

THE INFLUENCE OF PRODUCT PERCEPTION AND KNOWLEDGE ON INTEREST USE APPLICATION FUND IN METHOD PAYMENT WALLET DIGITAL (USER APPLICATION FUND IN REGENCY KARAWANG)

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ARTICLE INFO

Keywords:
Perception,
Knowledge Product,
Interest Use,
Fund.

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ABSTRACT

The aim of this research is to describe, analyze and explain the variables involved, as well as to measure the relationship between Perception and Product Knowledge among users of the Dana application. Additionally, the study aims to determine the extent of the partial and simultaneous effects of Perception and Product Knowledge on the Interest in Using the Dana Application. The research adopts a quantitative method, utilizing descriptive and verification analysis. The analytical tools employed is path analysis. The sample consists of 150 respondents, and data is collected through on line questionnaire distribution. The research findings indicate a strong correlation between Perception and Product Knowledge. Additionally, Perception and Product Knowledge have a positive and significant impacts on the Interest in using the Dana Application.

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1. INTRODUCTION

The rapid growth of information and technology in the current era of globalization has significant impact on various aspects of life. In the modern business world, use technology Internet and *World wide web* (www) the more penetrate And develop with wide range its use. Internet has become part not inseparable in people's daily life and become an important element in life they (Silaban, 2021). Internet is widely used to meet daily needs and so on interpersonal communication tool. Therefore, for the majority of the world's population, Internet has become need Which very important.

The Internet provides various benefits for users, including easy access to information via the web, the ability to communicate with other users via message, pleasure from entertainment on line, participation in discussion group, And ability transfer files between computers (Rosita et al., 2023). With ever-evolving technology, activities This activity becomes easier to do, including in the transaction system. Progress Technology has also changed people's needs for payment instruments can provide speed, accuracy, and security in every electronic transaction. (Laundon, in Maisarah and Mariam, 2019)

Period moment This has cause enhancement amount person Indonesia Which switch use strategy hoarding Money through application Which possible electronic transactions (Toni & Hutagalung, 2022). By eliminating the need to store cash and card in wallet physique, companies innovate in field technology finance (fintech) And presenting product Which known as wallet digital. Competition in between companies This the more increase, with each try creating the best product to win the market among users (Syaifuddin & Rizal, 2018). The variety wallet digital Which There is moment This caused by many offer product Which interesting, easy use, innovative And beneficial (Yulianah, 2022).

Bank Indonesia has issued regulations regarding the use of electronic money in Indonesia, which previously arranged in PBI Number 11/12/PBI/2009 And Then updated become PBI No 20/6/PBI/2018.

