

Consumer Satisfaction Using e-Wallets

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ABSTRACT

According to Ministerial Regulation No. 14 of 2017 IKM is a tool to measure the level of community satisfaction as service users and improve the quality of public services. The purpose of this study was to measure the level of community satisfaction in the village. Calculation Method Satisfaction value is "weighted average value of each service element". The results showed that 9 indicators; Requirements have a very good value, Mechanisms and system procedures are not good, Time for completion of Kuang Good, Costs / Tariffs are very good, Product Specifications, Types of Service are very good, Competence of Implementers are very good, Behavior of Implementers is very good, Handling of complaints and suggestions is very good, facilities very good.

INTRODUCTION

The development of technology brings many changes that occur around us. One example is the payment system in economic transactions. The use of money as a means of payment has become a basic need in almost every community activity. Money as a means of payment has evolved, starting from the form of metal, paper, until now it has developed into a more practical form, namely electronic money. It is undeniable that non-cash payment methods are rife in today's social and economic life. Some companies show off their tricks by offering massive discounts to attract consumers' attention and actually influence consumers to become more consumptive, so they can't control themselves over their use. According to Haryani and Herwanto (2015: 7) consumptive behavior is a form of behavior to buy a product without rational considerations or not based on needs, such as buying goods because of gifts offered, or buying goods because many people use the goods. So, it can affect people's consumptive behavior in consuming them without limits or buying excessively.

Consumptive behavior towards society in changing the pattern of human life is influenced by several factors, including the strength of socio-cultural factors and the strength of psychological factors. so as to fulfill pleasure alone without being based on rational considerations (Dikria, Okky dan Sri Umi Mintarti W. 2016). Consumptive behavior that occurs in the Bengkulu community is no exception, of course it can be predicted to experience the same behavior, so it can identify the impact of a greater influence such as the reasons for purchasing products because of the lure of gifts, purchasing products because of attractive packaging, purchasing products to maintain one's appearance. and prestige, purchasing products based on price considerations not because they are based on benefits and uses, purchasing products just to maintain status, and using products because of conformity to the advertised model, and so on.

Another thing that affects people's consumptive behavior experienced in using an electronic wallet or e-wallet is impulsive buying, where a person buys behavior solely because it is based on a sudden desire, waste occurs by wasting a lot of funds without realizing it. clear needs and seeking pleasure which is done solely for pleasure and satisfaction. The non-cash payment system is in great demand by the general public, mainly because of the benefits obtained such as a faster, more efficient payment process and the benefits of discounts that are obtained when used. However, psychologically shopping using a digital wallet or e-wallet can cause addiction and dependence. According to Davis in Pratama dan Dewa (2019: 931) interest is defined as the level of how strong a person's desire or urge to do a certain action is to use an application. So, the problem that is done by the community is a wasteful attitude caused by a lack of individual control over their hobbies, due to the lack of understanding between needs and desires, so that it can worsen financial health conditions.

Furthermore, shopping with an application, e-wallet or digital wallet on a gadget/mobile or laptop can also affect shopping styles that tend to be consumerist. It is the same with the use of e-money, which is used as a digital payment tool to provide convenience and speed in making payment transactions without the need to carry cash (Diani,. et,al 2020; Nonika, Inggiharti, 2020;

Fitriadi, Ferry 2019). It is also still the next problem for people who do not fully understand the use of e-money and there are still many views among the public, that non-cash has a big risk and has many weaknesses. The purpose of this study was to determine the extent of the influence of the use of e-wallet and e-money on the level of consumer consumptive shopping at Matahari Department Store Bengkulu City.

METHODOLOGY

Types of Research

This research is a quantitative descriptive research, Sugiyono (2016:13) says descriptive research, namely, research conducted to determine the value of independent variables, either one or more variables without making comparisons, or connecting with other variables. Quantitative research methods, as stated by Sugiyono (2016:8) are research methods based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, data analysis is quantitative/statistical, with the aim of testing hypotheses that has been established. Thus, this study only describes the influence of E-Wallet and E-Money on the consumptive behavior of the people of Bengkulu City.

