

The Influence of Perceptions of Convenience and Perception of Benefits on Interest in Use of Gopay E-Wallet in Surabaya

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ABSTRACT

The study was aims to explain This study is intended to explain the effects of perception of ease and the perception of benefits to the interest of use. The population used in this study was used by e-wallet in surabaya. The method of collecting samples used is non-probability sampling with tecmic purposive sampling the number of respondents as many as 72. All tests on smartpls applications indicate that the entire test scores above the required value for it to be declared reli. Studies have shown that perception of ease and perception of benefits has a positive effect on interest in use.

INTRODUCTION

In digital industry, technological developments are increasingly complete. One of them is changing the payment method. With these technological advancements, people who previously used the cash payment method to make transactions, now can make non-cash payment methods because they are practical and fast in transactions. This gave rise to ideas for business people to continue to innovate in the use of financial technology to support their business activities.

Financial technology is the result of combining financial services with existing technology, resulting in a moderate to the traditional business model shift. This means that previously transactions required meeting in person and carrying a certain amount of cash, but now transactions can be done remotely by making payments that can be completed in seconds (Bank Indonesia:2019). Therefore, different types of digital payment instruments are created. Digital payment instruments are now being developed and packaged in digital wallet applications (commonly known as e-wallets) that allow all kinds of payment transactions, such as depositing funds and transferring funds to other users. Become. In short, electronic wallets are one of the developments of fintech in today's digital age.

The use of e-wallets is in high demand among young people, especially students. Therefore, there are several reasons why e-wallets are the most popular and widely used means of payment. According to a study by the Director of Customer Experience at Ipsos Indonesia, 68% of e-wallet users are young people, and their productivity is much higher than that of other groups (Nadhilah et al., 2021). This is because students are a community group whose lifestyle is inseparable from digital technology. Digital technology has brought about the phenomenon of a cashless society, where people use transportation services such as GoRide and GoFood when processing GoPay payment transactions. Here are the benefits GoPay users get:

In addition to discounts that will please users, you can exchange your accumulated points for shopping vouchers. Moreover, GoPay is not only easy to top up at his ATM, but it can also be done through a Gojek driver, which is naturally very time-consuming. GoPay also offers a stand to top up GoPay Credit.

According to Oentario et al. (2017), one of the factors influencing interest in using digital financial services is perceived convenience. Therefore, the perceived convenience factor has a positive effect on the interest of digital financial service users because it has an information system that is easy to understand and use. Perceived convenience is one of the consumer's considerations when using financial technology services.

Aside from these additional factors, users today are becoming more interested in using electronic wallets, also known as digital wallets, because they see the benefits they offer. e-money products, by Octabrianoro et al. (2017), acknowledge the advantages of making payment transactions quicker and easier, offer extra advantages and peace of mind when making payment transactions, and pay more. You can increase your trading productivity.

However, in the Fintech Report, The Convergence of Digital Financial Services, GoPay is in second place with 58.4%, while the first position is OVO with 58.9% of users and ShopeePay with 56.4% (Katadata.co.id: 2021)

In other data from brand awareness and top of mind, GoPay and OVO are still the same, but when looking at TOM (Top of Mind), there is a significant difference where OVO is at 35%, while GoPay is rated at 16%, it even loses to other applications, namely Funds, which is at 30%. This shows that the top concern of the public regarding e-wallets and digital payments is not GoPay, which is the main concern, but other fintech products, namely OVO. (Katadata.co.id:2021)

Based on other data from the last four years, namely in 2018–2020, it still shows an increase in the percentage of use of GOPAY. In 2018, the percentage of use of GOPAY was 76%, while in 2019 it was 82%, and it continues to increase in 2020 by 97%. So that it managed to survive to be ranked first as the most frequently used digital wallet, but from 2020 to 2021, GOPAY experienced a decline, initially getting a percentage of 97% to 93%. With this decrease, it can be indicated that interest in using GOPAY has also decreased, as seen from the percentage of GOPAY use in 2021 (Dailysocial: 2018–2021).

Given this phenomenon, researchers are interested in research to find out the facts that occur about how much influence perceptions of convenience and perceived benefits have on intentions to use GoPay e-wallets, with the research title "The Influence of Perceived Convenience and Perceived Benefits on Interest in Using GoPay E-Wallet in Surabaya.