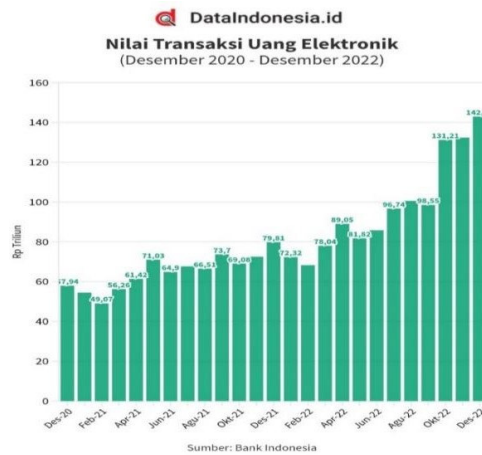


Figure 1. The Value Of Money Transactions Electronic

According to a report by Bank Indonesia (BI), in December 2022, the value of money transactions electronic reach IDR 142.97 trillion, increase as big 7.98% compared period previously (Rp 132.41 trillion). There was a significant increase of 79.14% compared the same period the previous year. The value of electronic money transactions in December 2022 is IDR 79.81 trillion, with details of spending of IDR 37.62 trillion and transfers between electronic money of IDR 23.69 trillion. Then, the value of the transaction the first time filling in electronic money was monitored at IDR 705 billion. Electronic money top up transactions recorded at IDR 76.90 trillion. Electronic money transaction values for cash withdrawals are recorded of IDR 3.16 trillion. Meanwhile, the electronic money redeem transaction value is IDR 893 billion. More carry on, volume transaction Money electronic reach 1.39 billion time on December 2022. The number increased by 3.73% compared to the previous month which was as much 1.34 billion times. When compared to the previous year, the volume of electronic money transactions also increased to 56.54%. Previously, the volume of electronic money transactions was as much as 887.93 million times in December 2021. On the other hand, BI also reported, the value of card transactions credit in Indonesia reached IDR 33.68 trillion in December 2022. That number has increased 13.13% compared to month previously Which as big IDR 29.77 trillion. Then, mark debit card transactions of IDR 701.43 trillion in December 2022. The number increased by 24.59% compared to month previously Which as big IDR 635.20 trillion.



Figure 2. E-Wallet

Based on the information above, it can be seen that DANA has all out users the second largest after Gopay, which is 83%. FUNDS issued by PT Espay Debit Indonesia introduces DANA, a digital wallet that uses the open concept platforms. FUND differentiate himself from wallet digital other with possible use across multiple platforms online and offline, but stay connected and integrated. With draft open platforms, FUND can connected with various payment method, including balance on line, card discharge, And card credit.

A number of study previously has researching variables related in study This. As example, in research by (Izza & Mohammed Naufal, 2021) found that product knowledge has a positive and

significant effect on interest use application FUND. Study other by (Nurya Dina Abrilia & Tri Sudarwanto, 2020) show that view positive to level comfort effect to desire user For use e-wallets through application FUND in Surabaya.

2. LITERATURE REVIEW

Management

Management can interpreted as process management something business Which involve management, arrangement, construction, And leadership For reach desired destination. There are also those who use the term management, but the point is is managing and organizing a business with the aim of achieving the desired results. (Yeah Ruyatningsih And Liya Megawati, 2019)

Marketing

Marketing is a social and managerial process involving the exchange of products, services, and values between individuals and groups. The goal is to meet the needs and consumer desires and create customer satisfaction on an ongoing basis, so Companies can earn profits through repeat purchases. (Budi Rahayu Tanama, 2017)

Management Marketing

Management marketing involve series activity For build mutually beneficial relationship with the target market (Siregar et al., 2021). The goal is to achieve the goal organization by selecting the right target market, developing the appropriate customer value superior, And expand market share. (July Ismanto, 2020)

Mix Marketing

Definition from *marketing mix* that is strategic For manage activity something marketing, For capable realize results Which satisfying so that need look for combination Which maximum. Buchari Alma (in Felisa, Willem, And Rogi, 2021)

Perception

According to Stanton (in Tri Dian Astuty, 2018) "perception can be interpreted as the interpretation that we give to the stimuli received through the five senses, based on experience previously Which We have".

According to Hawkins and Coney (in Tri Dian Astuty, 2018) "perception is a process election, organizing, And interpretation stimuli."

Based on the above understanding, it can be concluded that perception is a process in which stimulation or stimuli Which accepted by somebody selected, arranged, And interpreted based on their past experiences related to objects, events, or relationships. Matter This involve inference information And interpretation message For form understanding Which more big.

Knowledge Product

According to Beatty and Smith (in Tri Dian Astuty, 2018) stated " *Consumers' perceptions of a product, including their prior usage history, are referred to as their product knowledge.* " It means: Knowledge product is consumer understanding about something products, incl experience use previously.

Product knowledge is the consumer's understanding of various aspects associated with a product. This includes knowledge of product categories, brands, attributes, prices, and beliefs about the product. This knowledge influences decisions purchase consumer.

Interest Use

Gunarso (in Sugiyono, 2012:9), state interest is encouragement personal Which motivate someone to behave or act to approach or obtain object Which interested.

According to Ali Hasan (in Tri Dian Astuty, 2018) buying interest is a tendency consumers to buy a brand or take action related to the purchase, Which be measured based on probability purchase by consumers.