Sampling Techniques

The sampling technique used in this study is the accidental sampling technique, which is selecting any member of the population who coincidentally meets and can provide the necessary information. The population is consumers who shop at Matahari Department Store Bengkulu City. The sample is 100 consumers who have made transactions using e-Wallet and e-Money. The questions in the closed questionnaire were made with a Likert scale with a score of 1 to 5. This Likert scale was used by researchers because it had a middle value that was used to explain indecision or was neutral in choosing an answer.

Analysis Method

All data processing in this study was assisted by using data processing software, namely SPSS (Statistical Product and Service Solutions) Version 22. Furthermore, the research was carried out with research instruments, namely; Validity Test, Reliability Test, Multiple Linear Regression, T test, F test. The form of the multiple regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + e \dots \dots \dots (1)$$

Where :

- Y = Community Consumptive Behavior
- X1 = E-Wallet
- X2 = E-Money
- a = constant value
- b1b2 = Regression Coefficient
- e = error

RESULTS

Characteristics of Respondents

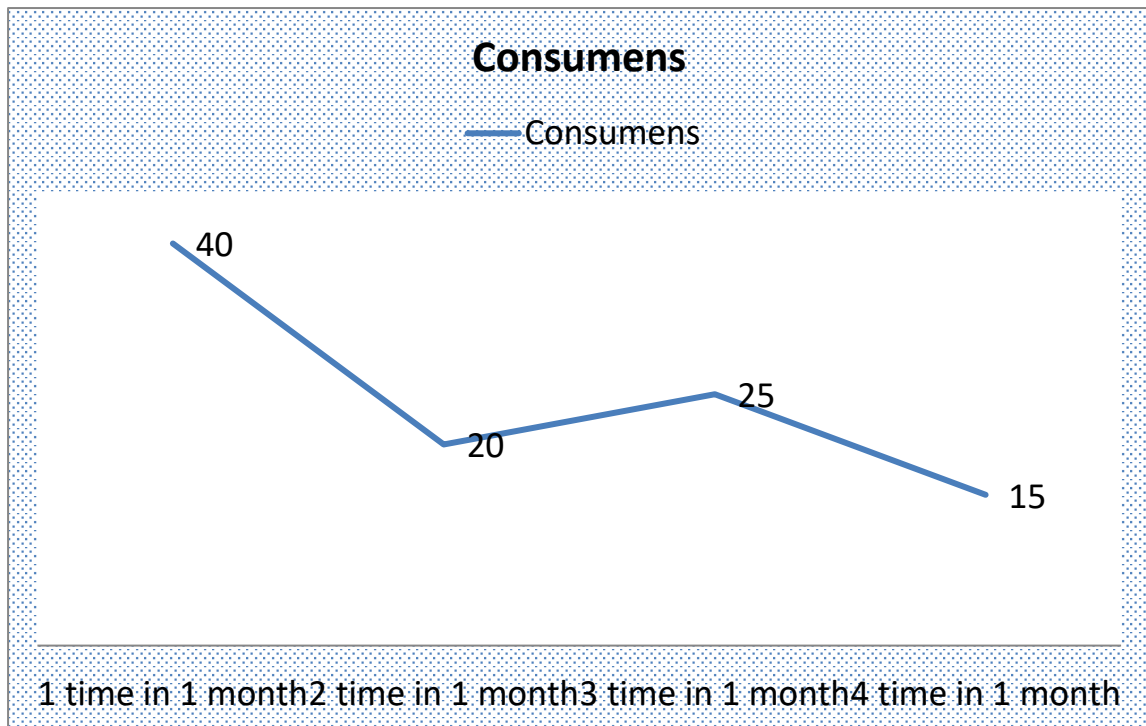


Figure 1. The Number of Consumers Who Use e-Wallet and e-Money every Month

It is clear that 40 people use e-Wallet and e-Money every month, while the longest they use e-Wallet and e-Money is 4 months.