LITERATURE REVIEW

Perception of Convenience

Rahma (2018) states that perceived convenience means an individual's belief that using an information technology system is OK or requires a great deal of effort (no effort required) to use it. says. According to Mawardani & Dwijayanti (2021), perceived ease of use is defined as the degree to which people believe a technology is easy to use. The point is that people who find information systems easy to use will use them. According to Davis (Amarjia & Rante, 2019), the metrics used to measure perceived brightness are: (1) easy to learn, (2) controllable, (3) flexible, (4) easy to use, and (5) clear and understandable.

Perceived Benefits

Robaniyah & Kurnianingsih (2021) define perceived usefulness as the subjective likelihood that potential users will use a particular application to enhance their job performance. According to Rahmawati & Yuliana (2020), e-money products benefit when they can facilitate payment transactions, speed up payment transactions, provide additional benefits upon transaction completion, and provide peace of mind in payment transactions. can understand. Improve the efficiency of your payment transactions. According to Davis (Amarjia & Rante, 2019), the metrics used to measure perceived usefulness are: (1) Effective (2) Faster Results (3) Useful (4) Beneficial.

Interested in Using

According to Seetharaman (2017), user interest is an individual's strong desire to participate in activities intended to direct or utilize someone to a more specific activity. Furthermore, research shows that user interest, or so-called behavioral user intent, is the attitude or behavior of a person who tends to want to use technology because the system provides benefits to the user (Rodiah & Melati, 2020). Metrics are used to measure user interest as follows (Priambodo & Prabawani, 2016): (1) I want to use it, (2) I always try to use it, (3) I will continue to use it.

The Relationships between Variables

The relationship between User Interest and Perceived Ease of Use Usage intention may be affected by perceived usability. The degree to which a person thinks the technology is simple to use is how Hoetama (2020) defines perceived convenience. It appears that beliefs about the decision-making process are what usability perceptions are. Information systems will be used by those who believe them to be user-friendly. The aforementioned sentences merely suggest that the desire to use e-wallet services as a form of payment is what drives people's interest in using them. -wallet. A previous study by Rodiah and Melati (2020) found that perceived ease of use positively impacts interest in using e-wallets.

The Relationship between Perceived Ease of Use and User Interest

Perceived usefulness can have an impact on the intention to use something. According to Oktabrianto et al. (2017), perceived usefulness refers to the degree of trust that a user has in a technology or system to boost their productivity at work. The process of making decisions is well known to be involved in usefulness perception. H. People who find information systems useful use them. This is supported by research by Hanina (2021), who found that perceived benefits have a positive and significant impact on the intention to use. According to a study by Priyonos (2017), this result suggests that perceived benefits positively influence usage intentions.

Conceptual Framework

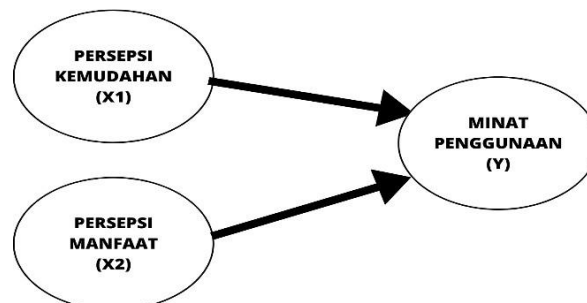


Figure 1. Conceptual Framework

Hypothesis

H1: Perceived convenience has a positive effect on interest in using Gopay e-wallet in Surabaya

H2: Perceived benefits have a positive effect on interest in using Gopay E-Wallet in Surabaya

METHODOLOGY

The method used in this study is quantitative to determine the actual relationship. This means that in this study using correlational techniques with the aim of conducting a correlation analysis between the independent and dependent variables. The population in this study are E-Wallet users who live in the city of Surabaya, with a total sample of 72 respondents. Determining the number of samples using a sampling technique, namely purposive sampling technique with a minimum age criteria of 17 years old, having used E-Wallet as a means of payment and domiciled in Surabaya. Data analysis techniques in this study used Partial Least Square (PLS) SEM with several tests, namely validity testing, reliability testing, R testing (R-Square), and hypothesis testing.

RESULT

Cross Loading Factor

Table 1. Cross Loading Factor

INDICATOR	INTEREST IN USE (Y)	PERCEPTION OF EAS (X1)	PERCEPTION OF BENEFITS (X2)
X1.1	0,320796	0,727667	0,359565
X1.2	0,277044	0,719297	0,462685
X1.3	0,371253	0,837419	0,624266
X1.4	0,388208	0,837618	0,614412
X1.5	0,629413	0,777303	0,729420
X2.1	0,504949	0,598284	0,872186
X2.2	0,547333	0,587499	0,879770
X2.3	0,565417	0,706374	0,927435
X2.4	0,576397	0,755009	0,851316
Y1	0,940502	0,516239	0,603202
Y2	0,912337	0,504164	0,515654
Y3	0,935272	0,526054	0,611350

The table above shows that the value of factor loading on each indicator (shaded) shows a factor loading value that is greater than the indicator loading factor of the other variables, so that it can be said that all indicators in this study have fulfilled their validity.

