

## EFFECT OF EASE OF USE AND BENEFITS E-WALLET FOR TRANSACTION IN MSMEs EAST TELUKJAMBE DISTRICT KARAWANG

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### ABSTRACT

This study aims to determine and analyze the influence of Ease of Use and Benefits variables on E-wallet Transaction Interest in MSMEs, East Telukjambe District, Karawang Regency. This study used a descriptive method with a quantitative approach. The sampling technique used is Purposive sampling and uses the slovin formula so that 100 respondents are obtained. The data analysis technique used is to use path analysis with partial and simultaneous hypothesis testing. The result of this study is that there is a strong and positive correlation between the variables of ease of use and benefits. Partially, ease of use has a positive and significant influence on transaction interest, and benefit variables have a positive and significant influence on transaction interest. And simultaneously the variables of ease of use and benefits have a positive and significant effect on transaction interest.

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### 1. INTRODUCTION

The development of technology and information is growing rapidly. Of course, the development of technology and information is supported by the financial sector. Based on Article 1 paragraph (1) of Bank Indonesia Regulation No. 19/12/PBI/2017 concerning the Implementation of Financial Technology, *fintech* or financial technology is defined as a combination of finance and technology that develops a lot of people who make *online* transactions that are integrated with mobile phones or cards connected to a secure digital payment system. This development is supported by various kinds of technology-based or non-cash payment instruments such as Dana, Ovo, Gopay, Shopepay, Linkaja and Qris. Digital payment services are increasingly being used by consumers in Indonesia.



Figure 1. Graphic of Digital Payment Platform Users in Indonesia  
 Source: DataIndonesia.id, 2023

From figure 1 above that in digital payments users use e-wallets by 94%, while those who use mobile banking in digital payments by 54%, and those who use *e-wallets* and mobile banking by 40%. Therefore, *E-wallet* is needed by the community as a digital payment tool. *E-wallets* appear to provide more convenience that can be accessed by all groups such as MSME players providing cashless payment systems in their businesses as a machine electronic and install the *e-wallet* payment application making it easier not to find change during the payment process. In addition, non-cash payments for UMKM actors are very important in improving their business, namely faster transactions and recording transactions that are easier to use and systematic. In this study, 3,011 MSMEs in East Telukjambe Regency were chosen as research objects because of the ability to use digital payment applications well [1].

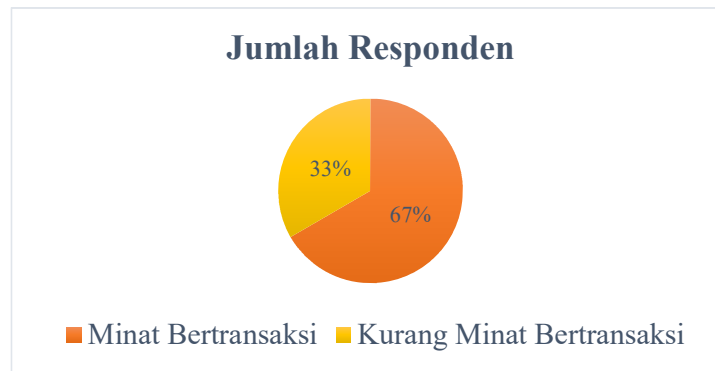


Figure 2. Number of Pre-Research Respondents  
 Source: Pre-Research Results Data,2023

From figure 2, it shows that the results of the pre-survey research with a diagram of interest in transactions using *e-wallets* in UMKM East Telukjambe District indicate that as many as 67% of MSME players said the existence of phenomena regarding the development of digital application technology is very revealing for them in transacting with users so that it does not make it difficult for consumers when paying and the use of digital applications also support the growth of the digital economy in Indonesia. But as many as 33% of service MSME players who say there are those who are less interested in transacting using *e-wallets* because they do not understand the *e-wallet* application.

Some previous studies such as research conducted by Muhammad Rizza Sabit Banan & Evi Selvi (2022), which stated a strong correlation between ease of use and safety, while according to Arif Maulana Nizar & Abdul Yusuf (2022) which stated that there is significant correlation between the variables of ease of use and trust. And different from the results of research according to Nopi Ernawati & Lina Noersanti (2020) which states that there is no strong correlation with interest in using the OVO application.