Data Validity Analysis

The indicators of customer loyalty, positive response, convenience are all valid and significant. the calculated value of the validity of the question items is greater than the value of the Validity Coefficient of 0.2324 (r table, DF = n-2). The validity coefficient is shown in table 1.

Table 1. Test the Validity of e-Wallet

Question	Coefficient of Validity 0.2324	Information
Customer loyalty		
1. E-wallet users are willing to share positive things about using the application	0,564	Valid
2. I have no effect using other applications other than e-wallet	0,144	Valid
3. I am willing to say something positive about using the e-wallet application	0,372	Valid
Positive Response		
1. I am happy with the e-wallet application because it is easy to catch the eye	0,323	Valid
2. I've never had a problem using the e-wallet app	0,715	Valid
3. I am willing to say something positive about using the e-wallet application	0,848	Valid
4. The use of e-wallet provides a positive value in transactions	0,689	Valid
Convenience		
1. Use the e-wallet app regularly	0,448	Valid
2. I think e-wallet is quite comfortable when using it	0,458	Valid
3. I use the e-wallet application quite comfortable in shopping online	0,316	Valid

The indicators of customer loyalty, positive response, convenience, are all valid and significant. the calculated value of the validity of the question items is greater than the value of the Validity Coefficient of 0.2324 (r table, DF = n-2). The validity coefficient is shown in table 1.

Table 2. Test the Validity of e-Money

Question	Coefficient of Validity 0.2324	Information
Benefits and advantages		
1. The use of e-money takes a short time, it can make my time not wasted	0,682	Valid
2. The use of e-money does not need to carry large amounts of cash which is a high risk of crime, thus providing an advantage in working time	0,221	Valid
3. The use of e-money is quite practical and provides transaction benefits	0,482	Valid
Ease of use		
1. E-money is quite easy to pay	0,463	Valid
2. Using e-money is relatively easy to understand	0,724	Valid
3. E-money services make transactions easier	0,848	Valid
Trust		
1. I believe e-money products are a form of innovation from the latest technology	0,448	Valid
2. E-money products give people confidence in digital payments		
3. Public trust is quite high on the use of e-money	0,458	Valid
4. I believe e-money applications make my social life easier	0,316	Valid

Indicator of Impulsive Purchase, Waste, Looking for Fun. the arithmetic value of the validity of the items is greater than the value of the Validity Coefficient of 0.2324 (r table, DF = n-2). The validity coefficient is shown in table 1.

Table 3. Consumer Consumptive Behavior Validity Test

Question	Coefficient of Validity 0.2324	Information
Impulsive Purchase		
1. I believe purchases through e-wallet and e-money application products can make payments easier	0,679	Valid
2. The use of e-wallet and e-money applications is sufficient to fulfill shopping desires	0,265	Valid
3. E-wallet and e-money application products as desired	0,490	Valid
Waste		
1. E-wallet and e-money applications indirectly change our lives extravagantly	0,461	Valid
2. Payment via e-wallet and e-money applications, according to our lifestyle	0,724	Valid
3. Using the e-wallet and e-money payment system on Marketpalce indirectly wastes a lot of money.	0,670	Valid
Looking for Fun		
1. Using e-wallet and e-money payment systems makes me happy as I wish	0,670	Valid
2. Payment via e-wallet and e-money is a hobby factor and as desired	0,389	
3. I am very happy to use e-wallet and e-money because it makes payments easy	0,400	Valid
4. I like to use e-wallet and e-money because it keeps up with the times	0,289	Valid

Data Reliability Analysis

The results of the reliability test using all reliable variables, all variables determine the value of Cronbach Alpha (α) > 0.60. The results of the reliability test using all reliable variables, found e-Wallet and E-Monney is Realiabile, but Consumptive Behavior No Realiabile. said to be reliable if the Cronbach's Alpha is above 0.06.