Based on the explanation above, it can be concluded that interest is desire customers to buy a product with motivation and pleasure in order obtain goods the. Based on the description above, and

referring to the problems in this study, make it something framework thinking in form as exposed on picture following This:

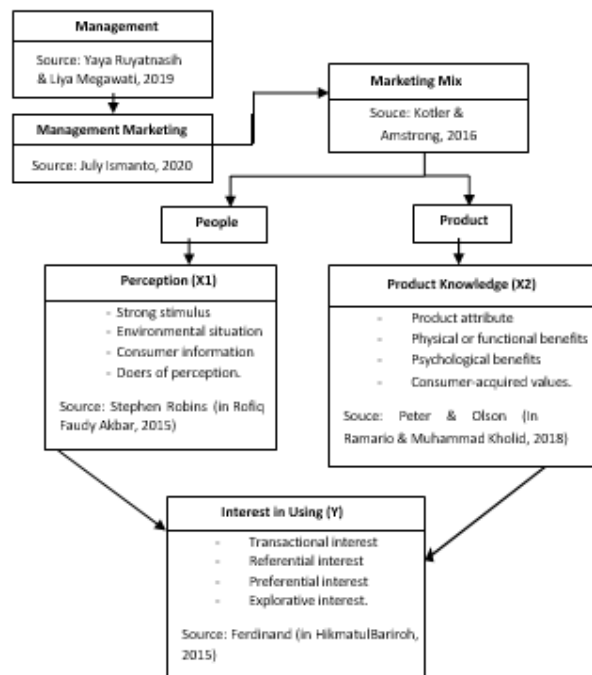


Figure 3. Framework Thinking

hypothesis Study

In accordance with framework thinking study This, writer compile hypothesis, that is:

1. There is connection between perception with knowledge product on application FUNDS in method payment digital.
2. There is a partial influence of perception and product knowledge on interest use application deep FUNDS method payment digital.
3. There is influence perception and knowledge product in a manner simultaneous to
4. interest use internal DANA application method payment digital.

3. METHOD

Study This use method study descriptive verification. Study descriptive is research conducted to determine the value of the independent variable, either one or more (independent) variables without making comparisons, or correlating between variable one with variable Which other.

Population in study This with involve public user, amount population can not is known surely.

4. RESULTS AND DISCUSSION

Results Test instrument Study

To find out that each item in the research instrument can be accounted for, researchers tested the validity test, reliability test, data normality test, and path analysis. Results complete from testing instrument study served the following:

1. Test validity

Validity is a measure to evaluate the extent of a measurement tool can accurately measure the desired concept. To determine validity instrument, comparison done between mark correlation Which counted with table critical and product moment correlation coefficient at 5% significance level. If the correlation value calculated (r count) exceeds the critical r value (0.300), then the instrument is considered valid. (Sugiyono, 2017).

Table 1. Validity Test

No	Indicator	r Count	r Critical	Criteria
1	X1.1	0.600	0.3	Valid
2	X1.2	0.700	0.3	Valid
3	X1.3	0.529	0.3	Valid
4	X1.4	0.470	0.3	Valid
5	X.5	0.756	0.3	Valid
6	X1.6	0.640	0.3	Valid
7	X1.7	0.730	0.3	Valid
8	X1.8	0.664	0.3	Valid
9	X1.9	0.670	0.3	Valid
10	X1.10	0.720	0.3	Valid
1	X2.1	0.755	0.3	Valid
2	X2.2	0.553	0.3	Valid
3	X2.3	0.681	0.3	Valid
4	X2.4	0.712	0.3	Valid
5	X2.5	0.740	0.3	Valid
6	X2.6	0.856	0.3	Valid
7	X2.7	0.853	0.3	Valid
8	X2.8	0.801	0.3	Valid
9	X2.9	0.803	0.3	Valid
10	X2.10	0.767	0.3	Valid
1	Y1	0.706	0.3	Valid
2	Y2	0.811	0.3	Valid
3	Y3	0.798	0.3	Valid
4	Y4	0.776	0.3	Valid
5	Y5	0.818	0.3	Valid
6	Y6	0.674	0.3	Valid
7	Y7	0.802	0.3	Valid
8	Y8	0.815	0.3	Valid
9	Y9	0.622	0.3	Valid
10	Y10	0.768	0.3	Valid

Table in above shows that all items/indicators have calculated Rvalue > Rtable And mark significance < 0.3. Matter the means all indicator from variable study stated valid.