Outer Loadings

Table 2. Outer Loadings

	Factor Loading (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics ((O/STERR))
X1.1 <- PERCEPTION OF EASY (X1)	0,727667	0,723735	0,075814	0,075814	9,598071
X1.2 <- PERCEPTION OF EASY (X1)	0,719297	0,712685	0,074885	0,074885	9,605386
X1.3 <- PERCEPTION OF EASY (X1)	0,837419	0,835138	0,039399	0,039399	21,254904
X1.4 <- PERCEPTION OF EASY (X1)	0,837618	0,833744	0,042053	0,042053	19,918144
X1.5 <- PERCEPTION OF EASY (X1)	0,777303	0,790468	0,032146	0,032146	24,180213
X2.1 <- PERCEPTION OF BENEFITS (X2)	0,872186	0,868136	0,030567	0,030567	28,533187
X2.2 <- PERCEPTION OF BENEFITS (X2)	0,879770	0,879507	0,023425	0,023425	37,556698
X2.3 <- PERCEPTION OF BENEFITS (X2)	0,927435	0,928836	0,017936	0,017936	51,707032
X2.4 <- PERCEPTION OF BENEFITS (X2)	0,851316	0,855448	0,027032	0,027032	31,492607
Y1 <- INTEREST IN USE (Y)	0,940502	0,940532	0,011575	0,011575	81,253280
Y2 <- INTEREST IN USE (Y)	0,912337	0,912339	0,034965	0,034965	26,092708
Y3 <- INTEREST IN USE (Y)	0,935272	0,935443	0,013723	0,013723	68,155536

All reflective measures of the variables Perceived Convenience (X1), Perceived Benefit (X2), and Use Interest (Y) were calculated based on the external loadings table above to see if the factor loading (original sample) was greater than 0.50 and/or significant (value). All indicator estimates meet convergent or good validity because the t statistic is above the value of $Z = 0.05$ (5%) = 1.96.

Validity Test

Table 3. Average Variance Extracted

	AVE
INTEREST IN USE (Y)	0,863879
PERCEPTION OF EASY (X1)	0,610793
PERCEPTION OF BENEFITS (X2)	0,779894

Based on the table above, it shows that the AVE value of all the variables used in this study shows an AVE value greater than 0.5. So it can be concluded that the AVE value meets convergent validity.

Reliability Test

Table 4. Composite Reability

	Composite Reliability
INTEREST IN USE (Y)	0,950090
PERCEPTION OF EASY (X1)	0,886532
PERCEPTION OF BENEFITS (X2)	0,934032

The combined reliability test results show that the variable permeability (X1) is 0.886532, the variable perceived advantage (X2) is 0.934032, and the interest in use (Y) is 0.950090. These three variables have reliability values over 0.70 when taken together. It can be said that all of the study's variables are trustworthy.

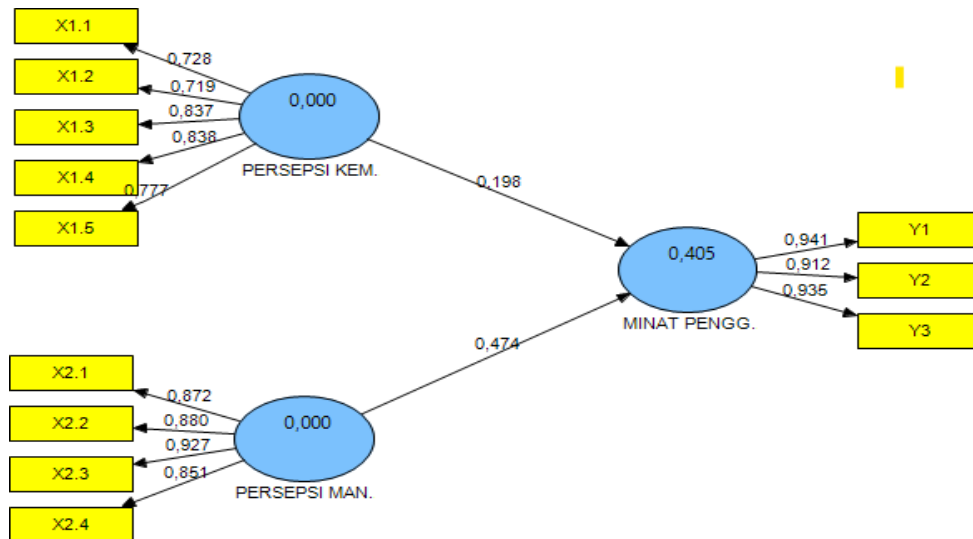


Figure 2. Outer Model with Factor Loading Path Coefficient and R-Square

Table 5. R-Square

	R Square
INTEREST IN USE (Y)	0,404968
PERCEPTION OF EASY (X1)	
PERCEPTION OF BENEFITS (X2)	

