallets is to make it easier for each user when making transactions, because every user of this e-wallet actually no longer needs to feel bothered to carry cash when traveling because their money is stored in the e-wallet they have. According to Bank Indonesia regulation No. 18/40/PBI/2016, the development of technology

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and information systems continues to present innovations, especially those related to financial technology or what is often called Fintech. The fintech industry presents electronic money payment systems in various forms [1]. E-wallet users have high confidence that e-wallets can be a safe means of payment, because in the age of technology like now transaction security is a serious concern [2].

According to [3] Benefit perception refers to the degree to which a person or individual believes that using a certain system or technology can increase productivity and work performance. Perceived benefits [4] It is a belief that using a technology can increase individual performance so that it affects the decision-making process on the use of the technology. [5] If the benefits felt by users are greater, then interest in reusing also increases.

[6] Indicators that can be used in the perception of this benefit are:

1. Work to be done quickly, one of the purposes of creating a technology is to shorten the time it takes for a person to complete his work.
2. Increase productivity, can be understood to complete more work than usual improve performance.
3. One of the purposes used by technology is to improve performance in completing work so that it provides results that maximally.
4. Make work easier, the purpose of creating technology is definitely of course to make work easier to do.

[7] Security is one of the important factors in shaping consumer confidence. Security discusses information and personal data of consumers that must be maintained, with the control of privacy regarding personal data belonging to consumers, it will make these consumers feel comfortable so that it affects the intention to use these technologies. According to [8] that the purpose of establishing a security system is to prevent, overcome and protect various information systems from the risk of illegal actions. [9] explains that if the level of security is higher, the level of risk in use is lower, causing consumers or users to be more willing to use the technology.

[10] Indicators that can be used in this perception of security are:

1. Not Worried about providing information
2. Trust that information is protected
3. The security of money is guaranteed at the time of the transaction

[11] defines the perception of easy to use as the belief in ease of use, that is, the level of trust of the user that the technology or system can be used easily and free from problems. [12] Perceived Ease to Use is an important aspect of using technology such as clear symbols and instructions, simple and not many payment process steps.

[13] Indicators that can be used in this perception of easy to use are:

1. E-wallets are easy to learn
2. E-wallets work easily according to what is desired by users.
3. E-wallets are easy to improve user skills

[14] A person's interest will arise when there is a feeling of pleasure towards a product so that they are encouraged to want to use the product. [15] Indicators that can be used in the theory of interest in use are:

1. The desire to use
2. Always try to use
3. Continues in the future

2. METHOD

This research was conducted on Polytechnic Students of LP3I Medan with the aim of research to determine the influence of benefits perception, security perception and easy to use perception in using E-Wallet. The type of data used is primary data by providing questionnaires to students who have used E-wallet funds. The population used in this study was 57 students of the LP3I Medan Polytechnic Business Administration Study Program but 36 people who used E-Wallet. This is what was used as a sample in this study. The data analysis method used to measure the results of this study is the Quantitative Method. Where in this study there are four variables consisting of three variables X and one variable Y. Variable X is Perception of Benefits, Perception of Security, Perception of easy to use while variable Y is Interest in Use. This quantitative method with statistical analysis focuses on the numerical method / numbers obtained

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from the questionnaire that has been distributed to the respondents. Then the data obtained is measured with a likert scale and analyzed based on statistical tests using SPSS. The analysis test used Multiple linear regression, Coefficient of determination test, Partial Test and Simultaneous Test.

3. RESULTS AND DISCUSSION

The results obtained by the authors of this study through a survey distributed online using google form media to all students of the LP3I Polytechnic Medan Business Administration Study Program as many as 36 respondents who met the criteria to be used as samples with the following test results:

Table 1. Multiple Linear Regresstion Test Result

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-5,578	1,907		-2,925	,006
	BENEFIT PERCEPTION	,269	,105	,245	2,557	,015
	SECURITY PERCEPTION	,669	,110	,586	--6,106	,000
	EASY TO USE PERCEPTION	,332	,129	,222	2,573	,015

a. Dependent Variable: USER INTERESTS

The results of the calculation above are obtained with the following regression equation:

$$Y = - 5,578 + 0,269X_1 + 0,669X_2 + 0,332X_3$$

Based on the results of the calculations above, it can be explained as follows:

1. The value of the Constant (-5.578) indicates a Negative influence, meaning that if all variables X are considered constant or unchanged, then the number of Interest in Use remains -5.578. The constant value here has a negative effect which means that there is a decrease in interest in use.
2. The coefficient value of the Benefit Perception Variable is 0.269 which means that if there is a change of 1% then the interest in use will change by 0.269. This benefit perception variable coefficient is positive, so if the perception of benefits increases by 1%, then the interest in use will also decrease by 0.269.
3. The coefficient value of the Security Perception Variable is 0.669 which means that if there is a change of 1% then the interest in use will change by 0.669. The coefficient of the Security Perception variable is positive, so if the perception of security increases by 1%, then interest in use will also decrease by 0.669.
4. The coefficient value of the Ease to use Perception Variable is 0.332 which means that if there is a change of 1% then the interest in use will change by 0.332. The variable coefficient of Perception of Ease is positive, so if the perception of this convenience increases by 1%, then the interest in use will also decrease by 0.332

To find out how much the Perceived Benefits, Perception of Security and Perception of Ease to use affect the Interest in Use, it is necessary to calculate the adjust R square value through SPSS software. Here are the results of adjusting R square calculations:

Table 2. Coefficient Determination Test Results (R²)

Model Summary					
Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	,923 ^a	,852	,838		1,059

a. Predictors: (Constant), EASY TO USE PERCEPTION, BENEFIT PERCEPTION, SECURITY PERCEPTION

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The value of the Coefficient of Determination R square is 0.838 so Coefficient of Determination = $0.838 \times 100\% = 83.3\%$. This means that the ability of Variables X1, X2, X3 is simultaneously able to explain or influence Variable Y by 83.3%, while the remaining $100\% - 83.3\% = 16.7\%$ is determined or explained by other indicators or factors not included in the study.

Table 3. T Result Test (Partial)

1. Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-5,578	1,907		-2,925	,006
	BENEFIT PERCEPTION	,269	,105	,245	2,557	,015
	SAFTY PERCEPTION	,669	,110	,586	6,106	,000
	EASY TO USE PERCEPTION	,332	,129	,222	2,573	,015

a. Dependent Variable: USER INTERESTS

Based on the significant value from the Coefficient table above, the significant values X1, X2, X3 < 0.05 were obtained, so it was concluded that the variables X1, X2, X3 affect the variable Y. And based on the calculated value which is greater than the T table 1,694 so that it is concluded that the variables X1, X2, X3 affect the variable Y.

Tabel4. F Result Test (Simultaneous)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	205,772	3	68,591	61,197	,000 ^b
	Residual	35,866	32	1,121		
	Total	241,639	35			

a. Dependent Variable: USER INTERESTS
 b. Predictors: (Constant), EASY TO USE PERCEPTION, BENEFIT PERCEPTION, SECURITY PERCEPTION

From the data above, it can be seen that F value is calculated > F table ($61.197 > 2.892$), then H0 is rejected and H1 is accepted with a significance level of 0.000. Since the sig < level of alpha is 0.05, the conclusion is that 3 independent variables together affect the dependent variables

4. CONCLUSION

- Variables of Perception of Benefits, Perception of Security and Perception of Easy to use partially affect and significant on the interest in the use of e-wallet Funds in Students of Polytechnic LP3I Medan Business Administration Study Program
- Variables Of Security Perception partially have the highest influence which is very significant on the interest in using e-wallet Funds in Students of Polytechnic LP3I Medan Business Administration Study Program.
- Based on the hypothesis test, H0 is rejected and H1 is accepted, it can be concluded that variable X consisting of Benefit Perception, Security Perception, and Easy to use Perception together (simultaneously) has a significant and influence on variable Y, namely Interest in Use.
- The Adjust R Square value of 0.838 or 83.8% means that the Interest in Using E-wallet funds in students of the LP3I Polytechnic Medan Business Administration Study Program can be explained by the variables Perception of Benefits, Perception of Security and Perception of Easy to use.

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