2. Test Reliability

In this study, the reliability of the questionnaire for each variable was measured using Cronbach's alpha coefficient method with a significance level of 10%. To evaluate reliability instrument, calculation coefficient alpha Cronbach compared to with mark critical r table. If the value of Cronbach's alpha coefficient (α) exceeds 0.6, it can be seen that statement in study This own reliability Which Good.

Table 2. Reliability Test

Variable	r Count	r Critical	Criteria
Perception (X_1)	0.829	0.600	reliable
Knowledge Product (X_2)	0.910	0.600	reliable
Interest Use (Y)	0.916	0.600	reliable

The table above states that the results of the reliability test are known that for each variable, mark alpha cronbach (α) more big from 0.6. So that variable perception, knowledge product, and interest use stated reliable.

3. Test Normality

The normality test is used to evaluate whether the data is observed follow distribution normal or No. Method Which applied in testing This is method Kolmogorov-Smirnov. Based on provision Which has

set, if the calculated α value of the variable exceeds 0.05, then it can be concluded that variable the follow distribution normal.

Table 3. Normality Test

Variable	Kolmogorov Smirnov		Criteria
	α Count	α Critical	
Perception (X_1)	0.184	0.05	Distribution Normal
Knowledge Product (X_2)	0.209	0.05	Distribution Normal
Interest Use (Y)	0.140	0.05	Distribution Normal

Based on the information contained in the table above, states that all variable Which researched in study This follow distribution data Which normal. Fact This got based on mark significance (α) Which exceed number 0.05 For all variable Which observed.

4. Analysis Track (Path analysis)

Table 4. Coefficient Track Between Variable Perception And Knowledge Product To Interest Use
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	275.309	203.225		1.355	.178
	Persepsi	.721	.102	.617	7.056	.000
	Pengetahuan Produk	.235	.093	.222	2.537	.012

a. Dependent Variable: Minat Menggunakan

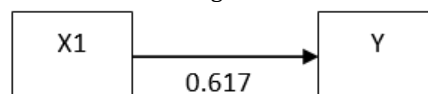
Information:

Persepsi= Perception; pengetahuan Produk= Product Knowledge; Minat Menggunakan= Interest Use

Table the showing coefficient track between variable Perception And Knowledge Product to Interest Use. Values coefficient track explained as following:

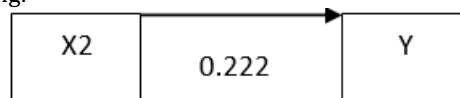
1. Coefficient track variable Perception (X_1) To Interest Use (Y)

According to table the, coefficient track between variable Perception (X_1) And Interest Using (Y) is 0.617. This indicates that the value of the path coefficient between perceptions (X_1) and Interest in Using (Y) is 0.617. Thus, the equation is obtained is $Y = 0.617 X_1$. An illustration of the path coefficient graph between the variables X_1 and Y can be seen following This:



2. Coefficient track variable Knowledge Product (X_2) To Interest Use (Y)

From the table, it can be seen that the path coefficient for the Knowledge variable Product (X_2) to Interest in Using (Y) is 0.222. This shows that the relationship between Product Knowledge (X_2) and Interest in Using (Y) has a coefficient path of 0.222. Therefore, the equation that describes the relationship between the two variables are $Y = 0.222 X_2$. Path coefficient graph between variables X_2 and Y can depicted like the following:



5. CONCLUSION

Variable lonely in a manner Partial influential significant to interest use Fund application among the people of Karawang. Variable product knowledge partial effect has a significant effect on the interest in using the Fund application among circles public Karawang. Variable perception, And knowledge product in a manner simultaneous influential significant to interest use application Fund on circles public Karawang.

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