R² has a value of 0.404968. According to this model, perceived benefits and convenience account for 40.5% of the variance in the use interest phenomenon, and other external factors can explain the remaining 59.5% of the variance. This study, in addition to perceptions of convenience and ease of use.

Hypothesis Testing

Table 6. Hypothesis Test Results

	Path Coefficients(O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STERR)	P Values
PERCEPTION OF CONVENIENCE (X1) -> INTEREST IN USE (Y)	0,198224	0,210152	0,087103	2,275746	0,025
PERCEPTION OF BENEFITS (X2) -> INTEREST IN USE (Y)	0,473624	0,469559	0,090184	5,251744	0,000

Perceived convenience has a positive effect on the interest in using the GoPay e-wallet in Surabaya, which is acceptable, with a path coefficient of 0.198224, and a T-statistic value of 2.275746 > 1.96 (from table value $Z_{\alpha} = 0.05$) or a P-Value of 0.025 < 0.05, with a significant (positive) result.

Perceived benefits have a positive influence on the interest in using GoPay e-wallets in Surabaya, which is acceptable, with path coefficients of 0.473624, and a T-statistic value of 5.251744 > 1.96 (from table value $Z_{\alpha} = 0.05$) or P-Value 0.000 < 0.05, with a significant (positive) result.

DISCUSSION

The Effect of Perceived Convenience on Interest in Using Gopay E-Wallet in Surabaya

Research shows that the menu item that has the greatest impact on user interest is flexibility. Flexibility is the state in which consumers believe they can tailor their use of an item to suit their particular circumstances. The results of this study are consistent with those of Nizar and Abdul (2022). In other words, perceived convenience has a positive and significant impact on interest in using e-wallets. Previous research results by Rodiah and Melati (2020) found that perceived convenience positively impacts interest in using e-wallets. This research is supported by research by Aritonang and Arisman (2017) showing that perceived usability has a positive and significant impact on user intent.

The Effect of Perceived Benefits on Interest in Using Gopay E-Wallet in Surabaya

The study demonstrates that the perceived advantages have had a significant impact on Surabaya residents' willingness to use GOPAY e-wallets. Customers become more interested in using an application as they become more aware of its advantages. As a result, it is accepted that perceived benefits have an impact on Surabaya residents' interest in using the GOPAY e-wallet.

The metric that has the biggest effect on the intention to use is "usefulness," according to the findings of the descriptive analysis of the variable "perceived usefulness." Due to the benefits that electronic wallets provide, consumers are more likely to use them. Facilitate payment transactions, ensure security, and improve efficiency. The results of this study are consistent with the findings of Hanina (2021) that perceived benefits have a significant positive impact on intention to use. In other words, perceived convenience has a positive and significant impact on user intent. This study shows that perceived benefits positively affect his willingness to use Priyono (2017).

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of this study, the following conclusions can be drawn:

1. The more consumers feel that it is easy to use the GOPAY E-Wallet in Surabaya, the higher the interest in using it. This shows that the perceived convenience has a positive and direct effect on the interest in using the GOPAY E-Wallet in Surabaya.
2. The more consumers feel the benefits of using the GOPAY E-Wallet application, the higher the interest in using it. This shows that the perceived benefits have a positive and direct effect on the interest in using the GOPAY E-Wallet in Surabaya.

As an implication of the results of this study, several suggestions can be put forward that can be used as material in decision making:

1. Thus the company is expected to maintain and improve so that the use of the GOPAY E-Wallet is easier with features that help facilitate consumer activities and can be used under certain conditions.
2. Examine service features that benefit customers in businesses, particularly in the technology industry. Businesses are expected to regularly update the features that users require. Full functionality makes it simpler to support user activities, and users can appreciate GOPAY's e-wallet advantages.
3. This study could be expanded upon by future researchers by including more variables, such as: Research should be guided by indicators such as trust, perceived benefits, attitudes toward use, and risk perceptions. It is advanced and also uses other rationales to develop more renewable theories.

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