Based on the background above, we can get an idea of the different influences caused by ease of use and benefits of *e-wallets* on transaction interest. Therefore, it is necessary to conduct research that analyzes the variables of ease of use and benefits and re-examines the influence of these variables on the interest of transactions that have been carried out by previous researchers with the support of theory.

## 2. LITERATURE REVIEW

### Ease Of Use

According to [2] ease of use is defined as a degree to which one believes that technology can be easily understood and easily used. There are several dimensions of ease of use according to [3] namely:

- a. Ease of interaction
- b. Ease of use
- c. Easy to learn

### Benefit

According to [2] Benefits are the degree to which a person thinks that using a system will improve its performance. There are several dimensions of benefits according to Davis in research [4] namely:

- a. Simplify transactions
- b. Speed up transactions
- c. Provides additional benefits
- d. Provides a sense of security

### Interest

According to (Kotler, 2016) Interest is defined as something that arises an interest in trying a certain thing or activity and finally arises a desire to be able to use it. There are several dimensions of transaction interest according to Jogiyanto in research (Khoiriyah, et al 2020) namely:

1. Sense of use
2. The state always uses
3. Incentives should continue to be used in the future

### 3. METHOD

The type of research used in this study is descriptive, verifiative with a quantitative approach. The population selected in this study is MSMEs in East Telukjambe District, Karawang Regency who are using the *E-wallet* application as a payment transaction in their business. Sample determination in this study using *purposive sampling* and determination of sample size in this study using *the Slovin* formula, namely 100 respondents of UMKM actors Tel District East Ukjambe Karawang. The collection technique in this study was to distribute an ikert scale questionnaire to the responsethrough questionnaires analyzed by path analysis.

### 4. RESULT AND DISCUSSION

#### A. Descriptive Analysis

Table 1. Respondent Answer Analysis

Respondents' Answers	X1		MEAN	X2		MEAN	And		MEAN
	F	%	4,35	F	%	4,27	F	%	4,36
5 Very Agree	47	47,0		43	43,0		46	46,0	
4 Agree	43	43,0		43	43,0		45	45,0	
3 Less Agree	9	9,0		12	12,0		8	8,0	
2 Disagree	0	0		2	2,0		1	1,0	
1 Very Disagree	1	1,0		0	0		0	0	
<b>TOTAL</b>	<b>100</b>	<b>100%</b>		<b>100</b>	<b>100%</b>		<b>100</b>	<b>100%</b>	

Based on Table 1, the results of respondents' answers related to the ease of use variable (X1), the score item that has the highest value, namely X1.6, has an average of 4.35 with the statement "The menu arrangement in the *e-wallet* application can be easy understood". This is that the ease of use with indicators (ease of use) for MSME actors in East Telukjambe sub-district is very good. Benefits (X2) The highest scoring item of X2.9 has an average of 4.27 with the statement "Payment using *e-wallet* applications can reduce the occurrence of errors at the time of return ". This is that the benefits with indicators (giving a sense of security) to MSME actors in East Telukjambe sub-district are very good. And the transaction interest (Y) of the score item that has the highest value, namely Y4, has an average of 4.36 with the statement "*The e-wallet* application service greatly facilitates the payment process I make transactions, so I always try to use them." This transaction interest with indicators (the state of always using) in MSME actors in East Telukjambe sub-district is very good.

#### B. Verification Analysis

##### a. Correlation Analysis

Table 2. Correlation Analysis Output

Correlations		Ease of Use	Benefit
Ease of Use	Pearson Correlation	1	.761**
	Sig. (2-tailed)		.000
	N	100	100
Benefit	<b>Pearson Correlation</b>	<b>.761**</b>	<b>1</b>
	<b>Sig. (2-tailed)</b>	<b>.000</b>	
	<b>N</b>	<b>100</b>	<b>100</b>

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Based on Table 2, it can be seen that the correlation coefficient between the variables ease of use (X1) and benefits (X2) is obtained at 0.761, where both variables have a strong and unidirectional level of correlation because they are positive values with a coefficient interval of 0.60-0.79.