Tabel 4. Reliability Test Results on e-Wallet Instruments (X1), e-Money (X2) and Consumptive Behavior (Y)

Variable	Cronbach's Alpha	N of Items	Description
<i>E-Wallet</i> (X ₁)	0,725	10	<i>Reliable</i>
<i>E-Money</i> (X ₂)	0,605	10	<i>Reliable</i>
Consumptive Behavior (Y)	0,497	10	<i>No Reliable</i>

Multiple Linear Regression Analysis

The results of multiple linear regression showed that all variables in this study had a significance below 0.005, so the hypothesis of all variables was accepted. e-Wallet and e-Money have an effect on consumer behavior of Matahari department store consumers.

Tabel 5. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	28,263	3,451		8,189	,000
<i>e-Wallet</i>	,205	,049	,385	4,219	,000
<i>e-Money</i>	,228	,064	,325	3,560	,001

T count variable e-wallet 4,219 > T table 1.984, then the hypothesis Ha is accepted. e-Wallet has an effect on the consumptive behavior of consumers shopping at Matahari Department Store Bengkulu City. Likewise with e-money, the calculated T value is 3,560 > T table 1.984, then the hypothesis is accepted, e-money affects the consumptive behavior of consumers who shop at Matahari Department Store Bengkulu City.

Table 6. Simultaneous Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	140,051	2	71,526	13,204	,000 ^b
Residual	525,459	97	5,417		
Total	668,510	99			

Based on the comparison of the calculated F value with the F table, the calculated F value is greater than the Ftable value, namely 13,204 > 2.46, it is concluded that the hypothesis is accepted, meaning that there is a simultaneous effect between e-wallet and e-money on the variable of consumptive behavior.

DISCUSSIONS

The results showed that the e-wallet variable had a positive and significant effect on the consumptive behavior of consumers who shopped at Matahari Dept Store. Consumers feel that there is convenience in shopping, which is no need to carry cash. These results are in line with the research of Suyoto, & Pranowo, (2016:20) that there is convenience in using e-wallet. The advantages of using an e-wallet are; practical and efficient so you don't have to bother carrying a lot of money, ATMs, credit cards, and debit cards when traveling. This result is also supported by Cahyani's research (2021), people prefer to use e-wallet, because e-wallet offers more attractive promotion. In the e-money variable there is a significant influence on consumer behavior in shopping. e-money is faster and more convenient than cash. According to Bayu (2014: 3) electronic money is a means of payment that replaces conventional money, can be used and distributed as a medium of exchange stored in digital format on a computer or micro chip in a card. This result is also supported by research by Hasrian (2021) and Diani (2020) that e-money has an effect on consumer behavior.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of research and discussion, it can be concluded that 1) there is a significant influence between e-wallet on consumptive behavior of consumers who shop at the Dept.store in Bengkulu city. This means that there is convenience in shopping without the need to carry cash. 2) There is a significant influence between e-money on the consumptive behavior of consumers who shop at the Bengkulu City Dept.store. This means that e-money is faster and more convenient than cash, so that it has a positive impact or advantage in its work.

Based on the results of this study, the authors provide suggestions 1) For users of e-wallet and e-money to be more considerate of the principle of benefit, because the use of electronic technology should not be for mere pleasure and not based on rational considerations. 2) It is expected that consumers who behave consumptively should take advantage of the sophistication of payment instruments which are usually called electronic money, because these payment instruments are safer, not easily damaged and easy to use. 3) For further researchers, they can look for other variables, apart from e-wallet and e-money, in order to increase knowledge in the use of electronic money.

FURTHER STUDY

This study has a limited number of respondents who are still small, and are still in one area, namely only one Department Store. Furthermore, shopping with an application, e-wallet or digital wallet on a gadget/mobile or laptop can also affect shopping styles that tend to be consumerist. It is the same with the use of e-money, which is used as a digital payment tool to provide convenience and speed in making payment transactions without the need to carry cash. It is also still the next problem for people who do not fully understand the use of e-money and there are still many views among the public, that non-cash has a big risk and has many weaknesses.

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