##### b. Path Analysis

Table 3. Path Analysis Output

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Itself
		B	Std. Error	Beta		
1	(Constant)	2.253	2.289		.984	.327
	Ease of Use	.625	.090	.605	6.933	.000
	Benefit	.303	.098	.270	3.094	.003

a. Dependent Variable: Transaction Interest

- 1) The magnitude of the direct influence of the ease of use variable (X1) on transaction interest (Y) is 0.605. The results of the path coefficient of 0.605 and tcalculate  $6.933 > 1.984$  showed a positive and significant effect.
- 2) The amount of direct effect of the variable benefit (X2) on transaction interest (Y) is 0.270. The results of the path coefficient of 0.270 and tcount of  $3.094 > 1.984$  showed a positive and significant effect.

Table 4. Coefficient of Determination ( $R^2$ )

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.830 <sup>a</sup>	.688	.682	3.72055

a. Predictors: (Constant), Benefits, Ease of Use

Based on Table 4, an R-square result of 0.688 is obtained. The results show that the variables Ease of Use (X1) and Benefits (X2) have an influence of 68.8% on Transaction Interest (Y).

## Discussion

### 1. Correlation of Ease of Use and Benefits

Based on the results of the study, the relationship between ease of use and benefits has a correlation value of 0.761 with a percentage of 76.1% and has a two-way relationship level, because if one variable decreases or increases, then other variables will also change. So it can be said that MSMEs have found it easy to use *e-wallet* applications in the process of payment transactions. The results of this study are in line with some researchers who state that ease of use correlates the benefits of OVO applications. [7].

### 2. Partial effect of ease of use and benefits on transaction interest

#### a. Partial Effect of Ease of Use on Transaction Interest

Based on the results of testing the ease of use variable hypothesis against the transaction interest variable, it shows that ease of use has a positive and significant effect on transaction interest. This shows that the easier it is for MSME players to use the *e-wallet* application, it will attract MSME players to continue using the *e-wallet* application in the payment process. The results of this study are in line with several researchers who state that ease of use affects transaction interest [8].

#### b. Partial Effect of Benefits on Transaction Interest

Based on the results of testing the benefit variable hypothesis against the transaction interest variable, it shows that the benefits have a positive and significant effect on transaction interest. This shows that the more MSME players feel the benefits of using the *e-wallet* application, the higher the user interest felt because it helps the payment transaction process. The results of this study are in line with several researchers who stated that the benefits affect transaction interest [9].

### 3. The simultaneous effect of Ease Of Use and benefits on transaction interest

To determine the effect Of Ease Of Use (X1) and benefits (X2) on transaction interest (Y) with a significance level ( $\alpha$ ) of 5%, degree of freedom ( $df_2$ ) =  $(n-k) = 100 - 2 = 98$ , we get  $F_{table} = 3,089$

Table 5. Simultaneous Test Results

		ANOVA <sup>a</sup>				
Model		Sum of Squares	Df	Mean Square	F	Itself.
1	Regression	2965.596	2	1482.798	107.119	.000 <sup>b</sup>
	Residual	1342.720	97	13.842		
	Total	4308.316	99			

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- a. Dependent Variable: Transaction Interest  
b. Predictors: (Constant), Benefits, Ease of Use

Based on Table 5, a calculated f value of 107.119 is obtained with a significance value of 0.000. This result shows that the calculated f value is  $107.119 > f_{table}$  is 3.089 or the sig value is  $0.000 < \alpha$  (0.05). Then it is stated that  $H_0$  is rejected  $H_1$  is accepted. This research is in line with several researchers who state that ease of use and benefits affect interest in transactions [10].

## 5. CONCLUSION

The results of this study show that ease of use has a positive and significant effect on benefits, so ease of use increases along with increasing interest in transactions and vice versa. Benefits also have a positive and significant effect on transaction interest. This shows that ease of use and benefits, both simultaneously and partially, can affect MSME transaction interest using *e-wallet* applications as a payment transaction process.

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